

RULES OF USING THE GIFT CARDS

These Rules of Using the Gift Cards (Rules hereinafter) specify the terms and conditions of buying and using the Gift Cards based in the O!Dengi application.

1. Main Definitions

- 1.1. **Operator** means the owner and rights holder of the O!Dengi app, i. e. Green Telecom Service LLC, holder of NBKR licenses #2021030817 and #3022030817 issued August 3, 2017).
- 1.2. **Gift Card** means a card carrying the equivalent of the price of a Supplier's goods/service, and certifying complete payment of such price and the right to present such card for receiving respective goods/service from such Supplier. For this purpose, the goods or service is provided with no payment procedure as such payment was made in advance, when the Gift Card was purchased.
- 1.3. **User** means the Payer or any other person holding the Gift Card (Gift Card Holder hereinafter). To avoid any doubt, the Operator notifies, and the User agrees that, by becoming the User, the Payer or other person accepts and agrees to the terms and conditions hereof to the full extent and undertakes to follow them.
- 1.4. **Supplier** means the Gift Card issuer wishing to record the fact of paying a certain amount in favor of the Supplier for a goods/service offered by the Supplier so that the Payer or other Gift Card Holder can then use such amount at one's own discretion, particularly for giving that as a present within the Gift Card Period specified at the Supplier's discretion.
- 1.5. **Rules** mean these Rules of Using the Gift Cards.
- 1.6. **Service** means the terms and conditions of using the Gift Cards hereunder.
- 1.7. **Gift Card Period** means the term specified by the Supplier within which the Gift Card may be used for receiving goods/service from the Supplier. The Gift Card Period is indicated on the Gift Card and may not be revised or extended but may be changed due to holidays or other external circumstances. In such a case, detailed information should be requested from the respective Supplier.

2. General Provisions

- 2.1. A person being the User shall follow with these Rules. Both the purchase and the use of the Gift Card shall be considered the User's (including the Gift Card Holder) unconditional acceptance hereof.
- 2.2. The Operator shall bear no liability for failure to use the Gift Card to the full extent. To avoid any doubt, the Operator also notifies and the User agrees that risks related with using the Gift Card shall be borne by the User, and the Operator shall be released from any liability associated with any act of the User.
- 2.3. The Gift Card may only be used for its purpose, particularly for ordering the goods/service indicated therein based on the Gift Card type. No other goods/services shall be sold/provided under the Gift Cards. The Supplier shall at its sole discretion determine conditions of the Gift Card return or exchange to money.
- 2.4. The User shall make its best efforts to safeguard the Gift Card codes and shall not disclose those to third parties. The Operator shall bear no liability for unauthorized use of the Gift Card as the Gift Card is the bearer's one and does not require any proof it is purchased by the User.

- 2.5. Acts for receipt of goods/service under the Gift Card shall only be made within the Gift Card Period. Any claim regarding the Gift Card validity shall be referred by the User to the Supplier.
- 2.6. By purchasing the Gift Card, the User agrees to the description and price of the good/service stated at the Gift Card purchase, and agrees to refer any claim regarding the Gift Card to the Supplier from which such Gift Card was purchased, as any relationship associated with the provision of the goods/service under such Gift Card arise directly between the Supplier and the User. The Operator is not a goods/service supplier/provider, nor is it a person authorized by the Supplier to accept and satisfy claims of Users with respect to low-quality goods/services and/or Gift card invalidity.
- 2.7. The Operator notifies and the User agrees that Gift Card types and use forms, as well as availability thereof for purchase or use within a specific period and with a specific sales point shall be determined by the Supplier at its sole discretion.

3. Service Description

- 3.1. The User can read the updated catalog of Suppliers' Gift Cards by categories in the Gift Cards section of the O!Dengi app.
- 3.2. To purchase a Gift Card, the User shall be an O!Dengi payment system user with his/her identity verified.
- 3.3. The User shall do the following to purchase a Gift Card:
 - enter the Gift Cards section of the O!Dengi app;
 - select the needed Gift Card from the catalog;
 - as the User has selected a Gift Card, he/she may purchase that for oneself or indicate another final recipient;
 - after that, the User shall make payment via O!Dengi.
- 3.4. Upon the purchase, the Gift Card is assigned a 6-digit code and QR code. To use the Gift Card, the User shall tell the 6-digit code or show the QR code to the Supplier's cashier or salesperson.
- 3.5. Gift Cards can be used in two manners:
 - via the O!Dengi app. To do so, the User shall be an O!Dengi payment system user with his/her identity verified;
 - via the 6-digit code or unique QR code. In such a case, the Gift Card Holder may not necessarily be an O!Dengi payment system user.
- 3.6. Gift Cards of the following types are available:
 - single-use Gift Card with a specific denomination;
 - single-use Gift Card for a goods or service;
 - multiple-use Gift Card with a specific denomination; - multiple-use Gift Card for a goods or service.
- 3.7. As part of the Service, the User may do the following in the O!Dengi app:
 - read the updated Gift Card catalog;
 - view both purchased and given Gift Cards in the My Gift Cards section;
 - view the record of Gift Card use in the History section;
 - purchase a Gift Card (available to O!Dengi payment system users with their identity verified);
 - receive presented Gift Cards;
 - pass a Gift Card to another person, where such other person may use such Gift Card to the same extent as the User until the Gift Card Period expiry.

3.8. The Operator may send to the User notifications on Gift Card purchase, Gift Card receipt or Gift Card Period expiry.

4. Other Conditions

4.1. The Operator may modify or add new features to the O!Dengi app or Service terms and conditions. Updates made to the terms and conditions will be published on dengi.kg. Should the User disagree to any modification, he/she shall cease the use of the Service.

4.2. The User may contact the Supplier's support service (+996 700 000 999) for additional information about the Service.

4.3. Should the User find any error or faults in the Service operation related to Gift Card purchase, the User shall report such error or fault to the Operator by sending a message describing the Service error or fault found to e-mail: dengi@dengi.kg.

4.4. All services provided under the Service shall be governed and all disputes thereon shall be resolved under the laws of the Kyrgyz Republic.

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