

**RULES of "Baggage of emotions" promotion among holders of Visa Infinite
and Visa Signature payment cards of "ELITE" premium product line**

Almaty, 2024

1. General provisions

1. These Rules of "Baggage of emotions" promotion among holders of Visa Infinite and Visa Signature payment cards of premium product line "ELITE" (hereinafter - Rules) determine the procedure and terms of "Baggage of emotions" promotion (hereinafter - Promotion), including, but not limited to: the procedure for determining the winner(s), awarding the prize(s). The Promotion is not a lottery or gambling and may not be performed or used in any form of gambling.

2. The Organizer of the Promotion is Jusan Bank JSC, BIN 920140000084 (hereinafter - the Organizer), located at the address: 242 Nursultan Nazarbayev ave., Medeu district, Almaty, A26F8T9, Republic of Kazakhstan.

3. The Operator of the Promotion is SEED AD LLP, BIN 010240000038 (hereinafter - the Operator), located at the address: 48 Rubinshtein str., Medeu district, Almaty, 050020, Republic of Kazakhstan.

4. Purpose of the Promotion:

1) informing the clients of the Organizer about premium card products of the international payment system Visa International (hereinafter - IPS VISA);

2) increase of non-cash payments with the use of Visa Infinite and Visa Signature payment cards of IPS VISA.

5. The Promotion is held in all branches/branches of the Organizer.

6. Prizes (Main and Incentive prizes) (as these terms are defined in Chapter 2 of the Rules) for the Promotion are provided by Visa International through the Operator.

2. Glossary

7. The following basic concepts, definitions and abbreviations are used in the Rules:

1) **Main / Incentive prize of the Promotion** means the prizes specified in clause 11 of the Rules and awarded to the Winner / Winner of the Incentive prize in the manner prescribed by Chapter 6 of the Rules;

2) **Identity document** means a document of the established sample with the information on personal data of a natural person fixed in it, which allows to establish the identity and legal status of its holder for the purposes of identification of the person;

3) **Incentive Prize Winner** means the Participant of the Promotion recognized as the winner of the Incentive Prize in accordance with the procedure specified in the Rules;

4) **Visa Infinite and/or Visa Signature payment card** means Visa Infinite and Visa Signature payment card of "ELITE" product line issued by the Organizer;

5) **Winner** means the Participant of the Promotion recognized as a winner and entitled to receive the Main Prize;

6) **Reserve Winner/Reserve Incentive Prize Winner** means a Participant of the Promotion recognized as the second (alternative) Winner/Incentive Prize Winner in case of impossibility/refusal of the Winner/Incentive Prize Winner to receive the Main/Incentive Prize. The Reserve Winner/Reserve Incentive Prize Winner shall be determined in the manner provided in the Rules;

7) **Transaction(s)** means an expense operation(s) (Retail) to pay for goods and services with the use of Visa Infinite and/or Visa Signature payment card or with the use of its/their details, via POS-terminal of trade and service enterprises outside the Republic of Kazakhstan or in the Internet (Internet stores) on foreign sites for the amount of not less than 20 000 (Twenty thousand) tenge per one operation (or the equivalent of this amount in another currency at the exchange rate of the Organizer as of the date of the Transaction);

8) **Participant of the Promotion** means an individual, resident/non-resident of the Republic of Kazakhstan, who has reached the age of 18 (eighteen) years who belongs to the segment of Private Banking (sub-segment Wealth/Premium) who has issued a payment card in his/her name and/or is a holder of Visa Infinite and/or Visa Signature payment card of "ELITE" product line, including the holder of additional premium card Visa Signature.

The following persons cannot participate in the Promotion:

1) a person who has not yet reached the age of 18 (eighteen) years during the Promotion

period;

- 2) a person who during the period of the Promotion and/or during the period of drawing of the Main/Incentive prize of the Promotion closed the bank account, which reflected transactions with the use of Visa Infinite and/or Visa Signature payment card;
- 3) employees of the Organizer;
- 4) close relatives, spouse of the members of the commission;
- 5) a person related to the Organizer by special relations, including an affiliated person of the Organizer, or a related party of the Organizer.

3. Terms and Conditions of the Promotion

8. The Promotion is held from 01.04.2024 to 30.06.2024 (inclusive).
9. During the Promotion period the Participants of the Promotion shall make at least one Transaction. The maximum number of Transactions made by one Participant during the Promotion period is not limited.
10. The following types of transactions/operations do not comply with the terms and conditions of the Promotion:
 - 1) payment card transactions made with any other payment cards, except for Visa Infinite and/or Visa Signature payment cards;
 - 2) expenditure transactions (Retail) on payment for goods and services with the use of Visa Infinite and/or Visa Signature payment cards in the network of POS-terminals of trade and service enterprises in the territory of the Republic of Kazakhstan and in the Internet (online stores on local websites);
 - 3) transactions on crediting money to the bank account, which reflects transactions with the use of Visa Infinite and/or Visa Signature payment card;
 - 4) transactions on cash withdrawal from the bank account, on which transactions with the use of Visa Infinite and/or Visa Signature payment card are reflected;
 - 5) transfer transactions with the use of bank account, on which transactions with the use of Visa Infinite and/or Visa Signature payment card are reflected;
 - 6) payments and transfers to electronic means of payment, payments made to acquire electronic money (any electronic wallets, including such services as PayPal, Qiwi);
 - 7) payments in the mobile application of the Organizer (including payment "JMART", payment by QR code, payment "JMOBILE", payment for tickets "Jusan travel", payment to service providers, transfer to another second-tier bank, payment to the budget);
 - 8) canceled Transactions, including in case of refusal from purchased goods and (or) services;
 - 9) Transactions for which the money has not been debited from the bank account;
 - 10) Transactions for gambling and betting services;
 - 11) Transactions made outside the Promotion period;
 - 12) Transactions made for the amount less than 20,000 (Twenty thousand) tenge per transaction (equivalent in foreign currency at the exchange rate of the Bank on the date of transaction);
 - 13) Transactions made in Merchant Category Code categories (four-digit number classifying the type of activity) (hereinafter - MCC) in accordance with Annex 1 to the Rules.

4. Prize fund of the Promotion

11. The prize fund is presented in the form of 2 (two) types of Prizes:

Incentive prize	Qty
Certificate to the chain of multi-brand stores "Samsonite" (nominal value 300 000 (Three hundred thousand) tenge)	12 pcs.

Main prize	Qty
Travel certificate (with a nominal value of 7,000,000 (Seven million) tenge)	1 pcs.

The Main/Incentive prize of the Promotion is awarded to the Winner/Incentive prize winner in the form of a personalized Certificate.

The Main prize includes a minimum package of services within the amount of the Travel Certificate:

- 1) flight to/from the country of destination (flight class at the choice of the Winner);
- 2) accommodation (number of days, 5-star hotel, at the choice of the Winner);
- 3) transfer to/from the airport of the country of destination;
- 4) visa services and consular fees;
- 5) medical insurance policy, which is a mandatory minimum requirement for issuing a visa for the period of stay in the country of destination.

The travel agency where the Travel Certificate can be used is determined by the Operator.

12. Determination of the travel period and destination, the number of accompanying persons at the discretion of the Winner within 6 (Six) months from the date of awarding the Main prize. Registration of the travel is available both in the name of the Winner and third parties with the personal presence of the Winner and provision by him/her of an identity document and a personalized Travel Certificate.

13. The Winner must have an identity document, the validity period of which is sufficient to travel to the country of destination, as well as meet the requirements of the visa center of such country to obtain a visa (if necessary to obtain a visa). The Winner shall provide all travel and other documents required for the trip himself/herself.

14. The Organizer and the Operator are not responsible for the refusal to issue a visa, despite the compliance of the Winner with the requirements stipulated by the Rules for the Winner. In case of refusal to issue a visa to the Winner, no additional drawing within the Promotion shall be held.

15. The Organizer and the Operator do not execute documents, including identification documents, certificates (including vaccination certificates/passports) or other documents related to the travel of the Winner abroad.

16. In case the cost of the trip exceeds the face value of the Travel Certificate, as well as additional expenses not included in the Main prize, including travel to/from the airport of the city in the territory of the Republic of Kazakhstan, medical expenses not covered by insurance, as well as other expenses of the Winner, the latter shall pay at his/her own expense. In case the cost of the trip is lower than the cost of the Travel Certificate, the difference shall not be paid to the Winner of the Promotion.

17. The Organizer and the Operator are not responsible for the inability of the Winner to travel abroad for any reason, including the cancellation or delay of flights or transfers in the country of stay, the closure of borders or the country of departure/destination for the entry of individuals.

18. No cash or other equivalent of the value of the Main/Incentive prize of the Promotion will be paid or provided.

19. The winner/the winner of the Incentive Prize is not entitled to transfer and/or in any other way assign to third parties his/her rights related to the receipt of the Main/Incentive prize of the Promotion.

20. Each Participant of the Promotion has the right to become an Incentive prize winner and receive 1 (one) type of Incentive prize only 1 (one) time during the whole period of the Promotion. The winner of the Incentive prize may become the Winner.

21. The prize fund is formed by the Operator with the support of IPS VISA.

22. The Operator shall pay for the respective Winner/Incentive prize winner of the Promotion all taxes payable under the laws of the Republic of Kazakhstan in connection with the receipt of the Main/Incentive prize of the Promotion at the rate established for this type of income.

23. The Operator acts as a tax agent in respect of the income of an individual - the Winner / Incentive prize winner in the form of winnings (Main / Incentive prize of the Promotion), calculates and pays to the budget individual income tax at the source of payment independently, based on the data received from the Organizer about the Winner / Incentive prize winner.

5. Procedure for determining the Winner / Incentive prize winner

24. The Promotion is divided into staggered periods with the drawing of Incentive prizes and the drawing of the Main prize.

25. Stages during the Promotion period with drawing of Incentive prizes:

- 1) first stage - on Transactions for the first month of the Promotion period;
- 2) second stage - on Transactions for the second month of the Promotion period;
- 3) third stage - on Transactions for the third month of the Promotion period.

26. Drawing of Incentive prizes: within 15 (fifteen) business days from the end of each stage of the Promotion period.

27. Drawing of the Main prize is carried out according to the results of Transactions made for all 3 (three) stages of the Promotion period within 15 (fifteen) business days from the end of the third stage of the Promotion period.

28. The place of drawing of the Main/Incentive prize of the Promotion: Almaty, the Republic of Kazakhstan.

29. Transactions made by the Participants of the Promotion shall be included in the general list of registered transactions formed by the Organizer with assignment of a serial number and/or transaction ID to each transaction, taking into account the requirements of the Rules. Participants of the Promotion and operations/transactions that do not meet the conditions of the Rules are not included in the list.

30. Determination of the Winner / Incentive prize winner is carried out in the presence of a commission consisting of at least 3 (three) members from among the employees of the Organizer by random selection of the Transaction (by serial number and/or transaction ID) on the website of the random number generator: lizaonair. The composition of the committee is determined by the Organizer independently.

31. When determining the Winner/Incentive prize winner, 2 (two) Reserve Winners/Incentive prize winners are also determined for possible replacement of the Winner/Incentive prize winner. The provisions of the Rules relating to the Winner/Incentive prize winner apply equally to the Reserve Winners/Incentive prize winners, unless otherwise expressly stated in the text of the Rules.

32. To determine the Winner/Incentive prize winner, the random number generator algorithm uses hidden (masked) information about the Participant of the Promotion, available exclusively to the Organizer, allowing to identify the Participant of the Promotion. The process of determining the Winner/Incentive prize winner and Reserve winners/ Incentive prize winners is carried out with video recording of all actions. In this case, during the drawing of the Main/Incentive prize of the Promotion, bank secrecy and personal data of the Promotion Participants are not subject to disclosure. The Winner / Incentive prize winner and Reserve winners / Incentive prize winners are determined by the order of selection by the random number generator algorithm.

33. The results of the drawing of the Main/Incentive prize of the Promotion shall be recorded by members of the Organizer's commission in the form provided by Annex 2 to the Rules.

6. Procedure and terms of delivery of the Prizes

34. The Organizer informs the Winner / Incentive prize winner as follows: not later than 2 (two) business days from the date of drawing of the Main / Incentive prize of the Promotion about the need for the Winner / Incentive prize winner to receive the Main / Incentive prize and the place of its delivery. Notification shall be carried out by means of telephone communication with recording of the conversation or by any other method available to the Organizer, allowing to record the proper notification of the Winner/Incentive prize winner (SMS messages/Push messages/email messages, etc.).

35. After notification of winning in accordance with clause 34 of the Rules, the Winner/Incentive prize winner/Reserve winner/Reserve winner of the Incentive prize of the Promotion must submit to the Organizer the consent to receive the Main/Incentive prize of the

Promotion, In this case, if the Winner/Incentive prize winner/Reserve winner/Reserve winner of the Incentive prize has not applied to the branch/branch of the Bank and has not received the Main/Incentive prize of the Promotion within 5 (five) business days from the date of notification by the Organizer in accordance with clause 34 of the Rules, such action will be considered by the Organizer as a refusal of the Winner/Incentive prize winner/Reserve winner/Reserve winner of the Incentive prize to receive the Main/Incentive prize of the Promotion, for which the Organizer is not responsible.

36. In the event of:

1) refusal of the Winner/Incentive prize winner from the Main/Incentive prize of the Promotion; or

2) if the Organizer, within the period specified in clause 35 of the Rules, does not receive from the Winner / Incentive prize winner the consent to receive the Main / Incentive prize of the Promotion, the right to the Main / Incentive prize of the Promotion is transferred to the Participant of the Promotion, determined as the Reserve Winner/Reserve winner of the Incentive prize and being the first on the list of Reserve Winners/Reserve owners of the Incentive prize on drawing of the corresponding Prize (or each subsequent on the list of Reserve Winners/Reserve owners of the Incentive prize in case of impossibility to receive the Main/Incentive prize of the Promotion by the previous Reserve Winner/Reserve owner of the Incentive prize).

37. If the first Reserve Winner / Incentive Prize winner does not collect the Main / Incentive prize of the Promotion within 5 (five) business days from the date of the Organizer's notification / consent to receive the Main / Incentive prize of the Promotion, the Main / Incentive prize of the Promotion shall be transferred to the second Reserve Winner / Incentive prize winner.

38. The decisions of the Organizer concerning all issues related to the determination of the Winner/Incentive prize winners according to the results of the drawings of the Main/Incentive prizes of the Promotion in such cases are final and binding for all Participants of the Promotion.

39. The Winner / Incentive prize winner receives the Main / Incentive prize of the Promotion on the date set and announced by the Organizer. The Main/Incentive prize of the Promotion shall be given by the Organizer directly to the Winner/ Incentive prize winner. The prizes cannot be given to the representatives of the Winner / Incentive prize winner, including those acting on the basis of a notarized Power of Attorney.

40. In order to receive the Main/Incentive prize of the Promotion, the Winner/ Incentive prize winner must:

1) provide a valid identity document;

2) sign the document confirming the receipt of the Main/Incentive prize of the Promotion (Annex 3 to the Rules);

3) provide written consent to the collection and processing of personal data (including consent to the use of images), to participate in promotional interviews about participation in the Promotion on all resources at the discretion of the Organizer (Annex 4 to the Rules).

41. Refusal to participate in the photo and / or video session, failure to provide the Winner / Incentive prize winner with an identity document, failure to sign a document confirming the transfer of the Main / Incentive prize of the Promotion to the Winner / Incentive prize winner, failure to sign a consent to publish photo and video materials, will be regarded by the Organizer as a refusal of the Winner / Incentive prize winner to receive the Main / Incentive prize of the Promotion, for which the Organizer is not responsible.

7. Responsibility

42. The ownership of the Main/Incentive prize of the Promotion shall be transferred to the Winner / Incentive prize winner at the moment of its receipt and signing of the Acceptance and delivery certificate by the parties. From the moment of transfer of ownership of the Main/Incentive prize of the Promotion to the Winner / Incentive prize winner and signing the relevant document on receipt of the Main/Incentive prize of the Promotion, the Organizer bears no responsibility for the risk associated with the loss and/or damage of the Main/Incentive prize of the Promotion, as well as for any damage to the health (life), property of the Winner / Incentive prize winner in connection with the use of the Main/Incentive prize of the Promotion.

43. The Organizer and the Operator are not responsible for the inability of the Winner / Incentive prize winner to receive the Main / Incentive prize of the Promotion, for any reasons beyond the control of the Organizer / Operator, including due to malfunction of the device, incorrectly specified or disconnected cell phone. In this case, the Winner / Incentive prize winner is not entitled to receive any compensation from the Organizer and Operator.

8. Other terms and conditions

44. The Organizer and the Operator do not reimburse and do not compensate the costs and any other expenses incurred by the Participant of the Promotion to fulfill the conditions of the Promotion.

45. The Organizer unilaterally has the right to make changes and additions to the terms and conditions of the Promotion provided by the Rules, which do not worsen the conditions of the Promotion. In case of changes in the terms and conditions of the Promotion provided by the Rules, the Organizer shall notify the participants of the Promotion by posting the Rules in a new version on the Internet resource of the Organizer (www.jusan.kz) or in the mobile application of the Organizer and/or in another way available for familiarization of the client at the choice of the Organizer not later than 7 (seven) business days before they come into force.

46. The Participant of the Promotion undertakes to independently monitor the introduction of changes and amendments to the terms and conditions of the Promotion provided by the Rules.

47. The Organizer unilaterally has the right to exclude any Participant from the Promotion without further notice, if the Participant does not comply with the terms and conditions of the Promotion, and/or fraudulent actions are seen in the actions of the Participant, and/or provides misleading information or incorrect information to the Organizer.

48. If for any reason any aspect (condition) of the Promotion cannot be carried out as planned, including reasons caused by computer virus infection, internet malfunction, defects, manipulation, unauthorized intervention, tampering, technical malfunction and any other reason beyond the control of the Promoter which distorts or relates to the performance, safety, fairness, integrity or proper conduct of the Promotion, the Promoter may, at its sole discretion, cancel, terminate, modify or amend the Promotion, or any other reason beyond the control of the Promoter.

9. Anti-corruption clause

49. In the performance of their obligations under the terms of the Promotion, participants of the Promotion, employees of the Organizer, as well as their affiliates and persons authorized to perform any actions on behalf of the above-mentioned persons (hereinafter collectively referred to as the "Involved Persons"), do not pay, do not offer to pay and do not authorize the payment of money or valuables, directly or indirectly, to any person to influence the actions or decisions of these persons in order to obtain any unlawful benefits or other unlawful purposes in connection with the Promotion.

50. When fulfilling their obligations under the terms of the Promotion, the Involved Persons shall not carry out actions qualified by the legislation of the Republic of Kazakhstan applicable for the purposes of the Promotion as commercial bribery and other illegal actions.

51. The Involved Persons refuse to stimulate each other in any way, including by providing money, gifts, gratuitous performance of works (services) in their address and other ways not listed in this clause, putting one of the parties in a certain dependence and aimed at ensuring the performance by this party of any actions in favor of the stimulating party.

52. The actions of the Organizer's employees/Participants of the Promotion carried out in favor of the Party stimulating it shall mean (including, but not limited to):

- 1) granting unjustified advantages in comparison with other Participants of the Promotion;
- 2) provision of any guarantees;
- 3) acceleration of existing procedures;
- 4) other actions performed by the employees of the Bank within the framework of their

official duties, but contrary to the principles of transparency and openness of relations between the parties.

10. Procedure and method of informing about the terms and conditions of the Promotion

53. The Rules are posted on the website www.jusan.kz. Abbreviated information about the Promotion is available in the promotional materials distributed in the offices/branches of the Organizer by the Organizer, as well as in other sources: mobile application Jusan, the Internet resource of the Organizer.

to the Rules of the "Baggage of emotions" promotion
among VISA INFINITE and
VISA SIGNATURE payment cardholders of "ELITE" premium product line

**The list of transactions not accepted for participation
in "Baggage of emotions" Promotion among Visa Infinite
and Visa Signature payment cardholders of "ELITE" premium product line**

MCC*	Category
4829 Money Transfer	Payments and transfers
4900 Utilities – Electric, Gas, Heating Oil, Sanitary, Water	Utilities
5094 Precious stones and metals, watches and jewelry	Jewelry
5933 Pawnshops	Services
5960 Direct marketing - insurance services	Insurance
6010 Financial institutions - manual cash disbursements	Cash transactions
6011 Financial institutions - automated cash disbursements	
6012 Financial institutions - merchandise and services	
6050 Financial institutions - quasi-cash (electronic money)	Payments and transfers
6051 Non-financial institutions - quasi-cash	Quasi-cash
6211 Securities - Brokers/Dealers	Securities
6300 Insurance sales, underwriting, and premiums	Insurance
6399 Insurance	
6529 Financial organizations	Payments and transfers
6530 Financial organizations	
6531 Payment of services - money transfers	
6532 Payment transaction - financial institution	
6533 Payment transaction - merchant	
6534 Money transfer - financial institution	
6535 Financial services	
6536 Moneysend intracountry	
6537 Moneysend intercountry	
6538 Money transfers	
6540 Financing transactions	
7276 Tax preparation service	Services
7299 Other services	
7311 Advertising services	Entertainment
7800 Government owned lottery (U.S. region only)	
7801 Internet gambling (U.S. region only)	Gambling
7802 Government licensed horse/dog racing (U.S. region only)	
7995 Gambling transactions	Charity
8398 Organizations, charitable and social service	Services
8641 Civic, social and fraternal associations	
8651 Political organizations	
8661 Religious organizations	
8699 Membership organizations	Public services
8999 Services - not elsewhere classified	
9211 Court costs	Fines
9222 Fines	Payments and transfers
9223 Bail and bond payments	Taxes
9311 Tax payments	Public services
9399 Government services	
9402 Postal services (government only)	
9405 Intra-government purchases (government only)	Gambling
9406 Government-owned lotteries (non-U.S. region)	Entertainment

*The list of MCC categories may be supplemented and reduced by the Organizer unilaterally.

The Organizer does not monitor incorrect assignment of MCC of merchants and online stores by acquiring banks and is not responsible for the correctness of data transmission and other signs of transaction from international payment systems.