

**Rules of
"SUMMER IN EUROPE" promotion among VISA INFINITE cardholders of the
premium "ELITE" product line**

1. General

1.1. These Rules of "SUMMER IN EUROPE" promotion among VISA INFINITE cardholders of the premium "ELITE" product line (hereinafter - the Rules) determine the procedure and conditions of "SUMMER IN EUROPE" promotion (hereinafter - the Promotion), including, but not limited to: the procedure of determining the winner, awarding the prize. Promotion is not a lottery or gambling and cannot be performed or used in any form of gambling.

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

1.3. SEED AD LLP, BIN 010240000038 (hereinafter - Operator) is the Operator of Promotion, located at: 48 Rubinstein str., 050 020, Medeu district, Almaty, Republic of Kazakhstan.

1.4. Purpose of the Promotion:

- informing the clients of the Organizer about Visa International payment system premium card products;
- stimulating transaction activity on Visa Infinite payment cards.

2. Definition of terms used in the text of the Rules

2.1. **Prize** means a prize specified in clause 4.1 of the Rules and awarded to the Winner in accordance with the procedure specified in Chapter 6 of the Rules;

2.2. **Identity document** means a document of established form with information on personal data of an individual recorded in it, which allows to establish the identity and legal status of its holder for the purposes of identification of the person;

2.3. **Winner** means a Participant of the Promotion who was recognized as the winner in accordance with the procedure specified in the Rules;

2.4. **Reserve Winner** means a participant of the Promotion who has fully complied with the Promotion terms and conditions sufficient to be recognized as the second (alternative) winner if the winner is not able to get the Prize. The Reserve Winners will be determined in accordance with the procedure set forth in the Rules;

2.5. **Transaction(s)** means a payment transaction (Retail) for goods and services with the use of Visa Infinite payment cards issued by the Organizer, in the POS terminals of retail and service enterprises and online stores;

2.6. **Participant of the Promotion** means an individual, a resident/non-resident of the Republic of Kazakhstan, aged 18 (eighteen) years, who is Visa Infinite payment cardholder, belonging to the Private Banking segment (Wealth/Premium sub-segment) and who has fulfilled the conditions of the Promotion, stipulated by Chapter 3 of the Rules.

Not recognized as a Participant of the Promotion and has no right to participate in the Promotion:

- a person who has not yet reached the age of 18 (eighteen) years at the time of the Promotion;
- a person who has not fulfilled the conditions of the Rules;

- a person who at the moment of the Promotion and (or) during the period of the Promotion and/or during the period of the drawing of the Prize has closed the bank account which reflected the transactions with the Visa Infinite payment card;

- an employee of the Organizer;
- close relatives, spouse(-s) of the members of the commission specified in clause 5.5. of the Rules.

- a person related to the Organizer by special relations, including an affiliated person of the Organizer, or a related party of the Organizer;

2.7. **Visa Infinite payment card** means Visa Infinite payment card of the "ELITE" product line, issued by the Organizer.

3. Terms and Conditions of the Promotion

3.1. Period of the Promotion: 2 (two) calendar months from 01.04.2023 to 31.05.2023 (inclusive).

3.2. Participants must make one or more transactions amounting to more than 10,000 (ten thousand) tenge per transaction (the equivalent in foreign currency at the exchange rate of the Bank on the date of the transaction), except for those listed in clause 3.3 of the Rules. The number of transactions made by one Participant of the Promotion is not limited.

3.3. The following Transactions do not comply with the conditions of the Promotion:

- transactions with payment cards made with any other payment cards, except for Visa Infinite payment cards issued by the Organizer;

- transactions to credit money to the bank account, where transactions with the Visa Infinite payment card are reflected;

- cash withdrawal transactions from the bank account, where transactions with the Visa Infinite payment card are reflected;

- transfer transactions with the use of bank account where transactions with the use of Visa Infinite payment card are reflected;

- payments and transfers to electronic means of payment, payments made for the purchase of electronic money (any electronic wallets, including such services as PayPal, Qiwi, etc.)

- Payments in the mobile application of the Organizer (including "JMART" payment, QR code payment, "JMOBILE" payment, "Jusan travel" ticket payment, payments to service providers, transfer to another second level bank, payment to the budget, single aggregate payment);

- cancelled Transactions, including cancellation of purchased goods and (or) services;
- transactions for gambling and betting services;
- transactions made outside of the Promotion period;
- transactions made in the amount of less than 10,000 (Ten thousand) tenge per transaction (equivalent in foreign currency at the exchange rate of the Bank as of the date of the transaction);

- transactions made in the Merchant Category Code (four-digit number classifying the type of activity) (hereinafter - MCC) in accordance with Appendix No. 1 to the Rules.

4. Prize fund of the Promotion

4.1. Prize fund is presented in the form of a Prize:

Prize	Q-ty
Certificate for a trip to Europe ¹ (par value of 5,000,000 (Five million) tenge)	1

Prize includes a minimum package of services:

- flight to/from the country of destination (flight class at the choice of the Winner);
- accommodation (number of days, 5-star hotel, at the choice of the Winner);

¹ European countries available for travel on the Promotion: Austria, Belgium, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Holland, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland.

- transfer to/from the airport of the country of destination;
- visa services and consular fees;
- medical insurance policy, which is a mandatory minimum requirement for the issuance of a visa for the period of stay in the country of destination.

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

4.2. The Prize of the Promotion is awarded to the winner in the form of a certificate. Determination of the period of travel and destination (Europe¹), the number of accompanying persons at the discretion of the Winner within 6 (six) months from the date of delivery of the Prize. Registration of the trip is available both in the name of the winner and in the name of third parties in the presence of the winner in person and providing him/her with a personal certificate.

4.3. The Participant of the Promotion/Winner, in order to increase the guarantee of obtaining a visa, must meet, among other things, the following requirements usually imposed by authorized agencies of foreign countries for the issuance of visas:

- do not have a ban on entry into Europe¹;
- have pension contributions for the last 6 (six) months.

4.4. The Organizer and the Operator are not responsible for the refusal to issue the visa, despite the compliance of the Winner with the requirements stipulated by the Rules to the Winner. In the case of refusal to issue the visa to the Winner, an additional drawing within the framework of the Promotion shall not be held.

4.5. The Organizer and the Operator shall not issue a passport of a citizen of the Republic of Kazakhstan, certificates (including certificates/vaccination passports) or other documents related to the departure of the Winner abroad.

4.6. In case the cost of the trip exceeds the face value of the certificate, as well as additional expenses not included in the Prize, including travel to/from the airport of the city in the territory of the Republic of Kazakhstan, medical expenses not covered by the insurance, the Winner shall pay at his/her own expense. In case the cost of travel is lower than the cost of the certificate, the difference will not be paid to the Winner.

4.7. The Organizer and the Operator shall not be responsible for the inability of the Winner to travel abroad for any reason, including the cancellation or delay of flights or transfers in the host country, the closure of the borders of the European Union or the country of departure/destination for the entry of individuals.

4.8. No cash or other equivalent value of the Prize will be paid or provided.

4.9. The Winner is not entitled to transfer and/or in any other way assign to third parties his/her rights related to the receipt of the Prize.

4.10. The Prize Fund is formed by the Operator with the support of Visa International payment system.

4.11. Taxation of the value of the Prize shall be carried out by the Operator in accordance with the laws of the Republic of Kazakhstan at the rate established for such type of income.

4.12. The Operator acts as a tax agent in relation to the income of an individual - the Winner in the form of gratuitously received property (the Prize), calculates and pays to the budget the individual income tax at source independently, based on the data received from the Organizer about the Winner.

5. Election to determine the Winner

5.1. Drawing period: within 15 (fifteen) business days after the end of the Promotion.

5.2. Place of drawing: Almaty.

5.3. Transactions made by participants of the Promotion are included in the overall list of registered transactions with the assignment of each Transaction an ordinal number and (or) Transaction ID, formed by the Organizer.

5.4. The Organizer, when determining the list of Participants in the Promotion, has the right not to take into account the Transactions, in relation to which the Organizer has made a decision to exclude them from the Promotion (Transactions with incorrectly assigned MCC).

5.5. The Winner shall be determined in the presence of a commission consisting of at least 3 (three) employees of the Organizer who are not subordinate to the same person, by random

selection of the Transaction (by serial number/transaction ID) on the random number generator website: www.random.org.

5.6. When determining the Winner, 2 (two) Reserve Winners are also determined for the possible replacement of the Winner, in case the Winner violates the conditions of the Promotion, the Winner refuses to receive the Prize or the Winner is unable to receive the Prize. The provisions stipulated by the Rules regarding the Winner shall apply equally to the Reserve Winners, unless otherwise expressly provided for in the text of the Rules.

5.7. The algorithm of the random number generator uses hidden (masked) information about the Participant of the Promotion, which is available only to the Organizer, to determine the Winner, allowing the Participant of the Promotion to be identified. The process of determining the Winner and Reserve Winners is conducted with video recording of all actions. Herewith during the drawing, the bank secrets and personal data of the participants of the Promotion are not subject to disclosure. The Winner and Reserve Winners are determined by the order of choice of the random number generator algorithm.

5.8. The results of the drawing of the Prize shall be recorded by the members of the commission of the Organizer in the form provided in Appendix 2 to the Rules.

6. Procedure for notification of the Winner and delivery of the Prize

6.1. The Organizer informs the Winner as follows:

- not later than 2 (two) business days from the date of the drawing of the necessity for the winner to receive the prize and the place of its delivery. The notification shall be carried out by means of telephone communication with the recording of the conversation or by any other method available to the Organizer, which allows to record the proper sending of the notification. If the Organizer never received the consent or received a written refusal of the Winner from the Prize, or if it is impossible for the Winner to receive the Prize for any reason beyond the control of the Organizer, the right to receive it passes to the first Reserve Winner. If the Winner has not received the Prize within 15 (fifteen) calendar days from the date of notification/agreement to receive the Prize, the right to receive the Prize shall be transferred to the first Reserve Winner;

- within 3 (three) business days from the date on which the right to receive the Prize is transferred to the first Reserve Winner. Notification of the first Reserve Winner shall be made by telephone or by any other means available to the Organizer. If the first Reserve Winner does not collect the Prize within 15 (fifteen) calendar days from the date of notification/approval, the right to receive the Prize passes to the second Reserve Winner;

- within 3 (three) business days from the date on which the right to receive the Prize is transferred to the second Reserve Winner. Notification of the second Reserve Winner shall be made by telephone or by any other means available to the Organizer. If the second Reserve Winner does not collect the Prize within 15 (fifteen) calendar days from the date of notification/consent, the Prize remains with the Organizer (the Organizer disposes of the Prize independently).

6.2. To receive the Prize, the Winner must provide an identity document, sign a document confirming the receipt of the Prize (Appendix No. 3 to the Rules), provide written consent to the collection and processing of personal data (including consent to use the image), to participate in advertising interviews about participation in the Promotion on all resources at the discretion of the Organizer (Appendix No. 4 to the Rules).

6.3. Ownership of the Prize is transferred to the Winner at the moment of its receipt. From the moment the title to the Prize is transferred to the Winner and he/she signs the corresponding document on the receipt of the Prize, the Organizer is not responsible for the risk associated with the loss and/or damage to the Prize, as well as for any damage to the health (life), property of the Winner in connection with the use of the prize.

6.4. The Organizer and the Operator shall not be liable for any reasons beyond the control of the Organizer/Operator, including due to malfunction of the device, incorrectly specified or disabled cell phone. The Winner has no right to receive any compensation from the Organizer and the Operator.

6.5. Refusal to participate in the photo and/or video session, failure to provide the Winner with an identification document and (or) his/her representative/not providing a Power of

Attorney, failure to sign a document confirming the transfer of the Prize to the Winner, failure to sign a consent to the publication of photo and video materials, will be considered by the Organizer as a refusal of the Winner to receive the Prize, for which the Organizer is not liable.

7. Miscellaneous

7.1. The fact of participation in the Promotion by a Participant of the Promotion implies his/her familiarization with the Rules and his/her consent to the terms of the Promotion provided by the Rules.

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

7.3. The Organizer unilaterally has the right to make changes and additions to the conditions of the action provided by the Rules. In case of changes of conditions of the Promotion, provided by Rules, the Organizer notifies about it the participants of the Promotion, by placing the Rules in a new version on an Internet resource of the Organizer (www.jusan.kz) or in a mobile application of the Organizer and/or in other way available to the client at the choice of the Organizer.

7.4. The participant of the Promotion is obliged to independently monitor the changes and additions to the conditions of the Promotion, provided by the Rules.

7.5. Organizer has the right to unilaterally exclude any client from the number of participants in the Promotion without warning, if the participant does not comply with the conditions of the Promotion, and/or commits fraudulent actions, and/or abuses any privileges and/or incentives provided to participants in the Promotion, and/or provides misleading information or incorrect information to the Organizer.

7.6. If for any reason any aspect of the Promotion cannot be conducted as planned, including reasons caused by computer virus infection, Internet malfunctions, defects, manipulation, unauthorized interference, tampering, technical failures and any other reason beyond the control of the Organizer that distorts or concerns the performance, safety, integrity or proper conduct of the Promotion, the Organizer may, at its sole discretion, cancel, terminate, modify or suspend the Promotion.

8. Anti-corruption clause

8.1. When performing their obligations under the terms of the Promotion, Participants of the Promotion, employees of the Bank, as well as their affiliates and persons authorized to perform any actions on behalf of the above-listed persons (hereinafter jointly referred to - the Persons Involved), do not pay, offer to pay or allow the payment of money or valuables, directly or indirectly, to any persons to influence the actions or decisions of these persons to obtain any improper advantages or other unlawful purposes in connection with the ongoing Promotion.

8.2. When performing their obligations under the terms of the Promotion, the Persons Involved do not perform actions qualified as commercial bribery and other unlawful actions by the legislation of the Republic of Kazakhstan applicable for the purposes of the Promotion.

8.3. Persons Involved refuse to stimulate each other in any way, including by giving money, gifts, uncompensated works (services) and other ways not listed in this clause, putting one of the Parties in a certain dependence and aimed at ensuring performance of any actions by this Party in favor of its stimulating Party.

8.4. Actions of employees of the Organizer/Participants of the Promotion, carried out for the benefit of the stimulating Party, are understood (including, but not limited to):

- 1) granting unjustified advantages over other Participants in the Promotion;
- 2) provision of any guarantees;
- 3) acceleration of existing procedures;
- 4) other actions performed by employees of the Bank within the scope of their official duties, but going against the principles of transparency and openness of relations between the Parties.

Appendix No. 1
to the Rules of "SUMMER IN EUROPE" promotion
among VISA INFINITE payment cardholders
of "ELITE" premium product line

**List of card transactions not accepted for "SUMMER IN EUROPE" Promotion among
VISA INFINITE cardholders of "ELITE" premium product line**

MCC*	Category	
4829 Money Transfer	Payments and transfers	
4900 Utilities - Electricity, Gas, Sanitary, Water	Utilities	
5094 Precious Stones and Metals, Watches and Jewelry	Jewelry	
5933 Pawn Shops	Services	
5960 Direct Marketing – Insurance Services	Insurance	
6010 Financial Institutions - Manual Cash Disbursements	Cash transactions	
6011 Financial Institutions - ATM 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, Premiums	Insurance	
6399 Insurance		
6529 Financial Institutions	Payments and transfers	
6529 Financial Institutions		
6531 Payment for 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 Funding Transactions		
7276 Tax Preparation Service		Services
7299 Other Services		
7311 Advertising Services		
7800 Government Owned Lottery (U.S. Region Only)	Entertainment	
7801 Internet Gambling (U.S. Region Only)		
7802 Horse/Dog Racing (U.S. Region Only)		
7995 Gambling Transactions	Gambling	
8398 Charitable and Social Service	Charity	
8641 Civic, Social, and Fraternal Associations	Services	
8651 Political Organizations		
8661 Religious Organizations		
8699 Membership Organizations		
8999 Services - not elsewhere classified		
9211 Court Costs	State services	
9222 Fines	Fines	
9223 Bail and Bond Payments	Payments and transfers	
9311 Tax Payments	Taxes	
9399 Government Services	State services	
9402 Postal Services (Government Only)		
9405 Intra-Government Purchases (Government Only)		
9406 Government-Owned Lotteries (Non-U.S. region)	Gambling	
9754 Bookmaking Services	Entertainment	

* List of MCC categories can be unilaterally supplemented and reduced by the Organizer.

The Organizer does not trace incorrect assignment of MCC of merchants and Internet stores by acquiring banks and is not responsible for correctness of data transfer and other attributes of the transaction from international payment systems.