

## **RULES OF THE MARKETING CAMPAIGN**

### **Prize**

**draw for clients of Altyn Bank JSC (China CITIC Bank Corporation Ltd.) who fulfilled the terms of the promotion in the period from September 01, 2025 to January 31, 2026**

### **I. GENERAL PROVISIONS**

1.1. These Rules define the procedure and conditions for conducting a marketing campaign for the drawing of valuable prizes: iPhone 16 128Gb Pink – 2 units, iPhone 16 128GB Teal – 3 units, among Mastercard cardholders of Altyn Bank (DB China CITIC Bank Corporation Ltd.) (hereinafter referred to as the "Drawing").

1.2. The winners of the Drawing will be determined in accordance with the criteria set out in these Rules.

### **2. THE PERIOD OF THE MARKETING CAMPAIGN**

2.1. The Marketing Campaign Period is from 09/01/2025 to 01/31/2026 inclusive (hereinafter referred to as the Marketing Campaign Period).

<b>Draw number</b>	<b>Transaction period</b>	<b>The date of determining the Winner of the Draw</b>
1	From 01.09.25 to 30.09.25	October 09, 2025
2	From 01.10.25 to 31.10.25	November 11, 2025
3	From 01.11.25 to 30.11.25	December 9, 2025
4	From 01.12.25 to 31.12.25	January 13, 2026
5	From 01.01.26 to 31.01.26	February 10, 2026

2.2. The Bank reserves the right at any time to supplement and/or change the prize fund, terms, and conditions of the marketing campaign, as well as to terminate, suspend, or cancel the marketing campaign in whole or in part, notifying the Participants of the marketing campaign in a manner not prohibited by the current legislation of the Republic of Kazakhstan. Information about significant changes is posted on the website <https://altynbank.kz> within 5 (five) business days from the date of making the relevant changes.

### **3. TERMS OF PARTICIPATION IN THE MARKETING CAMPAIGN**

3.1. To participate in the prize draw, a Bank client must, during the promotional period, either issue (a new) or already have a Mastercard from Altyn Bank, and within one month make cashless (retail) transactions totaling at least 100,000 KZT abroad or on foreign websites.

3.2. Clients participate in the Promotion: individuals (residents and citizens of the Republic of Kazakhstan).

3.3. The following persons do not participate in the promotion: employees of the Bank and affiliated individuals of the Bank, non-residents, as well as persons who were under the age of 18 at the time of participation in the Promotion.

To participate in the marketing campaign, you must:

- open a new and/or have a Mastercard credit/debit card from Altyn Bank;
- at the time of summing up, the card must be opened in the Bank's system;
- the amount of non-cash payment on the card (retail - payment for services / goods via POS terminals and / or the Internet) must be at least 100,000 tenge.

3.4. Special conditions: Cash withdrawal operations, transfers, replenishment of electronic wallets, payment for services in the Altynai service are not included in the promotion. Cancelled transactions and refunds are not included in the summary. The card must have no current expiration date. It is open in the Bank's system and is not blocked.

### **3. THE PRIZE FUND OF THE MARKETING CAMPAIGN.**

4.1. The Prize Fund is provided by the Bank, and the following prizes will be awarded as part of the Marketing Campaign:

<b>№</b>	<b>Prizes</b>	<b>Quantity (pcs.)</b>
1	IPhone 16 128Gb Pink	2
2	IPhone 16 128Gb Teal	3

- 3.2. The prize cannot be exchanged or refunded.
- 3.3. The completed transaction will be credited in tenge, according to the financial document.
- 3.4. The right to receive the Prize cannot be transferred by the Winner to another person.
- 3.5. The number of Prizes is limited.
- 3.6. The Bank reserves the right to increase or decrease the total amount of the Prize Pool or to include additional Prizes not provided for in these Rules in the marketing campaign. If such changes occur, the Bank shall notify them in accordance with the procedure provided for in Chapter IX of these Rules.
- 3.7. All taxes incurred for Prizes received by the Winner are paid by the Bank.

### **5. METHODS AND PROCEDURE FOR INFORMING THE PARTICIPANTS OF THE MARKETING CAMPAIGN ABOUT THE TERMS AND CONDITIONS OF ITS HOLDING**

5.1. The Participants of the marketing campaign are informed about the procedure and conditions of the marketing campaign by posting information about the Marketing Campaign on the website <https://altynbank.kz> and publications on the Bank's social networks.

5.1. The Bank reserves the right to make changes to these Rules. In case of continuation of the Promotion period or other changes in the Rules, the Bank publishes such changes on the Bank's website. <https://altynbank.kz>, within 5 (five) business days from the date of making the relevant changes.

### **6. THE PROCEDURE FOR DETERMINING THE WINNERS**

6.1. The Winner is determined by forming a commission from among the Bank's employees, by randomly selecting the Winners on the random number generator website: [www.random.org](http://www.random.org) The drawing is conducted live on the official page of the bank, on the social network Instagram. And the subsequent signing of the Protocol of the drawing, Appendix No. 1.

6.2. According to the results of the Draw, in addition to the main 2 Winners, 2 (two) Reserve Winners are also determined, in case the Bank could not reach the main Winners within one business day (the Winner's phone number is dialed three times) following the day of determining the main Winner of the Draw. A video recording made by the Bank's responsible employees at the time of the call to the Winners in the presence of the commission members will serve as confirmation of the fact that the Bank was unable to contact the Winner by phone.

### **7. THE PROCEDURE FOR AWARDING PRIZES**

7.1. Within one business day from the date of determining the Winner (clause 6.1. of these Rules), the Bank (the responsible employee of the Bank) informs the Winner of his right to receive the Prize and the place of delivery of the corresponding Prize. Upon receiving the Prize, the Winner must provide an identity document and sign an Application for consent to disclose bank secrecy and information about the client's personal data, as well as an act of delivery in accordance with Appendices No. 1 and No. 2 to these Rules.

- 7.2. If the Bank (the responsible employee of the Bank) is unable to contact the main Winner due to the reasons specified in clause 6.3. of these Rules within the time period, the Bank (the responsible employee of the Bank) contacts the reserve Winner within 1 (one) business day according to the list of Winners determined in accordance with clause 6.2. Rules, and the right to receive the Prize goes to the reserve Winner.
- 7.3. The Bank is not responsible for the inability of the Winner to receive the Prize for any reason beyond the control of the Bank, including if the individual identification number, contact address, first and/or last name, phone number or other details and contact details of the Winner of the marketing campaign were incorrectly indicated and/or changed in the Customer's Card.. However, such Winners are not eligible to receive any compensation from the Bank.
- 7.4. The Winner's refusal to sign an Application for consent to the disclosure of bank secrecy and information about the ownership of the client's personal data, from signing a document confirming the transfer of the Prize to the Winner/According to clause 7.6. of these Rules, failure by the Winner to provide an identity document to the Recipient of the Prize will be considered by the Bank as the Winner's refusal of the Prize, for which the Bank is not responsible.
- 7.5. The right to the Prize passes to the Winner at the time of its receipt. From this moment on, the Bank is not responsible for the risk associated with the loss of the Prize, its possession and disposal.
- 7.6. Transfer of The Prize To the Winner/To the recipient of the prize, it is confirmed by signing the relevant documents by the responsible employee of the Bank and the Winner/The recipient of the prize.

## **8.OTHER CONDITIONS**

- 8.1. If for any reason any aspect of this marketing campaign cannot be carried out as planned, including reasons caused by computer virus infection, Internet problems, defects, manipulation, unauthorized interference, falsification, technical problems or any other reason beyond the control of the Bank that distorts or concerns the execution, The Bank may, at its discretion, cancel or terminate the security, honesty, integrity or proper conduct of the marketing campaign., to change or suspend the marketing campaign.
- 8.2. Prizes are awarded to the Winners of the marketing campaign only in accordance with these Rules. In case of disputes related to the marketing campaign and the receipt of the Prize, the Bank's decision is final.