

RULES FOR CONDUCTING A MARKETING CAMPAIGN

Prize draw

for customers of Altyn Bank JSC (DB China CITIC Bank Corporation Ltd.) who fulfilled the terms and conditions of the promotion between February 19, 2026, and April 15, 2026.

1. GENERAL PROVISIONS

- 1.1. These Rules set out the procedure and conditions for conducting a marketing campaign to win tickets to the UEFA Champions League Final 2026 - EUROPE – 1 winner (package for two) among holders of Mastercard payment cards issued by Altyn Bank JSC (DB China CITIC Bank Corporation Ltd.) (hereinafter referred to as the “Draw”).
- 1.2. The winners of the Draw 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 19/02/2026 to 15/04/2026 inclusive (hereinafter referred to as the Marketing Campaign Period).
- 2.2. Место проведения маркетинговой акции: на территории Республики Казахстан.
- 2.3.

№ Drawings	Transaction period	Date of determining the Winner of the Draw
1	From February 19, 2026 to April 15, 2026	April 17, 2026

- 2.4. 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 AND CONDITIONS OF PARTICIPATION IN THE MARKETING CAMPAIGN

- 3.1. To participate in the draw, Bank customers must issue (a new) or have an Altyn Bank Mastercard card during the marketing campaign period, which must be used to make a non-cash transaction using Apple Pay / Samsung Pay / Google Pay e-wallet for an amount of at least 300,000 tenge during the campaign period.
- 3.2. The following customers are eligible to participate in the Promotion: individuals (residents/non-residents of the Republic of Kazakhstan).
- 3.3. The following persons are not eligible to participate in the Promotion: Bank employees and affiliated individuals of the Bank, as well as persons who are under 18 years of age at the time of participation in the Promotion.
To participate in the marketing promotion, you must:
 - open a new account and/or have a Mastercard from Altyn Bank;
 - at the moment of summarizing the results, the card must be open in the Bank's system;
 - Using an Altyn Bank Mastercard, you must make a cashless transaction using Apple Pay / Samsung Pay / Google Pay for an amount of at least 300,000 tenge during the promotion period.
- 3.4. The winner of the draw is excluded from participating in subsequent draws for the promotion.

3.5. Special conditions: Cash withdrawals, transfers, e-wallet top-ups, payments for services in the Altyn-i service, and payments using a plastic card are not included in the promotion. Cancelled transactions and refunds are not included in the final tally. The card must be up to date with payments, open in the Bank's system, and not blocked.

4. PRIZE FUND FOR THE MARKETING CAMPAIGN.

4.1. The prize fund is provided by Mastercard, and the following prizes will be awarded as part of the Marketing Campaign:

№	Призы	Кол-во (шт.)
1	Ticket (package for two)	1
2	Merchandise	

- 4.2. The prize is non-exchangeable and non-refundable.
- 4.3. Replacement of the Prize with a material equivalent or other benefit is not permitted.
- 4.4. The right to receive the Prize cannot be transferred by the Winner to another person.
- 4.5. The number of prizes is limited.
- 4.6. The Bank reserves the right to increase or decrease the total amount of the Prize Fund or to include additional Prizes in the marketing campaign that are not provided for in these Rules. If such changes occur, the Bank shall notify them in accordance with the procedure provided for in Chapter IX of these Rules.
- 4.7. All taxes arising from the Prizes received by the Winner shall be 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. Participants in the marketing campaign shall be informed of the procedure and conditions for conducting the marketing campaign by posting information about the Marketing Campaign on the website <https://altynbank.kz> and through publications on the Bank's social media accounts.
- 5.2. The Bank reserves the right to amend these Rules. If the Promotion period is extended or other changes are made to the Rules, the Bank will publish such changes on its website <https://altynbank.kz> within 5 (five) business days of the date on which the relevant changes are made.

6. PROCEDURE FOR DETERMINING THE WINNERS

- 6.1. The Winner shall be determined by a commission formed from among the Bank's employees, by randomly selecting Winners on the random number generator website: www.random.org. The draw shall be conducted live on the Bank's official Instagram page. This shall be followed by the signing of the Draw Protocol, Appendix No. 1.
- 6.2. Based on the results of the Draw, in addition to the main Winner, 2 (two) Reserve Winners shall also be determined in case the Bank is unable to reach the main Winner by 5:00 p.m. on the working day (the Winner's phone number shall be dialed three times). A video recording made by the responsible Bank 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. AWARD PRESENTATION PROCEDURE

- 7.1. Within one business day from the date of determining the Winner (clause 6.1. of these Rules), the Bank (the responsible Bank employee) shall notify the Winner of their right to

receive the Prize and the place of delivery of the relevant Prize by 17:00. If the Bank (the responsible Bank employee) is unable to contact the main Winner for the reasons specified in clause 6.2 of these Rules within the specified time frame, the Bank (responsible Bank employee) shall contact the reserve Winner after 5:00 p.m. until the next business day in accordance with the list of Winners determined in accordance with clause 6.2 of the Rules, and the right to receive the Prize shall pass to the reserve Winner.

- 7.2. The Bank shall not be liable for the Winner's inability to receive the Prize for any reasons beyond the Bank's control, including if the individual identification number, contact address, first and/or last name, phone number, or other details and contact information of the winner of the marketing campaign were incorrectly specified and/or changed in the Customer Card. In this case, such Winners are not entitled to receive any compensation from the Bank.
- 7.3. The right to the Prize shall pass to the Winner upon receipt thereof. From that moment on, the Bank shall not be liable for any risk associated with the loss, possession, or disposal of the Prize.
- 7.4. The transfer of the Prize to the Winner/Prize Recipient shall be confirmed by receipt of the ticket in the UEFA app.

8. OTHER TERMS AND CONDITIONS

- 8.1. If for any reason any aspect of this marketing campaign cannot be conducted as planned, including reasons caused by computer virus infection, Internet malfunctions, defects, manipulation, unauthorized interference, falsification, technical malfunctions, and any other reason beyond the Bank's control that distorts or affects the execution, security, fairness, integrity, or proper conduct of the marketing campaign, the Bank may, at its sole discretion, cancel, terminate, modify, or suspend the marketing campaign.
- 8.2. Prizes shall be awarded to Winners of the marketing campaign only in accordance with these Rules. In the event of any disputes arising in connection with the marketing campaign and the receipt of the Prize, the Bank's decision shall be final.