

## MARKETING CAMPAIGN RULES

### Prize draw for customers of *Altyn Bank JSC (DB China CITIC Bank Corporation Ltd.)*

#### 1. GENERAL PROVISIONS

- 1.1. These Rules determine the procedure and conditions for conducting the Marketing Campaign '*Altyn BOOOM!*' for the drawing of 30 certificates among customers who have taken out a loan through the Altyn-i Service between 1 March 2025 and 31 August 2025 (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.

**A participant in the Marketing Campaign** is a natural person who is a resident of the Republic of Kazakhstan with Kazakh citizenship and who has fulfilled the conditions of the Marketing Campaign specified in Chapter VII of these Rules.

**The prize** is 30 (thirty) certificates for purchase of equipment with the following face values:

1. KZT 500 000 (five hundred thousand tenge) – 6 certificates;
2. KZT 300 000 (three hundred thousand tenge) – 3 certificates;
3. KZT 200 000 (two hundred thousand tenge) – 3 certificates;
4. KZT 100 000 (one hundred thousand tenge) – 18 certificates

for a total amount of 6 300 000 (six million three hundred thousand) tenge.

**Winner** is a participant in a Marketing Campaign who has been declared the winner in accordance with the procedure and terms of these Rules.

**Unsecured and secured loan** is an unsecured loan (credit) or a secured loan is an amount of money issued by the Bank to the Customer on the condition of payment of remuneration for use, on the terms of repayability, urgency and serviceability.

#### 2. PERIOD OF THE MARKETING CAMPAIGN

- 2.1. The Marketing Campaign Period means from **1 June 2025 to 31 August 2025** (inclusive). Customers who have taken out loans with Altyn-i Service between 1 March 2025 and 31 August 2025, with the exception of winners in the reporting period.
- 2.2. Location of the Marketing Campaign: within the territory of the Republic of Kazakhstan.

Draw No.	Period for obtaining the loan	Date of determining the winner of the draw
1	from 1 March 2025 to 30 June 2025	Until 15 July 2025
2	from 1 March 2025 to 31 July 2025	Until 15 August 2025
3	from 1 March 2025 to 31 August 2025	Until 15 September 2025

2.3. The Bank reserves the right at any time to supplement and/or change the prize fund, terms, conditions of the Marketing Campaign, as well as to terminate, suspend, cancel the Marketing Campaign in whole or in part, at its discretion, 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 shall be posted on the website [www.altynbank.kz](http://www.altynbank.kz) within 5 (five) business days from the date of the relevant changes.

## V. TERMS AND CONDITIONS OF PARTICIPATION IN THE MARKETING CAMPAIGN

- 6.1. The Bank's customers can join the draw if they take out a loan with *Altyn Bank* during the Marketing Campaign.
- 6.2. The Campaign is open for customers who are individuals (residents and citizens of the Republic of Kazakhstan).
- 6.3. The following persons are not eligible to participate in the Campaign: 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 Campaign.

Requirements for participation:

- be a registered customer of the Altyn-i Service;
- apply for an unsecured or secured loan through the Altyn-i Service.

6.4. The winner of the draw shall be excluded from participating in subsequent draws under the promotion.

6.5. Special conditions: at the time of the draw, all loans should be active, not repaid, not overdue, and not undergoing restructuring.

## VI. PRIZE FUND FOR THE MARKETING CAMPAIGN

7.1. The prize fund is provided by the Bank. The following prizes will be awarded as part of the Marketing Campaign:

no.	Prizes	Denomination (tenge)	Quantity (units)	Total amount (tenge)
1	Certificate of Equipment Purchase	500 000	6	3 000 000
2	Certificate of Equipment Purchase	300 000	3	900 000
3	Certificate of Equipment Purchase	200 000	3	600 000
4	Certificate of Equipment Purchase	100 000	18	1 800 000
	TOTAL:		30	6 300 000

7.2. The Prize cannot be exchanged or returned.

7.3. The Prize cannot be replaced with a material equivalent or other benefit.

7.4. The right to receive the Prize cannot be transferred by the Winner to another person.

7.5. The number of Prizes is limited.

7.6. The Bank reserves the right to increase or decrease the total amount of the Prize Fund 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 VII of these Rules.

7.7. All taxes arising from the Prizes received by the Winner shall be paid by the Bank.

## **VII. METHODS AND PROCEDURES FOR INFORMING PARTICIPANTS IN THE MARKETING CAMPAIGN ABOUT THE TERMS AND CONDITIONS OF ITS CONDUCT**

8.1. Participants in the Marketing Campaign shall be informed of the procedure and conditions for the prize draw by posting information about the Marketing Campaign on the website [www.altynbank.kz](http://www.altynbank.kz), by SMS Push notifications and by publications on the Bank's social media accounts.

8.2. The Bank reserves the right to amend these Rules. In the event of extension of the period of the Marketing Campaign or other changes to the Rules, the Bank shall publish such changes on the Bank's website [www.altynbank.kz](http://www.altynbank.kz) within 5 (five) business days from the date of the relevant changes.

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

9.1. The winner shall be determined by random selection on the website of the random number generator: [www.randomus.ru](http://www.randomus.ru). The draw shall be conducted live on the bank's official page on Instagram in the presence of a commission consisting of bank employees, followed by the signing of the draw protocol, Appendix No. 2.

9.2. Based on the results of the Drawing, in addition to the main Winner, two (2) Reserve Winners will be determined also in case the Bank is unable to reach the main Winner within one business day (the Winner's phone number will be dialled three times) following the day of determining the main Winner of the Draw. Confirmation of the fact that the Bank failed to contact the Winner by telephone will be provided by 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.

## **IX. PROCEDURE FOR PRESENTING PRIZES**

10.1. Within one working day from the date of determining the Winner (paragraph 9.1 of these Rules), the Bank (the responsible employee of the Bank) shall notify the Winner of his/her right to receive the Prize and the place of delivery of the relevant Prize. Upon receiving the Prize, the Winner shall provide a document proving his/her identity and sign a Statement of Consent to the disclosure of banking secrecy and information about the customer's personal data, as well as a delivery certificate in accordance with Appendices No. 1 and No. 3 to these Rules.

10.2. If the Bank (the responsible employee of the Bank) fails to contact, the main Winner for the reasons specified in paragraph 9.2. of these Rules within the specified time frame, the Bank (the responsible employee of the Bank) shall contact the reserve Winner within 1 (one) business day in accordance with the list of Winners determined in accordance with paragraph 9.2 of the Rules, and the right to receive the Prize shall pass to the reserve Winner.

10.3. 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, telephone 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.

10.4. The Winner's refusal to sign the Consent Form for the disclosure of banking secrecy and information about the ownership of the customer's personal data, or to sign the

document confirming the transfer of the Prize to the Winner/Prize Recipient, in accordance with paragraph 10.6 of these Rules, and failure by the Winner to provide a document proving his/her identity, shall be considered by the Bank as the Winner's refusal of the Prize, for which the Bank is not liable.

- 10.5. The right for the Prize shall pass to the Winner upon receipt thereof. From that moment, the Bank shall not be liable for any risk associated with the loss, possession or disposal of the Prize.
- 10.6. The transfer of the Prize to the Winner/Prize Recipient shall be confirmed by signing the relevant documents by the responsible employee of the Bank and the Winner/Prize Recipient.

#### **X. OTHER PROVISIONS**

- 11.1. If for any reason, any aspect of this Marketing Campaign cannot be conducted as planned, including reasons caused by computer viruses, Internet malfunctions, defects, manipulations, unauthorised interference, falsification, technical malfunctions and any other reason that is beyond the Bank's control and that distorts or affects execution, security, fairness, integrity or proper conduct of the Marketing Campaign, the Bank may, at its discretion, cancel, terminate, modify or suspend the Marketing Campaign.
- 11.2. The prizes shall be awarded to the 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 awarding of the Prize, the Bank's decision shall be final.

**Appendix No. 1 to the Marketing Campaign Rules  
of Alтын Bank JSC (DB China CITIC Bank Corporation Ltd.)**

**STATEMENT OF CONSENT**

Hereby, I give my unconditional and irrevocable written consent to the Bank to disclose information about me, including information constituting banking secrecy, personal data and other secrets protected by law, by publishing it on the website [www.altynbank.kz](http://www.altynbank.kz), following the determination of the Winners of the prizes: my surname, first name, patronymic name with an indication of the prize, if I win, as part of the Marketing Campaign.

Also, I agree that my first name, last name, patronymic, video and photo materials will be available to the public in any way at the Bank's discretion and may be used by the Bank in audio, photo and video materials without paying me any compensation and further notification.

Date

Full name (in full)

Signature

**Маркетинг акциясын**  
**өткізу ережелерінің №1 Қосымшасы**  
«Altyn Bank» АҚ (China CITIC Bank Corporation Ltd ЕБ)

**Келісім-өтініш**

Осы арқылы мен маркетинг акциясы аясында жеңіп алған жағдайда, жүлделер ұтысы қорытындысы бойынша арнайы қону парақшасында жүлдені көрсете отырып, тегімді, атымды, әкемнің атын жариялау жолымен мен туралы мәліметтерді, соның ішінде банктік құпияны, жеке мәліметтерді және заңмен қорғалатын өзге құпияны құрайтын ақпаратты ашуға өзімнің сөзсіз және кері қайтып алынбайтын жазбаша келісімімді беремін.

Сондай-ақ, Банктің өз қалауы бойынша кез келген тәсілмен менің атым, тегім, әкемнің аты, бейне және фотоматериалдар жұртшылыққа қол жетімді болатындығына және маған қандай да бір өтемақыны төлеусіз және әрі қарай хабардар етүсіз, Банк тарапынан аудио-, фото- және бейнематериалдар қолданылуы мүмкін екендігіне өз келісімімді беремін.

Күні Т.А.Ә.(толық) қолы

**ACT OF DELIVERY**

I (Full Name) \_\_\_\_\_

Mobile phone number \_\_\_\_\_

confirm that I am the winner of *Altyn Bank JSC (DB China Citic Bank Corporation Ltd)* Marketing Campaign (draw) held during the period from \_\_\_\_\_ and have received the prize – \_\_\_\_\_.

*Participation in the Marketing Campaign means that the Winner agrees that his/her photographs and other data may be used by Altyn Bank JSC (DB China Citic Bank Corporation Ltd), its affiliates and/or its advertising agencies for advertising purposes without paying any compensation to the Winner. The products offered as prizes are not covered by any warranty obligations. The goods are not subject to exchange or return..*

*The winner gives his/her consent to Altyn Bank JSC (DB China Citic Bank Corporation Ltd) to collect, process, store and distribute his/her personal data.*

*(Please tick 'V' to indicate your consent).*

Date \_\_\_\_\_ 2025

Signature \_\_\_\_\_