

Rules of the Promotion
“In New Year Without Debts” (hereinafter – the “Rules”)

1. These Rules define the procedure and conditions for the **In the New Year Without Debts** Promotion (hereinafter – the “Promotion”).
2. The winners of the Promotion will be determined in accordance with the criteria set out in these Rules.
3. The initiator and organizer of the Promotion is Eurasian Bank JSC (BIN 950240000112) (hereinafter referred to as the “Bank”), located at the address: 56 Kunayev Str., Almaty, Republic of Kazakhstan.
4. The Promotion is not a gambling and/or lottery in the meaning and definition in accordance with the Law of the Republic of Kazakhstan On Gambling and the Law of the Republic of Kazakhstan On Lotteries and Lottery Activities, respectively.
5. There is no fee for participation in the Promotion.
6. Persons under the age of 18, the Bank employees, related persons of the Bank and other persons not specified in paragraph 9 of these Rules shall not be recognized as participants of the Promotion and shall not be entitled to participate in it.
7. The Promotion Prize:

No.	The Prize	Number of Winners
1	Repayment of debt outstanding on the date of the drawing under the SmartCard - Credit Limit With Installment and Revolving Loan Option product	8

Drawings schedule:

Stage No.	Drawing date	Prize	Transactions for the period that participate
1	15.12.2022	Outstanding debt as of the date of the drawing under the SmartCard - Credit Limit With Installment and Revolving Loan Option product	01.12.2022 - 11.12.2022
2	22.12.2022		12.12.2022 - 18.12.2022
3	29.12.2022		19.12.2022 - 25.12.2022
4	05.01.2023		26.12.2022 - 31.12.2022
5	12.01.2023		01.01.2023 - 08.01.2023
6	19.01.2023		09.01.2023 - 15.01.2023
7	26.01.2023		16.01.2023 - 22.01.2023
8	09.02.2023		23.01.2023 - 31.01.2023

8. The Promotion period: from 00:00 a.m. on 1 December 2022 to 11:59 p.m. on 31 January 2023 inclusive (hereinafter referred to as the “Promotion Period”).
9. Terms of participation in the Promotion:
 - 9.1. The participants of the Promotion are holders of a valid SmartCard - Credit Limit With Installment and Revolving Loan Option, provided there is no overdue debt under the bank loan agreement;
 - 9.2. Terms of participation in the Promotion – transaction purchase of goods and services using a valid payment card SmartCard - Credit Limit With Installment and Revolving Loan Option during the Promotion Period:
 - The number and amount of purchases is not limited;
 - Each purchase made during the Promotion period will participate in the prize draw, subject to the provisions specified in clause 9.7.

9.3. The Prize is understood as repayment by the Bank of the debt of the Winner of the Promotion, formed before the Bank and outstanding on the date of the drawing, within the framework of the current payment card SmartCard - Credit Limit With Installment and Revolving Loan Option. At the same time, if during the period from the date of the drawing to the date of the actual issuance of the Prize (repayment of the Winner's debt by the Bank), the full part of the Winner's debt is repaid either by the Winner or by other third parties, then such part of the debt is not returned to the Winner and the Prize is issued by the Bank for the outstanding part of the debt.

9.4. The Prize draw and the selection of the Winner is performed on a weekly basis. One Winner of the Promotion is determined weekly;

9.5. The Winner of the Promotion can participate in other Promotions of the Bank, but the Winner within the framework of this Promotion can be only once.

9.6. Holders of the main and additional cards participate in the Promotion, while in cases where either the holder of the main or additional card was previously determined as the Winner of the Promotion, such cards shall not participate in subsequent Prize draws;

9.7. The weekly database (list of participating transactions) for determining the Winners of the Promotion includes purchase transactions for which a financial document has been received (which is the fact of the completion of settlements for the completed transaction) and which were made for a specific week of the Promotion (i.e., at the end of each week of the Promotion, the base of the participants of the Promotion is determined).

10. Participants who meet the requirements of clauses 6 and 9 of these Rules participate in the Promotion;

11. The Winners of the Promotion (one main and two reserve) will be determined by the Bank among the list of participating transactions provided at the end of each week of the Promotion by randomly selecting the sequential reference number of transactions on the card using a special computer program, among the Participants of the Promotion who have fully fulfilled the conditions of these Rules.

12. A commission consisting of at least 3 (three) members of the Bank employees is formed by the Bank to conduct the drawing between the participants of the Promotion.

13. The functions of the commission members include:

- conducting a drawing of the Prize fund of the Promotion;
- formation of a reserve list of Winners;
- confirmation of the results of the drawing by signing the relevant protocol indicating the Winners.

14. The Bank shall notify the Winners of the winnings through the main communication channel with the customer (mobile phone/messenger), within 5 (five) business days from the date of determining the Winners in accordance with paragraph 11 of these Rules.

15. If the Winner does not answer the Bank's calls/messages within 3 (three) business days or refused the Prize, the Bank shall contact the first reserve Winner, and if it is impossible to contact the first reserve Winner, the second reserve Winner, and so on.

16. The Winner's debt shall be repaid by the Bank within 5 (five) business days from the date of receipt of information about the Winner, subject to the provisions specified in paragraphs 14 and 15 of these Rules.

17. Prizes in monetary terms shall not be given out.

18. Information about the Promotion, significant changes in the Promotion and other information are posted on the Bank website www.eubank.kz and/or in the Bank social networks.

19. The Bank reserves the right at any time to supplement and/or change the terms and conditions of the Promotion, the prize fund, as well as to terminate, suspend, cancel the Promotion in whole or in part, at its discretion, notifying the Participants of the Promotion in the manner defined by these Rules, in accordance with the current legislation of the Republic of Kazakhstan.

20. The Bank is not responsible for any consequences of the Participant's mistakes, including the costs incurred by the latter.
21. By participating in the Promotion, the Winner indisputably, unconditionally and irrevocably grants the Bank the right to use his/her name and photo in interviews or other materials about him/her related to his participation in the Promotion, without paying any remuneration for such use.
22. Personal data for the purposes of these Rules means any information relating directly or indirectly to a certain or identifiable individual (subject of personal data).
23. The participant of the Promotion does not have the right to transfer his/her rights (including the right to receive a Prize) related to participation in the Promotion in favor of third parties.
24. All results of the Promotion, as well as the Bank's decisions on the Promotion are final and are not subject to appeal.
25. The Bank reserves the right not to enter into written negotiations or other contacts with the participants of the Promotion, except in cases provided for by these Rules, the current legislation of the Republic of Kazakhstan and in case of disputes.
26. In cases not provided for by these Rules, the final decision is made by the Bank.
27. If you have any questions related to participation in the Promotion, conducting sweepstakes and other things, the Participant of the Promotion can contact the Bank by writing a letter to the email address reklama@eubank.kz. The response letter will be sent by the Bank within 5 (five) business days from the date of receipt of the letter of appeal from the Participant of the Promotion.
28. These Rules are the official document of the Promotion.