

Appendix 1
to Management Board Resolution ____ dated ____
On Holding the «Pay&Drive» Promotion

**The Rules for
Holding the «Pay&Drive» Promotion**

1. These Rules of the «Pay&Drive» Promotion (hereinafter referred to as the Rules) define the procedure and conditions for the «Pay&Drive» Promotion (hereinafter referred to as the Promotion).
2. The winners of the Promotion will be determined according to the criteria set out in the Rules.
3. The organizer of the Action shall be JSC Eurasian Bank (BIN 950240000112) (hereinafter referred to as the Bank), located at 56 Kunayev Str., Almaty, Republic of Kazakhstan.
4. The Promotion shall not a gambling and/or lottery within 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”.
5. No fee for participation in the Promotion shall apply.
6. Individuals who hold Eurasian Bank Mastercard cards, who have reached the age of 18, citizens of the Republic of Kazakhstan, and who have duly fulfilled the conditions of all the requirements of the Rules (hereinafter referred to as the Participant) can participate in the Promotion.
7. The following persons - the Bank employees, non-residents of the Republic of Kazakhstan, related persons of the Bank shall not participate in the Promotion.
8. The prize fund of the Promotion:

No.	Name of the prize	Total number of prizes, pcs.	Number of winners
1	1 st category prize – Car	3	Main - 3 Reserve – 9
2	2 nd category prizes – 2 nd category prizes – 1 million tenge certificate	9	Main - 9 Reserve – 27

9. The Promotion period shall be from 00:00 a.m. on 17 November 2025 to 11:59 p.m. on 16 February 2026 (hereinafter referred to as the Promotion Period).

10. The terms of participation in the Promotion:

10.1. To participate in the draws (3 draws each month) for prizes of the 1st and 2nd categories, during the Promotion period it is required to make 5 purchases in the amount of at least 200, 000 (two hundred thousand) tenge (aggregate) for the entire period of the Promotion with a Mastercard payment card issued by the Bank (payment for goods and services using a payment card Bank cards, except for transactions involving payments via the Bank mobile app (Eurasian Bank), transfers from a payment card to a payment card (including by mobile phone number) to another second-tier bank/within the Bank, cash withdrawals from ATMs and cash desks).

If the cardholder has made purchases that amount to 200, 000 (two hundred thousand) tenge 5 times, the number of his/her chances of winning increases proportionally.

For every 5 purchases with at least 200, 000 (two hundred thousand) tenge of Mastercard payments, an additional entry shall be created for the client in the list of Participants in the draw, which increases the probability of winning.

10.2. Prizes of the 1st and 2nd categories shall be drawn every month (on a business day) during the Promotion Period, according to the schedule indicated below. The lists of Participants shall be updated monthly in accordance with compliance with all the conditions of the Promotion specified in sub-clause 10.1. clause 10 of these Rules:

Stage 1 – from 17.11.2025 to 16.12.2025	The prize draw - 24.12.2025
Stage 2 – from 17.12.2025 to 16.01.2026	The prize draw - 23.01.2026
Stage 3 – from 17.01.2026 to 16.02.2026	The prize draw - 20.02.2026

10.3. The Bank has the right to unilaterally and without prior notice to the Participants make changes to the characteristics of the 1st category prizes, including, but not limited to, the brand, model, color, package and other properties.

10.4. The Bank also has the right, at its discretion, to change suppliers, partners and/or organizers who provide certificates within the framework of the Promotion (the 2nd category prizes), without prior notification to the participants of the Promotion. In case of replacement of the 2nd category prizes or a certificate provider, the Bank guarantees that Participants will receive prizes of similar value and purpose.

10.5. The Participant can win a prize only one (1) time, the winning Participant of the Promotion cannot participate in the draws for the second time.

10.6. The Bank shall not be responsible for any expenses incurred by the winners related to participation in the Promotion, receipt, use or inability to use prizes of the 1st and 2nd categories.

10.7. All expenses related to the receipt, registration, transportation, operation, insurance and maintenance of the car (the 1st category prize) shall be borne by the winners themselves.

11. The winners of the Promotion prizes (main and reserve) will be determined by the Bank after the end of the relevant stage of the Promotion specified in sub-clause 10.2 of these Rules by random selection on the www.random.org website from among the Participants of the Promotion who fully complied with the terms of the Promotion Rules on 24.12.2025, 23.01.2026 and 20.02.2026.

12. The draws will be broadcast live on the eurasianbank Bank Instagram page on 24.12.2025, 23.01.2026, 20.02.2026 at 4 p.m. Astana time.

13. The Bank shall notify the winning Participants of the winnings via the main communication channel with the Participant (mobile phone/messenger) registered in the Bank systems, within three (3) business days (3 attempts to establish communication per day from 10:00 a.m. to 6:00 p.m.) from the date of determining the winners, in accordance with clause 11 of these Rules.

14. If the winning Participant does not respond to the Bank notification within three (3) business days or refuses the prize, the Bank shall contact the first reserve winning Participant, and if it is impossible to contact the first reserve winning Participant, shall contact the second reserve winning Participant, and so on, in accordance with clause 11 of these Rules.

15. If the winning Participant (main and reserve) does not contact, does not respond to notifications, does not provide the required data or otherwise does not take action to receive prizes within the time limit set by the Bank, the Bank has the right to recognize such Participant as having lost the right to receive the prize. In this case, the prize shall be considered unclaimed and shall remain in the ownership of the Bank.

The Bank has the right to independently determine the order and purpose of further use of this prize without obtaining the consent of the Participants of the Promotion.

16. To receive the prizes provided for in clause 8 of these Rules, the winning Participant must, within one (1) business day from the date of receipt of the notification of the prize, provide the Bank with a scanned copy of the passport of the Republic of Kazakhstan and/or an identity card (on both sides) with the mandatory indication of the IIN (first and last name must correspond to the data specified in the Bank upon receipt of the payment card).

The Bank has the right to additionally request other documents and/or information required to provide the prize to the winning Participant.

If the winning Participant fails to provide the information and documents specified in clause 16 of these Promotion Rules, the winning Participant shall be considered to have failed to comply with the terms of the Promotion and the Bank shall reserve the right to refuse to award the prize, and the prize shall be considered unclaimed.

17. The Bank never sends emails, SMS messages or makes calls requesting confidential information, including bank account numbers of the Participants and other customers, payment card numbers/photos, username/password from Internet banking, one-time codes from SMS messages, PIN codes, passwords from personal accounts, social media accounts, etc.

18. Prizes shall be awarded by the Bank within sixty (60) calendar days for the 1st category prizes and thirty (30) calendar days for the 2nd category prizes from the date of receipt of the information specified in clause 14 of these Rules. Upon receiving the prize, the winning Participant must provide an identity document and sign the acceptance act. If the winning Participant refuses to sign the acceptance act, the courier/representative of the Bank has the right to refuse to award the prize to the winning Participant.

19. The Bank shall not be responsible for the inability of the winning Participant to receive the prize for any reason beyond the control of the Bank.

20. The Bank shall not be responsible for the further use of the prize received by the winning Participant. The appearance/shape/image of the prizes and the impressions of their use, which are indicated (may be indicated) in the promotional materials that will be distributed as part of the Promotion, may differ from the real ones and may not fully meet the expectations of the Participants.

21. If the prize is not received due to the failure of the Participant declared by the Bank as the winner to fulfill the conditions specified in clause 11 of these Rules, it cannot be claimed again by him/her. Claims for non-receipt of such prizes shall not be considered.

22. Prizes received by the winning Participants cannot be exchanged or refunded. No monetary prizes will be awarded.

23. 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 and all involved parties by posting information on the Bank official website in accordance with the current legislation of the Republic of Kazakhstan.

24. The Bank shall not be responsible for any consequences of the Participant's mistakes, including the costs incurred by the latter.

25. Participation in the Action shall be a free and conscious expression of will (consent) of the Participant, causing processing of the Participant's personal data by the Bank in any way required for the purposes of the Promotion and in accordance with the procedure provided for by the Rules.

26. The Participant of the Promotion shall not be entitled to transfer his/her rights (including the right to receive a prize) related to participation in the Promotion in favor of third parties.

27. All the results of the Promotion, as well as the Bank decisions, shall be final and cannot be appealed.

28. Based on Articles 327, 351 of the Code of the Republic of Kazakhstan "On Taxes and Other Mandatory Payments to the Budget", prizes shall be considered to be taxable at the source of payment. The calculation and withholding of the personal income tax (individual income tax) for this type of income (winnings) shall be performed by the tax agent – the Bank.

29. In cases not provided for by the Rules, the final decision shall be made by the Bank.

30. The Bank shall not be responsible for:

- non-fulfillment (late fulfillment) by the Participants of obligations related to participating in the Promotion and receiving prizes;
- not reading by the Participants of the Rules of holding and participating in the Promotion;
- failure to receive letters, calls, facsimiles and/or electronic messages from the Participants, including through the fault of the postal service, communications companies, as a result of technical issues and/or fraud on the Internet and/or communication channels used during the Promotion;
- non-receipt (late receipt) of documents and/or information required to receive prizes from the winning Participants of the Promotion;
- receiving incomplete and/or incorrect contact and/or other information and documents required for the transfer of prizes from the winning Participants of the Promotion.