

The rules and conditions of participation in «The Best Football with Mastercard» Promotion (hereinafter referred to as the «Rules»)

The incentive event «The Best Football with Mastercard» (hereinafter referred to as the «Promotion») is held in order to generate and maintain interest in services under the «Mastercard» trademark, as well as services provided by «Freedom Bank Kazakhstan» JSC. By participating in the Promotion, Participants fully accept and agree to these rules.

General provisions:

1. The organizer of the promotion is «Freedom Bank Kazakhstan» JSC, hereinafter referred to as the «Promotion Organizer», «Bank».

The operator of the promotion is «Progression CA» the Limited Liability Partnership (address: 050000, The Republic of Kazakhstan, Almaty, Dostyk ave., 447) hereinafter referred to as the «Promotion Operator» by order of Mastercard Europe SA (hereinafter referred to as the «Promotion Customer»).

2. The promotion is held on the territory of the Republic of Kazakhstan.

2.1. The total duration of the Promotion, including the deadline for awarding the prize, is from February 25, 2025 to June 01, 2025 inclusive (hereinafter referred to as the «Promotion Period»).

2.2. The purchase period during which you can become a participant of the promotion is from February 25, 2025 to April 13, 2025.

3. The Promotion is open to adult citizens of the Republic of Kazakhstan - clients of the Bank with the “Priority” segment, and persons with a residence permit in the Republic of Kazakhstan permanently residing in the territory of the Republic of Kazakhstan, current and potential holders of Mastercard World Elite® cards in the bank of «Freedom Bank Kazakhstan» JSC (hereinafter referred to as the «Card»), hereinafter referred to as the «Cardholders», «Participants». The card must be linked to one of the following types of electronic wallets: Apple Pay, Google Pay, Samsung Pay, Garmin Pay.

Clients can participate in the promotion if they meet the following criteria:

3.1. New clients:

- On any day during the promotion period, they placed at least 100,000,000 (one hundred million) tenge into their accounts.
- They maintained this balance until the end of the promotion.

3.2. Current clients:

- They replenished or added funds to their balances in such a way that their total amount exceeded 100,000,000 (one hundred million) tenge.
- They maintained this balance until the end of the promotion.

All clients who meet these conditions automatically become participants in the promotion and participate in the prize draw.

Persons who do not meet the above requirements, as well as employees (workers) and representatives of the Organizer and Operator, persons with special relationships with them, their family members, as well as affiliated persons, employees and representatives of third parties who have contractual relations with the Organizers and Operator related to the preparation, organization and conduct of the Promotion, are not allowed to participate in the Promotion.

4. Rights and obligations of the Organizers and Participants of the Promotion

4.1. The participant has the right to:

- to receive information about the terms and conditions of the Promotion on public resources;

- to get information about the Organizer and Operator of the Promotion;
- to demand the award of the Promotion Prize in case of recognition as the winner of the Promotion in accordance with these Rules.

4.2. The participant undertakes to:

- to comply with these Rules, including performing all actions related to participation in the Promotion within the timeframes established by these Rules;
- to bear all expenses related to participating in the Promotion and receiving the Prize, including (but not limited to) Internet, phone, and other expenses;
- to bear other obligations stipulated by these Rules and the current legislation of the Republic of Kazakhstan.

4.3. The Organizers and the Operator have the right to:

- to make changes to these Rules during the Promotion period. At the same time, information about any changes to these Rules is posted on the website <https://prioritybanking.bankffin.kz> (hereinafter referred to as the Website);
- do not enter into written negotiations or any other contacts with the Participants of the Promotion, except in cases stipulated by these Rules.;
- to request from the Participants the necessary information and documents in cases stipulated by these Rules, as well as other documents for submission to government agencies;
- in case of non-demand for up to 14 calendar days or refusal of the winner of the Promotion to receive the Prize for any reason, choose another Winner of the Promotion from among the Participants or refuse to award the Prize. However, the specified Prize will not be awarded after the end of the Promotion and will be used by the Organizer and Operator at their discretion;
- to refuse to award a Prize to the Participant of the Promotion in case of establishing the fact of non-compliance by the Participant with these Rules.

4.4. The Organizers and the Operator undertake to:

- to comply with these Rules, including performing all actions related to the Promotion within the timeframes established by these Rules;
- to ensure that the Promotion is conducted in accordance with these Rules;
- to award a Prize to the winner of the Promotion, as provided for in clause 7.1.3 of these Rules;
- to ensure that the Participants of the Promotion are informed about the Rules for its implementation by posting the Rules of the Promotion on the Website;
- when awarding a Prize, ensure that taxes are paid on the Prize received by the Participant during the Promotion, in accordance with the legislation of the Republic of Kazakhstan.

5. The Organizers and the Operator are not considered for the purposes of the Promotion:

- transactions carried out by persons who do not comply with the requirements of paragraph 3 of these Rules;
- transactions carried out outside the Application Acceptance Period;

6. In order to become a Participant of the Promotion, it is necessary within the Purchase Period:

6.1. To be a current Mastercard World Elite® cardholder of «Freedom Bank Kazakhstan» JSC.

6.1.1. To participate, you must have a Mastercard World Elite ® Bank card linked to one of the following types of electronic wallets during the promotion period: Apple Pay, Google Pay, Samsung Pay, Garmin Pay, according to the instructions below:

- Go to the mobile application Wallet (on Apple smartphones), Samsung Pay (on Samsung smartphones), GPay (on smartphones with the Android operating system), Garmin Pay;
- Scan your card from one of the Organizing Banks;
- Confirm the linking with a code from an SMS message from the Bank, or follow the Bank’s further instructions;
- For details on linking a card to electronic wallets and its further use, see the links below:
ApplePay
<https://www.mastercard.kz/ru-kz/consumers/products/contactless/apple-pay.html>
SamsungPay
<https://www.mastercard.kz/ru-kz/consumers/products/contactless/samsung-pay.html>
GPay <https://www.mastercard.kz/ru-kz/consumers/products/contactless/google-pay.html>

6.1.2. To participate in the prize draw, make payments for goods and / or services at any retail and service enterprises that are not prohibited by law, using a mobile phone or smart watch, in the amount of at least 1,000,000 (one million) tenge in total for the entire period of the promotion.

6.2. The completed Transactions will be included in the general list of registered Transactions of the Promotion Participants, formed by the Organizer, in chronological order according to the time of registration of the Transaction (DD:MM:YYYY).

6.3. After performing the actions listed in paragraphs 6.1-6.2 of these Rules, the Cardholder becomes a Participant of the Promotion. The Contract between the Participant of the Promotion and the Organizers is considered concluded.

6.5. The number of Transactions performed by one Participant of the Promotion is not limited.

7. The prize fund of the Promotion and the order of distribution of prizes:

7.1. The procedure for determining the Winner and distributing the Promotion Prize.

7.1.1. In order to become a Candidate for the Prize specified in clause 7.1.3, the Participant must pay for goods and/or services at any retail and service enterprises that are not prohibited by law using a mobile phone or smartwatch in the amount of at least 1,000,000 (one million) tenge in total for the entire period of the promotion.

7.1.3. If a participant makes transactions for a total amount of 1,000,000 (one million) tenge or more, he gets 1 (one) chance to win the prize.

Name of the prize	Quantity
Prize Tour to UCL Final in Munich	Total number - 1 (one) tour for 2 persons. The tour includes accommodation (4 days and 3 nights) in a double room at a 4* hotel in the center of Munich, 2 (two) tickets for CAT 1 match, airport-hotel-airport transfer in Munich, transfer to the Allianz Arena stadium for the match and back to the hotel, branded merchandising, 2 dinners in famous restaurants.*

7.1.4. Air tickets Almaty – Munich – Almaty for the period from 31.05.2025 to 02.06.2025 and travel insurance against injuries, accidents and illnesses are provided at the expense of the Organizer of the Promotion.

7.1.5. Obtaining a Schengen visa is carried out at the expense of the winner.

**The winners of the Promotion, applying for Level 1 Prizes, and their companions who will accompany them on their trip to Munich, must be strictly over the age of 18. Minors are not allowed to participate in the UEFA Champions League Final tours.*

7.2. The order of distribution of Prizes for participation in the Promotion:

7.2.1 All participants who meet the requirements of these Promotion Rules will be allowed to participate in the prize draw (paragraphs 6.1-6.1.2). The winner is determined by randomly determining the sequence numbers assigned to each participant using a special computer program www.random.org. The winner is determined by the Organizing Bank of the Promotion. When determining the winner, the Organizer of the Promotion selects the main and two reserve winners.

7.2.2. The drawing is held 1 time after the end of the promotion. The date of the draw is April 16.

7.2.3. A participant can win only 1 prize.

8. Conditions for receiving Prizes of the Promotion

8.1. Conditions, procedure and terms of receiving the Prize specified in clause 7.1.3:

8.1.1. The winner of the Promotion will be contacted by representatives of the Organizer of the Promotion to clarify personal information.

8.1.2. The Winner will be notified by phone call/SMS message/Push notification from the staff of the Organizing Bank within two business days after the drawing.

8.1.3. To receive the Prize, as provided for in paragraph 7.1.3 of the Rules, the Winner must, within two working days from the date of receipt of notification of the Victory, provide the following documents by e-mail to the Organizer/Operator of the promotion:

- A scanned copy of your identity card (both sides) with the mandatory indication of your IIN (the first and last name must match the data specified in the Bank when receiving the Mastercard);
- The actual address of the winner;
- Mobile phone number.

The Winners' data will be used by the Operator of the Promotion to transfer the prize fund, including payment of 10% PIT (personal income tax on the prize 10%).

8.1.4. The winner of the Promotion who claims the Prize and their companion who will accompany them on the trip to Munich must be strictly over 18 years of age. Minors are not allowed to participate in the UEFA Champions League Final tours.

8.2. The travel voucher will be provided to the Winner by May 25, 2025.

8.3. Tickets for the match will be received by the Winner on the evening before the match in the UEFA mobile app.

9. The Organizers and the Operator are not responsible for:

9.1. Non-receipt / late receipt of mail, information / documents required to receive the Promotion Prize, due to the fault of the Participants themselves, or due to the fault of communication organizations, courier and postal services, or for other reasons beyond the control of the Organizers and the Operator;

9.2. Failure to fulfill (late fulfillment) by the Participants of the Promotion of the obligations stipulated by these Rules, or the inability of the Participants of the Promotion to familiarize themselves with the information about the Promotion on the Website;

9.3. The correctness, accuracy and reliability of the data, contact and other information that the Winner of the Promotion indicated during data collection through a phone call from representatives of the Organizer and Operator, and in this regard, for the inability to contact the Participants of the Promotion using the contact numbers indicated by them, as well as for the inability to use the information received from the Participants for the purposes of the Promotion, including for the purposes of awarding the Prize, including other reasons beyond the control of

the Organizer and Operator;

9.4. Non-receipt of a Prize by a Participant in the event of non-demand by the Participant or refusal of them, as well as for other reasons beyond the control of The Organizer and Operator of the Promotion;

9.5. Life, health, moral and/or mental trauma of Participants in connection with their participation in the Promotion.

10. Other conditions of the Promotion:

10.1. Participants can find detailed information about the Promotion on the Bank's website during the Promotion Period.

10.2. The Organizer and the Operator reserve the right to make changes to these Rules during the Promotion Period. At the same time, information about any changes to these Rules is posted on the Website.

10.3. By participating in the Promotion, the Participant confirms that he is fully familiar with and agrees with these Rules, in particular, but not limited to the following, confirms his consent:

- consent to the processing of personal data in accordance with the conditions specified in the Privacy Notice; this Privacy Notice is an integral part of these Rules;
- to receive SMS newsletters related to the Promotion from the Organizer and Operator or authorized third parties.

10.4. The operator of the promotion pays tax on the Prize (PIT 10%) for «Freedom Bank Kazakhstan» JSC in accordance with the Tax Code of the Republic of Kazakhstan and acts as a tax agent in relation to the Winner of the Promotion.

10.5. When determining the Winner, the Organizer does not take into account the Applications of Participants in respect of whom the Organizer has decided to suspend them from participation in the Promotion.

10.6. The Organizer and the Operator of the Promotion do not pay out the monetary equivalent of the Prize value determined by the Rules in kind, nor do they replace the Prize at the request of the Winner. The Winner(s) has the right to refuse to receive the Prize, while the Organizer does not pay any money /compensation to the Winner.

10.7. The Organizer and the Operator of the Promotion have the right to unilaterally exclude persons from the list of Participants or Winners at any time and without giving reasons:

- persons who did not provide the documents, information established by these Rules for awarding the Prize;
- persons who do not comply with paragraph 3 of these Rules;
- persons who have provided distorted information about themselves or in respect of whom there is a suspicion of committing fraudulent actions, the purpose of which is to unreasonably receive a Prize.