

Appendix 1
Approved
By decision N 40 – L of February 06, 2025,
of the Management Board of ID Bank CJSC
Effective starting February 11, 2025

Terms and conditions for implementing "Guest Entrance to Business Lounges" campaign

1. General provisions

- 1.1 **Campaign** a campaign implemented by "ID Bank" CJSC (hereinafter the Bank) from 11.02.2025 to 30.09.2025 inclusive.
- 1.2 **Card** Travel, Visa Signature, Visa Infinite, Visa Infinite Special Edition cards issued by "ID Bank" CJSC before and during this Campaign.
- 1.3 **Cardholder** the holder of Travel, Visa Signature, Visa Infinite, Visa Infinite Special Edition cards already valid or issued by "ID Bank" CJSC during this Campaign.
- 1.4 **Visa Airport Companion** an application that allows access to airport business lounges.
- 1.5 By participating in the campaign, the Cardholder unconditionally accepts these Terms and Conditions, which are deemed final and indisputable.

2. Campaign terms and conditions

- 2.1 Under the campaign, which runs from 11.02.2025 to 30.09.2025 inclusive, both existing and newly ordered Travel, Visa Signature, Visa Infinite, Visa Infinite Special Edition Cardholders will enjoy free entrance for guests to airport business lounges. Entrance count per card for guests is as follows:
 - Travel 2 guests,
 - Visa Signature 4 guests,
 - Visa Infinite 6 guests,
 - Visa Infinite Special Edition unlimited number of guests.
- 2.2 For each visit to airport business lounges, free entrance for 1 guest is provided.
- 2.3 For Visa Infinite Special Edition Cardholders, free entrance for 6 guests specified in the Card's information bulletin is retained, with the possibility to use the offer until 31.12.2025 after the Campaign.
- 2.4 A list of airport business lounges is determined by Dragon Pass, which is available in the Visa Airport Companion app.
- 2.5 The Bank may unilaterally change these Terms and Conditions at any time, and such changes will be effective immediately after being published on the Bank's official website.