Appendix 1
Approved
By decision N 514 – L of December 2, 2025,
of the Management Board of ID Bank CJSC
Effective starting December 9, 2025

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

1. General provisions

1.1 **Campaign** - a continuation of the "Guest Entrance to Business Lounges" campaign implemented by "ID Bank" CJSC (hereinafter referred to as the Bank) from 11.02.2025 to 30.09.2025 inclusive, which will be valid until 31.12.2025 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 31.12.2025 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 The number of guest accesses used in airport business lounges from 11.02.2025 to 08.12.2025 is reduced from the corresponding number specified in clause 2.1, therefore, visits already used are not subject to restoration.
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.