

Appendix 1
Approved by
Decision N 455-L of the
"IDBank" CJSC Management Board
of November 14, 2024
Effective from November 25, 2024

Black Friday: 80% discount on Travel Cards Campaign terms and conditions

1. General provisions:

- 1.1 **Campaign** a campaign carried out by "ID Bank" CJSC (hereinafter referred to as the Bank) from 25.11.2024 to 02.12.2024 inclusive.
- 1.2 **Card** <u>Travel</u> Card issued by "ID Bank" CJSC and ordered under the Campaign via Idram&IDBank application from 25.11.2024 to 02.12.2024 inclusive.
- 1.3 Cardholder holder of the Travel Card issued under the Campaign.
- 1.4 By participating in the Campaign, the customer unconditionally accepts these Terms and Conditions, which are deemed final and undisputed.

2. Terms and conditions:

- 2.1 The maintenance fee for the first year of Travel Cards ordered using the Idram&IDBank application will be lowered by 80% throughout the Campaign, which runs from 25.11.2024 to 02.12.2024 inclusive. Other terms and conditions of the Card provision and maintenance are specified in the Travel Card information bulletin.
- 2.2 Only one Card in the same currency can be ordered through Idram&IDBank application within the framework of the Campaign.
- 2.3 In case of replacement/reissuance of Travel Card after or during its validity period, the tariffs currently in force in the Bank for this type of Card will be applied.
- 2.4 The Bank has the right to unilaterally amend these terms and conditions at any time and apply them immediately after publication on the Bank's official website.