

## Terms of the Campaign «0.5% instant idcoin as part of the IDSalary package»

### 1. General Provisions:

- 1.1 **Campaign:** a campaign conducted by "IDBank" CJSC (hereinafter, the Bank) from 15.04.2025 to 31.12.2025 inclusive.
- 1.2 **QR payment:** QR payment made by individuals in the service network of Idram LLC (hereinafter referred to as Idram) using the Idram&IDBank application (including the idplus application), as well as Idram payments made using NFC, QR technology and on online websites.
- 1.3 **idcoin:** a digital loyalty unit that is accumulated in the Idram&IDBank application and the Idplus loyalty platform. It can be used by making a QR payment on Idram&IDBank application and on Idplus loyalty platform.
- 1.4 **Customer:** any IDSalary package customer (IDSalary package active cardholder) who makes a QR payment with the Idram&IDBank app (including the idplus app).
- 1.5 By participating in the Campaign, the customer unconditionally accepts these Terms and Provisions, which are considered final and indisputable. By participating in the campaign and accepting idcoins, individuals who are not clients of "ID Bank" CJSC give their agreement to the transfer of their personal data to "ID Bank" CJSC for the purpose of calculating and paying income tax.

### 2. Terms of Campaign:

- 2.1 The IDSalary package customers will receive 0.5% instant idcoin from payments within the framework of the Campaign, from 15.04.2025 to 31.12.2025 inclusive, by simply making QR payments with the Idram&IDBank application within the Idram service network. A maximum of 5,000 idcoin (after tax) in total will be provided to a customer during the calendar month during this Campaign.
- 2.2 In the case of QR payments, the basis for receiving idcoin will be payments made with bank accounts, attached cards, wallets, idplus accumulated bonuses/gift cards, idcoin, combo option, rocket line/rocket line 0%. QR payments made with a fuel card will not be considered within the framework of this campaign.
- 2.3 All necessary taxes payable to the state are paid by the Bank.
- 2.4 Customers participate in the Campaign automatically; no additional action is required.
- 2.5 idcoin provision and service rules are posted at the following [link](#).

2.6 The Bank has the right to unilaterally change these terms and provisions at any time and apply the change immediately after publishing it on the Bank's official website.