

Appendix 1
Approved
by the decision N 320-L
of the Management Board of "ID Bank" CJSC
dated July 29, 2025
Effective starting July 31, 2025

Terms of the campaign "50% discount for Mastercard Business Preferred cards"

1. General provisions:

- 1.1 **Campaign** shall mean a campaign implemented by "ID Bank" CJSC (hereinafter referred to as the Bank) from July 31, 2025 to December 31, 2025 inclusive.
- 1.2 **Card** shall mean Mastercard Business Preferred main cards with an annual service fee issued by "ID Bank" CJSC during this Campaign.
- 1.3 **Cardholder** shall mean a holder of a Mastercard Business Preferred Card issued within the framework of the Campaign.
- 1.4 By participating in the Campaign, the Cardholder unconditionally accepts these Terms and Conditions, which are considered final and indisputable.

2. Terms and Conditions of the Campaign:

- 2.1 Mastercard Business Preferred cards (in all available currencies) ordered within the framework of the Campaign, 31.07.2025 through 31.12.2025 inclusive, will be serviced according to the following logic:
 - 50% discount on the maintenance fee for the entire validity period of the Card.
 - Other terms and conditions of the Card's issuance and service remain unchanged, according to the information summary.
- 2.2 After the expiration of the Card validity term or in the event of replacement/reissuance of the Card during its effective term, the Bank's tariffs set for the same Card type in force, will apply.
- 2.3 The Bank has the right to make unilateral changes to these Terms and Conditions at any time and apply the change immediately after publishing it on the Bank's official website.