

Rules for conducting and terms of participation in the Promotion "Dream Match with Mastercard" (hereinafter referred to as the "Rules")

The incentive event "Dream Match with Mastercard" (hereinafter – the "Promotion") is held for the purpose of generating and maintaining interest in the services under the "Mastercard" trademark, as well as the services of «ForteBank» JSC.

By participating in the Promotion, Participants fully accept and agree to these Rules.

General Provisions:

1. The organizer of the Promotion is «ForteBank» JSC, hereinafter – the "Promotion Organizer", the "Bank".

The operator of the Promotion is the "Progression CA" Limited Liability Partnership (address: 447 Dostyk ave., Almaty, 050000, Republic of Kazakhstan), hereinafter – the "Promotion Operator", acting on behalf of Mastercard Europe SA (hereinafter – the "Promotion Customer").

2. The Promotion is held on the territory of the Republic of Kazakhstan.

2.1. The overall period of the Promotion, including the period for awarding prizes, is from February 19, 2026, up to and including June 01, 2026 (hereinafter – the "Promotion Period").

2.2. The purchase period during which one may become a participant in the Promotion is from February 19, 2026, to April 15, 2026.

3. Citizens of the Republic of Kazakhstan of full legal age, as well as persons holding a residence permit in the Republic of Kazakhstan and permanently residing in the territory of the Republic of Kazakhstan, hereinafter referred to as "Cardholders" and "Participants", who are holders of Mastercard® World Elite Premier payment cards issued by the Bank (hereinafter referred to as the "Card"), may participate in the Promotion. The Card must be linked to one of the following payment services: Apple Pay, Google Pay, Samsung Pay, or Garmin Pay. Persons who do not meet the above requirements, as well as employees and representatives of the Promotion Organizer and the Promotion Operator, their family members, as well as persons affiliated with them, employees and representatives of the third parties having contractual relations with the Promotion Organizer and the Promotion Operator related to the preparation, organization, and conducting of the Promotion, and executives of companies in the Verny Capital group of companies, are not allowed to participate in the Promotion.

4. Rights and obligations of the Promotion Organizer and the Participant

4.1. The Participant has the right to:

- receive information about the timeframes and conditions of the Promotion on public resources, including on the website at <https://www.mastercard.kz/ru-kz/consumers/offers-promotions/football2026.html>;
- obtain information about the Promotion Organizer and the Promotion Operator;
- demand the awarding of the Promotion Prize in the event of being recognized as a winner of the Promotion in accordance with these Rules.

4.2. The Participant undertakes to:

- comply with these Rules, including performing all actions related to participation in the Promotion within the timeframes established by these Rules;
- independently bear all expenses related to participation in the Promotion and receipt of the Prize, including (but not limited to) the Internet and telephone expenses, and other costs;
- fulfill other obligations provided for by these Rules and the current legislation of the Republic of Kazakhstan.

4.3. The Promotion Organizer and the Promotion Operator are entitled to:

- during the Promotion period, make amendments to these Rules. In this case, information about any amendments to these Rules shall be posted on the website at <https://www.mastercard.kz/ru-kz/consumers/offers-promotions/football2026.html> (hereinafter – the Website);
- refrain from entering written negotiations or any other contacts with the Participants, except in cases provided for by these Rules;
- request from the Participants the necessary information and documents in cases provided for by these Rules, as well as other documents for submission to authorized bodies;
- in the event of failure to claim the Prize within 14 calendar days or if the winner of the Promotion refuses to receive the Prize for any reason, not to issue the prize and to use it at their own discretion;
- refuse to issue the Prize to a Participant in the event that a fact of non-compliance by the Participant with these Rules is established.

4.4. The Promotion Organizer and the Promotion Operator undertake to:

- comply with these Rules, including performing all actions related to carrying out of the Promotion within the timeframes established by these Rules;
- ensure the conduct of the Promotion in accordance with these Rules;
- award the Prize to the winner of the Promotion, as provided for by subparagraph 7.1.3 of these Rules;
- ensure that Participants are informed about the Rules of the Promotion by posting the Rules of the Promotion on the Website;
- when awarding the Prize, ensure the payment of taxes on the Prize received by the Participant during the Promotion, in accordance with the legislation of the Republic of Kazakhstan.

5. The Promotion Organizer and the Promotion Operator do not take into account the following for the purposes of the Promotion:

- transactions carried out by persons who do not meet the requirements of paragraph 3 of these Rules;
- transactions carried out outside the Application Submission Period;
- Card transactions:
 - payment for Bank services;
 - cash withdrawals at ATMs and cash desks;
 - transactions at casinos and sweepstakes;
 - transactions related to the purchase of lottery tickets and bonds;
 - transactions for which a refund was subsequently made;
 - all transactions related to the transfer of funds from the card to an account opened with the Bank or other second-tier banks;
 - transactions related to replenishment of electronic wallets, payment for telecommunications operator services;
 - cashless payments in favor of suppliers of goods/services via ATMs, the Bank's mobile application, or the telecommunications operator's internet resource;
 - transactions related to payment for government services, government postal services, tax payments, court expenses including alimony, fines, payment of bail and payment obligations, passenger transportation, bus routes, and toll road fees;
 - other transactions, according to the list of MCC codes posted on the Bank's website, for which bonuses are not accrued.

6. Terms of participation in the Promotion

6.1. To participate in the Promotion, it is necessary to pay for goods and/or services at any merchants not prohibited by law, using a mobile phone or smartwatch, worth a total amount of at least 1,000,000 (one million) tenge during the entire promotion period.

6.2. The Transactions performed will be included in the general list of registered Transactions of Participants, formed by the Promotion Organizer, in chronological order by the time of registration of the Transaction (DD:MM:YYYY).

6.3. After performing the actions listed in clause 6.1 of these Rules, the Cardholder becomes a Participant of the Promotion. The Participant of the Promotion is considered as having concluded an agreement with the Promotion Organizer.

6.5. The number of Transactions performed by one Participant of the Promotion is not limited.

7. The prize fund of the Promotion and the procedure for distributing prizes:

7.1. Procedure for determining the Winners and distributing the Prizes of the Promotion.

7.1.1. In order to become a Candidate for receiving one of the prizes specified in clause 7.1.3, a Participant must make payments for goods and/or services at any merchants (except for transactions specified in clause 5 of these Rules), using a mobile phone or smartwatch through the payment services specified in clause 3 of these Rules, for a total amount of at least 1,000,000 (one million) tenge during the entire period of the Promotion.

7.1.3. If a participant makes transactions totaling 1,000,000 tenge, he or she receives 1 (one) chance to win a prize. If the cardholder has made several purchases, each totaling another 1,000,000 tenge, the number of his or her chances to win equals the number of transactions worth 1,000,000 tenge were made.

Prize name	Quantity
Level 1 Prizes Trip to the UCL final in Budapest	The trip includes a certificate for a flight in the amount of 3,000,000 (three million) tenge, accommodation (4 days and 3 nights) in a double room at a 4* hotel in the center of Budapest, 2 (two) CAT 1 tickets to the match, airport-hotel-airport transfer in Budapest, transfer to the Puskás Aréna stadium for the match and back to the hotel, and branded merchandise.*

**Winners of the Promotion claiming Level 1 Prizes and their companions accompanying them on the trip to Budapest must be strictly over 18 years old. Participation of minors in tours to the UEFA Champions League Finals is not permitted.*

7.2. Procedure for distributing the Prize for participation in the Promotion:

7.2.1. All participants who meet the requirements specified in these Rules will be admitted to the Prize draw. The winner is determined by randomly selecting serial numbers assigned to each participant using a special computer program www.random.org. When determining the winner, the Promotion Organizer selects one main and two reserve winners.

7.2.2. The draw is held once after the end of the Promotion. The date of the draw is April 17th.

8. Conditions for receiving the Prizes of the Promotion

8.1. The conditions, procedure, and terms for receiving the Prizes specified in clause 7.1.3:

8.1.1. A representative of the Promotion Organizer will contact the winner of the Promotion to clarify personal data.

8.1.2. Notification of the Winner - prize recipient will be made by a phone call from a Bank employee within two business days after the draw is held.

8.1.3. In order to receive the Prize provided for in clause 7.1.3 of the Rules, the Winner must, within two business days from the moment of receiving the notification of Winning, provide the following documents to the Promotion Organizer/Promotion Operator:

- Identity card (both sides) with mandatory indication of the IIN (the name and surname must correspond to the data provided to the Bank when the Card was issued);
- The actual residential address of the winner;
- Mobile phone number.

The Winner's data will be used by the Promotion Operator for the purpose of transferring the prize fund, including payment of 10% PIT (personal income tax on the prize at 10%).

8.2. The Prize will be transferred to the winner by June 1, 2026.

8.3. The tickets for the match will be received by the Winner in the evening before the match in the UEFA mobile application.

9. The Promotion Organizer and the Promotion Operator shall not be liable for:

9.1. The Participants' failure to fulfill (or untimely fulfillment of) the obligations stipulated by these Rules, or the Participants' inability to familiarize themselves with information about the Promotion on the Website;

9.2. The correctness, accuracy, and reliability of the data, contact and other information provided by the Winner of the Promotion during the data collection process via a phone call from a representative of the Promotion Organizer and the Promotion Operator, and, in this regard, for the inability to contact Participants at the phone numbers provided by them, as well as for the inability to use the information received from the Participants for the purposes of the Promotion, including for the purpose of awarding the Prize, as well as for other reasons beyond the control of the Promotion Organizer and the Promotion Operator;

9.3. Non-receipt of Prizes by the Participants in the event that they are not claimed by the Participants or are refused by them, as well as for other reasons beyond the control of the Promotion Organizer and the Promotion Operator;

9.4. The life, health, moral and/or psychological injuries of the Participants in connection with their participation in the Promotion and the use of the Prize.

10. Other terms and conditions of the Promotion:

10.1. Participants may familiarize themselves with detailed information about the Promotion during its period on the Website or on the website of the Promotion Organizer.

10.2. The Promotion Organizer and the Promotion Operator reserve the right to make changes to these Rules during the Promotion Period. In this case, information about any changes to these Rules will be posted on the Website.

10.3. By participating in the Promotion, the Participant confirms that they have familiarized themselves with and agree to these Rules and, in particular, but not limited to the following, confirm their consent:

- to the processing of personal data in accordance with the terms specified in the Privacy Notice; this Privacy Notice is an integral part of these Rules;
- to receiving informational SMS messaging from the Promotion Organizer and the Promotion Operator or the authorized third parties related to this Promotion.

10.4. The Promotion Operator/Organizer shall pay the tax in accordance with the Tax Code of the Republic of Kazakhstan and shall act as a tax agent in relation to the winners of the Promotion.

10.5. When determining the Winner and the recipient of the Prize, the Promotion Organizer does not take into account Applications from Participants whom the Promotion Organizer has decided to disqualify from participation in the Promotion.

10.6. The Promotion Organizer and the Promotion Operator shall not pay the cash equivalent of the value of the Prize determined by the Rules in kind, nor shall they replace the Prizes at the request of the Winners. The Winner has the right to refuse to receive the Prize, in which case the Promotion Organizer shall not pay any monetary funds/compensation to the Winner.

10.7. The Promotion Organizer and the Promotion Operator have the right, at their sole discretion and without providing any explanation, to exclude at any time from among the Participants or Winners any persons:

- who have not provided the documents, information, or data required by these Rules for the awarding of Prizes;
- who do not comply with clause 3 of these Rules;
- who have provided false information about themselves or with respect to whom there is suspicion of fraudulent actions aimed at the unjustified receipt of a Prize.