

**Procedure  
of “Back to school” marketing promotion  
for Card #1 holders**

**Chapter 1. General provisions**

1. The terms indicated with capital letter and used in the present Procedure of "Back to school" marketing promotion for Card #1 holders (hereinafter - the Procedure) have the following meanings, unless the context requires otherwise:

<b>Description of the Promotion</b>	“Back to school” marketing promotion for Card #1 holders
<b>Affiliated persons</b>	list of affiliated persons is defined in accordance with article 64 of the Law of the Republic of Kazakhstan “On joint-stock companies”
<b>Bank</b>	ATFBank JSC
<b>Bank’s website</b>	www.atfbank.kz
<b>Commission</b>	a group of the Bank's employees not subordinate to each other, established specifically for recognition of the winners, as well as for making other decisions under the Promotion in accordance with the present Procedure
<b>Confidential information</b>	information related to commercial and / or banking and / or official secrets and / or personal data
<b>Client</b>	an individual who is a resident of the Republic of Kazakhstan to whose name the Card #1 is issued
<b>Curator</b>	person supervising Retail Products Design Department
<b>Persons bound by special relations with the Bank</b>	List of persons bound by special relations with the Bank is defined in accordance with article 40 of the Law of the Republic of Kazakhstan “On banks and banking activity in the Republic of Kazakhstan”
<b>Prize winner</b>	Participant of the Draw selected in accordance with the Procedure
<b>Recognition of the Prize winner</b>	confirmation (recording) by the Commission of the results of selection of the Prize winner by the corresponding software using the method of random selection from among Participants of the Promotion, as well as compliance of the Prize winner with the conditions of the Promotion herein
<b>Prizes</b>	1) Asus laptop (M509DA Ryzen) 10 pcs.; 2) Samsung Galaxy Tab (S6 Lite 64GB WiFi + LTE) 10 pcs.
<b>Notification</b>	Notification by phone call or SMS/PUSH sent by the Bank to the Participant of the Promotion informing the latter about its recognition by the Commission as a Prize winner
<b>Participants of the Promotion</b>	Customers who meet the requirements of the present Procedure and participate in the Promotion "by default" due to circumstances specified in paragraph 11 of the present Procedure, unless such Customers have expressed their refusal to participate therein
<b>Secretary of the Commission</b>	an employee of the Bank who ensures the execution of decisions taken by the Commission in the minutes, signing the minutes of the Commission and other organizational and technical issues of the Commission's work

2. The present Procedure defines the terms and procedure of the Promotion among Customers, except for the persons specified in paragraph 9 of this Procedure.
3. Promotion period: August 28, 2020 - October 31, 2020.
4. Venue: Republic of Kazakhstan.
5. Hosted by: ATFBank JSC.
6. Award date:  
 ✓ the Drawing will take place on November 16, 2020  
 ✓ 10 (ten) Asus laptops (M509DA Ryzen);  
 ✓ 10 (ten) Samsung Galaxy Tab (S6 Lite 64GB WiFi + LTE).
7. Purpose of the Promotion: to increase the number of Card #1 transactions.
8. In accordance with the requirements of the Procedure specified in paragraph 11 hereto, Bank Customers may participate in the Promotion according to the Procedure.
9. The Promotion does not apply to:  
 1) persons bound by special relations with the Bank;  
 2) Chairman and members of the Commission;  
 3) Persons who do not meet the requirements of the present Procedure.

**10.** Information on the Promotion shall be placed on the Bank's website in the form of promotional screensavers on the Bank's ATMs as well as in other ways determined by the Bank.

In case of amendments and/or additions to the terms of the present Promotion, the Bank shall place the relevant information on the Bank's website 5 (five) business days prior to such amendments/additions coming into force.

## **Chapter 2. Conditions of participation of Customers in the Promotion. Procedure for selecting and awarding**

**11.** The Participant must meet the following requirements:

1) register for the Promotion on atfbank.kz;  
2) The Customer shall make 1 (one) non-cash payment for the amount not less than 5,000 (five thousand) tenge using Card #1 during the Promotion period;

2.1) To participate in the drawing of 10 (ten) Samsung Galaxy Tab (S6 Lite 64GB WiFi + LTE), the Customer shall make 1 (one) cashless payment for amount of at least **5,000** (five thousand) tenge using Card #1 during the Promotion period;

2.2) to participate in the drawing of 10 (ten) Asus (M509DA Ryzen) laptops, The Customer shall make 1 (one) cashless payment for the amount not less than **15 000** (fifteen thousand) tenge using Card #1 during the Promotion period;

3) Cashless payment(s) shall be authorized<sup>1</sup>;

4) Return transactions are excluded from the Draw;

5) Absence of overdue debt to the Bank (on payment of any commissions, absence of an unauthorized overdraft, absence of debt under any bank loan agreements/agreement on granting a credit facility/revolving card);

**12.** Selection of Winners shall be made from among Customers who meet the requirements specified in clause 11 of the present Procedure by using the Bank's respective software using random selection method.

If the Customer has made more than 1 (one) transaction (payment), the chance (repetition in the drawing pool) of winning is increased and calculated according to the methodology: each transaction from 5,000 (five thousand) tenge for participants of the drawing of tablets or from 15,000 (fifteen thousand) tenge for participants of the drawing of laptops is equal to one chance. For example, in case of 5 (five) transactions where each transaction is more than 15,000 (fifteen thousand) tenge, the participant will have 5 (five) chances in the draw of tablets and 5 (five) chances in the draw of laptops. In case the client will make 6 (six) transactions from 5,000 (five thousand) tenge and will not make any transactions from 15,000 (fifteen thousand) tenge, then the Customer will participate in the drawing of tablets and the number of his chances will be equal to 6 (six).

Both main and back-up winners are selected. The number of backup winners corresponds to the number of main winners. One and the same participant can win only 1 (one) prize.

**13.** The recognition of the prize winners is independent of the will and actions of the members of the Commission and/or its Chairman, and is an exceptionally random selection made by the relevant software.

**14.** In order to control the compliance with the procedure of holding the Promo Action, as well as the Recognition of Prizes in the Bank within 5 (five) working days before the date specified in paragraph 6 of this Procedure, the Commission shall be established. The number of members of the Commission shall be at least 5 (five) employees of the Bank, namely:

1) Chairman of the Commission: Curator;

2) Members of the Commission:

a) 1 (one) employee of the Retail Products Design Department;

b) 1 (one) employee of the Marketing Department;

c) 1 (one) employee of the Compliance Control Department;

d) 1 (one) employee of the Security Department.

**15.** The Secretary of the Commission is appointed by the Commission from among the employees of the Retail Product Design Department who are not a member of the Commission. The Secretary of the Commission does not have the right to vote when making decisions by the Commission.

**16.** The Commission shall perform its work from the date of its creation, in accordance with the relevant order. If necessary, the personal composition of the Commission may be changed by an appropriate order.

**17.** The meetings of the Commission shall be drawn up in minutes, in the form specified in Appendix No. 1 hereto.

**18.** Results of the Award shall be recorded by the Commission in the minutes.

**19.** Commission minutes and any information set forth therein, as well as the as the proceedings of the Commission shall be classified as Confidential information. Disclosure of Confidential information to third parties shall be possible only in cases directly provided for by the Law of the Republic of Kazakhstan, corporate normative documents of the Bank, and if the information concerns the Participant of the Promotion/prize winner - with written consent of such person.

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<sup>1</sup> permission of the issuer (Bank) to make a payment using a payment card

20. The Commission has the right to consider and make decisions on any issues related to holding the Drawing including Award of prize winners and provision of prizes to the Prize winners with account of the requirements of the Rules, Law of the Republic of Kazakhstan and corporate normative documents of the Bank. Decisions on issues under consideration shall be taken by the Commission unanimously, after which they shall be executed.

### **Chapter 3. Informing the Prize winner. Terms and procedure for transferring Prizes.**

21. Informing the Prize winner about its recognition by the Commission as a Prize winner shall be done by phone call or SMS/PUSH.

22. The Prize winner shall be informed within 10 (ten) business days from the date of the Commission meeting (for the main prize winner) / from the date of establishing the fact of transfer of rights to receive the Prize to back-up Prize winner (for the back-up Prize winner). The Secretary of the Commission is responsible for informing the Prize winner.

23. The Prize winner shall be obliged not later than 30 (thirty) calendar days from the date of the phone call or the sending of SMS/PUSH, to appear at the Bank's office, by a telephone call or specified in SMS/PUSH to receive the Prize in accordance with the present Procedure.

24. Withholding and transferring to the budget of the individual income tax at the source of payment in accordance with the requirements of the tax law of the Republic of Kazakhstan is carried out by VISA international payment system with which an appropriate agreement has been concluded.

25. In case the main Prize winner refuses to receive the Prize or fails to appear at the indicated place by the Bank within the time period specified in paragraph 24 of this Procedure (regardless of the reasons) after notification of the Prize winner by phone call or SMS/PUSH, the right to receive the Prize shall be transferred to the Prize winner from among back-up winners. This is done in accordance with paragraphs 22 - 23 of the present Procedure. Prior to transfer of the right to receive the Prize from the main Prize to the back-up one according to the present Procedure the back-up Prize winner has no right to claim the Prize.

26. In case the back-up Prize winner refuses to receive the Prize or fails to appear at the Bank's branch within the period specified in paragraph 23 of this Procedure (regardless of the reasons) after notifying the back-up Prize winner by phone call or SMS / PUSH, further provision of the Prize (s) within the Promotion is not carried out.

27. In order to receive the Prizes, the Prize winner shall be obliged to present the original identity document to the Bank's employee responsible for awarding the Prize winner (hereinafter - the responsible employee).

28. The responsible employee is obliged to:

- 1) to verify the identity of the Prize winner by the identity document presented by him;
- 2) carefully examine the document provided by the Prize winner and make sure that its data fully comply with the name and IIN of the Prize winner specified in the Commission's minutes;
- 3) in the absence of the Prize winner's refusal to receive the Prize, continue to provide the Prize. If the Prize winner declares a refusal to receive the Prize, the Prize will not be awarded. The fact of the Prize winner's refusal to receive the Prize is made out in the form of a written application, set forth by the Prize winner in free form, with a copy of the Prize winner's identity document attached by the responsible employee on the application with the mark "The copy is correct", indicating the full name, date and handwritten signature;
- 4) make a copy of the Prize winner's identity document;
- 5) after making a copy, return the original identity document to the Prize winner;
- 6) to provide the Prize winner with a written consent to the collection and processing of personal data for signature, drawn up in accordance with Appendix No. 2 hereto, as well as a written consent to posting information about the Prize in mass media, drawn up in accordance with Appendix No. 3 hereto.

29. Failure of Customer to provide written consent, specified in sub-paragraph 6) of paragraph 28 of the present Procedure, is the reason for Bank's refusal to provide the Prize.

30. The Prizes may be given to the Prizes' representatives acting on the basis of a notarized power of attorney.

31. The Marketing Department of the Bank is responsible for posting information on awarding the Winners on the Bank's website.

### **Chapter 4. Special provisions**

33. By taking part in this Promotion, the Participant of the Promotion/Prize winner confirms that he is fully familiar with and agrees with the present Procedure.

34. The collection and processing of personal data of the Participant/Prize winner is carried out by the Bank solely for the purposes related to the ongoing Promotion provided for in the present Procedure.

### **Chapter 5. Anti-corruption clause**

**35.** During the conduct of official duties according to the present Procedure by Participants of the Promotion/Prize winners, Bank workers, members of the Commission and/or Chairman of the Commission as well as their affiliates and persons authorized to perform any actions on behalf of the abovementioned (hereinafter - "involved persons") do not pay, do not offer to pay and do not allow payment of money or values directly or indirectly to any persons to influence to the actions or decisions of these persons in order to obtain any undue advantages or other benefits.

**36.** During the conduct of official duties according to the present Procedure, the involved persons do not perform actions qualified as commercial bribery and other illegal actions by the Law of the Republic of Kazakhstan applicable for the purposes of the present Procedure.

**37.** Involved persons shall refuse to stimulate each other in any way, including by providing money, gifts, gratuitous performance of work (services) to them and other methods not listed in this paragraph, which puts one of the parties in a certain dependence and aimed at ensuring that this party performs any actions in favor of the party that stimulates it.

**38.** The actions of an employee of the Bank, carried out in favor of the Party that stimulates him, are understood (including, but not limited to):

- 1) providing unjustified advantages over other counterparties;
- 2) providing any guarantees;
- 3) acceleration of existing procedures;
- 4) other actions performed by the employee of the Bank within his/her job duties but contrary to the principles of transparency and openness of relations between the parties.

## **Chapter 6. Final provisions**

**39.** The present Procedure comes into force after its approval by the authorized body of the Bank and publication on the Bank's website.

**40.** The present Procedure may be amended by resolution of the authorized body of the Bank which approved it prior to placement of information on holding the Promotion pursuant to paragraph 11 hereto except for amendments related to prolongation of the term of the Promotion and/or amendments not worsening the initial conditions of the Promotion.

Information on amendments to these Procedures shall be published in accordance with paragraph 10 hereto.

**Minutes of the Commission**

<b>Name of the marketing promotion:</b>	Marketing promotion “Back to school” for client using Card #1 during the promotion period (hereinafter - Promotion)
<b>Venue:</b>	Zoom online conference
<b>Meeting date:</b>	_____ 2020
<b>Time of the meeting:</b>	from _____ to _____

<b>Structure of the Commission:</b>		
Chairman of the Commission:	_____ position _____	_____ Full name _____
Members of the Commission:	_____ position _____	_____ Full name _____
	_____ position _____	_____ Full name _____
	_____ position _____	_____ Full name _____
	_____ position _____	_____ Full name _____

**The Commission has recognized the following major winners in the Promotion:**

No.	Branch	Full name of the Winner	IIN of the Winner	Type of Prize
1.		Full name		
2.		Full name		
3.		Full name		
...				

**The Commission has recognized the following back-up Winners in the Promotion:**

No.	Branch	Full name of the Winner	IIN of the Winner	Type of Prize
1.		Full name		
2.		Full name		
3.		Full name		
...				

Chairman of the Commission

\_\_\_\_\_  
(Full name)

Members of the Commission

\_\_\_\_\_  
(Full name)

\_\_\_\_\_  
(Full name)

\_\_\_\_\_  
(Full name)

\_\_\_\_\_  
(Full name)

\_\_\_\_\_  
(Full name)

Secretary of the Commission

\_\_\_\_\_  
(Full name)

Form

I, \_\_\_\_\_  
(Surname, name, patronymic name (if any))

IIN \_\_\_\_\_, type of identification document \_\_\_\_\_, series \_\_\_\_\_,  
document number \_\_\_\_\_, issued by \_\_\_\_\_, date of issue \_\_\_\_\_, residing at:  
\_\_\_\_\_

provide ATFBank JSC (hereinafter – the Bank) the consent to collect, process including blocking, accumulation, destruction, depersonalization, use, storage and distribution by the Bank of my personal data, recorded on electronic, paper and any other medium, as well as amendments and supplements (hereinafter - the Personal data), at its own discretion, by any means not contradicting the Law of the Republic of Kazakhstan, for the purposes related to the "Back to school" marketing promotion for the Card #1 holders.

Hereby I confirm that:

1) abovementioned consent is effective for an indefinite period and may not be withdrawn if it contradicts the Law of the Republic of Kazakhstan or if there is an outstanding obligation to the Bank;

2) the present consent may be given to third parties as evidence that the consent to collection and processing of personal data has been given to the Bank.

\_\_\_\_\_  
(surname, name, patronymic name (if any) in full, signature)

\_\_\_\_\_ 20\_\_

Form

I, \_\_\_\_\_  
*(surname, name, patronymic name (if any) in full)*  
IIN \_\_\_\_\_, type of identification document \_\_\_\_\_,  
series \_\_\_\_\_, document number \_\_\_\_\_, issued by \_\_\_\_\_, date of issue  
\_\_\_\_\_, residing at \_\_\_\_\_

\_\_\_\_\_ ,  
agree to use my images (hereinafter – Materials) unconditionally and free of charge in order to highlight information about the “Back to school” marketing promotion for Card #1 holders (hereinafter – the Promotion) in media in whole or in part, including: modify, translate, alter, create other materials based on them and otherwise process the Materials; reproduce, publish, distribute (directly or indirectly) Materials in media, including on Internet resources and in print media, transfer to third parties; publish my name and other personal data in connection with my participation in the Promotion.

\_\_\_\_\_  
*(surname, name, patronymic (if any) in full, signature)*