Terms and Conditions for the Provision and Use of «PayInRussia» Promo Codes (the "Terms")

1. General Provisions

1.1. These Terms establish the procedure and conditions for the provision and activation of promo codes for the PayInRussia service (the "Service"), as well as the procedure for awarding monetary bonuses to individuals who meet the requirements set out herein.

1.2. Promo Codes are provided by the Bank on a case-by-case basis in specific circumstances where it is necessary to maintain the loyalty of the Bank's Clients or to enable the Bank's existing and prospective Partners to familiarise themselves with the functionality of the Service.

1.3. Promo Codes may be provided, in particular, in the following circumstances:

- technical malfunctions or other difficulties in using the Service that require additional measures to maintain the loyalty of the Bank's Clients;
- the need for representatives of the Bank's existing or prospective Partners to carry out practical testing of the Service's functionality;
- other circumstances at the Bank's discretion.

1.4. Promo Codes are provided exclusively to individuals. Legal entities and individual entrepreneurs are not eligible to receive Promo Codes or Bonus Points under these Terms.

1.5. Promo Codes are not distributed on a mass basis and are provided by the Bank on a case-by-case basis where appropriate grounds exist. Receipt of a Promo Code does not in itself guarantee the award of Bonus Points. Entitlement to Bonus Points arises only when all the conditions stipulated herein have been met.

2. Organiser

2.1. The organiser of the Promo Code programme is the Bank: Industrial Agricultural Bank (Limited Liability Company) (Promselkhozbank LLC); registered address: Building 4, 14 Malaya Dmitrovka Street, Tverskoy Municipal District, Moscow, Russia; postal address: Building 4, 14 Malaya Dmitrovka Street, Tverskoy Municipal District, Moscow, 127006, Russia; Taxpayer Identification Number (INN): 6449011425; Tax Registration Reason Code (KPP): 770701001; Bank Identification Code (BIK): 044525771; Primary State Registration Number (OGRN): 1026400002012. Bank of Russia banking licence No. 538 dated 14 November 2018. Bank Website: pshb.ru. Bank hotline (Client Support Centre): +7 (495) 665-15-62.

3. Methods of Providing and Activating Promo Codes

3.1. Promo Codes are provided individually by authorised employees of the Bank through a communication channel with the Client, taking into account the specific circumstances of the provision of the Promo Code.

3.2. Promo Codes are activated by the Client submitting the received Promo Code via the Support Chat.

3.3. Transactions using the Card shall be carried out in accordance with the Terms and Conditions for the Issuance and Servicing of Prepaid Bank Cards Without Opening a Bank Account, published on the Bank Website, the applicable payment system rules and the legislation of the Russian Federation.

4. Terms and Definitions

Bank — Promselkhozbank LLC, an electronic money operator in accordance with the legislation of the Russian Federation.

Bonus Point (Bonus) — a form of Reward expressed in accounting units awarded by the Bank to a Participant in an amount equal to the face value of the activated Promo Code. One (1) Bonus Point equals one (1) Russian rouble. Bonus Points are not and may not constitute a means of payment, any type of currency or a security, and may not be redeemed for cash or transferred by inheritance. Awarded Bonus Points are converted into monetary funds by the Bank and credited to the Card in accordance with Clause 10.6 of these Terms.

Identification — identification of the Client carried out by the Bank in accordance with the procedures and methods prescribed by the legislation of the Russian Federation and the Bank's rules.

Card — a prepaid card issued by the Bank that constitutes an Electronic Means of Payment and is intended for transactions in accordance with the legislation of the Russian Federation, the Terms and Conditions for the Issuance and Servicing of Prepaid Bank Cards Without Opening a Bank Account published on the Website, and the applicable payment system rules.

Client — an individual who is a non-resident of the Russian Federation within the meaning of Federal Law No. 173-FZ of 10 December 2003 "On Currency Regulation and Currency Control", who has reached the age of eighteen (18) and to whom a Card has been issued.

Reward — a form of incentive (remuneration) provided to a Promo Code Recipient by awarding Bonus Points. The amount of the Reward is specified in Section 6 of these Terms.

Application — the Bank's mobile application through which access to the remote banking system is provided.

Promo Code — a unique, single-use code provided by the Bank to an individual under these Terms, entitling that individual to receive a Bonus subject to compliance with the established requirements.

Promo Code Recipient (Participant) — an individual to whom the Bank has provided a Promo Code on a case-by-case basis.

Partner — an existing or prospective organisation that interacts with the Bank or is being considered by the Bank as a potential partner.

Bank Website — the Bank's website at pshb.ru.

Service Website — the Service's website at payinrussia.com, through which information about these Terms is provided.

Service — the PayInRussia service provided by the Bank for carrying out transactions using a virtual card.

Electronic Means of Payment (EMP) — a means and/or method enabling the Client to prepare, authenticate and transmit instructions for the transfer of monetary funds, including electronic money, within the applicable forms of cashless settlement using information and communication technologies and electronic data storage media.

Support Chat — the Bank's Client support chat available in the Application and/or on the Website.

Capitalised terms used in these Terms but not defined in this Section shall have the meanings assigned to them in the Terms and Conditions for the Issuance and Servicing of Prepaid Bank Cards Without Opening a Bank Account, published on the Website and forming part of the Bank's rules.

5. Promo Code Validity Period

5.1. Promo Code issuance period: from 19 November 2026 to 16 November 2027, inclusive.

5.2. Promo Codes may be activated from 19 November 2026 to 16 November 2027, inclusive. No new Promo Code activations are possible after 16 November 2027.

5.3. Upon expiry of the period specified in Clause 5.1 of these Terms, Promo Codes may no longer be activated, regardless of the date on which they were provided to the Promo Code Recipient.

5.4. The Reward shall be provided within the time limit established in Clause 10.6 of these Terms.

5.5. All actions stipulated herein must be performed and are recorded in Moscow time, from 00:00:00 to 23:59:59 inclusive on the relevant calendar days within the specified period, unless expressly stated otherwise. Any time specified in these Terms shall be understood as Moscow time.

6. Types of Promo Codes and Procedure for Their Provision

6.1. The following types of Promo Codes are available under these Terms:

- Type A Promo Code — face value of RUB 2,500 (two thousand five hundred roubles), with 20 codes available for provision to Participants;
- Type B Promo Code — face value of RUB 1,000 (one thousand roubles), with 20 codes available for provision to Participants;
- Type C Promo Code — face value of RUB 500 (five hundred roubles), with 20 codes available for provision to Participants.

6.2. Each Promo Code entitles its Recipient to receive Bonus Points equal to its face value.

6.3. Each Promo Code is single-use and may not be reused after successful activation.

6.4. The decision to provide a Promo Code is made by an authorised employee of the Bank on a case-by-case basis, taking into account the nature of the interaction with the Client or Partner, the purposes of providing the Promo Code and the specific circumstances of the request.

6.5. Grounds for providing a Promo Code may include the need to familiarise an existing or prospective Partner with the functionality of the Service, to carry out practical testing of the Service, to maintain and develop partnership relations, or to maintain Client loyalty.

6.6. The authorised employee shall independently determine whether it is appropriate to provide a Promo Code, within the face values and quantities established by these Terms.

6.7. The total pool of Bonus Points that may be awarded under these Terms amounts to RUB 80,000 (eighty thousand roubles) and is limited by the number of Promo Codes specified in Clause 6.1 of these Terms.

6.8. The Bank shall independently distribute Type A, Type B and Type C Promo Codes among Clients within the quantities specified in Clause 6.1 of these Terms. A Promo Code may not be exchanged for monetary funds and/or other incentives, except for the provision of the Reward in accordance with the procedure established herein.

7. Promo Code Recipients

7.1. Only individuals to whom the Bank has provided a Promo Code in accordance with the procedure stipulated herein may be Promo Code Recipients.

7.2. A Promo Code Recipient must meet all of the following requirements:

- be an individual who is a non-resident of the Russian Federation within the meaning of Federal Law No. 173-FZ of 10 December 2003 “On Currency Regulation and Currency Control”;
- have reached the age of eighteen (18);
- be registered with the Service;
- complete Identification in accordance with the procedure established by the legislation of the Russian Federation;

- obtain and activate a Card;
- receive a Promo Code in accordance with the procedure stipulated herein.

7.3. Provision of a Promo Code to an individual who represents an existing or prospective Partner does not constitute provision of a Promo Code to the relevant organisation.

7.4. Individuals specified in Clause 9.1 of these Terms are not eligible to receive Promo Codes.

8. Conditions for Receiving Bonus Points

8.1. To receive Bonus Points, the Promo Code Recipient must complete all of the following actions:

- register with the Service;
- complete the Identification procedure in accordance with the legislation of the Russian Federation and the Bank's rules;
- obtain and activate a Card;
- submit a valid Promo Code received in accordance with these Terms via the Support Chat.

8.2. The Promo Code must be submitted via the Support Chat after all other actions specified in Clause 8.1 of these Terms have been completed, since the Bank verifies compliance with the requirements for receiving the Bonus upon receipt of the Promo Code.

8.3. Entitlement to the Bonus arises exclusively upon fulfilment of all conditions stipulated in Clause 8.1 of these Terms and successful verification by the Bank that the Client has completed Identification.

8.4. Completion of the actions stipulated herein shall be confirmed on the basis of data from the Bank's information systems.

8.5. No debit transactions using the Card are required to receive Bonus Points. The Card shall be used in accordance with the legislation of the Russian Federation and the Terms and Conditions for the Issuance and Servicing of Prepaid Bank Cards Without Opening a Bank Account published on the Website.

8.6. Completion of the actions stipulated in Clause 8.2 of these Terms shall be determined by the Bank on the basis of data from its information systems.

9. Exclusions and Restrictions

9.1. The following individuals are not eligible to receive Promo Codes:

- individuals who do not meet the requirements applicable to Participants under Section 7 of these Terms;
- individuals included in lists of persons subject to measures for freezing (blocking) monetary funds or other assets as prescribed by the legislation of the Russian Federation;
- individuals in respect of whom the Bank has reasonable grounds to suspect that monetary funds may be used for the laundering of proceeds of crime, terrorist financing or other unlawful activities.

9.2. The Bank reserves the right to refuse to activate a Promo Code and award a Bonus in the following circumstances:

- failure to meet one or more mandatory conditions stipulated herein;
- submission of an invalid Promo Code, including a Promo Code that was not issued by the Bank, has already been used or is submitted after its expiry date;
- submission of a Promo Code by a person to whom it was not provided;
- closure or blocking of the Card or EMP, or any other status preventing electronic money from being credited;

- detection of indications of fraud, abuse of these Terms or attempts to circumvent the established restrictions;
- breach by the Client of the Terms and Conditions for the Issuance and Servicing of Prepaid Bank Cards Without Opening a Bank Account published on the Bank Website;
- restrictions prescribed by the legislation of the Russian Federation that prevent Bonus Points from being awarded.

9.3. The Bank reserves the right to refuse to provide a Bonus where the Client is subject to measures for freezing (blocking) monetary funds or other assets prescribed by the legislation of the Russian Federation, or where the Bank has grounds that prevent the relevant transaction from being carried out in accordance with the legislation of the Russian Federation.

9.4. The Bank reserves the right to refuse to provide the Reward where grounds stipulated in these Terms exist.

10. Conditions and Procedure for Receiving the Reward

10.1. The Reward shall be provided exclusively subject to the Promo Code Recipient meeting all the requirements of these Terms and successfully activating the Promo Code.

10.2. Upon receipt of the Promo Code, the Bank shall verify:

- the validity and status of the Promo Code;
- the validity period of the Promo Code;
- the face value of the Promo Code;
- whether the Promo Code was provided by the Bank and has not previously been used;
- whether the Promo Code Recipient has met the requirements established by these Terms.

10.3. Upon successful verification, the Promo Code shall be activated and shall no longer be available for reuse.

10.4. At the time eligibility for the Reward is verified, the Card must be valid and must not have a status that prevents the crediting transaction from being carried out.

10.5. After verifying the Promo Code, the Bank shall inform the Promo Code Recipient of the verification result via the Chat. Upon successful activation, the Promo Code Recipient shall be informed of the amount of the Reward. If activation is refused, the Promo Code Recipient shall be informed of the reason for refusal or provided with information on how to contact the support service. Once credited, the Reward shall be displayed in the Promo Code Recipient's transaction history. A credit notification shall be sent to the Promo Code Recipient.

10.6. The Bank shall award Bonus Points, convert them into monetary funds and credit the funds to the Card at the rate of one (1) Bonus Point per one (1) Russian rouble, no later than one (1) business day from the date of successful activation of the Promo Code.

10.7. Once a Promo Code has been successfully activated, no further Reward may be provided for the same Promo Code.

10.8. The Bank shall act as a tax agent in the cases and in accordance with the procedure prescribed by the legislation of the Russian Federation on taxes and levies. Where the legislation requires tax to be withheld from the Reward, the Reward shall be provided net of the amount of tax withheld.

11. Final Provisions

11.1. Submission of a Promo Code by the Promo Code Recipient via the Support Chat after reviewing these Terms constitutes confirmation of acceptance of these Terms.

11.2. These Terms shall be brought to the attention of Promo Code Recipients by publication on the Bank Website and/or by other means determined by the Bank.

11.3. The Bank reserves the right to send the Client messages necessary for arranging the issuance of the Card, fulfilling the conditions for receiving a Promo Code, verifying the Promo Code and providing the Reward.

11.4. The Bank reserves the right to discontinue the provision of new Promo Codes under these Terms, including upon reaching the established quantitative or financial limits. Previously provided Promo Codes shall remain valid until expiry of the period specified in Clause 5.1 of these Terms, provided that the Promo Code Recipient complies with these Terms. The Bank reserves the right to amend these Terms by notifying Participants at least fifteen (15) calendar days before the relevant amendments take effect, using the method specified in Clause 11.2 of these Terms.

11.5. The Bank shall not be liable to Promo Code Recipients, including persons recognised as entitled to Rewards, in the following circumstances:

- receipt from Promo Code Recipients of incomplete and/or incorrect contact details and/or other information necessary for receiving a Promo Code and transferring Rewards;
- inability of the Promo Code Recipient to access information published on the Website due to technical limitations or problems on the part of the Promo Code Recipient or the telecommunications operator;
- transfer of a Promo Code by a Participant to third parties or entry of the Promo Code outside the Support Chat in the Application or on the Website;
- failure of the Promo Code Recipient to familiarise themselves with these Terms and the Terms and Conditions for the Issuance and Servicing of Prepaid Bank Cards Without Opening a Bank Account published on the Website;
- occurrence of force majeure circumstances directly affecting the Bank's performance of its obligations and rendering such performance impossible, including floods, fires, strikes, earthquakes or other natural factors, widespread epidemics, orders of government authorities and other objective causes beyond the Bank's control.

11.6. The Bank shall bear only those expenses expressly specified in these Terms. All other expenses associated with receiving Promo Codes shall be borne independently by the Promo Code Recipients at their own expense.

11.7. In all matters not covered by these Terms, the Bank and the Promo Code Recipients shall be governed by the applicable legislation of the Russian Federation and the Bank's rules.