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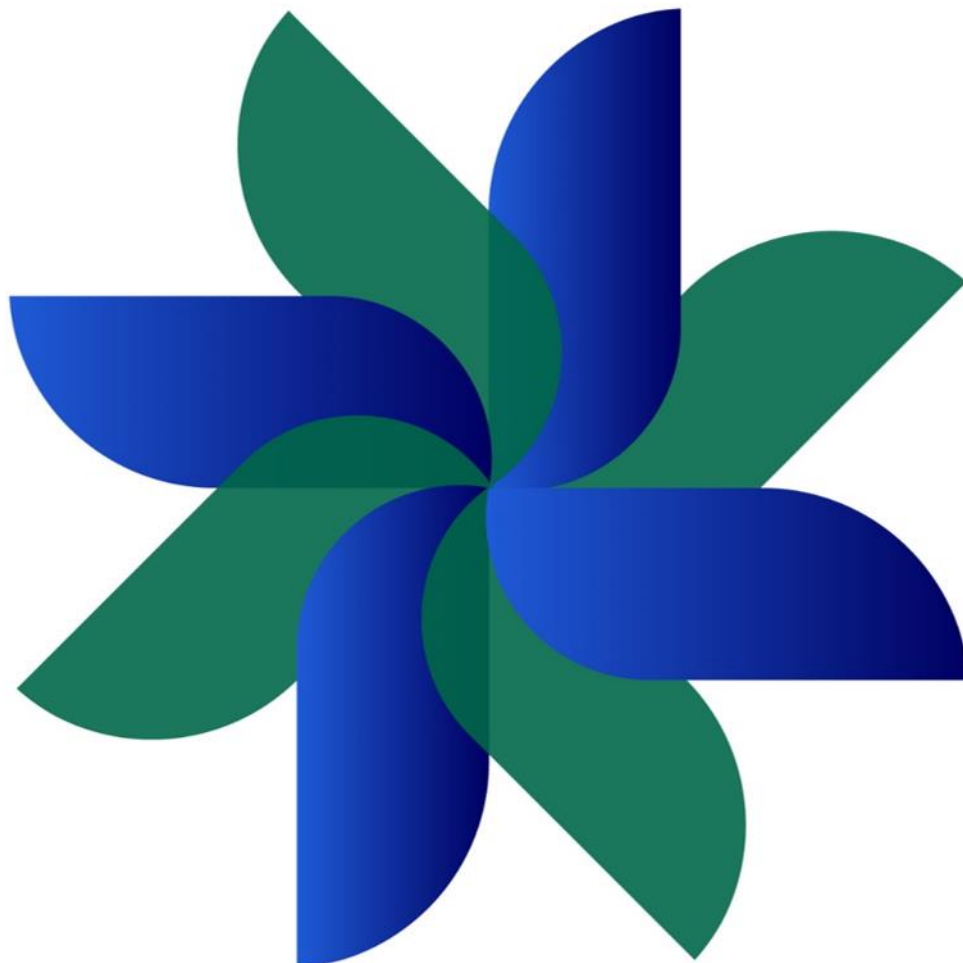
Loyalty Program Regulations of National Payment Card System Joint-Stock Company

P.147

Version 6.0

The official language of the “Loyalty Program Regulations of National Payment Card System Joint-Stock Company” (Version 6.0, Moscow 2024) is Russian. This English language text is not an official translation and is provided for information purposes only.

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Payment System: Mir | Mastercard | VISA | AEXP | JCB | UPI | PPS | All PS

Comments:



Scope of Application: Authorization | Certification | Keys and Cryptography | NIV
 Clearing and Settlement | Disputes and Arbitration | SEDO | Loyalty

Comments:



	Participants	Vendors
Audience:		
Issuers:	<u>For execution</u>	
Acquirers:	<u>For execution</u>	

Comments:



Contents: *The document provides terms of participation in the Loyalty Program of National Payment Card System Joint-Stock Company, methods and procedures of interaction between the Loyalty Program Subjects, including the settlement procedure, and defines rights, responsibilities, and roles of the Loyalty Program Subjects*



Testing/Check by NSPK: Mandatory | Optional | Not required

Comments:



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Revision List

P.147		Loyalty Program Regulations of National Payment Card System Joint-Stock Company
Version	Revision Date	Revision Content
2.0	02.10.2018	<ol style="list-style-type: none"> 1. Provisions relating to confidentiality of the Rates were deleted. A provision was made for the Operator posting the Fees on the Website and/or Portal, as well as in the Partner Profile (Item 1.1 of the Regulations). Changes to the Fees are also posted on the Website and/or Portal, as well as in the Partner Profile (Item 1.3 of the Regulations). 2. Item 1.2 <i>Terms and Definitions</i> of the Regulations and the rest of the text were supplemented with provisions on the Mobile Application. An individual can accede to the Regulations (register in the Cash Back service) by filling out a registration form in the Mobile Application (Items 6.2.2, 6.2.2.1 of the Regulations). 3. New Section 4 <i>Personal Data</i> is introduced (previously, provisions related personal data processing could be found in Section 4 <i>Introduction to Regulations</i>). 4. A provision was made for an individual to accede to the Regulations (register in the Cash Back service), register ('bind') a Mir Card as part of the Issuer's assistance to the Operator by way of filling out a registration form on the Operator's Platform (Items 6.2.2, 6.2.2.2, 6.2.5 of the Regulations). The previously established procedure for 'auto-connection' of individuals by the Issuer remains, stipulated in Item 6.5.4 of the Regulations and Appendix 5 to the Regulations (previously, this procedure could be found in the separate <i>Protocol for Interaction between the Issuer and the Operator for Accedence of Individuals (Mir Cardholders) to Cash Back Service Regulations for Mir Cardholders</i>; the Protocol is revoked as of the effective date of the updated version of the Regulations). 5. Terms of registration by a Customer of a Mir Card in the Cash Back service by applying for registration are stipulated – if the Issuer is not a participant of the Cash Back service (Mir Card is registered in the Cash Back service after the Issuer joins the Regulations) (Items 6.2.4 and 6.2.5 of the Regulations). 6. A provision was made for participation of a Merchant which is an organization established under the laws of foreign states, located outside the Russian Federation, in the Cash Back service (Item 6.3.2 of the Regulations); in view of this, the following segments were clarified / amended: Section 9 <i>Governing Law. Dispute Resolution...</i>; new form of the Application for the Merchant's accedence to the Regulations (Annex 1 to the Regulations); list of documents that the organization provides to register in the Cash Back service (Annex 5 to Appendix 3 to the Regulations). 7. Provisions related to Issuer BINs activation in the Cash Back service on the application of the Issuer were excluded (including the procedure, application for activation of BINs / additional BINs). 8. The procedure for handling financial claims of Customers (including claims of non-receipt of Rewards by Customers) was clarified, including matters of fine payment (Items 6.1.1.2 (Operator's rights), 6.3.1.1 (Partner's obligations), 6.4.1.1 (Acquirer's obligations), Section 8 <i>Responsibilities</i>), Appendix 7 to the Regulations. 9. Annex 1 to the Regulations (Application for the Merchant's accedence to the Regulations) was supplemented with Annex 3a - form of Letter of Guarantee. This form is to be filled out if the designation used for personalizing goods and/or services is not registered under the laws of the Russian Federation (i.e., instead of the Permit to use trademark. However, if the designation used for personalizing goods and/or

		services is later registered, the Merchant is to provide the Permit to use trademark – as stipulated by Item 2 of the Letter of guarantee)
2.1	21.01.2019	<ol style="list-style-type: none"> 1. Throughout the document, the name ‘Cash Back service’ was replaced with ‘Loyalty Program for Mir Payment System (Loyalty Program)’. 2. In Subsection 1.2 <i>Terms and Definitions</i> of the Regulations, the definition of Partner ID (PID) was clarified. 3. Subsection 6.1.1.2 of the Regulations provides for the Operator’s right to deny the accrual and payment of a Reward if a Customer commits fraud. Provisions on fraud can also be found in Subsections 6.2.6, 6.2.11 of the Regulations. 4. In Subsection 6.2.5 of the Regulations, the registration of a Mir Card in the Loyalty Program was clarified – for the case of individual’s accedence to the Regulations by filling out the registration form on the Website / in the Mobile Application; notably, it is <i>now the Operator’s right</i> to send to the Issuer a RUB 1 pre-authorization request to ensure the Mir Card is valid. Along with that: Subsection 6.1.1.2 of the Regulations provides for the Operator’s right to deny the Customer the registration of their Mir Card in the Loyalty Program if their Mir Card is invalid; Subsection 6.2.2 of the Regulations stipulates that, when acceding to the Regulations, an individual guarantees that their Mir Card is valid (enabled and not expired); Section 8 of the Regulations stipulates that the Operator shall not be liable for the registration of a Mir Card that is invalid or the use of which to perform transactions is restricted. 5. Subsections 6.2.8, 6.2.9 of the Regulations supplemented / clarified the provisions on payment / refund of the Reward when the Customer returns Goods (part of Goods). 6. Subsections 6.2.10 and 6.2.10.1 of the Regulations clarified the Operator’s e-mail address privetmir@nspk.ru for complaints (claims). 7. In Annex 1 (forms of Applications for the Merchant’s accedence to the Regulations) to the Regulations, the wordings (including in the Acquirer’s block) were clarified and certain footnotes were added. 8. In Appendix 3 to the Regulations, provisions regarding PID provision and Acquirer setting up the equipment accordingly were supplemented / clarified.
2.2	14.02.2019	<ol style="list-style-type: none"> 1. Throughout the document, the name ‘Loyalty Program for Mir Payment System (Loyalty Program)’ was replaced with ‘Loyalty Program for Mir Cardholders (Loyalty Program)’. 2. In Section 4 <i>Personal Data</i> of the Regulations, the [card] expiry date was removed from the scope of PD. 3. Subsection 6.2.2.1 of the Regulations clarified provisions regarding the procedure and the moment of accedence of an individual to the Regulations as a Customer by way of filling out a registration form in the Mobile Application. 4. Subsection 6.2.2.2 of the Regulations was supplemented with provisions regarding an individual’s accedence to the Regulations for cases where a Partner assists the Operator in individuals’ accedence to the Regulations. 5. In Subsection 6.2.2.3 of the Regulations, provisions were clarified regarding the procedure and the moment of accedence of an individual to the Regulations as a Customer for cases where the individual accedes to the Regulations by performing acts aimed at participation in the Loyalty Program. 6. In Subsection 6.2.4 of the Regulations, provisions were clarified regarding access to the Customer Profile for cases where an individual accedes to the Regulations by filling out a registration form on the Operator’s Platform and by performing acts aimed at participation in the Loyalty Program.

		<p>7. In Subsection 6.2.5 <i>Mir Card Registration in the Loyalty Program</i> of the Regulations, for cases where an individual accedes to the Regulations by filling out a registration form on the Website / in the Mobile Application, provisions were removed related to sending RUB 1 pre-authorization requests to the Issuer (to ensure the Mir Card is valid).</p> <p>8. Subsection 6.2.5 of the Regulations was supplemented with provisions related to Mir Card registration in the Loyalty Program for cases where the Partner assists the Operator in individuals' accedence to the Regulations / in Mir Card registration in the Loyalty Program.</p> <p>9. Subsections 6.2.7 and 6.2.8 of the Regulations were supplemented with conditions of an individual's participation in the promotion in cases where the Partner assists the Operator in individuals' accedence to the Regulations and/or in Mir Card registration in the Loyalty Program.</p> <p>10. Subsections 6.2.10 and 6.2.10.1 of the Regulations clarified the Operator's e-mail address (info@nspk.ru) for complaints (claims).</p> <p>11. Subsection 6.3.1.2 of the Regulations was supplemented with the Partner's right to assist the Operator in individuals' accedence to the Regulations and Mir Card registration in the Loyalty Program according to the procedure defined in the Regulations.</p> <p>12. Appendix 5 to the Regulations (Items 1.1 and 1.2 of Annex 1 to the Credit institution registration in the Loyalty Program as an Issuer...) clarified certain wordings</p>
2.3	25.03.2019	<p>1. Subsection 1.2 of the Regulations was supplemented with the definitions of Card Acceptor ID Code, Card Acceptor Terminal ID, Loyalty Program Standard, Point of Sale, and Product-dependent Promotion; the definitions of Bank and Mir Card were clarified (supplemented). The term 'Loyalty Program Standard' is reflected throughout the text of the Regulations.</p> <p>2. Subsection 6.2.2 of the Regulations was supplemented with the individual's (Customer's) instruction to the Partner to provide the Operator with digital information required to calculate and accrue a Reward for Product-dependent Promotions.</p> <p>3. Subsection 6.2.2.1 of the Regulations clarifies provisions regarding the procedure and the moment of accedence of an individual to the Regulations as a Customer for cases where the individual fills out a registration form on the Website.</p> <p>4. Subsections 6.2.2.1, 6.2.3, 6.2.4 of the Regulations were supplemented with provisions regarding the procedure for confirmation / confirmation of changes in the e-mail address.</p> <p>5. Subsection 6.2.3 of the Regulations was supplemented with provisions regarding changes in certain credentials (year, month, date of birth, sex, e-mail address).</p> <p>6. In Subsection 6.2.8 of the Regulations, the provision regarding the payment of a Reward was clarified: not earlier than three days from payment for Goods under the Promotion.</p> <p>7. In Subsections 6.2.8, 6.2.9 and 6.3.6, the provisions were supplemented / clarified regarding payment / refund of the Reward when the Customer returns Goods (part of Goods) under a Product-dependent Promotion.</p> <p>8. Subsection 6.3.1.1 of the Regulations was supplemented with the Partner's obligation to provide the Operator with the information about the Card Acceptor ID Code and Card Acceptor Terminal ID for Promotion arrangement in a manner defined by the Regulations, to update the information about the Card Acceptor ID Code and Card Acceptor Terminal ID registered in the Loyalty Program.</p>

		<p>9. Section 6.5 of the Regulations was supplemented with new Subsection 6.5.3 containing provisions on the accedence of the Bank of Russia to the Regulations as Issuer; subsequent subsections were renumbered.</p> <p>10. Section 8 of the Regulations was supplemented with grounds for the Partner paying a fine to a Customer – in case of a failure to pay a Reward to the Customer due to non-fulfillment (improper fulfillment) by the Partner of its obligations to provide the Operator with the information about the Card Acceptor ID Code and Card Acceptor Terminal ID for Promotion arrangement in a manner defined by the Regulations, to update the information about the Card Acceptor ID Code and Card Acceptor Terminal ID registered in the Loyalty Program.</p> <p>11. Appendix 1 to the Regulations was supplemented with forms 3 and 4 of Applications for the Merchant’s accedence to the Regulations (without enclosing ‘Information about Merchant’s Points of sale’ – for cases where information about Points of sale is provided in a different manner, as provided for by Appendix 3 to the Regulations (using the Partner Profile)).</p> <p>12. Appendices 2 and 5 to the Regulations were clarified / supplemented due to the registration / participation of the Bank of Russia in the Loyalty Program as Issuer.</p> <p>13. Appendix 3 to the Regulations was supplemented with provisions regarding Merchant registration in the Loyalty Program (Section 2), registration of additional Partner trademark in the Loyalty Program (Section 3), change of credentials (Section 4), and also with form 2 of Annex 1 to Appendix 3 – for cases where the information about Points of Sale is provided via the Partner Profile; or for cases of registration in the Loyalty Program based on the Merchant Application according to forms 1 and 2 given in Annex 1 to the Regulations, when making changes to information about Points of Sale via the Partner Profile, the Partner is entitled to provide the information about the Card Acceptor ID Code and Card Acceptor Terminal ID.</p> <p>14. In Appendices 3, 4 and 5 to the Regulations, provisions were clarified regarding reporting to Partner / Acquirer / Issuer: report forms were removed and a provision was added stipulating that the Operator provides the corresponding reports in accordance with the <i>Loyalty Program Standard for Mir Cardholders. Loyalty Program Technologies</i></p>
2.4	12.07.2019	<p>1. Subsection 1.2 of the Regulations clarified the definitions of Partner ID (PID), Card Acceptor ID Code, Card Acceptor Terminal ID, and the definition of Reward was supplemented with the option to define Reward as a fixed Reward (a fixed value that does not depend on the cost of Goods).</p> <p>2. Section 4 of the Regulations was supplemented with: the type of personal data provided by an individual (Customer) to the Operator (information about certain transactions); the types of personal data provided under the Loyalty Program by an individual (representative of the Partner or the Bank); certain provisions were also clarified.</p> <p>3. Subsection 6.2.2.3 of the Regulations was supplemented with provisions regarding the procedure and the moment of accedence of an individual to the Regulations as a Customer for cases where the individual accedes to the Regulations by performing acts aimed at participation in the Loyalty Program.</p> <p>4. Subsection 6.2.4 of the Regulations was supplemented with provisions regarding access to the Customer Profile for cases where an individual accedes to the Regulations by performing acts aimed at participation in the Loyalty Program.</p> <p>5. Subsections 6.2.7 and 6.2.8 of the Regulations clarified the conditions of the Customer’s participation in the Loyalty Program and accrual of a Reward for Co-badged cards.</p>

		<p>6. Subsections 6.2.8 and 6.2.9 of the Regulations clarified the conditions of Reward payment / refund for cases where the Promotion conditions provide for a fixed Reward.</p> <p>7. Changes were made to Subsections 6.3.1.1, 6.3.2 of the Regulations regarding: the procedure for the Merchant to submit (in order to accede to the Regulations) the Application for the Merchant's accedence to the Regulations, Permit to use trademark (service mark) under the rightholder's control / Letter of guarantee; the moment of the Merchant's accedence to the Regulations as a Partner.</p> <p>8. Subsection 6.3.4 of the Regulations was supplemented with a footnote to the word 'login'.</p> <p>9. In Appendix 1 to the Regulations: forms 1 and 2 of the Application for the Merchant's accedence to the Regulations were removed; forms 3 and 4 of the application were clarified and became, respectively, forms 1 and 2; form of the Permit to use trademark (service mark) under the rightholder's control / Letter of guarantee were singled out and clarified.</p> <p>10. In Appendix 2 to the Regulations, the <i>Contact person</i> block was supplemented with the <i>mobile</i> phone number.</p> <p>11. Appendix 3 to the Regulations clarified / supplemented procedures of Merchant registration in the Loyalty Program (Section 2), registration of additional Partner trademark in the Loyalty Program (Section 3), change of credentials (Section 4); procedures of Promotion arrangement, change of Promotion conditions (description), Promotion suspension (Section 5); form 1 of the application for additional trademark registration in the Loyalty Program was removed, and form 2 of the application became form 1, respectively (Annex 1 to Annex 2 to Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program); the form of the application for changing the information about a Partner's Points of Sale was removed (Annex 2 to Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program).</p> <p>12. Appendix 5 to the Regulations was supplemented, and provisions regarding interaction between Issuer and Operator for the purposes of individuals' accedence to the Regulations were removed.</p> <p>13. In Item 2.2.3 of Appendix 6 to the Regulations, the <i>Contact person</i> block was supplemented with the <i>mobile</i> phone number.</p>
2.5	12.09.2019	<p>1. In Subsection 1.2 of the Regulations, the definitions of Promotion, Reward, Loyalty Program, Operator's Platform, Good, Product-dependent Promotion, Fees were clarified / supplemented.</p> <p>2. In Section 5 of the Regulations, certain wordings were supplemented / clarified.</p> <p>3. Subsections 6.1.1.1 and 6.1.1.2 of the Regulations were supplemented (respectively) with the Operator's rights and obligations – for cases where the Operator arranges (holds) a Promotion.</p> <p>4. Section 6.1 of the Regulations was supplemented with new Subsections 6.1.2 and 6.1.3, containing provisions on Operator's Promotions, including Reward accrual and payment.</p> <p>5. In Subsections 6.2.2, 6.2.4, 6.2.8, 6.2.9 and 6.2.11 (of Subsection 6.2 <i>Customer</i>), 6.3.5 and 6.3.6 (of Subsection 6.3 <i>Partner</i>) of the Regulations, certain wordings were supplemented / clarified – for cases where the Operator arranges (holds) a Promotion.</p> <p>6. Subsection 6.5.1.1 of the Regulations was supplemented with the corresponding obligations of the Issuer who is a Direct Participant, as well as provisions regarding provision of service acceptance certificates to the Operator under the Regulations.</p>

		<p>7. Section 8 of the Regulations clarified provisions regarding the Operator's responsibility – for cases where the Operator arranges (holds) a Promotion.</p> <p>8. Appendix 5 to the Regulations was clarified / supplemented, including the procedure for the Issuer to provide the Operator with service acceptance certificates and the form of the certificate for cases where the Operator arranges (holds) a Promotion.</p>
3.0	10.04.2020	The document was fully revised.
3.1	08.07.2020	<p>1. In Subsection 3.1.1.1 of the Regulations and in Section 8 of the Regulations, provisions were removed regarding the Operator's obligation (when it arranges a Promotion) to pay Issuers a fee and the corresponding responsibility of the Operator.</p> <p>2. Subsection 3.2.2 of the Regulations and Section 6 of the Regulations were supplemented with provisions regarding Customer's consent to obtain Partner information for Mir Cardholders, information about any marketing activities and promotions for Mir Cardholders, and the corresponding purposes of personal data processing by the Operator</p>
3.2	10.08.2020	<p>1. Subsection 1.2 of the Regulations was supplemented with the term 'Request' and its definition, and throughout the Regulations (notably, in Subsections 3.2.8, 3.2.8.1, 3.2.8.2) the phrase 'claim (complaint)' was replaced with the word 'Request' (in the corresponding number, case, etc.); the term 'Customer' was also clarified (with regards to minors and the corresponding clarification in Subsection 3.2.2).</p> <p>2. Subsection 3.2.2.1 of the Regulations clarified / supplemented the procedure for individual's registration in the Loyalty Program - with regard to filling out the registration form on the Website. Also, Subsections 3.2.4 and 3.2.5 of the Regulations were clarified / supplemented with provisions regarding (accordingly) access to the Customer Profile and Mir Card registration in the Loyalty Program, - with regard to cases of accedence to the Regulations in accordance with Subsection 3.2.2.1 of the Regulations.</p> <p>3. In Subsection 3.2.2.3 of the Regulations, the wording of the first paragraph was supplemented (with regards to cases of Issuer's assistance in individuals' accedence to the Regulations, when individuals use other products and services of the Operator). Also, in Subsection 3.5.5 of the Regulations, the wording of the second paragraph was clarified (exceptions in fulfillment of the Issuer's stipulated obligation are defined).</p> <p>4. Section 6 of the Regulations was supplemented with provisions regarding the PD Subjects' consent to the Operator's right to process their personal data for purposes of implementation of terms of the Customer's participation in marketing activities and promotions for Mir Cardholders, as well as consent to personal data transfer to third parties (as prescribed) in the interests of the Customer within their participation in any marketing activities and promotions for Mir Cardholders</p>
3.3	10.11.2020	<p>1. Throughout the document, the spelling 'Cashback' was replaced with 'Cash Back'.</p> <p>2. Subsection 3.1.1.1 of the Regulations clarified the Operator's obligation to calculate Rewards and other fees and to include them into settlement with Banks and the credit institution providing banking services to the Operator.</p> <p>3. Subsection 3.1.1.2 of the Regulations was supplemented with the Operator's right to calculate / pay / provide a Reward or other fees to a Customer, upon detecting non-accrual / inaccurate accrual of the Reward or other fess, and/or cases of improper debiting of the Reward amount from a Customer by an Issuer in accordance with information received from the Operator.</p>

		<p>4. Subsection 3.2.1.1 of the Regulations clarified the Customer's obligation to provide documentary evidence of the purchase of Goods, sales receipts, warranty certificates, etc.).</p> <p>5. Subsection 3.2.3 of the Regulations was supplemented with provisions regarding changes in certain credentials (date of birth).</p> <p>6. Subsection 3.2.4 of the Regulations was supplemented with: provisions regarding the Customer Profile allowing the Customer to receive relevant information about any marketing events and promos for Mir Cardholders; the Operator's right to provide in the Customer Profile certain information (including about transactions, fees) under any marketing events and promos for Mir Cardholders (if technically feasible).</p> <p>7. Subsection 3.2.7 of the Regulations was supplemented with exceptions from the general rule that, for the Customer to participate in the Promotion, Mir Card registration in the Loyalty Program is required, notably: 'unless otherwise provided for by the Operator's Promotion Rules'; supplemented with provisions regarding the Customer joining the Promotion by purchasing Goods and/or performing other acts in accordance with terms of the Promotion (including in case of changes in the Promotion conditions).</p> <p>8. In Subsection 3.2.8.1 of the Regulations: provisions regarding the extension of the Request processing were clarified (in terms of requesting additional information and documents from the Partner, the Bank or other third parties in order to process the Request); the Operator's right to request sales receipts, warranty certificates etc. among the documents required to settle the Customer's Request was clarified; the Operator's right to request additional information and documents from the Partner, Bank and other third parties was added.</p> <p>9. Subsection 3.2.10 of the Regulations clarified provisions on termination of Customer's participation in the Loyalty Program (regarding the consequences of the termination).</p> <p>10. Subsection 3.3.1.1 of the Regulations was supplemented with the Partner's obligations: to guarantee the Goods compliance with the Promotion conditions; to ensure the refund to the Customer upon return of Goods, using credentials of the Mir Card that was used to pay for the Goods.</p> <p>11. Subsection 3.3.1.2 of the Regulations was supplemented with the Partner's right to independently contact the Operator when detecting that Rewards were not accrued / were accrued incorrectly.</p> <p>12. Subsection 3.4.1.2 of the Regulations was supplemented with the Acquirer's right to post the information about the Loyalty Program (including the information about Promotions and terms of participation therein, about Goods and terms of their purchase) on its own resources, including on the Internet.</p> <p>13. Subsection 3.5.1.1 of the Regulations was supplemented with the Issuer's obligation to make a provision in agreements entered into with Customers for a pre-authorization of a direct debit by the Issuer from the Customer's bank account in the amount equal to the Reward amount refundable to the Operator / Partner.</p> <p>14. Subsection 3.5.1.2 of the Regulations was supplemented with the Issuer's right to post the information about the Loyalty Program (including the information about Promotions and terms of participation therein, about Goods and terms of their purchase) on its own resources, including on the Internet.</p> <p>15. In Appendix 1 to the Regulations (the <i>Cash Back</i> Program), clarifications were made to Item 4.1 regarding Cash Back Refund upon return of Goods in full and in part.</p> <p>16. Appendix 4 to the Regulations (the <i>Prize</i> Program) was supplemented with new Item 3.5, according to which, in case of return of Goods, the Operator / Partner is</p>
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		<p>entitled not to take such transactions into account for the calculation and provision of the Prize (the numbering of subsequent Items was changed accordingly).</p> <p>17. In Appendix 5 to the Regulations, the words ‘(if any)’, previously preceding the words ‘L.S.’ or ‘seal impression’ [of the Merchant / Partner / Authorized Partner], were removed from the text and forms of Applications for the Merchant’s accedence to the Regulations of the Loyalty Program / Permit to use trademark / Letter of Guarantee / Application for registration of additional Partner trademark in the Loyalty Program / Application of termination of participation in the Loyalty Program at the Partner’s initiative</p>
4.0	25.03.2021	<p>1. Subsection 1.2 of the Regulations clarified (supplemented) the definitions of Promotion, Authentication, Mir Card, Customer, Partner, Operator’s Platform, Regulations (Loyalty Program Regulations for Mir Cardholders), Goods, and the definitions of Bank Profile, Promotion Rules, Operator’s Services were added.</p> <p>2. In Subsection 1.3 of the Regulations, the period during which amendments to the Regulations are published was extended (at least thirty (30) business days prior to the effective date of the amendments).</p> <p>3. Section 2 of the Regulations was supplemented with provisions regarding publication on the Website and in the Mobile Application of information about Issuers who participate in the Loyalty Program.</p> <p>4. Subsection 3.1.1.1 of the Regulations clarified the Operator’s obligations to calculate Rewards or other fees, to calculate Net positions in the prescribed manner; to provide Banks with the option to use the Bank Profile.</p> <p>5. Subsection 3.1.1.2 of the Regulations was supplemented with the Operator’s right to use the information about Customer’s transactions when handling Requests, preparing responses.</p> <p>6. Subsection 3.1.2 of the Regulations clarified (supplemented) provisions regarding the Operator’s Promotion arrangement, suspension.</p> <p>7. Subsection 3.2.2 of Regulations clarified (supplemented) provisions regarding individual’s guarantees when acceding to the Regulations.</p> <p>8. In Subsection 3.2.4 of the Regulations, provisions were clarified regarding the Operator’s right to restrict Customer’s access to the functions of the Customer Profile (e.g., if not a single Mir Card is registered in the Customer Profile; or if the Mir Card registered in the Customer Profile was issued by the Bank not being a Loyalty Program Subject; in other cases, at the Operator’s discretion).</p> <p>9. Subsection 3.2.5 of the Regulations was supplemented with the provision that a Customer registers their Mir Card when acceding to the Regulations if the registration form provides for the corresponding field for the Mir Card registration, or at any moment of the Customer’s participation in the Loyalty Program.</p> <p>10. Subsection 3.3.1.1 of the Regulations clarified (supplemented) the Partner’s obligations: to ensure payment for Goods and settlement through the Acquirer that approved the Partner’s participation (settlement) in the Loyalty Program; to guarantee to the Operator that the Goods meet the requirements of the laws, is not limited nor prohibited; to guarantee to the Operator the availability of all required rights / licenses / permits to sell Goods to Customers.</p> <p>11. In Subsection 3.3.2 of the Regulations: one of the criteria to be met by the Merchant to accede to the Regulations was clarified: to have a contractual relationship with the Acquirer who is a Loyalty Program Subject; the Subsection clarified that, in order to accede to the Regulations, the Merchant (its authorized person) sends to the Acquirer the original copy of the corresponding application according to forms 1 and 2 given in Appendix 5 to the Regulations; it was supplemented with the provision that, in order to accede to the Regulations, the Merchant (to the extent technically feasible by the Operator) can fill out the registration form on the Website and submit the corresponding application according to forms 3 and 4, the Permit / Letter of Guarantee according to forms given in Appendix 5 to the Regulations, in the prescribed order.</p>

		<p>12. Subsection 3.3.4 of the Regulations clarified provisions regarding the Partner Profile entry.</p> <p>13. Subsection 3.3.5 of the Regulations clarified (supplemented): conditions under which a Partner is entitled to arrange a Promotion; general provisions of Partner Promotion arrangement, changes thereto, suspension of Promotion / Promotion period.</p> <p>14. Subsection 3.3.6 of the Regulations was supplemented with provisions regarding notifications (of termination of Partner’s participation in the Loyalty Program) to the Acquirer that approved the Partner’s participation (settlement) in the Loyalty Program.</p> <p>15. Subsection 3.4.1.1 of the Regulations clarified (supplemented) the Acquirer’s obligations: to pay fees to the Operator, the Issuer; to use the login and password received under the Regulations to access the Bank Profile; to ensure the use of the Bank Profile by authorized persons; to ensure the use of antivirus protection on firmware used to access the Bank Profile.</p> <p>16. Subsection 3.4.2 of the Regulations was supplemented with the provision that providing inaccurate, outdated or incomplete information may constitute grounds for limiting access to the Bank Profile.</p> <p>17. Section 3.4 of the Regulations was supplemented with new Subsection 3.4.4 <i>Bank Profile</i>; subsequent subsections were renumbered.</p> <p>18. Subsection 3.5.1.1 of the Regulations clarified (supplemented) the Issuer’s obligations: to credit the Reward amount to the Customer; to debit the Reward amount from a Customer (in the prescribed order).</p> <p>19. Subsection 3.5.5 of the Regulations was supplemented with the provision that, at the Operator’s request, the individual’s consent for personal data processing must be provided by the Issuer to the Operator within the time frame stipulated in the request.</p> <p>20. Section 5 of the Regulations was supplemented with the following provisions: on the Operator’s right to use the corporate name of the Bank assisting in individuals’ accedence to the Regulations in a corresponding text message to the individual; on the Operator providing the Bank with advertising materials about the Operator’s Promotions and the procedure for their use; on the Bank Profile.</p> <p>21. Section 6 of the Regulations was supplemented with the provision that, by acceding to the Regulations, the PD Subject agrees that the Operator is entitled to process their personal data for the purposes of processing of letters, inquiries, Requests, other communications from PD Subjects and Subjects;</p> <p>22. Section 8 of the Regulations was supplemented with the following provisions: on the Bank Profile; on the Partner paying a fine to a Customer in case of a failure to pay a Reward to them due to non-fulfillment by the Partner of its obligations to ensure payment for Goods and settlement through the Acquirer that agreed to support the Partner’s participation (settlement) in the Loyalty Program; on the Partner’s guarantee that the information posted (on the Website, in the Mobile Application etc.) complies with the laws and does not violate third party rights.</p> <p>23. In Appendix 5 to the Regulations (<i>Merchant Registration in the Loyalty Program</i>), the following was supplemented (clarified): Item 1.2 – with definitions of Temporary Partner Profile, Application (Application for Merchant Registration in the Loyalty Program), Registration Form; Item 1.3 – with Sub-items 1.3.5 and 1.3.6 (guidance documents on how to use the Temporary Partner Profile and Bank Profile); Item 2.3.1 – with Merchant drawing up the Merchant Application – form 1 / form 2; Items 2.2.2, 2.13 – with features of stages of Merchant registration in the Loyalty Program; Item 6.5.1 – the reference to Subsection 3.3.5 of the Regulations was removed; new Section 10 <i>Electronic Document Management</i> was added; Annex 1 – new forms 3 and 4 of the Application for Accedence to the Regulations (when filling out the registration form on the Website)</p>
4.1	20.05.2021	<p>1. Subsection 3.1.1.1 of the Regulations was supplemented with the Operator’s obligation to determine, in accordance with the Mir Payment System Regulations,</p>

		<p>Banks' net positions in Russian Rubles taking into account the amounts of Rewards paid when a Customer failed to comply with the terms of the Promotion.</p> <p>2. Subsection 3.1.1.2 of the Regulations was supplemented with the Operator's right, upon detecting erroneous accrual / accrual upon Customer's failure to comply with the Promotion conditions (in full or in part) of a Reward, perform settlement of the Reward refund in the amount equal to the one erroneously accrued or accrued upon Customer's failure to comply with the Promotion conditions.</p> <p>3. Subsection 3.2.1.1 of the Regulations was supplemented with the Customer's obligations: to ensure the availability of funds on the Customer's account in the amount required to refund the Reward in case of its erroneous accrual or accrual upon Customer's failure to comply with the Promotion conditions; to refund the Reward, including in case of its erroneous accrual or accrual upon Customer's failure to comply with the Promotion conditions.</p> <p>4. Subsection 3.4.1.1 of the Regulations was supplemented with the Acquirer's obligation to provide the Partner with settlement services related to refund of Reward amounts by Customers, including in case of their erroneous accrual or accrual upon Customer's failure to comply with the Promotion conditions.</p> <p>5. Subsection 3.5.1.1 of the Regulations was supplemented with the Issuer's obligations: to make a provision in agreements entered into with Customers for a pre-authorization of a direct debit by the Issuer from the Customer's bank account in the amount equal to the Reward amount refundable to the Operator / Partner in accordance with the Regulations or Promotion conditions, including in case of an its erroneous accrual or accrual upon Customer's failure to comply with the Promotion conditions; debit from the Customer the Reward amount, including in case of an erroneous accrual of a Reward or its accrual upon Customer's failure to comply with the Promotion conditions (in full or in part), with the Issuer charging the Operator with generating a payment order for the Reward amount (in full or in part) on behalf of the Issuer, including in case of an erroneous accrual of a Reward or its accrual upon Customer's failure to comply with the Promotion conditions.</p> <p>6. Appendix 1 to the Regulations (<i>The Cash Back Program</i>) clarified (supplemented) the provisions of Section 4 regarding Cash Back Refund</p>
4.2.	08.07.2021	<p>1. Subsection 1.2 of the Regulations clarified (supplemented) the definitions of Bank Profile, Customer Support.</p> <p>2. Subsection 3.3.1.1 of the Regulations was supplemented with the Partner's obligation to support the Operator in testing of the arrangement of (changes to) the Promotion.</p> <p>3. Subsection 3.3.4 of the Regulations was supplemented with the information that the Partner Profile allows the Partner to use other services provided by the functionality of the Partner Profile.</p> <p>4. Subsection 3.4.1.1 of the Regulations was supplemented with the Acquirer's obligation to support the Partner and the Operator in testing of the arrangement of (changes to) the Promotion.</p> <p>5. Subsection 3.4.4 of the Regulations was supplemented with the information that the Bank Profile allows using other services provided to the Acquirer by the functionality of the Bank Profile.</p> <p>6. Subsection 3.5.1.1 of the Regulations clarified (supplemented) the Acquirer's obligations: to use the login and password received under the Regulations to access the Bank Profile; to ensure the use of the Bank Profile by authorized persons; to ensure the use of antivirus protection on firmware used to access the Bank Profile.</p>

		<p>7. Subsection 3.5.2 of the Regulations was supplemented with the provision that providing inaccurate, outdated or incomplete information may constitute grounds for limiting access to the Bank Profile.</p> <p>8. Section 3.5 of the Regulations (<i>Issuer</i>) was supplemented with new Subsection 3.5.5 <i>Bank Profile</i>; subsequent subsections were renumbered.</p> <p>9. In Appendix 1 to the Regulations (<i>The Cash Back Program</i>), the wording of Item 4.1 was clarified, and provisions regarding Product-dependent Promotions were singled out as Item 5.</p> <p>10. Appendix 5 to the Regulations (<i>Merchant Registration in the Loyalty Program</i>): in Item 2.13.3.1, the e-mail address was replaced with a new one: ams_support@nspk.ru; in Annex 1 to Appendix 5 to the Regulations (<i>Form 1 of the Application for Accedence to the Loyalty Program Regulations for Mir Cardholders of Legal Entity or Sole Proprietor Established under the Laws of the Russian Federation</i>), forms of the Permit to use Trademark (Service Mark) under the Rightholder's Control and the Letter of Guarantee were clarified (supplemented); in Annex 5 to Appendix 5 to the Regulations (<i>List of Merchant's Documents</i>), the number of the reporting form (KND 1151111) was changed.</p>
4.3.	20.08.2021	<p>1. The link to https://super.mironline.ru was excluded from the definition of the Customer Support in Section 1.2 of the Regulations.</p> <p>2. Subsection 3.2.2 of the Regulations clarified (supplemented) the wording of individual's guarantees when acceding to the Regulations.</p> <p>3. Subsection 3.3.5 of the Regulations: provisions regarding the publication on the Website of the Promotion page generated / modified by the third party (authorized by the Partner) only after its approval by the authorizing Partner, were excluded; the Subsection was supplemented with provisions stating that the Promotion can be arranged / modified / suspended on behalf of the Partner by the third party (authorized by the Partner), but the third party (authorized by the Partner) performing these actions does not release the Partner from liability to Subjects from the execution of these Regulations.</p> <p>4. Section 8 of the Regulations clarified the wording on liability upon detection (after the Loyalty Program Participant accedes to the Regulations) of non-compliance / invalidity / unreliability of the provided guarantees (representations) entailing adverse consequences for the Operator: the Loyalty Program Participant shall be obliged to pay a fine to the Operator at the Operator's request in the amount of fines and/or costs and/or losses incurred by the Operator due to such violation (non-compliance / invalidity / unreliability of guarantees (representations)).</p> <p>5. Appendix 5 to the Regulations (<i>Merchant Registration in the Loyalty Program</i>): in Items 2.3.2 and 2.4.2, the link to the list of Merchant's documents given in Section 1 of Annex 5 to Appendix 5 of the Regulations was clarified; in Item 2.5.1, the period of the Operator's approval of Merchant's participation in the Loyalty Program was changed to ten business days; Item 2.13.3.1 was supplemented with regard to cases where the Merchant charges the Authorized Partner with Promotion arrangement / change / suspension: the Application must contain certain information about the Authorized Partner; in Item 2.13.4.4, the link to the list of Merchant's documents given in Section 2 of Annex 5 to Appendix 5 of the Regulations was clarified; Section 5 <i>Promotion Arrangement, Changes to its Conditions (Description), Promotion Suspension</i> was supplemented with corresponding footnotes, provisions regarding the approval of the specified actions of the Authorized Partner by the authorizing Partner were removed; in Item 10.1, the link to the list of Merchant's documents given in Section 2 of Annex 5 to Appendix 5 of the Regulations was clarified; Annex 5 to Appendix 5 of the Regulations was supplemented with new Section 2 <i>List of Merchant's Documents</i> - for cases of Merchant registration in the Loyalty Program in accordance with Item 2.13 of Annex 5 to the Regulations.</p>

4.4.	12.10.2021	Subsection 3.2.4 of the Regulations was supplemented with a provision (bullet) regarding the Customer Profile allowing the Customer to receive information about prizes and/or bonus points and/or amounts accrued and received by the Customer within their participation in any marketing activities and promotions for Mir Cardholders.
4.5.	10.02.2022	<p>1. Subsection 3.2.3 of the Regulations clarified provisions regarding the change of the date of birth registered in the Loyalty Program; it was supplemented with provisions stipulating that, when making changes to the credentials in accordance with this Subsection, the Customer guarantees that the information provided is comprehensive, relevant, and reliable; the Customer is responsible for reliability, relevance, and completeness of information they provide.</p> <p>2. Appendix 5 to the Regulations (<i>Merchant Registration in the Loyalty Program</i>): Item 2.13.3.1 and Forms 1 and 2 of the Application for Accedence to the Loyalty Program Regulations (Annex 1 to Appendix 5 to the Regulations) clarified the information about the Authorized Partner to be provided; forms of the Permit to use Trademark (Service Mark) under the Rightholder's Control / the Letter of Guarantee (Annex 1 to Appendix 5 to the Regulations) were supplemented with provisions regarding the Authorized Partner.</p>
4.6.	18.04.2022	<p>1. Subsection 3.3.4 was supplemented with the functionality of the Partner Profile.</p> <p>2. Appendix 2 (The <i>Bonus</i> Program) was revised with regard to the conditions of Bonus Points provision, use and cancellation.</p> <p>3. The term 'Temporary Partner Profile' was removed from Appendix 5 (Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program), the list of documents and guidelines was amended.</p> <p>4. Section 2.13 of Appendix 5 (Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program) was amended to include the option to submit the Application for registration in the Loyalty Program as Partner via the Website.</p> <p>5. Appendix 5 (Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program) was supplemented with Item 3.7, defining the procedure for registration of an Additional Partner Trademark in the Loyalty Program when using the Partner Profile. The numbering of Section 3 items was changed.</p> <p>6. Appendix 5 (Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program) was supplemented with Annex 2.1 (Form of Application for registration of an Additional Partner Trademark in the Loyalty Program when using the Partner Profile).</p> <p>7. Section 2 of Annex 5 to Appendix 5 (Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program) was changed with regard to the set of documents provided for registration</p>
4.7.	05.07.2022	<p>1. Subsection 3.2.1.1 was changed with regards to the Customer's liabilities in terms of the content of Applications.</p> <p>2. Subsection 3.2.8.2 was changed with regards to the Operator's right to terminate the Customer's participation in the Loyalty Program upon submission of Requests containing profanities, made in blunt terms.</p> <p>3. Subsection 3.3.1.2 was changed with regards to the Partner's right to independently debit the Reward from the Customer.</p>

		<p>4. Subsection 3.5.1.1 was changed with regards to the Issuer's liability to credit the Reward amount to the Customer by a certain deadline.</p> <p>5. Section 6 was adjusted with regards to the scope of personal data.</p> <p>6. Section 8 was supplemented with the procedure and conditions for imposing fines on Issuers, Acquirers, and Partners.</p> <p>7. Section 10. <i>Anti-corruption Clause</i> was added.</p> <p>8. Item 4.1 of Appendix 2 was changed with regards to the Bonus Account and use of Bonus Points.</p> <p>9. Appendix 3.1. <i>Access to Business Lounges in Airports, Railway Stations, Ports Terminals, Bus Terminals in the Russian Federation</i> was added</p>
5.0	10.09.2022	<p>1. The name of the document was changed.</p> <p>2. A number of changes regarding SBP was made throughout the Regulations, notably, in Sections 1 <i>General Provisions</i>, 2 <i>Introduction to the Regulations</i>, 3 <i>Loyalty Program Subjects</i>, 6 <i>Personal Data</i>, Appendix 4 (The <i>Prize Program</i>) to the Regulations.</p> <p>3. The term 'Third Party Services' was added to Subsection 1.2.</p> <p>4. Subsection 3.2.2 was amended with regard to ways of entering into the Regulations accession agreement.</p> <p>5. Subsection 3.2.3 was amended with regard to the Customer making changes to the Customer credentials (date of birth).</p> <p>6. Subsection 3.2.4 was amended with regard to access to the Customer Profile.</p> <p>7. Subsection 3.2.8.1 was amended with regard to the provision of responses to Customer Requests regarding personal data.</p> <p>8. Subsection 3.2.10 was added to define the procedure for using Third Party Services for the purpose of an individual's accedence to the Regulations (registration in the Loyalty Program) and provision of access to the Customer Profile; subsequent subsections were renumbered.</p> <p>9. Subsection 3.3.5 was amended with regard to notifications on Partner Promotions suspension (suspension cancellation).</p> <p>10. Section 6 was amended with regard to the list of personal data provided by an individual as part of the registration in the Loyalty Program, and the terms of personal data deletion.</p> <p>11. The Merchant Questionnaire in Appendix 5 (<i>Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program</i>) was changed.</p> <p>12. Item 2.13 of Appendix 5 (<i>Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program</i>) was amended with regards to the Acquirer's approval of the Merchant Application</p>
5.1.	10.01.2023	<p>1. Subsection 3.1.1.2 was amended with regard to the Operator's rights.</p> <p>2. Subsection 3.1.2 was amended with regard to the conditions (description) of the Operator's Promotion.</p> <p>3. Subsection 3.2.1.1 was amended with regard to the Customer's liabilities.</p> <p>4. Subsections 3.2.2.3 and 3.2.4 were amended with regard to the procedure of an individual's accedence to the Regulations (registration in the Loyalty Program) as a Customer by performing acts aimed at participation in the Loyalty Program.</p>

		<p>5. Subsections 3.2.2.2 and 3.2.5 were amended with regard to sending text messages to a Customer.</p> <p>6. Subsection 3.2.7 was amended with regard to a Customer's acquaintance with changes in Promotion conditions.</p> <p>7. Subsection 3.3.1.2 was amended with regard to the Partner's rights.</p> <p>8. Section 6 was amended with regard to the scope and objectives of personal data processing.</p> <p>9. Appendix 3.1. <i>The Lounge Access Service at Airports, Railway Stations, Ports Terminals, Bus Terminals Program</i> was updated in accordance with the implementation.</p> <p>10. Form 3 of the Application for Accedence to the Loyalty Program Regulations of National Payment Card System Joint-Stock Company of Legal Entity or Sole Proprietor Established under the Laws of the Russian Federation (<i>when Filling out the Registration Form on the Website</i>) and Form 4 of the Application for Accedence to the Loyalty Program Regulations of National Payment Card System Joint-Stock Company of Organization Established under the Laws of Foreign States, Located outside the Russian Federation (<i>when Filling out the Registration Form on the Website</i>) of Appendix 5 were updated</p>
5.2	01.03.2023	<p>The document was revised with regard to the SBP Cash Back payment under the Operator's Promotions in Subsections 1.2 <i>Terms and Definitions</i>, 3.2 <i>Customer</i>, Section 6 <i>Responsibilities</i>. Appendix 2. <i>The Cash Back for SBP Users Program</i> was added (renumbering all subsequent appendices, including throughout the text of the Regulations)</p>
5.3.	01.06.2023	<p>1. Subsection 1.1 <i>Document Purpose and Scope</i> was supplemented regarding the compliance with Article 437 of the Civil Code of the Russian Federation.</p> <p>2. Subsection 3.2.4 was supplemented regarding the information posted in the Customer Profile.</p> <p>3. Section 6 was amended with regards to the scope and purposes of personal data processing.</p> <p>4. Appendix 2. <i>The Cash Back for SBP Users Program</i> was amended with regards to the Customer consent.</p> <p>5. Appendix 4.1. <i>The Lounge Access Service at Airports, Railway Stations, Ports Terminals, Bus Terminals Program</i> was amended in accordance with the implementation.</p> <p>6. Appendix 6. <i>Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program</i> was amended with regards to the stages of registration of an additional partner trademark in the Loyalty Program (when using the Partner Profile).</p> <p>7. In Appendix 6, Forms of the Permit to Use Trademark (Service Mark) Under the Rightholder's Control / Letter of Guarantee and Annex 2 to Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program were amended, and Annex 2.1 to Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program (<i>Using Item 3.12 of Annex 6 to the Registrations</i>) was removed</p>
5.4	28.06.2023	<p>1. Subsection 3.2.2.3 was amended with regard to the procedure of an individual's accedence to the Regulations (registration in the Loyalty Program) as a Customer by performing acts aimed at participation in the Loyalty Program.</p>

		<p>2. Appendix 4.1. <i>The Lounge Access Service at Airports, Railway Stations, Ports Terminals, Bus Terminals Program</i> was amended in accordance with the implementation.</p> <p>3. Appendix 6. <i>Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program</i> was amended with regard to the Promotion arrangement</p>
5.5	04.10.2023	<p>1. The term ‘Promotion’ was changed (Subsection 1.2).</p> <p>2. Subsection 3.2.2 was amended with regard to the provision of the Customer’s consent and with regard to the Customer’s refusal to receive informational and advertising messages.</p> <p>3. Subsection 3.2.2.3 was amended with regard to the individual’s refusal to receive informational and advertising messages.</p> <p>4. Subsection 3.5.6 was amended with regard to individuals’ consents.</p> <p>5. Section 8 was amended with regard to the Issuer’s responsibility for failure to obtain the individual’s consent or failure to provide it at the Operator’s request</p>
5.6	24.10.2023	<p>1. Subsection 3.2.6 was clarified regarding Customer notification of the Mir Card exclusion from the Loyalty Program.</p> <p>2. Subsection 3.3.1.2 is amended with regard to the Partner’s rights to post the information about Promotions and the Loyalty Program.</p> <p>3. Subsection 3.5.6 was amended with regard to the Issuer’s guarantees.</p> <p>4. Section 5 was amended with regard to the Bank posting information materials.</p> <p>5. Appendix 4.1. <i>The Lounge Access Service at Airports, Railway Stations, Ports Terminals, Bus Terminals Program</i> was clarified with regard to the Service name and personal data transfer</p>
6.0	15.11.2023	The document was fully revised

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1. General Provisions

1.1. Document Purpose and Scope

The Loyalty Program regulations of National Payment Card System Joint-Stock Company (hereinafter, the 'Regulations') provide terms of participation in the Loyalty Program of National Payment Card System Joint-Stock Company (hereinafter, the 'Loyalty Program'), methods and procedures of interaction between the Loyalty Program Subjects, including the settlement procedure, and define rights, responsibilities, and roles of the Loyalty Program Subjects.

The Regulations are deemed a contract of affiliation under Article 428 of the Civil Code of the Russian Federation. Accedence to the Regulations is done in accordance with the procedure defined in the Regulations.

Under Article 437 of the Civil Code of the Russian Federation, this document is the official written public offer to accede to the Regulations. These Regulations are intended for any individual, Bank or Merchant willing to enter into the Regulations accession agreement under the terms set forth in the Regulations; an individual must also meet the requirements set forth in Item 3.2.2 hereof, a Merchant – the requirements set forth in Item 3.3.2 hereof, an Acquirer – the requirements set forth in Item 3.4.2 hereof, an Issuer – the requirements set forth in Item 3.5.2 hereof.

Accedence to the Regulations means acceptance of all the terms and conditions of the Loyalty Program Regulations and Standards without any exceptions and/or limitations.

The Loyalty Program Regulations and Standards are binding for all Loyalty Program Subjects.

The Operator posts the Regulations on information resources on the Internet at: <https://privetmir.ru> and <https://vamprivet.ru> (hereinafter, the 'Website'), <https://sbp.nspk.ru/>, <https://быстрыеплатежи.рф/> (hereinafter, the 'SBP Sites') and/or <https://support.nspk.ru> (hereinafter, the 'Portal'), as well as in the Customer Profile / Partner Profile. The Loyalty Program Standards and Rates, which are an integral part of the Regulations, are posted by the Operator on the Website and/or Portal, and/or Partner Profile.

1.2. Terms and Definitions

The terms and definitions used herein shall have the following meanings (regardless of their number, case, etc.):

Promotion – a marketing event of a Partner / Operator addressed to the general public as a public offer, initiated by the Partner / Operator, aimed at stimulating demand and increasing sales of Goods through the active use of Mir Cards by Customers when purchasing Goods, and/or at boosting transactional activity with Mir Cards, at popularizing the purchase of Goods via SBP, followed by payment / accrual of a Reward by the Partner / Operator to a Customer.

Authentication – a verification of the identifier presented by a person, including their password and/or access code to enter Customer Profile / Partner Profile / Bank Profile, the person’s pseudonym, codeword, phone number, other information or a set of information about the person, which uniquely identifies them among others.

Bank – a credit institution that meets the criteria defined in the Regulations, having acceded to the Regulations as an Acquirer and/or Issuer, or the Bank of Russia issuing bank cards under MIR trademark.

Partner ID in SBP (Legal ID) – a unique identifier assigned to a Partner by the Operator when the Partner implements the option to pay for Goods using SBP involving a certain Acquirer.

Partner’s POS ID in SBP (Merchant ID) – a unique identifier assigned to a Partner’s POS by the Operator when the option to pay for Goods using SBP is implemented in it.

Mir Card – a bank card issued by the Bank of Russia or provided to a Customer by an Issuer in accordance with the Mir Payment System Regulations, registered in the Loyalty Program, including a Mir Co-badged card, except as otherwise provided by the Promotion Rules.

Customer – an individual over the age of eighteen, having acceded to the Regulations as a Customer and purchasing Goods. Minors over the age of fourteen may participate in the Loyalty Program only with the consent of their lawful guardians.

Partner ID (PID) – an individual digital code assigned by the Operator, allowing an unambiguous identification of the Partner under the Loyalty Program, in cases where the Partner arranges Promotions providing for Reward payment for purchase of Goods with Mir Cards.

Card Acceptor ID Code – an identifier assigned by an Acquirer to a Partner’s POS under a separate agreement between the Acquirer and the Partner, that is used in addition to a Partner ID for an unambiguous identification of the Partner’s POS under the Loyalty Program, information about which is provided by the Partner in the manner prescribed by the Regulations for the purpose of arranging a Promotion providing for Reward payment for purchase of Goods with Mir Cards / changing the conditions (description) of the Promotion providing for Reward payment for purchase of Goods with Mir Cards.

Card Acceptor Terminal ID – an identifier assigned by an Acquirer to a Point-of-Sale terminal under a separate agreement between the Acquirer and the Partner, that is used in addition to a Partner ID and Card Acceptor ID Code for an unambiguous identification of the Partner’s POS under the Loyalty Program, information about which is provided by the Partner in the manner prescribed by the Regulations for the purpose of arranging a Promotion / changing the conditions (description) of the Promotion.

Loyalty Program Adjustments for SBP Transactions – a refund of Reward amounts for SBP transactions erroneously debited from Loyalty Program Subjects, debiting of Reward amounts for SBP transactions erroneously credited to Loyalty Program Subjects, debiting (refund) of Reward amounts erroneously paid upon Customer’s failure to comply with the Promotion conditions for SBP transactions.

Bank Profile – a web-service hosted on the Operator’s server used for organizing information exchange between the Bank and the Operator in the manner prescribed by the Regulations or the *Mir*

Loyalty Program Standard. Credit Institution Registration in the Loyalty Program as Acquirer and Certain Terms of Interaction Between Acquirer and Operator Under the Loyalty Program or the Mir Loyalty Program Standard. Credit Institution or the Bank of Russia Registration in the Loyalty Program as Issuer and Certain Terms of Interaction Between Issuer and Operator Under the Loyalty Program.

Customer Profile – a web-service hosted on the Operator’s server that a Customer uses to obtain and enter Customer data, information about Promotions held, transactions performed, Rewards accrued / paid / provided / refunded, other information as determined by the Operator, as well as to perform actions through which the Customer participates in the Loyalty Program.

Partner Profile – a web-service hosted on the Operator’s server that a Partner uses to obtain and enter Partner data, information about Promotions it holds, transactions performed, Rewards, and other fees, accrued / paid / provided / refunded, other information as determined by the Operator, as well as for the purposes of using software to create the Promotion page and changing the conditions (description) of the Promotion, to organize information exchange between the Partner and the Operator and to perform other actions through which the Partner participates in the Loyalty Program.

Mobile Application – the Operator’s software installed on a Customer’s mobile device (smartphone, tablet) using which the Customer can access the Customer Profile. The Operator posts the link to download the latest version of the Mobile Application on the Website. Internet connection is required to use the Mobile Application.

Cumulative Card – a Loyalty Program card without physical medium issued by the Operator in digital form and identifying the Customer in the Loyalty Program.

Request – any written or oral Customer’s request about matters related to the Regulations or their execution, accedence thereto, Loyalty Program participation, participation in Promotions and fulfillment of conditions of Promotions.

Operator – an organization defining the Regulations and exercising rights and obligations provided for by the Regulations. **National Payment Card System Joint-Stock Company (NSPK JSC)** is the Operator.

Partner – a legal entity (organization) or a sole proprietor (**Merchant**) matching the criteria determined by the Regulations, having acceded to the Regulations as a Partner.

Operator’s Platform – the Operator’s hardware and software system that provides Operator Services and/or ensures calculation (provision) of Rewards and other fees, including but not limited to: Website, Customer Profile, Partner Profile, Bank Profile, Portal, Mobile Application.

Portal – an information resource of the Internet at: <https://support.nspk.ru>, designed, among other things, to ensure information exchange and technical interaction with the Bank.

Regulations (Loyalty Program Regulations of National Payment Card System Joint-Stock Company, NSPK JSC Loyalty Program Regulations) – a document (documents) regulating the general terms of participation in the Loyalty Program that includes, among other programs, the *Bonus* Program, the

Cash Back for Mir Cardholders Program, the *Cash Back for SBP Users Program*, the *Service Program*, the *Prize Program*, provided for by appendices hereto, and other conditions defined by the Operator in accordance with the laws of the Russian Federation.

Promotion Rules – a document regulating the terms of the Promotion, as well as conditions under which a Customer is paid / provided a Reward, which is a public offer and is an integral part of the Loyalty Program Regulations.

Reward – a form of Customer incentive in the Loyalty Program (bonus points, reward points, other items, financial incentive, incentive in kind and other kinds of incentive) under the Promotion held by a Partner / Operator. The type of Reward is determined based on the type of the Loyalty Program.

Loyalty Program of National Payment Card System Joint-Stock Company (NSPK JSC Loyalty Program, Loyalty Program) – a set of measures aimed at strengthening the appeal of Mir Cards, Operator's Services, as well as encouraging the active use of Mir Cards when purchasing Goods and popularizing the purchase of Goods via SBP, including by creating a network of Partners providing Customers with Rewards. Loyalty Program types include, among others, the *Bonus Program*, the *Cash Back Program*, the *Service Program*, the *Prize Program* and other programs provided for by appendices hereto.

Website – an information resource on the Internet at: <https://privetmir.ru> and <https://vamprivet.ru> designed, among other things, to ensure information exchange and technical interaction with Customer, Partner.

SBP Site – information resources on the Internet at: <https://sbp.nspk.ru/>, <https://быстрыеплатежи.рф/>, aimed, among other things, at information and technical interaction with the Customer on Promotions held within SBP.

Third Party Services – tools owned by third parties that provide a simplified quick accession of individuals to the Regulations (registration in the Loyalty Program) and/or authentication in the Customer Profile and/or allow keeping the Customer information up to date. The information about Third Party Services and the list thereof are posted on the information resource on the Internet at: <https://privetmir.ru> and <https://vamprivet.ru>.

Faster Payments System (SBP) – a service for fast payments of the Bank of Russia payment system.

Loyalty Program Standards – a document(s) which is an integral part of the Regulations, establishing the rights and obligations of the Loyalty Program Subjects, necessary for the Loyalty Program functioning.

Loyalty Program Subject (Subject) – a Customer, Partner, Bank (hereinafter also referred to as **Loyalty Program Participant(s)**) and the Operator.

Fees – a document which is an integral part of the Regulations, determining, subject to the provisions of the Regulations, the amount and terms of payment (charging) / provision of a Reward and other fees under the Loyalty Program.

Good – a good / work / service sold to a Customer under conditions of the Partner’s Promotion, paid for by the Customer using a Mir Card or via SBP, and/or Operator’s Services.

Product-dependent Promotion – a Promotion containing terms of payment / provision of a Reward when a Customer pays for certain types, groups (and the like) of Goods.

Point of Sale (POS) – a separate subdivision and/or separate facility (store) of a Partner (Merchant) and/or an Internet resource (Website) where Goods of the Partner (Merchant) are sold.

Operator’s Services – services related to the use of the Operator’s Platform, including services of information exchange between Loyalty Program Subjects, as well as services related to the execution of Federal Law No.161-FZ dd. 27.06.2011 *On the National Payment System*, including Operator’s Services rendered directly or indirectly (as part of services provided to third parties), without which a Customer cannot participate in the Loyalty Program and receive Rewards.

Customer Support – a set of equipment, software, processes, ensuring collection and processing of requests from Customers and other persons by phone and/or via other communication channels determined by the Operator.

For individuals: Customer Support phone number: 8 (800) 100 - 54 – 64, extension *5464; Customer Support e-mail address: info@nspk.ru; Customer Support online chat and feedback form on Websites <https://privetmir.ru> and <https://vamprivet.ru>, and in the Mobile Application; Mir Pay Mobile Application feedback form.

For legal entities and sole proprietors (Merchants): Customer Support phone number: 8 (495) 663 - 54 - 07; Customer Support e-mail address: ams_support@nspk.ru.

Acquirer – a credit institution that acceded to the Regulations, services a Partner and implements the option of paying for Goods with Mir Cards and/or via SBP.

Issuer – a credit institution that acceded to the Regulations, implemented Mir Cards issuance and/or the option of paying for Goods via SBP for individuals.

Other terms and definitions used herein shall have the meanings as defined in appendices to the Regulations, Loyalty Program Standards, Mir Payment System Regulations, the laws of the Russian Federation.

1.3. Regulations Change Procedure

The Operator may unilaterally and at any time amend the Loyalty Program Regulations and Standards.

The Operator posts the amended Regulations on the Website, the SBP Site and/or the Portal, as well as Customer Profile / Partner Profile (if technically feasible).

The Operator posts the Regulations amended with respect to the Loyalty Program Standards and Fees on the Website and/or Portal, and/or Partner Profile (if technically feasible).

Amendments to the Regulations, including with respect to the Loyalty Program Standards and Fees, are posted at least thirty (30) business days prior to the effective date of the amendments. The effective date of the amendments is indicated in the upper right corner of the first page of the Regulations / Loyalty Program Standards / Fees.

1.4. Notice

Translation of Documents

A third party shall not do translation of any document developed by NSPK JSC unless authorized in writing by NSPK JSC. NSPK JSC does not control and is not responsible for the content of the translated document.

The translated texts of documents devised by NSPK JSC shall only be used by a third party to establish the content and meaning of such documents and shall not be legally binding.

The texts of documents compiled in Russian shall prevail over those in another language.

2. Introduction to the Regulations

The Loyalty Program is aimed at strengthening the appeal of the Operator's Platform, Operator's Services, Mir Cards and the Faster Payments System, as well as encouraging their active use, including when purchasing Goods.

A Customer is entitled to receive a Reward subject to compliance with the requirements herein.

The amount and type of the Reward, the terms, procedure, methods of its accrual, payment / provision and refund are determined by the Regulations, including appendices thereto, and Promotion conditions. The Partner / Operator convey the amount of the Reward, its type and terms of accrual to a Customer by posting the Promotion information in the Customer Profile.

For Promotions involving purchase of Goods via SBP, payment of Reward amounts accrued and paid as Cash Back, refund of such Reward amounts, Loyalty Program Adjustments for SBP Transactions, payment of interchange fee amounts under the NSPK JSC Loyalty Program for SBP transactions, NSPK JSC fee amounts for informational and technical interaction services under the NSPK JSC Loyalty Program for SBP transactions, provided for by the Loyalty Program Fees, are made by the Bank of Russia as an off-us funds transfer to correspondent accounts (subsidiary accounts) of Banks with the Bank of Russia:

- for payment and refund of Reward amounts for SBP transactions, Loyalty Program Adjustments for SBP Transactions: against orders for SBP made by the Bank of Russia based on messages containing information about Reward amounts sent by NSPK JSC to the Bank of Russia on behalf of a Bank;
- for payment of interchange fee amounts under the NSPK JSC Loyalty Program for SBP transactions, NSPK JSC fee amounts for informational and technical interaction services under the NSPK JSC Loyalty Program for SBP transactions, provided for by the NSPK JSC Loyalty Program Fees (hereinafter, other fees provided for by the Loyalty Program Fees for SBP transactions): based on messages containing net position logs of these amounts sent by NSPK JSC to the Bank of Russia on behalf of a Bank, in the urgent funds transfers service of the Bank of Russia Payment System.

The Bank's orders are deemed given once the Bank sends to NSPK JSC the necessary and sufficient information for NSPK JSC to generate the above-mentioned messages.

Under the Loyalty Program, a Customer purchases Goods solely for personal, family, household and other use not related to business activities. Goods purchased under the Loyalty Program must be fully paid for with a Mir Card or using SBP.

Relations between Subjects are governed by these Regulations, the Mir Payment System Regulations, the Faster Payments System Operational and Clearing Regulations, the Bank of Russia Payment System

regulations¹, separately concluded agreements, and the laws of the Russian Federation. The Issuer who is an Indirect Participant must settle under the Regulations via bank accounts opened with the Issuer who is a Direct Participant – Sponsor (hereinafter, the ‘Sponsor’) pursuant to the procedure set forth in the agreements concluded between the Direct Participant and Indirect Participants, as well as the Mir Payment System Regulations. The Sponsor is liable to Subjects for financial obligations arising from the payment / provision / refund of Rewards of sponsored Issuers who are Indirect Participants.

The information about credit institutions that acceded to the Regulations as Issuers and implemented Mir Cards issuance and/or the option of paying for Goods via SBP for individuals is posted on the Website (<https://privetmir.ru> and <https://vamprivet.ru>), in the Mobile Application.

The Operator’s Platform provides for differentiation of access to information depending on the Loyalty Program Participants’ level. Each Loyalty Program Participant only has access to the information related to its activities under the Loyalty Program, and information that it has entered on his own into the Operator’s Platform. When entering information, the Loyalty Program Participant warrants that it has full power to use and post such information on the Operator’s Platform.

Loyalty Program Participant is liable for accuracy and reliability of information it enters into the Operator’s Platform.

The terms *Loyalty Program of National Payment Card System Joint-Stock Company*, *NSPK JSC Loyalty Program*, *Loyalty Program for Mir Payment System*, *Cash Back Service for Mir Cardholders*, and *Loyalty Program for Mir Cardholders*, as well as *Loyalty Program Regulations for Mir Payment System*, *Cash Back Service Regulations for Mir Cardholders*, and *Loyalty Program Regulations for Mir Cardholders* are similar in meanings. No agreements shall be entered into due to the change in the program name.

¹ The Bank of Russia Payment System regulations are posted on the Internet at https://www.cbr.ru/PSystem/payment_system/.

3. Loyalty Program Subjects

3.1. Operator

3.1.1. Operator's Rights and Obligations

3.1.1.1. The Operator shall:

- Determine the Regulations, Loyalty Program Standards and Fees, organize and supervise the execution thereof by Loyalty Program Participants;
- determine the procedure for informational and technical interaction between Subjects;
- perform administration and maintenance of the Operator's Platform at his own expense;
- notify Loyalty Program Participants of scheduled preventive maintenance or failure recovery, error recovery or other remedial work on the Operator's Platform;
- calculate Rewards, other fees in accordance with the Regulations and Fees;
- determine, in accordance with the Mir Payment System Regulations, net positions in Russian Rubles of Acquirers and Issuers performing settlement of Promotions providing for purchase of Goods with Mir Cards, taking into account the amounts of Rewards, other fees, calculated in accordance with the Regulations and Fees, adjustment amounts, Reward amounts erroneously debited from / credited to Subjects, Reward amounts paid when a Customer failed to comply with the terms of the Promotion;
- on behalf of Banks, send to the Bank of Russia messages containing information on Reward amounts for SBP transactions, amounts of Loyalty Program Adjustments for SBP Transactions, net position logs of other fee amounts provided for by the Loyalty Program Fees for SBP transactions, for the Bank of Russia to perform off-us funds transfers to correspondent accounts (subsidiary accounts) of Acquirers and Issuers performing settlement of Promotions providing for purchase of Goods via SBP, for the purposes of payment or refund of Reward amounts for SBP transactions, for the purposes of Loyalty Program Adjustments for SBP Transactions, settlement of other fees provided for by the Loyalty Program Fees for SBP transactions;
- send information, including information about Reward amounts and other fees provided for by the Loyalty Program Fees, information about amounts of Loyalty Program Adjustments for SBP Transactions to Acquirers and Issuers performing settlement of Promotions providing for purchase of Goods via SBP, to debit and credit Reward amounts to accounts of its Customers, individuals and legal entities (Partners), to pay or refund Rewards and to perform settlement of other fees provided for by the Loyalty Program

Fees for SBP transactions, to perform settlement for the purposes of Loyalty Program Adjustments for SBP Transactions;

- provide Loyalty Program Participants with reports addressed to them on the payment / provision of Rewards, other fees, and transactions performed under the Loyalty Program;
- maintain a list of Issuers and post it on the Website, the SBP Site;
- when a Customer contacts the Customer Support, identify them using the information previously provided by the Customer, allowing their unambiguous identification;
- enable Banks to use the Portal, Bank Profile in order to interact under the Loyalty Program;
- conduct inquiries of disputes;
- provide informational, technological, and organizational support to Participants under the Loyalty Program, ensure the Customer Support operation;
- notify of changes to the Regulations, Loyalty Program Standards and Fees, as well as the Operator's Platform operating conditions by posting information on the Website, the SBP Site and/or the Portal, and/or Customer Profile / Partner Profile (if technically feasible);
- in case the Operator arranges (holds) a Promotion:
 - pay / provide a Reward to a Customer in accordance with Promotion conditions, the Regulations and Fees;
- perform other obligations of the Operator as determined by the Regulations and the laws of the Russian Federation.

3.1.1.2. **The Operator shall have the right to:**

- determine requirements to Promotion conditions, including the lower limit of Rewards;
- make amendments (at its sole discretion) to the Regulations, Loyalty Program Standards and Fees;
- make amendments (at its sole discretion) to the Operator's Platform operating conditions;
- suspend the operation of the Operator's Platform to perform preventive maintenance when errors, failures and other malfunctions are detected, as well as to prevent unauthorized access to the Operator Platform (part thereof);
- receive fees in accordance with the Regulations and Fees;
- initiate on behalf of the Acquirer a payment order for fees provided for by the Regulations in the amount established by the Fees, include this payment order in the Net position in the manner prescribed by the Mir Payment System Regulations;

- request from Banks servicing a Customer and/or a Partner information on the possibility of off-us funds transfers to correspondent accounts (subsidiary accounts) of Banks for the purposes of payment and/or refund of Rewards for SBP transactions, other fees provided for by the Loyalty Program Fees for SBP transactions, settlement for the purposes of Loyalty Program Adjustments for SBP Transactions;
- request from Banks information about crediting/debiting to/from the account of a Customer and/or a Partner the Reward amount, the amount of Loyalty Program Adjustments for SBP Transactions, debiting of other fees provided for by the Loyalty Program Fees for SBP transactions;
- request from Banks and Partners information and documents related to their activities under the Loyalty Program, including related to Requests from Customers;
- when processing Requests from Customers and preparing responses to them, use the information on Customer's transactions of purchase of Goods with a Mir Card and/or using SBP, as well as prepare responses to Customer Requests using this information;
- fulfill the Partner's / Acquirer's obligation to pay a fine to a Customer provided for by the Regulations in case of delay in fulfillment of the obligation by Partner / Acquirer. The Customer's income in the form of a fine received as a result of the Operator fulfilling the obligation to pay the fine on behalf of the Partner / Acquirer is taxable based on Articles 41, 209 of the Tax Code of the Russian Federation;
- if fulfilling the obligation to pay a fine to a Customer for a Partner / Acquirer, recover the funds used to secure the performance of obligations of the Partner / Acquirer in the manner prescribed by the laws of the Russian Federation;
- pay Rewards provided for by a Partner Promotion to a Customer on behalf of a Partner, if the Partner is unable to pay such Rewards independently;
- require a Partner to refund the Reward amount paid on behalf of the Partner under the Partner Promotion;
- terminate the Partner's participation in the Loyalty Program on the grounds and in the manner provided for hereby;
- deny a Customer the registration of their Mir Card in the Loyalty Program if the Mir Card is invalid, or the performance of transactions with this Mir Card is restricted;
- unilaterally deny the accrual and payment / provision of a Reward if a Customer performs act contrary to the Regulations and/or aimed at receiving Rewards, including without the actual purchase of Goods for personal use (hereinafter, fraud);
- upon detecting non-accrual / inaccurate accrual / erroneous accrual / accrual upon Customer's failure to comply with the Promotion conditions (in full or in part) of a

Reward, other fees, and/or cases of improper debiting of the Reward amount from a Customer by an Issuer in accordance with information received from the Operator, perform settlement / payment / provision of the Reward to the Customer or perform settlement of a refund of the Reward to the Customer in the amount equal to the one erroneously accrued or accrued upon Customer's failure to comply with the Promotion conditions, other fees in accordance with the Promotion conditions, Regulations and Fees;

- organize marketing activities to promote and implement the Loyalty Program, activities to provide the Loyalty Program Participants with the necessary promotional and informational materials, as well as activities related to conducting statistical, marketing and other studies and surveys;
- engage third parties to promote, implement and support the Loyalty Program, as well as to conduct statistical, marketing and other studies and surveys, provide the engaged parties with the information about the Loyalty Program, the Operator, Banks, Partners, Promotions and with other information necessary to perform the tasks provided for in this Section;
- suspend or terminate the Loyalty Program at any time with ninety (90) calendar days' notice to Loyalty Program Participants before the date of suspension (termination) of the Loyalty Program;
- post on the Website the information about the Merchant's intent to accede to the Regulations;
- arrange Promotions in accordance with the Promotion Rules and the laws of the Russian Federation, change the Rules of such Promotions;
- request that a Customer refunds a Reward in accordance herewith;
- send to an individual for whom an individual account and the Loyalty Program Customer Profile were generated and who has not acceded to the Regulations (registered in the Loyalty Program) as provided for by Subsection 3.2.2.3 hereof, text / MMS messages to their mobile phone number, messages via the Internet, including to the e-mail address of the individual, push notifications regarding the Loyalty Program, the Promotions held by the Operator and/or Partner, changes to the conditions of the Promotions and other information, including information from Partners, information about any marketing events and promos for Mir Cardholders and SBP users;
- exercise other rights provided for by the Regulations and the laws of the Russian Federation.

3.1.2. Operator's Promotion

An Operator's Promotion is arranged in accordance with the Operator's Promotion Rules.

The Operator completes the Promotion arrangement by posting the Promotion page on the Web-site. From the moment the Promotion page is posted on the Website, the conditions (description) of the Promotion on the Promotion page come into force (become effective).

The Operator is entitled to change the conditions (description) of the Promotion posted on the Website.

The Operator posts the Promotion page (as amended) on the Web-site. From the moment the Promotion page (as amended) is posted on the Website, the conditions (description) of the Promotion on the Promotion page come into force (become effective).

The Operator is entitled to suspend the Promotion if such suspension is due to valid reasons (including technical). The Operator enters the relevant information about the suspension of the Promotion on the Promotion page on the Web-site. In this case,

- the suspension does not entail the reduction of the Promotion term;
- upon expiration / cancellation of the suspension, the Promotion must remain in force on terms not less favorable than those specified by the Operator when arranging the Promotion or changing the Promotion conditions prior to the suspension.

No Rewards (including Rewards for Goods purchased by a Customer with a Mir Card or using SBP under Promotions) shall be accrued / payable / provided under a suspended Promotion.

An expired Promotion becomes unavailable to Customers.

The conditions (description) of the Promotion can be additionally posted on the SBP Site at the Operator's discretion, e.g., in cases where an SBP Promotion is generated.

3.2. Customer

3.2.1. Customer's Rights and Obligations

3.2.1.1. The Customer shall:

- act in accordance with the Regulations, conditions of a Promotion, as well as under agreements concluded with a Partner and Issuer;
- ensure the availability of funds on the Customer's account or e-money balance in the amount required to refund the Reward in accordance with the Regulations or conditions of a Promotion, including to refund the Reward in case of its erroneous accrual or accrual upon Customer's failure to comply with the Promotion conditions;

- refund the Reward in accordance with the Regulations, including in case of its erroneous accrual or accrual upon Customer's failure to comply with the Promotion conditions;
- ensure storage of Customer data in a manner that prevents third parties from accessing it;
- ensure the use of antivirus protection on devices used to access the Customer Profile;
- independently monitor changes made by the Operator to the Rules, changes made to the procedure and terms of the Operator's or Partner's Promotion, and visit the Website and/or the SBP Site to obtain the latest information about the Rules, the procedure and terms of the Operator's or Partner's Promotion;
- notify the Operator of changes in information registered in the Loyalty Program (Customer credentials) in accordance with Subsection 3.2.3 hereof;
- store documentary evidence of the purchase of Goods with a Mir Card or using SBP under the Loyalty Program;
- provide other Subjects with documentary evidence of the purchase of Goods with a Mir Card or using SBP (including sales receipts, warranty certificates, and other documents supporting the purchase of Goods with a Mir Card or using SBP), in the manner and within the time limits specified in Customer requests to resolve disputes over debiting and/or crediting and/or provision of a Reward to the Customer;
- when making Requests via any channel available under the Loyalty Program, not use obscene or abusive language, profanities, threats to life, health and property of the Operator's employees and third parties;
- perform other obligations of the Customer as determined by the Regulations and the laws of the Russian Federation.

3.2.1.2. The Customer shall have the right to:

- obtain a Reward in accordance with the Regulations and Promotion conditions;
- use additional services and facilities provided for by the Loyalty Program;
- receive information about purchase of Goods transactions performed with a Mir Card or using SBP under a Promotion, the amounts of Rewards, the purchase history, and other information about the Loyalty Program;
- terminate the participation in the Loyalty Program in accordance with the Regulations;
- exercise other rights provided for by the Regulations and the laws of the Russian Federation.

3.2.2. Accedence of Individual to the Regulations (Registration in the Loyalty Program) as Customer

Any individual can participate in the Loyalty Program.

In order to accede to the Regulations (register in the Loyalty Program), an individual shall:

- receive a Mir Card / be a Mir Cardholder or use SBP to purchase Goods;
- enter into the Regulations accession agreement as a Customer;

The Regulations accession agreement is entered into in one of the following ways:

- by filling out a registration form on the Website / in the Mobile Application in accordance with Subsection 3.2.2.1 hereof;
- by filling out a registration form on the Operator's Platform in accordance with Subsection 3.2.2.2 hereof;
- by performing, as an individual, other acts aimed at participation in the Loyalty Program, in accordance with Subsection 3.2.2.3 hereof;
- by using, as an individual, Third Party Services, in accordance with Subsection 3.2.10 hereof.

By acceding to the Regulations, an individual:

- warrants that the information provided when registering in the Loyalty Program is comprehensive, relevant, and reliable; an individual is responsible for reliability, relevance, and completeness of information they provide;
- warrants that they are legally capable, and act in their name and on their behalf, unless such acts are performed in the name and on behalf of another person, or warrants that the consent of a lawful guardian for the individual's accedence to the Regulations and participation in Promotions under the Loyalty Program in the form and manner provided for by the laws of the Russian Federation has been obtained and is valid (for when minors over the age of fourteen accede to the Regulations);
- certifies that at the time of accedence to the Regulations they have read the Regulations and found no circumstances that prevent them from participating in the Loyalty Program;
- warrants that the Mir Card, information about which is provided by the Customer for the purposes of registration in the Loyalty Program, is valid (enabled and not expired);
- warrants a connection to SBP and a consent to receiving and/or withdrawing funds from their settlement account opened with an Issuer and used for transfers via SBP;
- consents to participating in SBP Promotions using all their settlement accounts opened with Issuers and used for transfers via SBP;

- warrants that they fully accept all provisions of the Regulations without any exceptions and/or limitations;
- undertakes to comply with the Regulations;
- confirms the provision of a prior consent to receive Operator's messages regarding the Loyalty Program, the Promotions held by the Operator and/or Partner, changes to the conditions of the Promotions and other information, including information from Partners, information about any marketing events and third party promos for Mir Cardholders, information about any marketing events and third party promos within SBP, by sending text / MMS messages to a mobile phone number and via the Internet, including to the e-mail address provided in the registration form, push notifications (messages transmitted via the Internet to the Customer's device via the Mobile Application), messages in mobile applications / web-services for instant messaging (instant messengers), messages in social media accounts, notifications in a Customer Profile and/or otherwise as set forth hereby;
- certifies that they have given consent to the Bank to provide the Operator with information on purchase of Goods transactions performed with a Mir Card or using SBP under the Promotion;
- certifies that they have given consent to audio recording of their requests to the Customer Support, telephone conversations between the Customer and the Operator, and also acknowledges that such recordings can be used as evidence in accordance with Article 55 of the Civil Procedure Code of the Russian Federation;
- instructs the Partner to provide the Operator with digital information required to calculate and accrue a Reward for Product-dependent Promotions, including information contained in a sales receipt or accountable form generated by the Partner for a purchase of Goods transaction.

Providing inaccurate, outdated or incomplete information may prevent an individual from registering in the Loyalty Program, participating in the Loyalty Program and/or Promotions, receipt / provision of a Reward, and may also constitute grounds for limiting access to the Customer Profile.

The Operator is entitled to refuse an individual who intends to accede to the Regulations subject to at least one of the following conditions:

- a registration form is filled out improperly (mandatory data is missing etc.);
- data provided by an individual matches the credentials of a Customer registered in the Loyalty Program earlier;
- an individual does not confirm the registration in the Loyalty Program in accordance with the Regulations;
- on other grounds as determined by the Operator.

When an individual accedes to the Regulations as Customer, the Operator issues a Cumulative Card to them. The Cumulative Card is deemed activated upon its issue. The Cumulative Card remains unchanged throughout the entire period of a Customer's participation in the Loyalty Program. The Operator cancels the Cumulative Card upon termination of the Customer's participation in the Loyalty Program. When a Customer performs Purchase of Goods transactions provided for by the conditions of the Operator's Promotions, they have the opportunity to do so with simultaneous accrual of reward points at the Customer's Cumulative Card.

A Customer is entitled to notify the Operator of their refusal to receive messages regarding the Promotions held by the Operator and/or Partner, changes to the conditions of the Promotions and other information, including information from Partners for Mir Cardholders, information about any marketing events and third party promos for Mir Cardholders, information about any marketing events and third party promos within SBP distributed via the Internet to the e-mail address provided by the individual in the registration form and other means of communication, including by sending text / MMS messages to the individual's mobile phone number by contacting the Customer Support. The Operator fulfills the Customer's request not later than the next business day from the date of its receipt and, if necessary, notifies the Customer thereof in the manner specified in the request.

3.2.2.1. Individual's Accedence to the Regulations (Loyalty Program Registration) by Filling out Registration Form on Website / in Mobile Application

An individual properly fills out the registration form:

- on the Website;
- in the Mobile Application.

When an individual fills out a registration form on the Website, they complete the registration in the Loyalty Program by clicking *Register* or another button confirming registration (hereinafter, the 'Button') in the registration form. Clicking the Button, as indicated above, is the moment when an individual accedes to the Regulations as Customer. At the same time the Operator may send to the Customer a message with an e-mail confirmation link to the address indicated in the registration form, and/or a text message containing a password to access the Customer Profile on the Website, to the mobile phone number indicated in the registration form.

An individual can register in the Loyalty Program via the Mobile Application by filling out the registration form in the Mobile Application and clicking *Next* or another button confirming registration (hereinafter, the 'Button') on the Mobile Application's *Profile Data* page. Clicking the Button, as indicated above, is the moment when an individual accedes to the Regulations as Customer.

3.2.2.2. Individual's Accedence to the Regulations (Loyalty Program Registration) by Filling out Registration Form on Operator's Platform

In cases where an Issuer/Partner assists the Operator in individuals' accedence to the Regulations, the Issuer/Partner can, at an individual's request, ensure that the registration form is filled out in accordance with the terms of this Subsection.

The Issuer, in the presence of the individual, based on the provided information, enters the individual's mobile phone number into the registration form. The Operator verifies the individual's registration in the Loyalty Program. To confirm the individual's consent to accede to the Regulations (register in the Loyalty Program) and to register their Mir Card in the Loyalty Program, the Operator sends to the individual a validation code in a text / MMS message to the mobile phone number indicated in the registration form. The individual conveys to the Issuer the validation code received from the Operator in a text / MMS message. The Issuer fills out the registration form and completes the registration of the individual in the Loyalty Program by entering the validation code into the registration form. Entering the validation code, as indicated above, is the moment when an individual accedes to the Regulations as Customer.

The Partner provides the individual with a link to the information resource on the Internet (Website) / in the Partner's mobile application to a registration form on the Operator's Platform. The individual properly fills out the registration form. The Operator verifies the individual's registration in the Loyalty Program and sends to the individual a validation code in a text / MMS message to the mobile phone number indicated in the registration form. An individual entering the validation code in the registration form is the moment when the individual accedes to the Regulations as Customer.

3.2.2.3. Individual's Accedence to the Regulations (Loyalty Program Registration) by Performing Acts Aimed at Participation in the Loyalty Program

In cases where an Issuer assists the Operator in individuals' accedence to the Regulations under *Mir Loyalty Program Standard. Credit Institution or the Bank of Russia Registration in the Loyalty Program as Issuer and Certain Terms of Interaction Between Issuer and Operator Under the Loyalty Program, NSPK JSC Loyalty Program Standard. Loyalty Program Technologies*, including when individuals use other products, services or facilities of the Operator, the individual accedes to the Regulations (registers in the Loyalty Program) by performing acts aimed at participation in the Loyalty Program in accordance with provision of this Subsection.

Based on the information provided by the Issuer, the Operator performs acts required to generate an individual account, the Customer Profile and to register their Mir Card in the Loyalty Program when the individual accedes to the Regulations (registers in the Loyalty Program). The Operator, after performing actions specified in this paragraph and before an individual accedes to the Regulations (registers in the Loyalty Program), is entitled to send to such an individual text / MMS messages to their mobile phone number, messages via the Internet, including to the e-mail address of the individual, push notifications regarding the Loyalty Program, the Promotions held by the Operator and/or Partner, changes to the conditions of the Promotions and other information, including information from Partners, information about any marketing events and promos for Mir Cardholders and SBP users.

The individual accedes to the Regulations (registers in the Loyalty Program) by:

- accessing the Customer Profile on the Website by properly filling out the registration form on the Website;

or

- purchasing Goods in accordance with conditions set forth in the Promotion;

or

- using the *Lounge Access Service at Airports, Railway Stations, Ports Terminals, Bus Terminals Program*.

The individual performing one of the acts described above (the first performed) is the moment when the individual accedes to the Regulations as Customer.

The individual is entitled to notify the Operator of their refusal to accede to the Regulations (register in the Loyalty Program) before performing the acts described above by contacting the Customer Support or the Issuer. Within three (3) business days from the receipt of the notification, the Operator notifies the individual about fulfilling their request by sending them a text message.

An individual is entitled to notify the Operator of their refusal to receive messages regarding the Promotions held by the Operator and/or Partner, changes in the conditions of the Promotions and other information, including information from Partners for Mir Cardholders, information about any marketing events and third party promos for Mir Cardholders, information about any marketing events and third party promos within SBP distributed via the Internet to the e-mail address provided by the individual in the registration form and other means of communication, including by sending text / MMS messages to the individual's mobile phone number, before the accedence to the Regulations (registration in the Loyalty Program), by contacting the Customer Support. The Operator fulfills the individual's request not later than the next business day from the date of its receipt and, if necessary, notifies the individual thereof in the manner specified in the request.

3.2.3. Changing Customer Credentials

In case of changes in the credentials registered in the Loyalty Program, as well as any other changes that may significantly affect the Customer's or Operator's execution of the Regulations, the Customer must make the appropriate changes to the registration form in the Customer Profile.

To correct errors in the date of birth registered in the Loyalty Program, the Customer can make the appropriate changes to the registration form in the Customer Profile once (to the extent technically feasible) or by contacting the Customer Support (if changes via the Customer Profile are not technically feasible).

If the Customer changes the password and mobile phone number in the Customer Profile, the Operator, in order to confirm changes made by the Customer to the registration form, sends to the Customer the validation code(s) in a text message to the mobile phone number specified in the registration form. The Customer completes changes to the registration form by entering the validation code received from the Operator in the text message in the Customer Profile.

If the Customer changes the e-mail address in the Customer Profile, the Operator, in order to confirm changes made by the Customer to the registration form, sends to the Customer a message comprising a confirmation link to the new e-mail address specified in the registration form. The Customer completes changes to the registration form by following a link from the message received from the Operator.

Making changes to the credentials in accordance with the provisions of this Subsection, the Customer guarantees that the information provided is comprehensive, relevant, and reliable; the Customer is responsible for reliability, relevance, and completeness of information they provide.

Moreover, Customer credentials can be amended or changed when using a Third Party Service subject to the provisions of Subsection 3.2.10 hereof.

3.2.4. Customer Profile

Access to the Customer Profile is granted by the Operator.

When the individual accedes to the Regulations by filling out a registration form on the Website / in the Mobile Application in accordance with Subsection 3.2.2.1 hereof, the Customer Profile is accessed:

- when logging into the Customer Profile on the Website, – using the password independently created by the Customer or the password sent by the Operator to the Customer's mobile phone number;
- when logging into the Customer Profile via the Mobile Application, – using a four-digit access code set by the Customer themselves,

and based on successful Authentication.

When the individual accedes to the Regulations by filling out a registration form on the Operator's Platform in accordance with Subsection 3.2.2.2 hereof, the Customer Profile is accessed:

- when logging into the Customer Profile on the Website, – using the password sent by the Operator to the individual's mobile phone number;
- if the password sent by the Operator to the individual's mobile phone number is lost, when logging into the Customer Profile on the Website, – using the password independently created by the Customer;
- when logging into the Customer Profile via the Mobile Application, – using a four-digit access code set by the Customer themselves,

and based on successful Authentication.

When the individual accedes to the Regulations by performing acts aimed at participation in the Loyalty Program in accordance with Subsection 3.2.2.3 hereof, the Customer Profile is accessed:

- when logging into the Customer Profile via the Website, – using the password created by the Customer themselves;
- when logging into the Customer Profile via the Mobile Application, – using a four-digit access code set by the Customer themselves,

and based on successful Authentication.

The Customer also has the right to access the Customer Profile in accordance with Subsection 3.2.10 hereof.

In case of unauthorized access by third parties to the information about the password / access code and/or to the Customer Profile, the Customer must immediately notify the Customer Support.

The Customer must use the Customer Profile themselves. They must not give their password / access code to the Customer Profile to third parties.

If the Customer loses the password, the Customer can request a password change by filling out a corresponding form on the Website.

If the Customer loses the access code to the Customer Profile, the Customer can set a new access code via the Mobile Application by filling out a corresponding form in the Mobile Application.

The Customer Profile allows the Customer:

- generate a request to the Operator to confirm the e-mail address specified when the individual acceded to the Regulations (registered in the Loyalty Program) by filling out the registration form on the Website in accordance with Subsection 3.2.2.1 hereof. The Operator then sends to the Customer a message with a link to confirm the e-mail address to the address specified in the registration form. The Customer confirms the e-mail address by following the link from the message received from the Operator;

- make changes to the Customer credentials;
- apply for registration and register Mir Cards in the Loyalty Program / delete information about Mir Cards registered in the Loyalty Program;
- receive relevant information about Promotions and any marketing events and promos for Mir Cardholders and SBP users;
- receive information for the last twelve (12) months about the number and amount of the performed purchase of Goods transactions that participate in Promotions, as well as amounts of Rewards accrued and received by the Customer under Promotions under the Loyalty Program (if technically feasible);
- receive information for the last twelve (12) months about prizes and/or bonus points and/or amounts accrued and received by the Customer within their participation in any marketing activities and promos for Mir Cardholders and SBP users;
- receive information for the last twelve (12) months about the number and amount of purchase return transactions, as well as amounts of Rewards to be refunded to the Partner / Operator;
- exchanging information under the Loyalty Program;
- delete the account (profile);
- receive additional information regarding the option to participate in Promotions, e.g., the information regarding whether a particular Mir Card is a 'region's card'. A 'region's card' is a Mir Card with the information uploaded to it, provided for by regulatory legal acts of the appropriate region of the Russian Federation. The information regarding a Customer's Mir Card being a 'region's card' is added, as well as removed, solely based on the data received by the Operator from the third parties having entered into the appropriate contracts or agreements with the Operator. The Operator shall not be liable for the relevance of such information;
- use other services provided by the functionality of the Customer Profile.

The Operator shall have the right to:

- deny a Customer access to the Customer Profile if the Customer violates the Regulations;
- restrict Customer's access to all or some of the functions of the Customer Profile (e.g., if not a single Mir Card is registered in the Customer Profile (not added during registration, deleted by the Customer, including due to its expiry); if the Customer's Mir Card registered in the Customer Profile was issued by the Bank not being a Loyalty Program Subject or having terminated its participation in the Loyalty Program; in other cases at the Operator's discretion);
- make changes to the Customer Profile without prior notice to the Customer;

- provide in the Customer Profile the information about the number and amounts of transactions performed with Mir Cards or using SBP under any marketing events and promos for Mir Cardholders or SBP users, respectively, the amounts of fees accrued and received by the Customer under these marketing events and promos, and other information, including about the purchase history (if technically feasible).

If the Customer ceases to participate in the Loyalty Program, the Operator will block the Customer's access to the Customer Profile from the date the Customer ceases to participate in the Loyalty Program.

3.2.5. Mir Card Registration in the Loyalty Program

A Mir Card can be registered in the Loyalty Program under the following conditions:

- The Issuer who issued the Mir Card is a participant of the Loyalty Program;
- BIN used to issue the Mir Card is enabled under the Loyalty Program;
- The Mir Card is not a corporate electronic payment instrument;
- The Mir Card is valid (enabled and not expired);
- The Mir Card was issued to the Customer's name.

One mobile phone number of the Customer can be used to register in the Loyalty Program several Mir Cards issued by the Issuer(s) to the Customer.

The Customer registers their Mir Card in the Loyalty Program when acceding to the Regulations (registering in the Loyalty Program) if the registration form provides for the corresponding field for the Mir Card registration, or at any moment of the Customer's participation in the Loyalty Program.

When an individual accedes to the Regulations (registers in the Loyalty Program) by filling out the registration form on the Website / in the Mobile Application in accordance with Subsection 3.2.2.1 hereof, to register a Mir Card in the Loyalty Program, the Customer fills out the corresponding registration form. The Operator registers the Mir Card in the Loyalty Program and informs the Customer of successful registration of a Mir Card via the Customer Profile.

When the individual accedes to the Regulations (registers in the Loyalty Program) by filling out the registration form on the Operator's Platform in accordance with Subsection 3.2.2.2 hereof, the Issuer, in order to register the Mir Card in the Loyalty Program upon the individual's request, is entitled to fill out the registration form on the Operator's Platform. The Operator registers the Mir Card in the Loyalty Program and informs the Customer of successful registration of a Mir Card via the Customer Profile.

In cases where the Issuer assists the Operator in registering the Mir Card in the Loyalty Program, the Issuer, at the request of the individual, is entitled to fill out the registration form on the Operator's Platform under the following conditions. The Issuer, in the presence of the individual, based on the provided

information, enters the individual's mobile phone number and Mir Card PAN into the registration form. The Operator verifies the individual's registration in the Loyalty Program / absence of the Mir Card registration in the Loyalty Program. To confirm the Customer's acceptance to register their Mir Card in the Loyalty Program, the Operator sends to the individual a validation code in a text / MMS message to the mobile phone number indicated in the registration form. The Customer conveys to the Issuer the validation code received from the Operator in a text / MMS message. After the Issuer fills out the registration form and enters the validation code into it, the Operator registers the Mir Card in the Loyalty Program and informs the Customer of its successful registration via the Customer Profile.

In cases where the Partner assists the Operator in the individual's accedence to the Regulations (registration in the Loyalty Program) by filling out the registration form on the Operator's Platform in accordance with Subsection 3.2.2.2 hereof, the Operator registers the Mir Card in the Loyalty Program upon the individual's accedence to the Regulations (registration in the Loyalty Program) as a Customer.

In cases where the Partner assists the Operator in registering the Mir Card in the Loyalty Program, the Issuer, at the request of the individual, is entitled to fill out the registration form on the Operator's Platform under the following conditions. The Partner provides the individual with a link to the information resource on the Internet (Website) / in the Partner's mobile application to a registration form on the Operator's Platform. The individual properly fills out the registration form. The Operator verifies the individual's registration in the Loyalty Program / absence of the Mir Card registration in the Loyalty Program, registers the Mir Card in the Loyalty Program and informs the Customer of its successful registration via the Customer Profile.

When the individual accedes to the Regulations (registers in the Loyalty Program) by performing acts aimed at participation in the Loyalty Program provided for by Subsection 3.2.2.3 hereof, the Operator registers the Mir Card in the Loyalty Program upon the individual's accedence to the Regulations (registration in the Loyalty Program) as a Customer.

If the Issuer does not participate in the Loyalty Program, the Customer can apply for Mir Card registration in the Loyalty Program by filling out the corresponding registration form on the Website. The Operator registers the Mir Card in the Loyalty Program upon the Issuer's accedence to the Regulations (registration in the Loyalty Program). The Operator informs the Customer of successful Mir Card registration in the Loyalty Program via the Customer Profile.

The Operator is entitled to deny the Customer the registration of their Mir Card in the Loyalty Program subject to at least one of the following conditions:

- The Issuer who issued the Mir Card does not participate in the Loyalty Program;
- BIN used to issue the Mir Card is not enabled under the Loyalty Program;
- The Mir Card is a corporate electronic payment instrument;
- The Mir Card is invalid;

- There are restrictions on transactions with the Mir Card;
- There is no technical capability to register the Mir Card on the Operator's Platform;
- the information provided for the purpose of registering the Mir Card in the Loyalty Program matches (in full or in part) the Mir Card data previously registered in the Loyalty Program.

In accordance with the procedure defined in this subsection of the Regulations, Mir Cards issued by the Issuer to individuals (Customers) previously registered in the Loyalty Program with (or without) Mir Cards registered in the Loyalty Program can be registered in the Loyalty Program.

3.2.6. Excluding Mir Card from the Loyalty Program

A Mir Card can be excluded from the Loyalty Program:

- **at the initiative of the Operator.** The Operator is entitled to exclude a Mir Card from the Loyalty Program, including in the following cases:
 - if information is received from the Issuer about the invalidity of the Mir Card via the Portal / communication channels as defined by the Operator;
 - if there are restrictions on transactions with the Mir Card;
 - if information is received from the Issuer about the exclusion of the Mir Card from the Loyalty Program via the Portal / communication channels as defined by the Operator;
 - if information is received that the Mir Card is a corporate electronic payment instrument;
 - if the Operator decides to terminate the Issuer's participation in the Loyalty Program;
 - if the Issuer who issued the Mir Card notifies the Operator of the termination of the Issuer's participation in the Loyalty Program;
 - if Customer fraud is detected.

If technically feasible, the Operator notifies the Customer about excluding the Mir Card from the Loyalty Program by any means available to the Operator. The Mir Card is deemed excluded from the Loyalty Program from the moment it is deleted from the Customer Profile.

- **at the initiative of the Customer.** A Customer is entitled to exclude a Mir Card from the Loyalty Program at any time by deleting the Mir Card data in the Customer Profile. A

Mir Card is deemed excluded from the Loyalty Program from the moment the Mir Card data is deleted in the Customer Profile.

When an individual accedes to the Regulations (registers in the Loyalty Program) by performing acts aimed at participation in the Loyalty Program provided for by Subsection 3.2.2.3 hereof, if the individual notifies the Customer Support or the Issuer of their refusal to accede to the Regulations (register in the Loyalty Program), the Operator, within three (3) business from receipt of the notification, informs the individual about excluding the Mir Card from the Loyalty Program by sending a text message.

Rewards for Goods purchased with a Mir Card under the Promotion before the Mir Card exclusion from the Loyalty Program are accrued and paid / provided in the manner defined by the Regulations. Rewards for Goods purchased with a Mir Card after its exclusion from the Loyalty Program are not accrued and not paid / provided.

3.2.7. Conditions of Participation in Promotions

A Customer can participate in Promotions, the information about which (including their procedure and conditions) is posted on the Website, the SBP Site and/or in the Customer Profile, as set out by the Promotion conditions.

For a Customer to participate in a Promotion:

- for the Customer to participate in Promotions for Mir Cardholders, the Mir Card used for purchasing Goods under the Promotion must be registered in the Loyalty Program in accordance with Subsection 3.2.5 hereof, unless otherwise provided for by the Operator's Promotion Rules. If the Mir Card is registered in the Loyalty Program, re-registration of the Mir Card for the Customer to participate in the Promotion is not required;
- for the Customer to participate in Promotions for SBP users, before purchasing Goods and before the date of the Reward receipt, in accordance with the Promotion conditions, the Customer must be an SBP user and must enable their Issuer (the bank with which the Customer's account is opened and using which they access SBP) to credit funds (Cash Back) via SBP to their bank account opened with this Issuer.

The Customer joins the Promotion by purchasing Goods and/or performing other acts in accordance with terms of the Promotion. The Customer joining the Promotion means the Customer's acceptance in full of all terms and conditions of the Promotion without any exceptions and/or limitations.

In cases where the Partner assists the Operator in the individual's accedence to the Regulations in accordance with Subsection 3.2.2.2 hereof and/or the Mir Card registration in the Loyalty Program in accordance with Subsection 3.2.5 hereof, the individual joins the Promotion when acceding to the Loyalty

Program Regulations. The individual joining the Promotion means their acceptance in full of all terms and conditions of the Promotion without any exceptions and/or limitations.

In case of changes in the procedure and conditions of the Promotion, the information about such changes is posted on the Website, the SBP Site and/or in the Customer Profile. The Customer purchasing Goods and/or performing other acts in accordance with the new procedure and conditions of the Promotion mean the Customer's acceptance of all the changes in the procedure and conditions of the Promotion without any exceptions and/or limitations.

3.2.8. Receipt and Review of Customer Requests

A Customer can send a Request under these Regulations as follows:

- in electronic format via the Customer Profile on the Website and in the Mobile Application or to the e-mail address of the Operator info@nspk.ru;
- in writing via Russian Post;
- orally when contacting the Customer Support by phone.

A Request must contain the following:

- Customer's mobile phone number registered in the Loyalty Program;
- the description of circumstances that led to the Request;
- other information pertinent to the Request. To prove the circumstances the Request is based on, the Customer is entitled to enclose documentary evidence or copies thereof to the Request.

3.2.8.1. Request Processing

When receiving a written Request via post, Customer Profile or Operator's e-mail address info@nspk.ru:

- the Operator identifies the Customer using the information provided earlier by the Customer, allowing their unambiguous identification. The Customer's e-mail address does not constitute the information allowing for the Customer identification.
- the Request is documented within one (1) business day;
- the Request response is provided to the Customer via the Customer Profile / other communication channels within thirty (30) calendar days from the Request registration. If a Request review required additional information and documents from a Customer,

Partner, Bank or third parties, the Request processing may be extended, but not more than for thirty (30) calendar days;

- the Request response regarding personal data processing is provided to the Customer within ten business days upon receipt of the Customer's Request, in accordance with the NSPK JSC Policy of Personal Data Processing and Protection. This period can be extended, but by no more than five (5) business days, if the Operator sends a justified notification to the Customer, specifying the reasons for extending the period for providing the requested information.

When receiving an oral Request by phone via the Customer Support:

- the Customer Support employee identifies the Customer using the information provided earlier by the Customer, allowing their unambiguous identification;
- the Customer Support employee enquires into the reasons behind the Customer's Request and registers it;
- the Request response is provided to the Customer during the phone call with the Customer Support employee or, if it is not possible, via the Customer Profile / other communication channels within thirty (30) calendar days from the Request registration. If a Request review required additional information and documents from a Customer, Partner, Bank or third parties, the Request processing may be extended, but not more than for thirty (30) calendar days.

In order to process a Request, the Operator may request from the Customer the information and documents provided for by the laws of the Russian Federation, these Regulations and the Operator's internal documents and required to settle the Customer's Request (including sales receipts, warranty certificates, and other documents supporting the purchase of Goods with a Mir Card or using SBP). If the Customer fails to provide the requested information and documents, the Operator may deny the Customer's Request. The Operator can also request additional information and documents required to settle the Customer's Request from Partner, Bank or third parties.

If it is not possible to settle the Request in the above manner, the Customer is entitled to seek redress under the laws of the Russian Federation.

3.2.8.2. Grounds for Dismissing a Request

A Request is dismissed in the following cases:

- The Request is unreadable;
- The Customer failed to undergo the stipulated identification procedure;

- The Request was resubmitted, and a response had been previously given to a similar Request;
- The Customer sought legal redress under the laws of the Russian Federation and/or a judgment on this Request was delivered in court;
- The Request contained profanities, was made in blunt terms. If there are such Requests, the Operator reserves the right to terminate the Customer's participation in the Loyalty Program, with mandatory prior notification of the Customer by posting the information in the Customer Profile;
- The retention period for the documents required for Request processing has expired.

3.2.9. Enabling Customers to Receive Sales Receipts in Electronic Form

For the implementation of Federal Law 54-FZ dd. 22.05.2003 *On the Use of Cash Registers for Settlement in the Russian Federation* to enable the Customer to receive sales receipts in electronic form generated when settling with Merchants, organizations or sole proprietors who use cash registers, the Operator is entitled to request and receive electronic sales receipts from third parties on the Customer's behalf, for the Customer to receive them via the Customer Profile and/or Banks' / Partners' / third parties' resources, including on the Internet, the list of which is posted on the Website, as well as perform all other actions necessary to fulfill the Customer's request.

The Customer's accedence to these Regulations is a duly executed instruction from the Customer to the Operator enabling the Customer to receive sales receipts in electronic form generated when settling with Merchants, organizations or sole proprietors who use cash registers.

In order to execute such instruction, the Customer accepts that:

- the Customer can be provided with electronic sales receipts containing the date of settlement with the Customer earlier and/or later than the date of Customer's instruction;
- electronic sales receipts are provided to the extent technically feasible by the Operator and third parties involved. Otherwise, an electronic sales receipt is not provided to the Customer, which cannot be deemed a failure to execute the instruction and be the grounds for claims;
- the instruction applies to the provision of electronic sales receipts to the Customer generated at the moment when the Customer performed the purchase of Goods; no additional instructions or consents for the provision of sales receipts for a single purchase of Goods is required from the Customer;
- the instruction is provided for the entire period of the Customer's participation in the Loyalty Program;

- the Operator is entitled to engage third parties to fulfill the instruction without obtaining additional Customer consent.

The information obtained by the Operator while fulfilling the instruction can be used for the purpose of implementing the Loyalty Program, conducting statistical, marketing and other studies.

3.2.10. Using Third Party Services for the Purpose of Individual's Accedence to the Regulations (Registration in the Loyalty Program) and Provision of Access to the Customer Profile

Individuals and Customers are granted the right to use Third Party Services to accede to the Regulations (register in the Loyalty Program), perform Authentication in the Customer Profile, as well as make amendments or change Customer credentials.

An individual can accede to the Regulations (register in the Loyalty Program) using Third Party Services. In cases where an individual accedes to the Regulations (registers in the Loyalty Program) using Third Party Services, the registration form is pre-filled out based on information on such an individual stored in Third Party Services. Therewith, the individual, using Third Party Services to accede to the Regulations (register in the Loyalty Program), confirms that the information stored in Third Party Services and transferred to the Operator to pre-fill out the registration form is comprehensive, relevant, and reliable. The completion of the individual's registration in the Loyalty Program and the moment of accedence of the individual to the Regulations as a Customer using Third Party Services are similar to conditions set out in Subsection 3.2.2.1 of the Regulations.

A Customer has the right to access the Customer Profile following a successful Authentication performed using Third Party Services. The Customer using this right is the confirmation of the Customer's proper acquaintance with and consent to these Regulations.

When the Customer uses Third Party Services, Customer credentials can be supplemented or changed based on the information stored in Third Party Services.

The information about an individual is transferred from Third Party Services to the Operator subject to the individual granting these Services their consent to personal data processing, including the transfer of personal data to the Operator for the purposes of ensuring the individual's participation in the Loyalty Program, including by pre-filling out the information about the individual in the registration form on the Website and in the Mobile Application (if technically feasible) for the purposes of Authentication in the Customer Profile and additions and changes to Customer credentials.

Incomprehensive, irrelevant, or unreliable information about an individual stored in Third Party Services and used to pre-fill out the registration form can make it impossible for the individual to accede to

the Regulations (register in the Loyalty Program), participate in the Loyalty Program and/or Promotions, be paid / provided a Reward, as well as constitute grounds for limiting access to the Customer Profile.

The Operator shall not be liable for unauthorized access of any third parties to Customer credentials stored in Third Party Services or to the Customer Profile during Authentication using Third Party Services, in cases where such access resulted from the Customer's actions, e.g., conveying passwords or codes to third parties or the Customer violating the terms of use of Third Party Services.

The information about Third Party Services and the list thereof are posted on the information resource on the Internet at: <https://privetmir.ru> and <https://vamprivet.ru>.

3.2.11. Termination of Customer's Participation in the Loyalty Program

The Customer's participation in the Loyalty Program can be terminated on the following grounds:

- **at the initiative of the Operator.** The Operator is entitled to terminate the Customer's participation in the Loyalty Program without prior notice for any reason, including if the Customer fails to comply with the Regulations and/or commits fraud aimed at obtaining Rewards, and/or provides misleading information or misrepresentations about themselves.

Should the Operator decide to terminate the Customer's participation in the Loyalty Program, the Operator notifies the Customer thereof via the Customer Profile. The Customer's participation in the Loyalty Program terminates the moment the information is posted in the Customer Profile;

- **at the initiative of the Customer.** The Customer is entitled to terminate their participation in the Loyalty Program at any time by deleting their profile (account) in the Customer Profile on the Website. The Customer's participation in the Loyalty Program terminates the moment their profile (account) is deleted from the Customer Profile.

When the individual accedes to the Regulations (registers in the Loyalty Program) by performing acts aimed at participation in the Loyalty Program provided for by Subsection 3.2.2.3 hereof, if the individual notifies the Customer Support or the Issuer of their refusal to accede to the Regulations (register in the Loyalty Program), the Operator, within three (3) business days from receipt of this notification, informs the individual of the termination of Customer's participation in the Loyalty Program by sending a text message.

When the Customer's participation in the Loyalty Program terminates:

- Rewards (including Rewards for Goods purchased by the Customer with a Mir Card or using SBP under a Promotion) to be accrued and paid / provided to the Customer are accrued and paid / provided in the manner set forth in the Regulations and appendices thereto, provided that the Customer performs acts that meet the Promotion conditions before the Customer's participation in the Loyalty Program terminates. After termination of Customer's participation in the Loyalty Program Rewards are not accrued and are not paid / provided;
- the Reward for Goods purchased by the Customer with a Mir Card or using SBP under the Promotion before the termination of the Customer's participation in the Loyalty Program and returned by the Customer to the Partner / Operator after the termination of the Customer's participation in the Loyalty Program is refunded under the Regulations.

The termination of the Customer's participation in the Loyalty Program does not release the Customer from obligations arising in connection with their participation in the Loyalty Program, including those related to the refund of the Reward and other settlement.

3.3. Partner

3.3.1. Partner's Rights and Obligations

3.3.1.1. The Partner shall:

- perform its activities in accordance with the Regulations, Loyalty Program Standards and Fees, as well as under agreements with the Acquirer;
- coordinate with the Acquirer, Operator the participation in the Loyalty Program;
- pay to the Acquirer fees in accordance with the Regulations and Fees;
- pay / provide a Reward to a Customer in accordance with Promotion conditions, the Regulations and Fees;
- fulfill the Operator's requirement to refund the Reward amount paid by the Operator on behalf of the Partner under the Partner Promotion within the time period specified by the Operator;
- ensure payment for Goods and settlement related to payment / provision of the Reward through the Acquirer that approved the Partner's participation in the Loyalty Program / agreed to support the Partner's participation (settlement) in the Loyalty Program;
- arrange Promotions in accordance with the Promotion Rules and the laws of the Russian Federation;
- provide the Operator, for the purposes of arranging a Promotion providing for Reward payment for purchase of Goods with Mir Cards / changing the conditions (description) of

the Promotion providing for Reward payment for purchase of Goods with Mir Cards, with the Card Acceptor ID Code and the Card Acceptor Terminal ID in the manner stipulated hereby;

- provide the Operator, for the purposes of arranging a Promotion providing for Reward payment for purchase of Goods using SBP / changing the conditions (description) of the Promotion providing for Reward payment for purchase of Goods using SBP, with the Partner ID in SBP (Legal ID) and the Partner's POS ID in SBP (Merchant ID) in the manner stipulated hereby;
- update the information about the Card Acceptor ID Code and Card Acceptor Terminal ID registered in the Loyalty Program;
- support the Operator in testing of the Promotion arrangement, changes in conditions (description) of the Promotion, in the manner determined by the Operator or specified by the Operator in the relevant request;
- enforce all rights of Customers as consumers provided for by the laws of the Russian Federation when transferring Goods to Customers under Promotions performed under the Loyalty Program;
- guarantee to Customers that the Goods they purchase under a Promotion with a Mir Card or using SBP comply with the Promotion conditions (including when holding Product-dependent Promotions);
- guarantee to the Operator that Goods sold to Customers under Promotions meet the requirements of the laws of the Russian Federation, that their sale is not limited nor prohibited;
- guarantee to the Operator the availability of all required rights / licenses / permits to sell Goods to Customers under Promotions;
- independently determine contractual relations associated with the purchase of Goods by Customers under Promotions under the Loyalty Program;
- provide the Operator with the information and documents related to the Partner's participation in the Loyalty Program, including those related to Requests received from Customers in the manner and within the time limits specified by the Operator in the corresponding request;
- notify the Operator of changes in the information contained in the registration form (application) provided for the purposes of accedence to the Regulations, as well as the information registered in the Loyalty Program (Partner registration data) not later than ten (10) business days before such changes take effect via the Partner Profile / Partner communication channels determined by the Operator;

- provide assistance to the Operator in dispute resolution;
- within the period specified in the Operator's request, reimburse in cash the expenses incurred by the Operator if fulfilling the obligation to pay a fine to a Customer for a Partner;
- ensure the storage of data in a way that prevents unauthorized persons from accessing it, independently take all measures required to maintain confidentiality, prevent unauthorized use and protect the Partner Profile from unauthorized access by unauthorized persons;
- ensure the use of antivirus protection on firmware used to access the Partner Profile;
- independently track changes made by the Operator to the Regulations, Loyalty Program Standards and Fees, and visit the Website to obtain the latest information;
- ensure integrity and invariability of any information about the Loyalty Program (including the information about Promotions and terms of participation therein, about Goods and terms of their purchase) posted on the Partner's resources, including on the Internet, the information posted on the Website or in the Mobile Application;
- ensure that funds spent by the Customer on the purchase of Goods under the Promotion are refunded if such Goods are returned, using credentials of the Mir Card that was used to pay for the Goods (if the Goods were purchased under the Promotion providing for payment of Rewards for purchasing Goods with Mir Cards), specifying all the necessary identifiers, or using the same Customer account that was used to purchase the Goods (if the Goods were purchased under the Promotion providing for payment of Rewards for purchasing Goods using SBP), specifying all the necessary identifiers;
- perform other obligations of the Partner, as determined by the Regulations, Loyalty Program Standards and Fees, and the laws of the Russian Federation.

3.3.1.2. **The Partner shall have the right to:**

- determine (change), as agreed upon with the Operator, the procedure and terms of the Promotion, the Reward settlement procedure;
- receive from the Customer the Reward refund in accordance herewith. If the Operator is unable to refund the Reward, the Partner is entitled to independently request the refund of the Reward from the Customer under the laws of the Russian Federation;
- use additional services and facilities provided for by the Loyalty Program;

- receive information about purchase of Goods transactions performed with Mir Cards or using SBP, the amounts of Rewards payable to the Customer or refundable by the Customer, and other information about the Loyalty Program;
- when detecting that Rewards were not accrued / were accrued incorrectly to Customers under the Promotion (including incorrect Promotion arrangement), independently contact the Operator to calculate Rewards, other fees under the Regulations and Fees and include them into settlement with Banks;
- terminate the participation in the Loyalty Program in accordance with the Regulations;
- engage third parties in performing obligations defined herein. Charging third parties with the performance of obligations does not relieve the Partner from liability to the Subjects for the performance hereunder;
- assist the Operator when individuals accede to the Regulations and register Mir Cards in the Loyalty Program according to the procedure defined herein;
- post the information about the Loyalty Program (including the information about Promotions and terms of participation therein, about Goods and terms of their purchase) on its own resources, including on the Internet;
- exercise other rights provided for by the Regulations and the laws of the Russian Federation.

3.3.2. Merchant's Accedence to the Regulations (Registration in the Loyalty Program) as Partner

A Merchant intending to accede to the Regulations as a Partner must meet the following criteria:

- be a legal entity or a sole proprietor established under the laws of the Russian Federation, or an organization established under the laws of foreign states, located outside the Russian Federation;
- not carry out activities forbidden by the laws of the Russian Federation;
- have a contractual relationship with the Acquirer who is a Loyalty Program Subject to settle over purchase of Goods transactions performed with Mir Cards;
and/or
- have a contractual relationship with the Acquirer who is a Loyalty Program Subject to settle over purchase of Goods transactions performed using SBP.

A Merchant is entitled to accede to the Regulations (register in the Loyalty Program) for the purposes of arranging Promotions providing for Reward payment for purchase of Goods either only with Mir Cards or only using SBP, or with Mir Card and SBP.

Providing inaccurate, outdated or incomplete information may prevent a Merchant from registering in the Loyalty Program, participating in the Loyalty Program, and may also constitute grounds for limiting access to the Partner Profile.

For the purposes of accedence to the Regulations (registration in the Loyalty Program), the Merchant or its authorized representative submits (sends) to the Operator the original copy of the application for the Merchant's accedence to the Regulations on forms given in Appendix 6 hereto, and the original copy of the Permit to use trademark (service mark) under the rightholder's control / Letter of guarantee on forms given in Appendix 6 hereto.

For the purposes of accedence to the Regulations (registration in the Loyalty Program), the Merchant (to the extent technically feasible by the Operator) can also fill out the registration form on the Website in the Partner Profile and submit (send) to the Operator in accordance with the procedure defined in the Regulations the application for the Merchant's accedence to the Regulations on forms given in Appendix 6 hereto, as well as the Permit to use trademark (service mark) under the rightholder's control / Letter of guarantee on forms given in Appendix 6 hereto.

The procedure for registering a Merchant in the Loyalty Program as a Partner is defined in Appendix 6 hereto, while the Operator sending a notification to the Merchant on registering the Merchant in the Loyalty Program is the moment when the Merchant accedes to the Regulations as a Partner, meaning:

- a confirmation that at the time of accedence to the Regulations the Merchant has read and understood the Regulations, including Loyalty Program Standards and Fees, and found no obstacles to the participation in the Loyalty Program;
- Merchant's acceptance of all the terms and conditions of the Regulations, including Loyalty Program Standards and Fees, without any exceptions and/or limitations.

A Partner may also expand its participation in the Loyalty Program (e.g., a Partner having earlier acceded to the Loyalty Program for the purposes of arranging Promotions providing for Reward payment for purchase of Goods only with Mir Cards, may expand its participation to arranging Promotions providing for Reward payment for purchase of Goods only using SBP, and vice versa). The procedure for expanding the Partner's participation in the Loyalty Program is defined in Appendix 6 hereto.

The procedure for registering an additional trademark and/or service mark of a Partner (hereinafter - Partner's additional trademark) in the Loyalty Program is defined in Appendix 6 hereto.

The Procedure for appointing an additional Acquirer to support the Partner's participation in the Loyalty Program is defined in Appendix 6 hereto.

3.3.3. Changing Partner Credentials

In case of changes in the information registered in the Loyalty Program, as well as any other changes that may significantly affect the Partner's or Operator's execution of the Regulations, the Partner must make the appropriate changes to the registration form in the Partner Profile / by providing the Operator with the information about changes via communication channels with the Partner determined by the Operator, including the procedure defined in Appendix 6 hereto.

3.3.4. Partner Profile

The Partner Profile is accessed based on successful Partner Authentication using login as well as password provided by the Operator / generated by the Partner to access the Partner Profile.

In case of unauthorized access of third parties to the information about password and/or the Partner Profile, the Partner must immediately notify the Customer Support or use other communication channels with the Partner determined by the Operator.

The Partner must make sure that only the Partner and/or Partner's authorized persons use the Partner Profile. The use of the Partner Profile by Partner's authorized persons does not release the Partner from liability to Subjects from the execution of these Regulations, as well as the obligation to store their data in a way that prevents access to it by unauthorized persons, from the obligation to take measures to maintain confidentiality, prevent unauthorized use and protect the Partner Profile from unauthorized access by unauthorized persons.

Should the Partner lose login and/or password, the Partner can:

- contact the Customer Support or use other communication channels with the Partner determined by the Operator;
- request a new temporary password by filling out the appropriate form on the Website.

The Partner Profile allows:

- accompanying the Partner at all stages of its participation in the Loyalty Program, including at the stage of accedence to the Regulations (registration in the Loyalty Program);
- making a list of the Partner credentials;
- making changes to the Partner credentials;
- arranging Promotions, making changes to conditions (description) of Promotions, suspending Promotions in accordance with the Regulations;
- exchanging information under the Loyalty Program;

- generating reports on the payment / provision of Rewards, other fees, and transactions performed under the Loyalty Program;
- using other services provided by the functionality of the Partner Profile.

The Operator shall have the right to:

- deny a Partner access to the Partner Profile if the Partner violates the Regulations;
- deny a Partner Promotion arrangement, making changes to conditions (description) of Promotions, suspending Promotions in cases where these actions of the Partner can harm the Operator's goodwill and/or cause financial losses and/or lead to other adverse consequences for the Operator, as well as in other cases provided for by the Regulations;
- restrict the Partner's access to all or some functions of the Partner's Profile;
- make changes to the Partner Profile without prior notice to the Partner.

If the Partner ceases to participate in the Loyalty Program, the Operator will block the Partner's access to the Partner Profile after ninety (90) calendar days from the date the Partner ceases to participate in the Loyalty Program.

3.3.5. Partner Promotion

The Partner is entitled to arrange a Promotion subject to the following conditions:

- The Partner is an active participant of the Loyalty Program;
- The Operator assigned a Partner ID to the Partner (Partner's POS for which the Promotion is arranged);
- The Acquirer who approved the Partner's participation in the Loyalty Program and ensures processing and settlement of purchase transactions for which the Promotion is arranged is a Loyalty Program Subject.

The Partner's Promotion is arranged in accordance with the Partner's Promotion Rules. The Partner is entitled to change the conditions (description) of the Promotion posted on the Website and on the SBP Site (if an SBP Promotion is arranged), if such changes do not cause deterioration of the existing conditions (description) of the Promotion.

The Partner is entitled to suspend the Promotion if such suspension is due to valid reasons (including technical), and:

- the suspension does not entail the reduction of the Promotion term;
- upon expiration of the suspension, the Promotion must remain in force on terms not less favorable than those specified by the Partner when arranging the Promotion or changing

the Promotion conditions in accordance with the Regulations prior to the suspension. Should the Partner violate these terms, the Operator is entitled to demand that the Partner make appropriate changes in the conditions of the Promotion, and the Partner must eliminate the identified violations within one (1) business day from the Operator's sending of such demand.

The Operator is entitled to deny the Partner the suspension of the Promotion, including if the Operator does not deem the reason for Promotion suspension valid.

A third party (authorized by the Partner) can arrange Promotions, make changes to Promotion conditions (description), suspend Promotion periods on behalf of the Partner. The third party (authorized by the Partner) performing these actions does not release the Partner from liability to Subjects from the execution of these Regulations.

The Partner arranges the Promotion, makes changes to conditions (description) of the Promotion, suspends the Promotion in accordance with the provisions of this Subsection and Appendix 6 to the Regulations.

The Operator is entitled to suspend the Promotion in the following cases:

- if the Partner fails to fulfill (improperly fulfills) or fails to ensure fulfillment of obligations provided for hereby, or if the Operator has information, including from the Partner and/or Bank, indicating the possibility of such failure to fulfill (improper fulfillment, failure to ensure fulfillment), including:
 - the Partner's obligation to pay / provide a Reward to a Customer; obligation to ensure payment for Goods and settlement related to payment / provision of a Reward, through an Acquirer who approved the Partner's participation in the Loyalty Program / agreed to support the Partner's participation (settlement) in the Loyalty Program; obligation to notify the Operator of changes in credentials in the registration form (application) provided for the purposes of accedence to the Regulations, information registered in the Loyalty Program (Partner's credentials), or to make the corresponding changes to the registration form in the Partner Profile in the cases, in the manner and within the time limits defined by the Regulations;
- if the Bank fails to fulfill (improperly fulfills) or fails to ensure fulfillment of obligations provided for hereby, or if the Operator has information, including from the Partner and/or Bank, indicating the possibility of such failure to fulfill (improper fulfillment, failure to ensure fulfillment), including:

- Acquirer's obligations to specify the Partner ID in authorization requests and clearing messages, to provide to the Partner settlement services related to payment / provision of a Reward to a Customer;
- the Issuer's obligation to credit the Reward amount to the Customer in the manner and within the time frames specified herein.

The Operator notifies the Partner of the Promotion suspension (suspension cancellation) not later than the date of the Promotion suspension (suspension cancellation), specifying the grounds (except the notice of suspension cancellation) via the Partner Profile / e-mail address specified in the application for the Merchant's accedence to the Regulations, or using other contact details defined for interaction between the Operator and the Partner.

If the suspension is canceled, the Promotion must remain in force on terms not less favorable than those specified by the Partner when arranging the Promotion or changing the Promotion conditions in accordance with the Regulations prior to the suspension. Should the Partner violate these terms, the Operator is entitled to demand that the Partner make appropriate changes in the conditions of the Promotion, and the Partner must eliminate the identified violations within one (1) business day from the Operator's sending of such demand.

No Rewards (including Rewards for Goods purchased by a Customer with a Mir Card or using SBP under the Promotion) shall be accrued / payable / provided under the Promotion that was suspended by the Partner / Operator.

An expired Promotion becomes unavailable to Customers.

3.3.6. Termination of Partner's Participation in the Loyalty Program

The Partner's participation in the Loyalty Program can be terminated on the following grounds:

- **at the initiative of the Operator.** The Operator is entitled to stop the Partner's participation in the Loyalty Program, including in the following cases:
 - initiation of bankruptcy (insolvency) proceedings against the Partner; declaring the Partner insolvent (bankrupt); liquidation of the Partner;
 - the Partner violating the requirements of the Regulations, the laws of the Russian Federation;
 - failure to fulfill and/or improper fulfillment by the Partner of its obligations to the Subjects;

- the Partner's discharge of a contractual relationship with the Acquirer for settlement of purchase of Goods transactions performed with Mir Cards or using SBP, respectively;
- termination of Loyalty Program participation of the Acquirer who approved the Partner's participation in the Loyalty Program;
- damage to the Operator's goodwill, including establishing facts of claims from other Loyalty Program Participants, obtaining adverse information about the Partner from competent authorities and/or publicly accessible sources.

Should the Operator decide to terminate the Partner's participation in the Loyalty Program, the Operator will notify the Partner, the Acquirer who approved the Partner's participation in the Loyalty Program / agreed to support the Partner's participation (settlement) in the Loyalty Program, specifying the reason, termination date of all Promotions (if there are ongoing Partner Promotions) and time / date of termination of the Partner's participation in the Loyalty Program via the Partner Profile / e-mail address specified in the application for the Merchant's accedence to the Regulations (or using other contact details defined for interaction between the Operator and the Partner), and the Portal, and it unilaterally blocks the creation of new Promotions for the Partner from the date of the Operator's notification. The Partner's participation in the Loyalty Program is terminated from the moment / date specified in the Operator's notification;

- **at the initiative of the Partner.** The Partner is entitled to unilaterally decide to terminate the participation in the Loyalty Program. Should the Partner make such a decision, it must notify the Acquirer who approved the Partner's participation in the Loyalty Program / agreed to support the Partner's participation (settlement) in the Loyalty Program, and the Operator by providing (submitting) to the Operator the original copy of the application for Loyalty Program participation termination at the initiative of the Partner in accordance with the terms set forth in Appendix 6 hereto. The Operator unilaterally blocks the creation of new Promotions for the Partner, and also terminates all Partner Promotions (if there are ongoing Partner Promotions). The Partner's participation in the Loyalty Program is terminated from the moment / date determined in accordance with Appendix 6 hereto.

Before the moment / date of termination of Partner's participation in the Loyalty Program, the Partner must perform all of its obligations, financial and otherwise, incurred towards other Subjects during the partner's participation in the Loyalty Program.

The termination of the Partner's participation in the Loyalty Program does not release the Partner from obligations arising in connection with the participation in the Loyalty Program.

3.4. Acquirer

3.4.1. Acquirer's Rights and Obligations

3.4.1.1. The Acquirer shall:

- perform its activities in accordance with the Regulations, Loyalty Program Standards, Mir Payment System Regulations and Fees, the Bank of Russia Payment System regulations, as well as under agreements with Partners, related to settlement of purchase of Goods transactions performed with Mir Cards or using SBP;
- independently determine the contractual relationship with Partners, related to the settlement of purchase of Goods transactions performed with Mir Cards or using SBP;
- provide in agreements with the Partner for the Acquirer's right to debit funds from the Partner's bank account in the amount of Rewards and other fees provided for by the Loyalty Program Fees, the amount of Loyalty Program Adjustments for SBP Transactions, against an order drawn up by the Acquirer based on the information received from the Operator;
- maintain liquidity for faster payments with the Bank of Russia sufficient for payment or refund of Reward amounts for transactions performed using SBP, the amount of Loyalty Program Adjustments for SBP Transactions;
- maintain liquidity on the correspondent account (subsidiary account) sufficient for payment of other fees provided for by the Loyalty Program Fees for SBP transactions;
- provide the Operator with information on the possibility of off-us funds transfers to its correspondent account (subsidiary account) opened with the Bank of Russia for the purposes of payment and/or refund of Rewards for SBP transactions, amounts of Loyalty Program Adjustments for SBP Transactions, other fees provided for by the Loyalty Program Fees for SBP transactions, within the time limits specified by the Operator in the corresponding request;
- provide the Operator with information about debiting from the Partner's account of the Reward amount and/or crediting to the Partner's account of the Reward refund amount, amounts of Loyalty Program Adjustments for SBP Transactions, about debiting of other fee amounts provided for by the Loyalty Program Fees for SBP transactions, within the time limits specified by the Operator in the corresponding request;
- specify in authorization requests and clearing messages the Partner ID that the Acquirer receives from the Operator in accordance with requirements of the Regulations;
- provide the Partner with settlement services related to payment / provision of Rewards to Customers and/or refund of Reward amounts by Customers, including in case of their

erroneous accrual or accrual upon Customer's failure to comply with the Promotion conditions, in accordance with the Regulations and separately concluded agreements between the Acquirer and the Partner;

- debit the Reward amount payable to the Customer from the Partner's bank account (unless the agreement between the Acquirer and the Partner stipulates a different settlement procedure for Rewards payment, provided that the following time limit is observed) or credit the Reward amount, the amount of Loyalty Program Adjustments for SBP Transactions, according to the information received from the Operator, for Mir Card transactions – within one (1) business day upon receipt of this information, for SBP transactions – in real time, unless the Promotion conditions provide otherwise;
- pay the Operator, the Issuer fees in accordance with the Regulations and Fees. The Acquirer charges the Operator with generating a payment order for fees and/or Rewards on behalf of the Acquirer in the amount determined by the Fees, and with setting the Acquirer's net position in accordance with the Mir Payment System Regulations, taking into account the amounts of these payments;
- provide the Operator with the information and documents related to the Acquirer's participation in the Loyalty Program, including those related to Requests received from Customers in the manner and within the time limits specified by the Operator in the corresponding request;
- provide assistance to the Operator in dispute resolution;
- support the Partner and the Operator in testing of the Promotion arrangement, changes in conditions (description) of the Promotion, in the manner determined by the Operator or specified by the Operator in the relevant request;
- within the period specified in the Operator's request, reimburse in cash the expenses incurred by the Operator if fulfilling the obligation to pay a fine to a Customer for an Acquirer;
- to access the Portal to interact under the Loyalty Program, use the login and password obtained when registering access management on the Portal;
- to access the Bank Profile, use the login and password obtained in accordance with Subsection 3.4.4 of the Regulations;
- ensure the use of the Portal / Bank Profile for the purposes of interaction under the Loyalty Program by persons authorized to perform legal and physical acts determined by the Regulations;
- ensure the storage of Acquirer data in a way that prevents access to it by unauthorized persons, independently take all measures required to maintain confidentiality, prevent

- unauthorized use and protect the Acquirer data from unauthorized access by unauthorized persons;
- ensure the use of antivirus protection on firmware used to access the Portal / the Bank Profile;
- independently track changes made by the Operator to the Regulations, Loyalty Program Standards and Fees, and visit the Website (Portal) to obtain the latest information;
- notify the Operator of changes in the information contained in the registration form (application) provided for the purposes of accedence to the Regulations, as well as the information registered in the Loyalty Program (Acquirer registration data) not later than ten (10) business days before such changes take effect via the Portal;
- perform other obligations of the Acquirer, as determined by the Regulations, Loyalty Program Standards and Fees, and the laws of the Russian Federation.

3.4.1.2. **The Acquirer shall be entitled to:**

- request the Operator to provide Partner ID, including additional one;
- receive fees in accordance with the Regulations and Fees;
- initiate the termination of Partner's participation in the Loyalty Program previously approved by the Acquirer;
- initiate the termination of Partner settlement support for Promotions under the Loyalty Program, by notifying the Operator (via the Bank Profile / Portal) and the Partner (in the manner agreed upon between the Acquirer and the Partner) forty-five (45) calendar days prior to the actual date of termination of Partner settlement support for Promotions under the Loyalty Program;
- use additional services and facilities provided for by the Loyalty Program;
- receive information about purchase of Goods transactions performed with Mir Cards or using SBP, the amounts of Rewards payable to the Customer or refundable by the Customer, and other information about the Loyalty Program;
- engage third parties (TPP) for information exchange and technical interaction with the Operator under the Loyalty Program. Charging third parties (TPP) with the performance of obligations does not relieve the Acquirer from liability to the Subjects for the performance hereunder;
- post the information about the Loyalty Program (including the information about Promotions and terms of participation therein, about Goods and terms of their purchase) on its own resources, including on the Internet;

- terminate the participation in the Loyalty Program in accordance with the Regulations;
- exercise other rights provided for by the Regulations and the laws of the Russian Federation.

3.4.2. Accedence of Credit Institution to the Regulations (Registration in the Loyalty Program) as Acquirer

A credit institution intending to accede to the Regulations as Acquirer and supporting Partner's settlement of Promotions related to the purchase of Goods with Mir Cards, must match the following criteria:

- have a valid banking license of the Bank of Russia;
- be an active Direct Participant of Mir.

A credit institution intending to accede to the Regulations as Acquirer and supporting Partner's settlement of Promotions related to the purchase of Goods using SBP, must match the following criteria:

- have a valid banking license of the Bank of Russia;
- be a valid SBP participant under the Faster Payments System Operational and Clearing Regulations.

The procedure for a credit institution's accedence to the Regulations (registration in the Loyalty Program) as an Acquirer is defined in the *NSPK JSC Loyalty Program Standard. Credit Institution Registration in the Loyalty Program as Acquirer and Certain Terms of Interaction Between Acquirer and Operator Under the Loyalty Program* on the Portal.

Providing inaccurate, outdated or incomplete information may result in the inability to register in the Loyalty Program, participate in the Loyalty Program, and may also constitute grounds for limiting access to the Bank Profile.

A credit institution acceding to the Regulations as an Acquirer means:

- a confirmation that at the time of accedence to the Regulations the credit institution has read and understood the Regulations, including Loyalty Program Standards and Fees, and found no obstacles to the participation in the Loyalty Program;
- credit institution's acceptance of all the terms and conditions of the Regulations, including Loyalty Program Standards and Fees, without any exceptions and/or limitations.

Credit institutions are entitled to accede to the Regulations not only as Acquirers supporting Partner's settlement of Promotions related to the purchase of Goods either only with Mir Cards or only using SBP,

but also as Acquirers supporting Partner's settlement of Promotions related to the purchase of Goods both with Mir Cards and using SBP. When registering in the Loyalty Program, a credit institution should independently determine the scope of its participation in the Loyalty Program.

Credit institutions are also entitled to expand their participation in the Loyalty Program with regards to the support of Partners' participation (settlement), by notifying the Operator via the Portal and coordinating with the Operator the starting date of the Loyalty Program participation expansion.

In addition, if a credit institution has previously acceded to the Regulations as Acquirer with regards to the support of Partners' participation (settlement) of Promotions providing for Reward payment for purchase of Goods with Mir Cards, then, at first instance of coordination of participation (settlement) support for any of the Partners for Promotions providing for Reward payment for purchase of Goods using SBP, such an Acquirer is deemed to have confirmed in full its participation in the Loyalty Program (with regards to the support of Partners' participation (settlement) of Promotions providing for Reward payment for purchase of Goods both with Mir Cards and using SBP) and its acceptance of all conditions of the Loyalty Program Regulations and Standards in their entirety without any exceptions or limitations.

3.4.3. Changing Acquirer Credentials

In case of changes in the credentials registered in the Loyalty Program, as well as any other changes that may significantly affect the Acquirer's or Operator's execution of the Regulations, the Acquirer must make the appropriate changes to the registration form on the Portal.

3.4.4. Bank Profile

To gain access to the Bank Profile, the Acquirer provides the Operator with the application about contact persons in accordance with the *Mir Loyalty Program Standard. Credit Institution Registration in the Loyalty Program as Acquirer and Certain Terms of Interaction Between Acquirer and Operator Under the Loyalty Program* on the Portal.

The Bank Profile is accessed based on successful Acquirer Authentication using login and password for the Bank Profile provided by the Operator.

In case of unauthorized access of third parties to the information about password and/or the Bank Profile, the Acquirer must immediately signal this via the Portal / communication channels determined by the Operator.

The Acquirer must make sure that only the Acquirer and/or Acquirer's authorized persons use the Bank Profile. The use of the Bank Profile by Acquirer's authorized persons does not release the Acquirer from liability to Subjects from the execution of these Regulations, as well as the obligation to store their data in a way that prevents access to it by unauthorized persons, from the obligation to take measures to

maintain confidentiality, prevent unauthorized use and protect the Bank Profile from unauthorized access by unauthorized persons.

If the Acquirer loses the login and/or password, the Acquirer can request new password by filling out a corresponding form on the Website.

The Bank Profile allows for the information exchange with the Operator, including for the purposes of approval of support for the Partner's participation (settlement) in the Loyalty Program, use of other services provided to the Acquirer by the functionality of the Bank Profile.

The Operator shall have the right to:

- deny an Acquirer access to the Bank Profile if the Acquirer violates the Regulations;
- restrict the Acquirer's access to all or some functions of the Bank Profile;
- make changes to the Bank Profile without prior notice to the Acquirer.

If the Bank ceases to participate in the Loyalty Program, the Operator will block access to the Bank Profile from the date the Bank ceases to participate in the Loyalty Program.

3.4.5. Acquirer's Participation in Certain Procedures of Interaction between Merchant (Partner) and Operator

The Acquirer's participation in certain procedures of interaction between the Merchant (Partner) and the Operator is set forth in Appendix 6 to the Regulations.

3.4.6. Termination of Acquirer's Participation in the Loyalty Program

The Acquirer's participation in the Loyalty Program can be terminated on the following grounds:

- **at the initiative of the Operator.** The Operator is entitled to stop the Acquirer's participation in the Loyalty Program, including in the following cases:
 - the revocation of the Acquirer's banking license by the Bank of Russia;
 - the Acquirer violating the requirements of the Regulations, the laws of the Russian Federation;
 - failure to fulfill and/or improper fulfillment by the Acquirer of its obligations to the Subjects;
 - damage to the Operator's goodwill, including establishing facts of claims from other Loyalty Program Participants, obtaining adverse information about the Acquirer from competent authorities and/or publicly accessible sources;
 - suspension and/or termination of the Acquirer's participation in Mir;

- suspension and/or termination of the Acquirer's participation in the Bank of Russia Payment System.

Should the Operator decide to terminate the Acquirer's participation in the Loyalty Program, the Operator will notify the Acquirer, specifying the reason and date of termination of the Acquirer's participation in the Loyalty Program via the Portal; the Acquirer notifies Partners whose participation in the Loyalty Program was approved by the Acquirer of the Operator's decision in a manner agreed upon by the Acquirer and its Partners. The Acquirer's participation in the Loyalty Program is terminated from the date specified in the Operator's notification;

- **at the Acquirer's initiative.** The Acquirer is entitled to unilaterally decide to terminate the participation in the Loyalty Program. If such a decision is made, the Acquirer must notify the Operator thereof via the Portal and Partners - in a manner agreed upon by the Acquirer and its Partners, not later than ninety (90) calendar days prior to the date of the potential termination of participation in the Loyalty Program.

Starting from the date when the Operator notifies the Acquirer of the decision to terminate the Acquirer's participation in the Loyalty Program / the Acquirer notifies the Operator of the termination of participation in the Loyalty Program, the Acquirer does not have the right to coordinate the participation of Merchants in the Loyalty Program.

Within the period specified by the Operator when making the decision to terminate the Acquirer's participation in the Loyalty Program or not later than forty-five (45) calendar days before the date of termination of the Acquirer's participation in the Loyalty Program at the Acquirer's initiative, the Operator unilaterally terminates all Promotions of Partners whose participation in the Loyalty Program was previously approved by the Acquirer, and also blocks the arrangement of new Promotions by these Partners. Before the date of termination of the Acquirer's participation in the Loyalty Program, the Acquirer must perform all of its obligations, financial and otherwise, incurred towards other Subjects during the Acquirer's participation in the Loyalty Program.

The termination of the Acquirer's participation in the Loyalty Program does not release the Acquirer from obligations arising in connection with the participation in the Loyalty Program.

The Acquirer, simultaneously supporting the Partner's settlement of Promotions related to the purchase of Goods with Mir Cards and using SBP, is entitled both to terminate its participation in the Loyalty Program in full and to reduce the scope of its participation with regards to the support of Partners' settlement. To reduce the scope of its participation in the Loyalty Program, the Acquirer must send a corresponding notification to the Operator via the Portal. The interaction to reduce the scope of its participation is similar to the interaction provided for in this paragraph hereof.

3.5. Issuer

3.5.1. Issuer's Rights and Obligations

3.5.1.1. The Issuer shall:

- perform its activities in accordance with the Regulations, Loyalty Program Standards, Fees and the Mir Payment System Regulations, as well as under agreements with Customers;
- independently determine contractual relations with Customers related to the performance of transactions with Mir Cards and using SBP;
- make a provision in agreements entered into with Customers for the Issuer's right to debit funds from Customers' bank account in the amount of to the Reward refundable to the Operator / Partner, the amount of the Loyalty Program Adjustments for SBP Transactions, in accordance with the Regulations or Promotion conditions, against an order drawn up by the Issuer based on the information received from the Operator;
- credit to the Customer the Reward amount accrued for Promotions providing for purchase of Goods with Mir Cards in accordance with the information received from the Operator, to the Customer's bank account, or increase the Customer's e-money balance by the Reward amount within three (3) business days from the date the Reward amount is credited to the Issuer's account, unless otherwise provided for by the agreements between the Issuer and the Customer. The Issuer charges the Operator with setting the Issuer's net position in accordance with the Mir Payment System Regulations taking into account Reward amounts to be credited to the Customer;
- debit from the Customer the Reward amount refundable to the Partner / Operator, including in case of an erroneous accrual of a Reward or its accrual upon Customer's failure to comply with the Promotion conditions, in accordance with the information received from the Operator, by debiting the Reward amount (in full or in part) from the Customer's bank account or decreasing the Customer's e-money balance by the Reward amount (in full or in part) within one (1) business day from the receipt of this information. The Issuer charges the Operator with generating a payment order for the Reward amount refundable to the Partner / Operator (in full or in part) on behalf of the Issuer, including in case of an erroneous accrual of a Reward or its accrual upon Customer's failure to comply with the Promotion conditions, and with setting the Issuer's net position in accordance with the Mir Payment System Regulations, taking into account the specified Reward amounts;

- ensure that funds are available to Customer in real time in the amount of Rewards accrued for Promotions providing for purchase of Goods using SBP;
- maintain liquidity for faster payments with the Bank of Russia sufficient for refund of Reward amounts for transactions performed using SBP, the amount of Loyalty Program Adjustments for SBP Transactions;
- provide the Operator with information on the possibility of off-us funds transfers to its correspondent account (subsidiary account) opened with the Bank of Russia for the purposes of Rewards crediting for SBP transactions, amounts of Loyalty Program Adjustments for SBP Transactions within the time limits specified by the Operator in the corresponding request;
- provide the Operator with information on crediting the Reward amount to the Customer's account, amounts of Loyalty Program Adjustments for SBP Transactions, erroneously debited from the Customer for SBP transactions, and/or on debiting from the Customer's account the Reward refund amount, the amount of Loyalty Program Adjustments for SBP Transactions, within the time limits specified by the Operator in the corresponding request;
- be liable to Subjects for financial obligations arising from the payment / provision / refund of Rewards of sponsored Issuers who are Indirect Participants;
- provide the Operator with the information and documents related to the Issuer's participation in the Loyalty Program, including those related to Requests received from Customers in the manner and within the time limits specified by the Operator in the corresponding request;
- provide assistance to the Operator in dispute resolution;
- to access the Portal to interact under the Loyalty Program, use the login and password obtained when registering access management on the Portal;
- to access the Bank Profile, use the login and password obtained in accordance with Subsection 3.5.5 of the Regulations;
- ensure the use of the Portal / Bank Profile for the purposes of interaction under the Loyalty Program by persons authorized to perform legal and physical acts determined by the Regulations;
- ensure the storage of Issuer data in a way that prevents access to it by unauthorized persons, independently take all measures required to maintain confidentiality, prevent unauthorized use and protect the Issuer data from unauthorized access by unauthorized persons;

- ensure the use of antivirus protection on firmware used to access the Portal / the Bank Profile;
- independently track changes made by the Operator to the Regulations, Loyalty Program Standards and Fees, and visit the Website (Portal) to obtain the latest information;
- notify the Operator of changes in the information contained in the registration form (application) provided for the purposes of accedence to the Regulations, as well as the information registered in the Loyalty Program (Issuer registration data) not later than ten (10) business days before such changes take effect via the Portal;
- perform other obligations of the Issuer, as determined by the Regulations, Loyalty Program Standards, Fees, and the laws of the Russian Federation.

3.5.1.2. **The Issuer shall be entitled to:**

- receive fees in accordance with the Regulations and Fees;
- use additional services and facilities provided for by the Loyalty Program;
- receive information about purchase of Goods transactions performed with Mir Cards issued by it or using SBP (if the Issuer implemented the purchase of Goods using SBP for individuals), about the amounts of Rewards payable to the Customer or refundable by the Customer, and other information about the Loyalty Program;
- engage third parties (TPP) for information exchange and technical interaction with the Operator under the Loyalty Program. Charging third parties (TPP) with the performance of obligations does not relieve the Issuer from liability to the Subjects for the performance hereunder;
- terminate the participation in the Loyalty Program in accordance with the Regulations;
- post the information about the Loyalty Program (including the information about Promotions and terms of participation therein, about Goods and terms of their purchase) on its own resources, including on the Internet;
- exercise other rights provided for by the Regulations and the laws of the Russian Federation.

3.5.2. **Accedence of Credit Institution to the Regulations (Registration in the Loyalty Program) as Issuer**

A credit institution intending to accede to the Regulations as an Issuer must meet the following criteria:

- have a valid license issued by the Bank of Russia for conducting banking operations;
- be an active Direct / Indirect Participant of Mir (if the purchase of Goods with Mir Cards is implemented for individuals);
- be a valid SBP participant under the Faster Payments System Operational and Clearing Regulations (if the purchase of Goods using SBP is implemented for individuals);
- have contractual relations with individuals for the performance of transactions with Mir Cards and/or using SBP.

The procedure for a credit institution's accedence to the Regulations (registration in the Loyalty Program) as an Issuer is defined in the *Mir Loyalty Program Standard. Credit Institution or the Bank of Russia Registration in the Loyalty Program as Issuer and Certain Terms of Interaction Between Issuer and Operator Under the Loyalty Program* on the Portal.

Providing inaccurate, outdated or incomplete information may result in the inability to register in the Loyalty Program, participate in the Loyalty Program, and may also constitute grounds for limiting access to the Bank Profile.

A credit institution acceding to the Regulations as an Issuer means:

- a confirmation that at the time of accedence to the Regulations the credit institution has read and understood the Regulations, including Loyalty Program Standards and Fees, and found no obstacles to the participation in the Loyalty Program;
- credit institution's acceptance of all the terms and conditions of the Regulations, including Loyalty Program Standards and Fees, without any exceptions and/or limitations.

In case if a credit institution has previously acceded to the Regulations as Issuer with regards to supporting Customer's Mir Card transactions, then, when the Issuer first credits the Reward accrued for the Promotion providing for purchase of Goods using SBP to any of the Customers, such an Issuer is deemed to have confirmed in full its interaction with the Customer for both Mir Card and SBP transactions and its full acceptance of all Loyalty Program Regulations and Standards without any exceptions and/or limitations.

In case if a credit institution has previously acceded to the Regulations as Issuer with regards to supporting Customer's SBP transactions, then, when the Issuer first credits the Reward accrued for the Promotion providing for purchase of Goods with Mir Cards to any of the Customers, such an Issuer is deemed to have confirmed in full its interaction with the Customer for both Mir Card and SBP transactions and its full acceptance of all Loyalty Program Regulations and Standards without any exceptions and/or limitations.

3.5.3. Accedence of the Bank of Russia to the Regulations (Registration in the Loyalty Program) as Issuer

The procedure for the Bank of Russia's accedence to the Regulations (registration in the Loyalty Program) as an Issuer is defined in the *Mir Loyalty Program Standard. Credit Institution or the Bank of Russia Registration in the Loyalty Program as Issuer and Certain Terms of Interaction Between Issuer and Operator Under the Loyalty Program* on the Portal.

The Bank of Russia acceding to the Regulations as Issuer means:

- a confirmation that at the time of accedence to the Regulations the Bank of Russia has read and understood the Regulations, including Loyalty Program Standards and Fees, and found no obstacles to the participation in the Loyalty Program;
- the Bank of Russia's acceptance of all the terms and conditions of the Regulations, including Loyalty Program Standards and Fees, without any exceptions and/or limitations.

3.5.4. Changing Issuer Credentials

In case of changes in the credentials registered in the Loyalty Program, as well as any other changes that may significantly affect the Issuer's or Operator' execution of the Regulations, the Issuer must make the appropriate changes to the registration form on the Portal.

3.5.5. Bank Profile

To gain access to the Bank Profile, the Issuer provides the Operator with the application about contact persons in accordance with the *Mir Loyalty Program Standard. Credit Institution or the Bank of Russia Registration in the Loyalty Program as Issuer and Certain Terms of Interaction Between Issuer and Operator Under the Loyalty Program*.

The Bank Profile is accessed based on successful Issuer Authentication using login and password for the Bank Profile provided by the Operator.

In case of unauthorized access of third parties to the information about password and/or the Bank Profile, the Issuer must immediately signal this via the Portal / communication channels determined by the Operator.

The Issuer must make sure that only the Issuer and/or Issuer's authorized persons use the Bank Profile. The use of the Bank Profile by Issuer's authorized persons does not release the Issuer from liability to Subjects from the execution of these Regulations, as well as the obligation to store their data in a way that prevents access to it by unauthorized persons, from the obligation to take measures to maintain

confidentiality, prevent unauthorized use and protect the Bank Profile from unauthorized access by unauthorized persons.

If the Issuer loses the login and/or password, the Issuer can request new password by filling out a corresponding form on the Website.

The Bank Profile allows for the information exchange with the Operator, use of services provided to the Issuer by the functionality of the Bank Profile.

The Operator shall have the right to:

- deny an Issuer access to the Bank Profile if the Issuer violates the Regulations;
- restrict the Issuer's access to all or some functions of the Bank Profile;
- make changes to the Bank Profile without prior notice to the Issuer.

If the Issuer ceases to participate in the Loyalty Program, the Operator will block the Issuer's access to the Bank Profile from the date the Issuer ceases to participate in the Loyalty Program.

3.5.6. Issuer's Assistance in Individuals' Accedence to the Regulations and Mir Cards Registration in the Loyalty Program

The Issuer is entitled to assist the Operator when individuals accede to the Regulations and register Mir Cards in the Loyalty Program according to the procedure defined herein.

When assisting the Operator in individuals' accedence to the Regulations, the Issuer must (with the exception of cases where the Issuer assists the Operator in individuals' accedence to the Regulations and Mir Cards registration in the Loyalty Program when individuals use other products and services of the Operator) obtain the individual's prior consent (consent) for personal data processing, including personal data transfer to the Operator, to ensure the participation of the individual in the Loyalty Program, as well as obtain the individual's prior consent to receive messages from the Operator regarding the Loyalty Program, the Promotions held by the Operator and/or Partner, changes in the conditions of the Promotions and other information, including information from Partners, information about any marketing events and promos for Mir Cardholders and SBP users, by sending text / MMS messages to a mobile phone number and via the Internet, including to the e-mail address, push notifications. At the Operator's request to the Issuer, such individual' consent must be provided by the Issuer to the Operator within the time frame stipulated in the request. In case of failure to obtain the individual's consent or failure to provide the individual' consent at the Operator's request, the Issuer may be held liable under Section 8 hereof.

The Issuer also shall guarantee that, in cases where the Issuer assists the Operator in individuals' accedence to the Regulations and Mir Cards registration in the Loyalty Program, individuals meet the requirements for Customers set forth by the Operator in Subsection 1.2 hereof.

The procedure for interaction between the Issuer and the Operator when the individual notifies the Issuer of their refusal to accede to the Regulations (register in the Loyalty Program) is determined in the *Mir Loyalty Program Standard. Credit Institution or the Bank of Russia Registration in the Loyalty Program as Issuer and Certain Terms of Interaction Between Issuer and Operator Under the Loyalty Program*.

3.5.7. Termination of Issuer's Participation in the Loyalty Program

The Issuer's participation in the Loyalty Program can be terminated on the following grounds:

- **at the initiative of the Operator.** The Operator is entitled to stop the Issuer's participation in the Loyalty Program, including in the following cases:
 - the revocation of the Issuer's banking license by the Bank of Russia;
 - the Issuer violating the requirements of the Regulations, the laws of the Russian Federation;
 - failure to fulfill and/or improper fulfillment by the Issuer of its obligations to the Subjects;
 - damage to the Operator's goodwill, including establishing facts of claims from other Loyalty Program Participants, obtaining adverse information about the Issuer from competent authorities and/or publicly accessible sources;
 - suspension and/or termination of the Issuer's participation in Mir.

If the Operator decides to terminate the Issuer's participation in the Loyalty Program, the Operator notifies the Issuer thereof, specifying the reason and date of termination of the Issuer's participation in the Loyalty Program via the Portal. The Issuer's participation in the Loyalty Program is terminated from the date specified in the Operator's notification.

- **at the Issuer's initiative.** The Issuer is entitled to unilaterally decide to terminate the participation in the Loyalty Program. If such a decision is made, the Issuer must notify the Operator thereof via the Portal not later than ninety (90) calendar days prior to the date of the potential termination of participation in the Loyalty Program.

During the business day following the day on which the Operator decides to terminate the Issuer's participation in the Loyalty Program / receives from the Issuer a notice of termination of participation in the Loyalty Program, the Operator blocks Customers' ability to register Mir Cards issued by the Issuer in the Loyalty Program.

Within the period specified by the Operator when making the decision to terminate the Issuer's participation in the Loyalty Program or not later than forty-five (45) calendar days before the date of

termination of Issuer's participation in the Loyalty Program at the Issuer's initiative, the Operator unilaterally removes from the Loyalty Program Mir Cards of Issuer's Customers previously registered in the Loyalty Program.

Before the date of termination of the Issuer's participation in the Loyalty Program, the Issuer must perform all of its obligations, financial and otherwise, incurred towards other Subjects during the Issuer's participation in the Loyalty Program.

The termination of the Issuer's participation in the Loyalty Program does not release the Issuer from obligations arising in connection with the participation in the Loyalty Program.

The Issuer that supports both SBP and Mir Card transactions of the Customer is also entitled to reduce the scope of participation in the Loyalty Program. To reduce the scope of its participation in the Loyalty Program, the Issuer must send a corresponding notification to the Operator via the Portal. The interaction to reduce the scope of its participation is similar to the interaction provided for in this paragraph hereof.

4. Confidentiality

Confidential information is understood to mean the information access to which is restricted under the laws of the Russian Federation, the requirements of the Partner, Bank, Operator and/or Regulations, insider information, as well as any other information belonging to the Subject regardless of the form of its provision, transferred by the Disclosing party to the Receiving party, except for information about Promotions, including their conditions.

The Receiving party shall not, without the written consent (permission) of the Disclosing party, disclose or otherwise transfer the confidential information to third parties, except as required by the laws of the Russian Federation and the Regulations, as well as if the confidential information was lawfully disclosed by a source other than the Disclosing party without any confidentiality obligations.

A Subject undertakes to ensure confidentiality of information used and received under the Loyalty Program.

The Partner, Bank, Operator are entitled to, without prior written consent of the Disclosing party, at their own discretion and as reasonably required, transfer confidential information to their employees who have a need-to-know and are cleared to access confidential information, while remaining responsible for the actions (omissions) of their employees and other persons who gained access to confidential information.

The Receiving party shall be responsible for any disclosure of confidential information, as well as for any unauthorized use of confidential information caused by the Receiving party.

The receiving Party shall indemnify the disclosing Party for any damages incurred as a result of the confidential information disclosure or unauthorized use that occurred due to its fault.

The Customer, Partner, Bank agree that the Operator's processing and storage of information, including for the purposes of the information and analysis findings (reports) generation and use do not violate their rights with respect to such information and confidentiality requirements.

The Customer, Partner, Bank undertake not to disclose any information regarding the availability and/or the content of software, technical and other solutions used in the Loyalty Program to any third party without prior written consent of the Operator.

In the event of the termination of the Disclosing party's participation in the Loyalty Program, as well as at any time upon the Disclosing party's request, the Receiving party must return to the Disclosing party, against a handover certificate, all previously received confidential information held by the Receiving party and by any persons to whom such confidential information had been disclosed under the Regulations. Such information must be returned within five (5) business days of receipt of the Disclosing party's return notice. If it is impossible to transmit such confidential information, the Receiving party must destroy it and provide the disclosing Party with a destruction certificate (if the Receiving party is a Partner or a Bank) within five (5) business days of receipt of the Disclosing party's notice of confidential information destruction. If

confidential information cannot be returned and/or destroyed within the above period, this period shall be changed as agreed by the Parties.

In case of termination of participation in the Loyalty Program for any reason, the non-disclosure obligations shall survive for five (5) years starting from the date of termination of participation in the Loyalty Program.

Despite the above provisions, the Operator is entitled to process confidential information of a Customer, Partner, Bank that terminated their participation in the Loyalty Program until they fulfill all of the obligations that arose during their participation in the Loyalty Program, as well as to comply with the laws of the Russian Federation.

5. Exclusive Rights to Intellectual Property and Their Use Rules

Exclusive rights to corporate names, trademarks and/or service marks, commercial designations and other intellectual property used by the Partner, Bank or Operator, belong to their copyright holders. Exclusive rights to the Operator's Platform and other software used by the Subjects to implement and manage the Loyalty Program belong to the Operator.

The Subject does not acquire exclusive rights to intellectual property posted by another Subject on the Website, SBP Site, in the Customer Profile / Partner Profile / Bank Profile, on the Portal or in the Mobile Application. Any information contained on the Website, SBP Site, in the Customer Profile / Partner Profile / Bank Profile, on the Portal or in the Mobile Application may not be construed as granting, directly or indirectly, the right to use the intellectual property without the written consent of the copyright holder, except as provided for hereby.

The Partner and the Bank must:

- submit to the Operator for approval all materials created by them independently (or on their behalf), which have a reference to or mention the name of the Loyalty Program and/or other means of identification of the Loyalty Program and/or the Operator;
- use any means of identification of the Loyalty Program and/or the Operator and/or the Partner and the Bank only with the prior written consent of the Operator and/or the Partner and the Bank, where the absence of prohibition shall not constitute consent (permission);
- immediately cease any placement and use of means of identification of the Loyalty Program and/or the Operator and/or the Partner and the Bank in case of termination of participation in the Loyalty Program or upon first written request of the Operator and/or Partner and the Bank.

The Bank and Partner grant the Operator free of charge for the period of their participation in the Loyalty Program the right to use their corporate names, trademarks, and service marks, logos, as well as commercial designations, to inform the general public of the Bank's and Partner's participation in the Loyalty Program, and there is no need to enter into any licensing agreements. The Operator is also entitled to use the corporate name of the Bank assisting the Operator in individuals' accedence to the Regulations and registration of Mir Cards in the Loyalty Program according to the procedure defined herein, when sending to the individual's mobile phone number a text message containing the password to access the Customer Profile on the Website, to inform the individual about the terms of participation in the Loyalty Program. The period of granting the rights to use the intellectual property must not exceed the term of the copyright holder's rights to the property.

The Bank's permission to use the Trademark (service mark) under the rightholder's control granted within the participation in Mir constitutes the Bank's consent to the use of its trademarks and service marks to inform the general public about the Bank's participation in the Loyalty Program.

In cases where the Partner, the Bank use trademarks and/or service marks, commercial designations and corporate names of third parties, they must ensure that their use by the Operator is coordinated with the copyright holder. If during such use the intellectual property rights of third parties are violated, the Bank and Partner undertake to settle all claims of third parties and indemnify the Operator for any losses incurred in relation therewith at their own cost and expense.

In order to inform the general public about Promotions, about participation and terms of the Loyalty Program, the Subject is entitled to use the intellectual property posted on the Website or in the Customer Profile / Partner Profile / Bank Profile, on the Portal or in the Mobile Application, or provided for in the corresponding permit to use trademark (service mark) under the Rightholder's control / Letter of guarantee, exclusively by publishing and/or posting them on its official Website, in its social media accounts, as well as in advertising and information materials.

In order to inform the general public about Promotions, the Operator can provide the Bank with information materials about Promotions. The Bank is entitled to use these information materials exclusively by publishing and/or posting them on its official Website, in its social media accounts. The Bank shall be responsible for the use (posting) of the materials about Promotions. If during such use the intellectual property rights of third parties are violated, the Bank undertakes to settle all claims of third parties and indemnify the Operator for any losses incurred in relation therewith at their own cost and expense. The procedure for the Bank to use these information materials is determined in the *NSPK JSC Loyalty Program Standard. The Use of Materials About Promotions*.

By acceding to the Regulations, the Customer acquires the right to use the Mobile Application subject to an ordinary (non-exclusive) license held by the Operator, free of charge, for the entire term of the exclusive right of the Operator throughout the Russian Federation, limited to the right to launch, install and use it in accordance herewith. The accedence to the Regulations is considered confirmation of the familiarization and consent of the Customer, Partner, Bank with the procedure for the use of materials posted on the Website, in the Customer Profile / Partner Profile / Bank Profile, on the Portal and/or in the Mobile Application.

6. Personal Data

For the purposes of execution of the Regulations, the Partner and the Bank exchange with the Operator the personal data of their representatives (employees and other authorized representatives (contact persons)), Customers (hereinafter, PD Subjects), required to execute the Regulations. Each party undertakes to comply with the requirements of the laws of the Russian Federation related to the personal data security and processing, including confidentiality and protection of personal data during processing, and does not consider the transfer of personal data of PD Subjects an order.

The Partner and the Bank must:

- ensure compliance with the requirements of the laws of the Russian Federation related to personal data security and processing;
- upon the Operator's request, within five (5) business days provide evidence of there being legal grounds for the PD Subjects' personal data processing, including collection and transfer to the Operator and other persons, for the purposes of execution hereof.

The Partner and the Bank guarantee to the Operator that they lawfully process, collect, and transfer the PD Subjects' personal data to the Operator and third parties for the purposes of compliance with the Regulations.

The Operator processes the PD Subjects' personal data in accordance with the NSPK JSC Policy of Personal Data Processing and Protection posted on the information resource on the Internet at <http://www.nspk.ru/about/processing-of-personal-data/>, and these Regulations.

When registering in the Loyalty Program, an individual (Customer) provides the Operator with the following personal data:

- full name (in Russian);
- full name (in Latin characters);
- sex;
- date of birth (ddmmyyyy);
- e-mail address;
- phone number (mobile);
- Mir Card details (PAN);
- information about transactions with a Mir Card and/or using SBP, performed as from the date of accedence to the Regulations;
- identifiers in Third Party Services;
- access codes and the information about the use of the Lounge access service.

As part of the execution hereof, the Operator can additionally request from the Customer the following data:

- place of birth;
- details of the proof of identity (Russian passport, other document), including: series, number, issuing authority, date of issue, subdivision code;
- residential address / domicile address, as well as actual residence address;
- information about tax authority registration certificate (Taxpayer Identification Number);
- bank details, including: Customer's account number; name of credit institution (bank), bank identification code (BIK) and bank's correspondent account.

Under the Loyalty Program an individual (representative of the Partner, Bank) provides the Operator with the following personal data:

- full name (in Russian);
- e-mail address;
- phone number (mobile, landline);
- job title;
- company name.

By acceding to the Regulations, the PD Subject agrees that the Operator is entitled to process their personal data for the following purposes:

- individual's accedence to the Regulations (registration in the Loyalty Program) as a Customer;
- card registration in the Loyalty Program;
- implementation of terms of the Customer's participation in the Loyalty Program;
- implementation of terms of the Customer's participation in marketing activities and promotions for Mir Cardholders and SBP users;
- providing the Customer with the information about the Loyalty Program, Promotions, advertising and other information, including from Partners for Mir Cardholders or SBP users, information about any marketing activities and promotions for Mir Cardholders or SBP users;
- processing of letters, inquiries, Requests, other communications from PD Subjects and Subjects;
- communication with PD Subjects, including sending responses, notifications, decisions, inquiries and other information related to the implementation hereof;
- resolution of disputes, disruptions and emergencies, including system crashes;
- ensuring that the Subjects fulfill the terms of the Promotion;
- settlement by the Bank or the Operator;
- resolving disputes between Subjects;

- personal data comparison to confirm their accuracy and allow their verification by third parties as provided for by the applicable laws of the Russian Federation;
- improving the quality of services rendered by the Operator and the convenience of their use;
- evaluation and analysis of the Loyalty Program;
- conducting statistical, marketing and other studies and surveys;
- provision of the Lounge access service at airports, railway stations, ports terminals, bus terminals;
- fulfillment of requests of government authorities, including federal, public authorities of the constituent entities of the Russian Federation and local government bodies;
- enforcement of legislation and other statutory regulation.

A PD Subject is entitled to request to limit the processing of their personal data for the purpose of the Operator's marketing activities. If the PD Subject's request is received to limit the processing of their personal data for the purpose of marketing activities, the Operator is entitled to refuse to provide the PD Subject with the Operator's Services under the Loyalty Program.

Under these Regulations, the PD Subjects' personal data processing is understood to mean any acts (interactions) with the personal data, with or without the use of automation facilities, including collection, recording, systematization, accumulation, storage, refinement (updates, alterations), extraction, usage, transfer (provision, access granting), depersonalization, blockage, deletion, annihilation of personal data.

By providing the personal data, the PD Subject gives consent to the Operator to process and use their personal data for the purposes determined by the Regulations up to the date of termination of the Customer's participation in the Loyalty Program and/or termination of the employment relationship between the Partner or the Bank and their representative. Further processing (including archive storage) of PD Subjects' personal data is done under the laws of the Russian Federation.

The PD Subject can revoke consent by sending to the Operator a written notice in accordance with Federal Law No.152-FZ *On Personal Data* dated July 27, 2006. Notification address: 11, Bolshaya Tatarskaya str., Moscow, 115184. Personal data is deleted no later than ten (10) business days from the receipt of the request by the Operator, unless otherwise provided for by the laws of the Russian Federation. After the request processing, the PD Subject is notified of the processing of the personal data being ceased and it being deleted. From the date of the PD Subject's personal data deletion from the internal database of the Loyalty Program the Customer's participation in the Loyalty Program is terminated.

The PD Subject agrees to the transfer of their personal data and/or the Operator's right to entrust the processing of their personal data to persons whose information is available on the information resource on the Internet at: <https://privetmir.ru> and <https://vamprivet.ru> (hereinafter, the 'List of persons') in cases where such transfer (entrusting) is done in the interests of the Customer within their participation in the

Loyalty Program (including in accordance with the purposes of Customer personal data processing defined above) and in any marketing activities and promotions for Mir Cardholders and SBP users, as well as to improve the quality of services provided under the Loyalty Program, convenience of their use and to develop new products and services of the Loyalty Program, provided that the third party will transfer and further process such personal data under the laws of the Russian Federation. The Operator is entitled to unilaterally change the List of persons at any time. The Operator posts changes to the List of persons on the information resource on the Internet at: <https://privetmir.ru> and <https://vamprivet.ru>. All changes made by the Operator to the List of persons become effective at the date of posting on the information resource on the Internet at: <https://privetmir.ru> and <https://vamprivet.ru>.

By acceding to the Regulations, the Customer confirms that they have read the provisions of Federal Law No.152-FZ *On Personal Data* dated July 27, 2006, and understood the rights and obligations within personal data protection.

7. Force Majeure

The Subjects are exempt from the liability for partial or complete non-fulfillment / improper fulfillment of their obligations as defined by the Regulations if such non-fulfillment / improper fulfillment is a result of force majeure circumstances.

The force majeure circumstances include events that are beyond the Subjects' control and for the occurrence of which the Subjects are not responsible, such as wars and armed conflicts, prohibitive acts and actions by state bodies.

In the event of force majeure circumstances hampering the fulfillment of the Subjects' obligations, the period of fulfillment of such obligations by the Subjects is extended for the duration of such circumstances, as well as the time required for the elimination of their consequences.

Loyalty Program Participants must immediately notify the Operator of the occurrence of force majeure circumstances by any available means and immediately send a written notice via any of the available communication channels (Customer Profile / Partner Profile, Portal, mail, e-mail etc.). The notice must contain the information about the nature of the circumstances and, where possible, the information allowing to assess their impact on the possibility of fulfillment by the Loyalty Program Participants of their obligations under the Loyalty Program.

If the force majeure hampers the fulfillment of the Operator's obligations, the Operator is entitled to post a corresponding notice for all Loyalty Program Participants on the Website and/or send it in writing via any of the available communication channels (Customer Profile / Partner Profile, Portal, mail, e-mail etc.) to the address of a separate Loyalty Program Participant.

The occurrence of force majeure circumstances and the period of their duration must be confirmed by the relevant state agency that is responsible for stating (certifying) such circumstances.

Should the Subject fail to send or fail to send the notice in a timely manner, it must compensate the other Subjects for the losses incurred by them and is not entitled to invoke the force majeure circumstances.

Upon the termination of the above circumstances the Loyalty Program Participant that was not able to fulfill its obligations due to force majeure must notify the Operator thereof in writing within three (3) business days after their termination.

8. Responsibilities

Subjects are liable for failure to fulfill (improper fulfillment of) their obligations in accordance with these Regulations, the Mir Payment System Regulations, agreements concluded between Loyalty Program Participants, the laws of the Russian Federation.

The Subjects' liabilities for breach of their obligations are allocated in the following way:
the Operator shall:

- is liable to Loyalty Program Participants for failure to fulfill (improper fulfillment of) its obligations;
- must compensate Loyalty Program Participants for documented damages.

The Operator is not responsible for any losses caused to Loyalty Program Participants as a result of:

- illegal actions of third parties aimed at breaching the information security or normal operation of the Operator's Platform;
- the termination of the Promotion in cases specified in the Regulations;
- failures in the operation of the Website, Mobile Application, caused by code errors, computer viruses and other extraneous code fragments in the Website and Mobile Application software, except through the fault of the Operator;
- the absence (failure, loss etc.) of Internet connection between the Loyalty Program Participants' hardware and the Operator's Platform;
- measures taken by authorized public authorities affecting the Website and Mobile Application operation and/or the hardware that supports it;
- the implementation of state regulation (or regulation by other authorities) of business activities of commercial organizations on the Internet and/or limitations by these subjects, making it difficult or impossible to fulfill the obligations of the Loyalty Program Subjects;
- other cases resulting from actions (omissions) of Internet users and/or other subjects aimed at degradation of the overall situation with the use of the Internet and/or computer hardware that existed at the time of the Loyalty Program Participant's accedence.

The Operator shall not be liable for:

- failure to fulfill (improper fulfillment of) the obligations of the Partner to pay / provide a Reward to a Customer and/or of the Customer to refund the Reward amount under the Loyalty Program;
- failure to fulfill (improper fulfillment of) the obligations to pay other fees provided for by the Regulations and Fees;

- failure to fulfill (improper fulfillment of) the obligations to pay / provide a Reward to a Customer if such failure to fulfill (improper fulfillment) is caused by actions / omission of the Bank of Russia, its subdivisions, the Issuer, the Acquirer, the Operator's settlement agent or other third parties;
- the use of the Customer Profile / Partner Profile / Bank Profile, Portal, Mobile Application by persons not authorized by Loyalty Program Participants;
- the registration of a Mir Card that is invalid or the use of which to perform transactions is restricted;
- failure to fulfill (improper fulfillment) by the Operator of its obligations under the Regulations, if such non-fulfillment is caused, among other things, by failure to fulfill (improper fulfillment) by the Loyalty Program participants of obligations to notify the Operator of changes in credentials in the registration form submitted to accede to the Regulations, as well as the information registered in the Loyalty Program (registration data), to make the corresponding changes to the registration form in the manner provided for by the Regulations. All responsibility and risks associated with the failure to fulfill (improper fulfillment of) the obligations by the Loyalty Program Participant shall be borne by the Loyalty Program Participant.

Loyalty Program Participants:

- are liable to Subjects for their actions (omissions), including actions (omissions) of third parties authorized (engaged) by them under the Loyalty Program, including the violations of the Regulations arising through the fault of the Loyalty Program Participant or third parties authorized (engaged) by them;
- must reimburse the Subjects in full for documented damages caused by actions (omissions) of the Loyalty Program Participant;
- must pay a fine to the Operator should the Operator send the corresponding notification.

In case of failure to pay / provide a Reward to a Customer due to non-fulfillment (improper fulfillment) by the Partner of its obligations:

- to ensure payment for Goods and settlement related to payment / provision of the Reward through the Acquirer that approved the Partner's participation in the Loyalty Program / agreed to support the Partner's participation (settlement) in the Loyalty Program;
- to provide the Operator, for the purpose of arranging a Promotion / changing the conditions (description) of the Promotion, with the information about the Card Acceptor ID Code and the Card Acceptor Terminal ID or the Partner ID in SBP (Legal ID) and the Partner's POS ID in SBP (Merchant ID) in the manner stipulated hereby;
- to update the information about the Card Acceptor ID Code and the Card Acceptor Terminal ID or the Partner ID in SBP (Legal ID) and the Partner's POS ID in SBP (Merchant ID) registered in the Loyalty Program;
- to notify the Operator of changes in credentials in the registration form submitted for the purposes of accedence to the Regulations, as well as information registered in the Loyalty Program (registration data);
- or the obligations to make the corresponding changes to the registration form in the manner determined by the Regulations,

the Partner must pay the Customer a fine in the amount of unpaid / not provided Reward increased by the amount of tax calculated from the amount of unpaid / not provided Reward. When paying the fine, the Partner must ensure that the specified amount of the personal income tax is withheld and transferred under the laws of the Russian Federation.

In case of failure to pay / provide a Reward to the Customer due to the failure of the Acquirer to perform (properly perform) its obligations provided for by the Regulations, the Acquirer must pay the Customer a fine in the amount unpaid / not provided Reward increased by the amount of the personal income tax calculated from the amount of unpaid / not provided Reward. When paying the fine, the Acquirer

must ensure that the specified amount of the personal income tax is withheld and transferred under the laws of the Russian Federation.

The Partner guarantees to the Operator that the information posted on the Website, Portal, Customer Profile / Partner Profile / Bank Profile or in the Mobile Application complies with the requirements of the laws of the Russian Federation, including laws on advertisement, and/or does not violate third party rights. In all cases, the person who determined the content of such information and initiated its publication is liable for posting on the Website, in the Customer Profile / Partner Profile / Bank Profile or in the Mobile Application the information that does not comply with the laws of the Russian Federation and/or violates third party rights. In particular, the Operator does not verify the information posted by any of the Loyalty Program Participants for compliance with the laws of the Russian Federation and/or third party interests. Loyalty Program Participants agree that they must independently perform such verification.

The Operator does not act as an advertiser, advertising producer or advertising distributor with regards to any information posted on the Website or distributed via the Website by any of the Loyalty Program Participants (including posting the information about Promotions and participation therein, the Goods and terms of their purchase).

Loyalty Program Participants represent (warrant):

- the Partner, the Bank (each of the experts involved in the interaction provided for by the Regulations) has the expertise required for the timely fulfillment of its obligations provided for by the Regulations in a qualitative manner;
- should the Partner, the Bank be required to have appropriate licenses (permits, admissions) under the laws of the Russian Federation to fulfill the obligations provided for by the Regulations, the Partner, the Bank (their experts) shall hold the required valid (current) licenses (permits, admissions);
- no third parties are entitled to prevent the Customer, the Partner, the Bank from fulfilling their obligations under the Regulations;
- the Partner, the Bank are a duly incorporated legal entity / sole proprietor, have full legal capacity, and are established in perpetuity;
- the Partner, the Bank carry on business in full compliance with the laws of the Russian Federation;
- the Partner, the Bank were not incorporated shortly before acceding to the Regulations, hold property and tangible assets required for its business and fulfillment of its obligations hereunder;
- the Partner, the Bank pay taxes, non-zero social charges; conduct real business aimed at gaining of profit; pursue a business goal when closing transactions;

- the Partner, the Bank have human resources to the extent and with expertise required for the timely fulfillment of their obligations hereunder in a qualitative manner;
- the Partner, the Bank, when engaging third parties to fulfill the obligations hereunder, must exercise due diligence when selecting such counterparties, must comply with the laws of the Russian Federation, including the requirements of civil, tax and labor legislation, when closing and settling transactions involving counterparties;
- any information about the Loyalty Program (including the information about Promotions and terms of participation therein, about Goods and terms of their purchase) posted on resources of Banks and Partners, including on the Internet, fully complies with the information posted on the Website or in the Mobile Application.

If, after the Loyalty Program Participant accedes to the Regulations, the non-compliance / invalidity / unreliability of the above guarantees (representations) is revealed, which would entail any adverse consequences for the Operator, related to claims from tax and regulatory authorities, including *inter alia* claims against counterparties engaged by the Partner or the Bank, such Loyalty Program Participant shall be obliged to pay a fine to the Operator at the Operator's request in the amount of fines and/or costs and/or losses incurred by the Operator due to such violation (non-compliance / invalidity / unreliability of guarantees (representations)). The Operator's claim must be paid by the Loyalty Program Participant within the period stipulated in such claim.

The Partner, the Bank hold the required rights to their own or third party materials, documents, information used for fulfilling the obligations provided for hereby (including *inter alia* rights to intellectual property and means of identification). Should third parties bring any claims against the Partner or the Bank, resulting from violation of any third party rights to such materials, documents, information (including rights to intellectual property and means of identification), the Partner or the Bank undertakes to settle these claims at its own cost and expense. The Operator is entitled to demand full compensation for all damages (including lost profits) incurred by the Operator due to violation of such rights. The Operator's claim must be paid by the Partner or the Bank within the period stipulated in such claim.

In case of violation of the Loyalty Program Regulations and Standards by the Bank and/or the Partner, as well as in cases of failure to rectify the violations of the Loyalty Program Regulations and Standards detected by the Operator within the timeframe set by the Operator, the Operator is entitled to demand fines and take other action against such Loyalty Program Participants. The Operator shall be entitled to unilaterally and absolutely establish the enforcement actions.

The Loyalty Program provides for the following fines:

- for violating any provision of the Loyalty Program Regulations and Standards:
 - first violation of a provision of the Loyalty Program Regulations and Standards – RUB 50,000;

- second violation of the same provision of the Loyalty Program Regulations and Standards within twelve (12) months of the first violation – RUB 250,000;
- third violation of the same provision of the Loyalty Program Regulations and Standards within twelve (12) months of the first violation – RUB 500,000;
- fourth and all subsequent violations of the same provision of the Loyalty Program Regulations and Standards within twelve (12) months of the first violation – RUB 1,000,000.

In case of violation of the requirements of Subsection 3.5.6 of the Regulations by the Issuer, the Issuer shall be obliged to pay a fine to the Operator in the amount of fines and/or costs borne by the Operator due to the absence of consent (prior consent) specified in Subsection 3.5.6 of the Regulations, namely, an individual's prior consent (consent) for personal data processing, including personal data transfer to the Operator, to ensure the participation of the individual in the Loyalty Program, as well as the individual's prior consent to receive messages from the Operator regarding the Loyalty Program, the Promotions held by the Operator and/or Partner, changes in the conditions of the Promotions and other information, including information from Partners, information about any marketing events and promos for Mir Cardholders and SBP users, by sending text / MMS messages to a mobile phone number and via the Internet, including to the e-mail address, push notifications, within five (5) business days from the date of receipt of request (claim) by the Issuer.

When making a decision to exact a fine or take another action, the Operator is entitled to take into account the type and frequency of the violation, the nature of damage (including financial) incurred by the Loyalty Program Subjects, and the Loyalty Program Participant's ability to rectify the violation, as well as the consequences thereof. Should action be taken against the Loyalty Program Participant, the Operator shall send a notice containing the following information to the Participant:

- corrective action;
- reasons for taking corrective action against the Loyalty Program Participant;
- fine to be collected;
- bank details for payment of fine;
- remedy deadlines.

The Loyalty Program Participant paying a fine does not exempt it from the obligation to rectify the violation.

The Operator sends to the Loyalty Program Participant the notice via the channel determined by the Operator for interaction with this Loyalty Program Participant, with further sending of the original notice in hard copy.

The Participant shall pay the fine within five (5) business days from the date the notice was sent by the Operator.

Should the Loyalty Program Participant disagree with the detected violation, it shall have the right to send a written objection to the Operator containing a substantiation of the Participant's position within thirty (30) calendar days from the receipt of the notice of violation from the Operator. No objection sent by the Loyalty Program Participant shall release it from the liability to pay the fine. The Operator shall review the Loyalty Program Participant's objection for at least fifteen (15) business days from the date of its receipt by the Operator. If the Operator makes a favorable decision following the review of the Loyalty Program Participant's objection, the amount of the fine collected shall be returned to the Loyalty Program Participant within ten (10) business days from the date of the favorable decision.

9. Governing Law. Dispute Resolution Under the Loyalty Program

These Regulations are governed by the laws of the Russian Federation.

The Subjects shall attempt in good faith to resolve all disputes and disagreements arising out of provisions of the Regulations or in connection with the performance of the provisions of the Regulations as soon as practically possible by way of negotiations.

All disputes, disagreements, and claims (hereinafter referred to as 'Disputes') arising out of or in connection with the present Regulations, including their violation, suspension, repudiation, or invalidation, are resolved as per the procedure established by the present Section.

Customer Requests are processed under Subsection 3.2.8 hereof.

When resolving Disputes, the non-breaching party may claim full compensation for actual damages from the breaching party.

Disputes between the Subjects shall be resolved out of court. Disputes related to entering into, interpretation, implementation, and termination of the System Regulations shall be resolved by the Parties amicably. If an agreement is not reached during the above negotiations, an interested Party shall send the other Party a written claim signed by its authorized person. The claim shall be sent via communication means recording its sending (by mail, by telegraph, etc.) and receipt, or it shall be handed out to the other Party against receipt. Documents justifying the claims provided by the interested Party and documents confirming the signatory's authority shall be attached thereto. The specified documents shall be provided as duly certified copies. The claims sent without documents confirming the signatory's authority shall be deemed not provided and shall not be subject to consideration. The receiving Party shall consider the received claim and notify the interested Party in writing of the results within twenty (20) business days upon the claim receipt.

If the dispute is not resolved out of court, as well as if the response to the claim is not received within the period specified above, the dispute shall be submitted to the Moscow City Arbitration Court.

The results of legal proceedings must be communicated in writing to the Operator by the party that initiated the legal proceedings within ten (10) business days from the effective date of the court ruling.

10. Anti-corruption Clause

Each Party (a Party in this Section shall be understood to mean the Operator, the Partner, the Acquirer, the Issuer), when fulfilling its obligations under the Regulations, shall not be entitled and shall cause its affiliated persons (related parties), employees and/or intermediaries not to be entitled, directly or indirectly, to offer and/or pay money and/or other valuables to the employees and representatives of the other Party with the purpose of gaining any advantages related to the activity in the System. For compliance herewith, neither Party shall perform actions treated as bribery, influence peddling, abuse of functions, and actions violating the laws applicable to the Party and the international anti-money laundering acts. If a Party has reason to suspect a violation of these requirements by another Party, it shall notify the Party thereof in writing. In a written notice, the Party shall cite the facts or submit evidence, confirming or suggesting that the other Party has violated or may violate the provisions of this Section. If the risk of corruption has been identified, in accordance with the Regulations, the corresponding Party shall, within seven (7) business days from the receipt of the notice, notify the other Party of the measures taken to eliminate such risks, providing proper evidence.

Appendix 1. The *Cash Back for Mir Cardholders* Program

1. Terms and Definitions

The terms and definitions used in this Appendix are understood to have the following meanings (regardless of their number, case, etc.):

Cash Back – a type of Reward accrued with reference to Item 2.5 of this Appendix; a financial incentive in the form of partial return of funds to the Customer, which they spent on the purchase of Goods under a Promotion with a valid Mir Card registered in the Loyalty Program.

2. General Provisions

2.1. An individual's accedence to the Regulations (registration in the Loyalty Program) as a Customer is deemed confirmation of the Customer having properly read, understood and accepted this Appendix.

2.2. The *Cash Back for Mir Cardholders* Program is based on providing the Customer with a financial incentive in the form of partial return of funds to the Customer, which they spent on the purchase of Goods under a Promotion with a valid Mir Card registered in the Loyalty Program.

2.3. The *Cash Back for Mir Cardholders* Program is implemented by the Operator or the Partner holding the corresponding Promotions.

2.4. The terms of Promotions under the *Cash Back for Mir Cardholders* Program, including the terms of the Customer's participation in the Promotion, are determined in accordance with the provisions of the Regulations and this Appendix in the Promotion Rules.

2.5. The amount of Cash Back depends on the amount of reward points accrued. Reward points for Operator and Partner Promotions are determined in accordance with the procedure for calculation of the Reward amount defined by the Loyalty Program Fees and/or the conditions of the Operator and Partner Promotion and are accrued to the Cumulative Card. 1 (one) reward point = 1 (one) Russian ruble.

2.6. The Cash Back amount calculated based on the accrued Reward points is credited to the Customer using details of the valid Mir Card registered in the Loyalty Program and used for the purchase of Goods.

2.7. If the Partner is unable to credit the Cash Back to the Customer under the Partner Promotion, the Partner charges the Operator with making the payment. The Operator is then entitled to demand that the Partner refunds the amount paid, and the Partner undertakes to fulfill such a demand within the time

frame specified by the Operator. The Operator sends the demand to the Partner's e-mail address or via any other channel determined by the Operator.

3. Cash Back Accrual and Payment

3.1. The Cash Back amount cannot be lower than the values set in the Loyalty Program Fees.

3.2. When formulating the Promotion Rules, the following Cash Back accrual conditions may be stipulated, among others:

- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed on any day of the week / certain days of the week;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed at any time of the day / certain time of the day;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed for any amount of money / for an amount of money not less than a certain value;
- for purchase of Goods transactions with a Co-badged Mir Card;
- The amount to which Cash Back is accrued for a payment transaction with a valid Mir Card registered in the Loyalty Program can be limited to a certain amount;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program: any goods (works, services) / certain goods (works, services) (types, groups thereof etc.) / certain number of goods (to the extent technically feasible by the Operator's Platform);
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program: first; second; first two; second and third; and the like;
- other terms aimed at boosting Customer activity when using the Operator's Platform, the Operator's Services and/or Mir Cards under a Promotion;
- the list of purchase of Goods transactions with a Mir Card for which the Cash Back is not paid.

3.3. When formulating the Promotion Rules, the Operator may also stipulate the following Cash Back accrual conditions, among others:

- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program in any category (industry (hereinafter, 'category')) / selected by the Customer / determined by the Operator (the type of category (industry) and/or MCC is determined by the Promotion Rules);

- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed in a category during a certain period / the entire Promotion term;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed at any Merchant / Merchant selected by the Operator;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed at a certain (minimum) volume during a certain period.

3.4. The Cash Back is credited to the Customer under the following conditions:

- The Customer is an active participant of the Loyalty Program;
- The Customer joined the Promotion (in accordance with Subsection 3.2.7 of the Regulations);
- The Goods purchased under a Promotion are paid for with a valid Mir Card registered in the Loyalty Program. There are no restrictions on performance of transactions with such card (e.g., on payment with a Mir Card on the Internet). When performing a purchase of Goods with a Co-badged Mir Card, the Cash Back is accrued only to the extent technically feasible by the Operator;
- The Goods are purchased during the Promotion (i.e., the Promotion is neither terminated nor suspended at the time when the Goods are purchased with a valid Mir Card registered in the Loyalty Program);
- other conditions as set by the Promotion.

3.5. The amount of Cash Back for a purchase of Goods transaction performed with a valid Mir Card registered in the Loyalty Program is communicated to the Customer via the Customer Profile. The Customer independently tracks the information about the amount of Cash Back.

3.6. The Cash Back is paid under the Regulations, this Appendix and Promotion Rules not earlier than **three (3) business days from** the date of purchase of Goods under a Promotion (unless other period and procedure for Cash Back accrual are set by the Operator's Promotion).

3.7. The Cash Back is not paid when Goods are returned, including in case of a Product-dependent Promotion when returning Goods and other products (works, services) paid for by the Customer with a valid Mir Card registered in the Loyalty Program at the same time as purchasing Goods, unless otherwise provided for by this Appendix or the Promotion Rules.

3.8. When returning a part of Goods:

- if the conditions of the Promotion determine Cash Back as a percentage of the cost of Goods, the Cash Back is paid in the amount determined by the conditions of the Promotion, for a part of Goods that was not returned by the Customer. If the cost of the

part of Goods that was not returned by the Customer does not comply with the conditions of Cash Back accrual and payment provided for by the Promotion, the Cash Back is not paid;

- if conditions of the Promotion provide for a fixed Cash Back, the Cash Back is paid in the amount determined by the Promotion Rules only if the cost of the part of Goods that was not returned by the Customer complies with the conditions of Cash Back accrual and payment provided for by the Promotion;
- unless otherwise provided for by this Appendix or the Promotion Rules.

4. Cash Back Refund

4.1. The Cash Back is refunded in accordance with the following terms, unless otherwise provided for by this Appendix or the Promotion Rules.

4.1.1. When returning Goods:

4.1.1.1. In case of a full refund (returning Goods in full), the Cash Back is not payable, and the Cash Back paid for such Goods is fully refundable to the Operator / Partner (hereinafter, 'Cash Back amount refund').

4.1.1.2. In case of partial refund (returning a part of Goods):

- if the conditions of the Promotion determine Cash Back as a percentage of the cost of Goods, the Cash Back amount paid is refundable to the Partner / Operator for the part of Goods that was returned by the Customer. If the cost of the part of Goods that was not returned by the Customer does not comply with the conditions of Cash Back accrual and payment provided for by the Promotion, the amount of Cash Back paid is refundable to the Partner / Operator in full;
- if conditions of the Promotion provide for a fixed Cash Back, the amount of Cash Back paid is refundable to the Partner / Operator only if the cost of the part of Goods that was not returned by the Customer does not comply with the conditions of Cash Back accrual and payment provided for by the Promotion.

4.1.2. In cases where the Cash Back is credited upon Customer's failure to comply with the Promotion conditions or when the Cash Back is credited due to an erroneous accrual (hereinafter, the 'Unjustified Cash Back payment'), the Cash Back must be refunded to the Operator / Partner in full (in part) by the Customer having received the Unjustified Cash Back payment in the absence of the grounds established by the Regulations, Promotion Rules and the laws of the Russian Federation. Under the laws of the Russian Federation, the Unjustified Cash Back payment is construed as unjustified enrichment of the Customer.

The amount of Cash Back refundable under this Item is determined based on the amount of the Unjustified Cash Back payment: in case of unjustified accrual of the full Cash Back amount, such amount is refundable in full; in case of unjustified accrual of a part of the Cash Back amount, the Cash Back is refunded in the amount equal to the Unjustified Cash Back payment.

4.2. The Operator informs the Customer of the Cash Back amount to be refunded via the Customer Profile.

4.3. The Cash Back amount, including in case of erroneous accrual of Cash Back or accrual of Cash Back upon Customer's failure to comply with the Promotion conditions, is refunded by the Issuer debiting the Cash Back amount (in full or in part) from the Customer's bank account or decreasing the Customer's e-money balance by the Cash Back amount (in full or in part). Then, the Acquirer / credit institution providing banking services to the Operator transfers the Cash Back amount (in full or in part) to the bank account of the Partner (unless the agreement between the Acquirer and the Partner stipulates another procedure for settlement related to the Cash Back amount refund) / Operator (unless the agreement between the Operator and the credit institution providing banking services to the Operator stipulates another procedure for settlement related to the Cash Back amount refund).

4.4. If the Issuer cannot debit the Cash Back amount to be refunded (in full or in part), including in case of erroneous accrual or accrual upon Customer's failure to comply with the Promotion conditions, from the Customer's bank account or decrease the Customer's e-money balance by the Cash Back amount to be refunded (in full or in part), the Customer must reimburse the Issuer for expenses related to the Cash Back amount refund within **three (3) business days from** the date of Goods (part of Goods) return.

4.5. The Customer undertakes to reimburse the damages related to the Cash Back amount refund.

5. Product-dependent Promotion

5.1. When conducting a Product-dependent Promotion, the Partner must comply with the procedure of interaction between the Partner and the Operator established by the *Loyalty Program Standard. Regulations of Operational and Technological Interaction Between Operator and Partner Under the Loyalty Program for Mir Cardholders*, including in terms of providing the Operator with information confirming:

- the purchase of Goods;
- the return of Goods (part of Goods) or other products (works, services) paid by the Customer with a Mir Card at the same time as purchasing Goods.

The Partner fulfills the obligation to provide this information during the term of the Product-dependent Promotion, as well as the following fourteen (14) calendar days. Upon expiry of the fourteen days, the Partner must provide this information at the Operator's request (sent via the Partner Profile / e-

mail address specified in the application for the Merchant's accedence to the Regulations) within the period set in the request and in accordance with the procedure of interaction between the Partner and the Operator established by the Operator.

In case of non-performance (improper performance) of the obligation to provide this information by the Partner:

- The Partner must pay the Customer the Cash Back in the maximum amount set by the conditions of the Product-dependent Promotion for a transaction with a Mir Card in general;
- the Cash Back amount is not refunded to the Partner in accordance with the procedure described in Item 4 of this Appendix.

Appendix 2. *The Cash Back for SBP Users Program*

1. **Terms and Definitions**

The terms and definitions used in this Appendix are understood to have the following meanings (regardless of their number, case, etc.):

Cash Back – a type of Reward accrued with reference to Item 2.5 of this Appendix; a financial incentive in the form of partial return of funds to the Customer, which they spent on the purchase of Goods under a Promotion using SBP.

2. **General Provisions**

2.1. An individual's accedence to the Regulations (registration in the Loyalty Program) as a Customer is deemed confirmation of the Customer having properly read, understood and accepted this Appendix.

2.2. The *Cash Back for SBP Users Program* is based on providing the Customer with a financial incentive in the form of partial return of funds to the Customer, which they spent on the purchase of Goods under a Promotion using SBP.

2.3. The *Cash Back for SBP Users Program* is implemented by the Operator holding the corresponding Promotions.

2.4. The terms of Promotions under the *Cash Back for SBP Users Program*, including the terms of the Customer's participation in the Promotion, are determined in accordance with the provisions of the Regulations and this Appendix in the Promotion Rules.

2.5. The amount of Cash Back depends on the amount of reward points accrued. Reward points for Operator and Partner Promotions are determined in accordance with the procedure for calculation of the Reward amount defined by the Loyalty Program Fees and/or the conditions of the Operator and Partner Promotion and are accrued to the Cumulative Card. 1 (one) reward point = 1 (one) Russian ruble.

2.6. The Cash Back amount calculated based on the accrued Reward points is credited to the Customer's bank account or, if provided for by the conditions of the Operator Promotion, using details of the valid Mir Card registered in the Loyalty Program. If the Customer has several accounts opened with an Issuer, the Issuer can credit any of the accounts at its discretion. The Operator does not govern the crediting of the account opened with the Issuer.

2.7. For the Cash Back to be accrued under the *Cash Back for SBP Users* Program, the Customer shall ensure on their own that crediting of funds (Cash Back) via SBP to the Customer's bank account is allowed. The Operator shall not be liable for failure to pay the Cash Back to the Customer due to the Issuer not having the Customer's permission to credit funds (Cash Back) via SBP to the Customer's bank account. The Customer shall on their own obtain the information on how to ensure that crediting of funds (Cash Back) via SBP to the Customer's bank account with the corresponding Issuer is allowed.

2.8. The Customer, by participating in Promotions under the *Cash Back for SBP Users* Program, gives consent to the Operator to use the information about transactions performed via SBP to the extent necessary for Cash Back calculation and accrual, for processing Requests from Customers and for other purposes as set out in Section 6 hereof.

2.9. Cash Back is accrued to the Customer only for those SBP transactions that were performed directly using Customer's bank accounts opened with the Issuer.

2.10. If the Partner is unable to credit the Cash Back to the Customer under the Partner Promotion, the Partner charges the Operator with making the payment. The Operator is then entitled to demand that the Partner refunds the amount paid, and the Partner undertakes to fulfill such a demand within the time frame specified by the Operator. The Operator sends the demand to the Partner's e-mail address or via any other channel determined by the Operator.

3. Cash Back Accrual and Payment

3.1. The Cash Back amount cannot be lower than the values set in the Loyalty Program Fees.

3.2. When formulating the Promotion Rules, the following Cash Back accrual conditions may be stipulated, among others:

- for SBP purchase of Goods transactions performed on any day of the week / certain days of the week;
- for SBP purchase of Goods transactions performed at any time of the day / certain time of the day;
- for SBP purchase of Goods transactions performed for any amount of money / for an amount of money not less than a certain value;
- the amount to which Cash Back is accrued for an SBP purchase transaction can be limited to a certain value;
- for SBP purchase of Goods transactions: any goods (works, services) / certain goods (works, services) (types, groups thereof etc.) / certain number of goods (to the extent technically feasible on the Operator's Platform);

- for SBP purchase of Goods transactions: first; second; first two; second and third; and the like;
- other terms aimed at boosting Customer activity when using the Operator's Platform, the Operator's Services and/or SBP under a Promotion;
- the list of SBP purchase of Goods transactions for whose performance the Cash Back is not paid.

3.3. When formulating the Promotion Rules, the Operator may also stipulate the following Cash Back accrual conditions, among others:

- for SBP purchase of Goods transactions in any category (industry (hereinafter, 'category')) / selected by the Customer / determined by the Operator (the type of category (industry) and/or MCC is determined by the Promotion Rules);
- for SBP purchase of Goods transactions performed in a category during a certain period / the entire Promotion term;
- for SBP purchase of Goods transactions performed at any Merchant / the one determined by the Operator;
- for SBP purchase of Goods transactions performed at a certain (minimum) volume over a certain period.

3.4. The Cash Back is credited to the Customer under the following conditions:

- The Customer is an active participant of the Loyalty Program;
- The Customer joined the Promotion (in accordance with Subsection 3.2.7 of the Regulations);
- The Goods purchased under a Promotion are paid for using SBP. There are no restrictions on transaction performance using SBP;
- The Goods are purchased during the Promotion (i.e., the Promotion is neither terminated nor suspended at the time when the Goods are purchased using SBP);
- other conditions as set by the Promotion.

3.5. The amount of Cash Back for an SBP purchase of Goods transaction is communicated to the Customer via the Customer Profile. The Customer independently tracks the information about the amount of Cash Back.

3.6. The Cash Back is paid under the Regulations, this Appendix and Promotion Rules within **one (1) business day from** the date the Operator receives the information about purchase of Goods under a Promotion (unless a different period and procedure for Cash Back accrual are set by the Operator's or Partner's Promotion).

4. Cash Back Refund (If Technically Feasible)

4.1. The Cash Back is refunded in accordance with the following terms, unless otherwise provided for by this Appendix or the Promotion Rules.

4.1.1. When returning Goods:

4.1.1.1. In case of a full refund (returning Goods in full), the Cash Back is not payable, and the Cash Back paid for such Goods is fully refundable to the Operator / Partner (hereinafter, 'Cash Back amount refund').

4.1.1.2. In case of partial refund (returning a part of Goods):

- if the conditions of the Promotion determine Cash Back as a percentage of the cost of Goods, the Cash Back amount paid is refundable to the Partner / Operator for the part of Goods that was returned by the Customer. If the cost of the part of Goods that was not returned by the Customer does not comply with the conditions of Cash Back accrual and payment provided for by the Promotion, the amount of Cash Back paid is refundable to the Partner / Operator in full;
- if conditions of the Promotion provide for a fixed Cash Back, the amount of Cash Back paid is refundable to the Partner / Operator only if the cost of the part of Goods that was not returned by the Customer does not comply with the conditions of Cash Back accrual and payment provided for by the Promotion.

4.1.2. In cases where the Cash Back is credited upon Customer's failure to comply with the Promotion conditions or when the Cash Back is credited due to an erroneous accrual (hereinafter, the 'Unjustified Cash Back payment'), the Cash Back must be refunded to the Operator / Partner in full (in part) by the Customer having received the Unjustified Cash Back payment in the absence of the grounds established by the Regulations, Promotion Rules and the laws of the Russian Federation. Under the laws of the Russian Federation, the Unjustified Cash Back payment is construed as unjustified enrichment of the Customer.

The amount of Cash Back refundable under this Item is determined based on the amount of the Unjustified Cash Back payment: in case of unjustified accrual of the full Cash Back amount, such amount is refundable in full; in case of unjustified accrual of a part of the Cash Back amount, the Cash Back is refunded in the amount equal to the Unjustified Cash Back payment.

4.2. The Operator informs the Customer of the Cash Back amount to be refunded via the Customer Profile.

4.3. The Cash Back amount, including in case of erroneous accrual of Cash Back or accrual of Cash Back upon Customer's failure to comply with the Promotion conditions, is refunded by the Issuer debiting the Cash Back amount (in full or in part) from the Customer's bank account. Then, the Acquirer / credit institution providing banking services to the Operator transfers the Cash Back amount (in full or in

part) to the bank account of the Partner (unless the agreement between the Acquirer and the Partner stipulates another procedure for settlement related to the Cash Back amount refund) / Operator (unless the agreement between the Operator and the credit institution providing banking services to the Operator stipulates another procedure for settlement related to the Cash Back amount refund).

4.4. If the Issuer cannot debit the Cash Back amount to be refunded (in full or in part), including in case of erroneous accrual or accrual upon Customer's failure to comply with the Promotion conditions, from the Customer's bank account or decrease the Customer's e-money balance by the Cash Back amount to be refunded (in full or in part), the Customer must reimburse the Issuer for expenses related to the Cash Back amount refund within **three (3) business days from** the date of Goods (part of Goods) return.

4.5. The Customer undertakes to reimburse the damages related to the Cash Back amount refund.

Appendix 3. The *Bonus* Program

1. Terms and Definitions

The terms and definitions used in this Appendix are understood to have the following meanings (regardless of their number, case, etc.):

Bonus Point – a type of Reward, a notional unit accrued to the Customer as a result of the Customer's purchase of Goods using a valid Mir Card registered in the Loyalty Program or using SBP, or other actions aimed at participation in Promotions, development of the Loyalty Program and other products and services of the Operator.

Bonus Account – an entry in the Customer Profile generated to reflect information about the number of Customer Bonus Points.

2. General Provisions

2.1. An individual's accedence to the Regulations (registration in the Loyalty Program) as a Customer is deemed confirmation of the Customer having properly read, understood and accepted this Appendix.

2.2. The *Bonus* Program is based on the system for accumulating Bonus Points accrued to the Customer as a result of the Customer performing purchase of Goods transactions under a Promotion using a valid Mir Card registered in the Loyalty Program or using SBP, or other actions aimed at participation in Promotions, development of the Loyalty Program and other products and services of the Operator.

2.3. The *Bonus* Program is implemented by the Operator or the Partner holding the corresponding Promotions.

2.4. The procedure, amount and usage of Bonus Points are defined in accordance with this Appendix, the Operator's or the Partner's Promotion Rules.

2.5. Bonus Points are accrued and paid under the procedure established by the Operator's or the Partner's Promotion Rules.

2.6. The option to accumulate and use Bonus Points is granted to the Customer with all valid Customer's Mir Cards registered in the Loyalty Program, or all Customer's bank accounts used for SBP purchases, regardless of their number. Each Customer has but one Bonus Account.

2.7. Bonus Points conversion rate is defined by the Operator's or the Partner's Promotion Rules.

3. Terms of Bonus Accrual

3.1. The Customer is entitled to collect and accumulate Bonus Points in accordance with the Operator's or the Partner's Promotion Rules.

3.2. The terms and procedure for crediting Bonus Points to the Customer's Bonus Account are determined by the Operator's or the Partner's Promotion Rules.

3.3. When formulating the Promotion Rules, the following Bonus accrual conditions may be stipulated, among others:

- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program or using SBP, performed on any day of the week / certain days of the week;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program or using SBP, performed at any time of the day / certain time of the day;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program or using SBP, performed for any amount of money / for an amount of money not less than a certain value;
- the amount to which Bonus Points are accrued for a purchase of Goods transaction with a valid Mir Card registered in the Loyalty Program or using SBP can be limited to a certain amount;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program or using SBP: any goods (works, services) / certain goods (works, services) (types, groups thereof etc.) / certain number of goods (to the extent technically feasible by the Operator's Platform);
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program or using SBP: first; second; first two; second and third; and the like;
- the conditions for rounding the amount of purchase of Goods transaction with a valid Mir Card registered in the Loyalty Program or using SBP for the purposes of Bonus Points accrual;
- other terms aimed at boosting Customer activity when using the Operator's Platform, the Operator's Services, Mir Cards and/or SBP under a Promotion;
- the list of purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program or using SBP for whose performance the Bonus Points are not paid / not provided.

3.4. When formulating the Promotion Rules, the Operator may also stipulate the following Bonus Points accrual conditions, among others:

- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program or using SBP in any category (industry (hereinafter, ‘category’)) / selected by the Customer / determined by the Operator (the type of category (industry) and/or MCC is determined by the Promotion Rules);
- for purchase of Goods transactions performed with a valid Mir Card registered in the Loyalty Program or using SBP in a category during a certain period / the entire Promotion term;
- for purchase of Goods transactions performed with a valid Mir Card registered in the Loyalty Program or using SBP at any Merchant / Merchant selected by the Operator;
- for purchase of Goods transactions performed with a valid Mir Card registered in the Loyalty Program or using SBP at a certain (minimum) volume during a certain period.

3.5. Bonus Points are credited to the Customer under the following conditions:

- The Customer is an active participant of the Loyalty Program;
- The Customer joined the Promotion (in accordance with Subsection 3.2.7 of the Regulations);
- The Goods purchased under a Promotion are paid for with a valid Mir Card registered in the Loyalty Program. There are no restrictions on performance of transactions with such a card (e.g., on payment with a Mir Card on the Internet);
- The Goods purchased under a Promotion are paid for using SBP. There are no restrictions on transaction performance using SBP;
- The Goods are purchased during the Promotion (i.e., the Promotion is neither terminated nor suspended at the time when the Goods are purchased with a valid Mir Card registered in the Loyalty Program or using SBP);
- other conditions as set by the Promotion.

3.6. The amount of Bonus Points to be credited to the Customer is communicated to the Customer via the Customer Profile. The Customer independently tracks the information about the amount of Bonus Points.

3.7. Bonus Points are accrued in accordance with the Operator’s or the Partner’s Promotion Rules.

3.8. The Operator is entitled to unilaterally deny the Customer the accrual of Bonus Points, debit the Customer Bonus Account or cancel the Customer Bonus Account, including in the following cases: if the performed Purchase of Goods transactions are related to the Customer’s business activity; the Program Regulations are violated; the Operator’s or the Partner’s Promotion Rules are violated; Bonus Points were accrued by mistake.

3.9. In case of return of Goods purchased under the corresponding Promotion, the Operator is entitled to write off the Bonus Points received under such Promotion from the Customer's Bonus Account. The balance of the Customer's Bonus Account can be negative.

3.10. Donating, selling, exchanging, transferring and otherwise transacting Bonus Points between the Customer and third parties are prohibited. If such actions of the Customer are revealed, the Operator reserves the right to cancel the Customer's Bonus Account.

3.11. Bonus Points cannot be transferred from one Bonus Account to another. If such actions of Customers are revealed, the Operator reserves the right to cancel the Customers' Bonus Accounts.

4. Use of Bonus Points

4.1. The Customer is entitled to use Bonus Points independently, at their own discretion, within the Operator's and/or Partner's options and offers provided for by the Promotion Rules of the Operator or the Partner, or third parties, if provided for by the Operator's Promotion Rules, posted in the specialized section on the Website or the Customer Profile, except as specified in Items 3.10 – 3.11 of this Appendix.

4.2. Bonus Points received by the Customer under this Appendix cannot be used by way of conversion into other types of Rewards, unless otherwise provided for by the Partner's or Operator's Promotion Rules.

4.3. Bonus Points accrued to the Customer Bonus Account must be used within twenty-four (24) months from the date of their accrual, unless otherwise determined by the Partner's or Operator's Promotion Rules.

Appendix 4. The *Service* Program

1. Terms and Definitions

The terms and definitions used in this Appendix are understood to have the following meanings (regardless of their number, case, etc.):

Service – a Customer’s access to a set of services provided by the Partner or the Operator.

2. General Provisions

2.1. An individual’s accedence to the Regulations (registration in the Loyalty Program) as a Customer is deemed confirmation of the Customer having properly read, understood and accepted this Appendix.

2.2. The *Service* Program features access to a set of services provided to the Customer by Partners or the Operator.

2.3. The procedure for the provision and use of the *Service* Program is determined by the Operator’s or Partner’s Promotion Rules.

Appendix 4.1. *The Mir Pass Lounge Access Service at Airports, Railway Stations, Ports Terminals, Bus Terminals Program*

1. Terms and Definitions

The terms and definitions used in this Appendix are understood to have the following meanings (regardless of their number, case, etc.):

Mir Pass Lounge Access Service at Airports, Railway Stations, Ports Terminals, Bus Terminals (hereinafter, Lounge Access Service or Mir Pass Lounge Access Service) – a service enabling Issuers to provide Customers with access to Lounges at airports, railway stations, ports terminals, bus terminals as a privilege. Customers may also be given the option to get a Discount when paying the bill at a Restaurant by presenting their Access Code under the Service, if the Issuer includes this option in the contract entered into by and between the Issuer and the Customer.

Lounges – dedicated premises at airports, railway stations, ports terminals, bus terminals and other transportation facilities available for Customers to visit under the Lounge Access Service. The up-to-date list and information about the Lounges that Customers and, in some cases, their Guests are entitled to visit, are posted at: <https://privetmir.ru/business-lounge/> and/or <https://vamprivet.ru/business-lounge/> and/or <https://mirpass.privetmir.ru/business-lounge/> and/or <https://mirpass.vamprivet.ru/business-lounge/>.

Guest – a person (persons) accompanying a Customer to a Lounge. Within the Lounge Access Service, the Guest can only visit Lounges together with the Customer.

Access Code – a unique identifier provided by the Issuer to the Customer and entitling the Customer to access Lounges and get a Discount when paying the bill at a Restaurant (should the Issuer provide the Customer with the option), using the identifier under the Lounge Access Service. The Access Code consists of a unique 16-digit number and an activation code. **Lounge Operator** – any third party or organization that owns and/or operates Lounges accessed using Access Codes.

Supplier – any third party or organization that has a contractual relationship with Lounge Operators and Restaurants.

Restaurant – a food outlet located at an airport in the Russian Federation, wherein a Customer can get a Discount when paying the bill upon presenting their Access Code. The up-to-date list and information about Restaurants (name, location etc.) are posted at: <https://privetmir.ru/business-lounge/> and/or <https://vamprivet.ru/business-lounge/>, and/or <https://mirpass.privetmir.ru/business-lounge/>, and/or <https://mirpass.vamprivet.ru/business-lounge/>.

Discount – a reduction of the original price of an item at a Restaurant when the Customer presents their Access Code when paying the bill at the Restaurant. When using one Discount unit at a Restaurant, the Customer is provided with a discount of not more than one thousand five hundred (1,500) rubles. A Customer may use several Restaurant Discount units during a single visit to a Restaurant.

QR Code (Quick Response Code) – a type of matrix barcodes (or 2D barcodes) presenting information for quick recognition using technical equipment to be used in the Lounge Access Service implementation. The QR Code contains information about the Access Code.

2. General Provisions

2.1. An individual's accedence to the Regulations (registration in the Loyalty Program) as a Customer or by entering Customer data specified in Item 3.2 of this Appendix in the Customer Profile in any manner specified in Item 3.2 of this Appendix is deemed confirmation that the Customer has properly read, understood and accepted this Appendix.

2.2. Within the Lounge Access Service, the Operator ensures the information exchange between the Customer, the Issuer, the Supplier, and the Lounge Operator; between the Customer, the Issuer, the Supplier, and the Restaurant; under the agreement entered into by and between the Issuer and the Customer, the Issuer provides the Customer with the Access Code entitling the Customer to access Lounges and to get a Discount when paying the bill at the Restaurant (should the Issuer provide the Customer with the option) using this identifier under the Lounge Access Service; the Supplier ensures technical capacity for recognition of QR Codes and Access Codes at the Operator's Lounges and Restaurants; the Lounge Operator renders services to the Customer at the Operator's Lounges; the Restaurant renders services to the Customer at the Restaurant. The Operator shall not be liable for the information received from the Issuer, the Supplier or the Customer within the Lounge Access Service. The Operator shall not be liable for services rendered to Customers by the Lounge Operator at Lounges and the services rendered to Customers by the Restaurant, and for the quality thereof.

2.3. The procedure and conditions of Lounge Access Service provision is defined by this Appendix, agreements entered into by and between the Issuer and the Customer, the Operator and the Issuer, the Operator and the Supplier, and other agreements governing the implementation of the Lounge Access Service.

2.4. The Operator does not charge the Customer for the Lounge Access Service and privileges provided within the Service. The Customer pays the Issuer for access to Lounges, in cases and under agreements entered into by and between the Customer and the Issuer, or the Supplier, in cases and under agreements entered into by and between the Customer and the Supplier.

3. Procedure and Conditions of Lounge Access Service Provision

3.1. The Customer accedes to the Lounge Access Service based on and with the use of the Access Code provided to the Customer by the Issuer. The Customer can accede to the Lounge Access Service only after receiving the corresponding notification from the Issuer.

3.2. To accede to the Lounge Access Service:

- the Customer independently enters their first and last name (using Latin characters) and the Access Code in the Customer Profile;

or

- the Issuer is entitled, subject to the corresponding Customer's consent, to transmit to the Operator the Customer data, namely, their first and last name (in Latin characters) and the Access Code, for the Operator to enter this data into the Customer Profile. The Issuer must obtain the Customer's consent to personal data processing, including the transfer of personal data to the Operator, for the purposes of the Customer's accedence to the Lounge Access Service. At the Operator's request, the Customer's consent must be provided by the Issuer to the Operator within the time frame stipulated in the request.

3.3. The Operator, upon verifying the data provided in accordance with Item 3.2 of this Appendix, entitles the Customer with the Lounge Access Service and, based on the Access Code, generates the QR Code that the Customer can subsequently use to visit Lounges and to get a Discount when paying the bill at a Restaurant (should the Issuer provide the Customer with the option). For each Access Code, a unique QR Code is generated and posted in the Customer Profile. The QR Code can be saved on the Customer's mobile device. The information about the QR Code is communicated to the Customer via the Customer Profile. The Customer independently tracks the information about the QR Code. If, following the data verification, the Customer is denied the Lounge Access Service provision, the Customer must contact the Issuer who provided the Access Code.

3.4. The Operator transfers the QR Code to the Supplier via communication channels determined by the Operator to provide the Lounge Access Service to Customers.

3.5. The Customer, for the Lounge Access Service provision to be granted access to Lounges, presents the Lounge Operator with the QR Code (or the Access Code) and their boarding pass (or a similar document, depending on the Lounge location) with the departure date not earlier than the Lounge visit date and not later than three (3) calendar days from the departure date indicated on the boarding pass (or a similar document, depending on the Lounge location), if possible. Should the Customer fail to present the QR Code (the Access Code) or their boarding pass (or a similar document, depending on the Lounge location), they

will be denied the Lounge Access Service provision to access Lounges. The Lounge Access Service to access Lounges is provided exclusively to Customers and guests accompanying them.

3.6. The Customer, for the Lounge Access Service provision to get a Discount when paying the bill at a Restaurant, presents the Restaurant with the QR Code (or the Access Code) before paying the bill, and decides on their own on the number of Discount units to use to pay the bill at the Restaurant (the number of Discount units that can be used to pay the bill at the Restaurant is limited to the number of Discount units provided to the Customer by the Issuer). Should the Customer fail to present the QR Code (the Access Code), they will not be given a Discount when paying the bill at the Restaurant. The Discount when paying the bill at the Restaurant is provided exclusively to the Customer.

3.7. Only the Operator can make changes to the Customer data provided within the Lounge Access Service in accordance with Item 3.2 of this Appendix based on the information received from the Issuer.

3.8. The Operator limits the use of the Lounge Access Service by the Customer based on the information received by the Operator from the Issuer.

3.9. By using the Lounge Access Service, the Customer consents to the transfer of their personal data, namely, their first and last name (written using Latin characters), mobile phone number, Access Code, information about the Lounge Access Service use, to the Supplier to provide the Lounge Access Service to the Customer and to collect information about the Lounge Access Service use by Customers with further generation of Customer information (Customer Profile) on the Supplier's resources. The Customer also consents to the transfer of their Personal Data listed in this Item by the Supplier to the Operator for the Lounge Access Service provision.

3.10. By using this Lounge Access Service, the Customer, for the purposes of Lounge Access Service provision, consents to the transfer of their Personal Data, namely, their first and last name (written using Latin characters), mobile phone number, Access Code, information about the Lounge Access Service use, by the Operator to the Issuer. Also by using this Lounge Access Service, the Customer, for the purposes of Lounge Access Service provision, provides the Issuer with their consent to the processing of the Customer's Personal Data listed in this Item, including the transfer of the Personal Data by the Issuer to the Operator. The processing of the Personal Data in this Item shall mean any action or a series of actions with Personal Data with or without the use of automation facilities, including Personal Data acquisition, recording, systematization, accumulation, storage, refinement (update and alteration), extraction, use, transfer (provision, access granting) to the Operator, depersonalization, blocking, deleting and annihilation.

Appendix 5. The *Prize* Program

1. Terms and Definitions

The terms and definitions used in this Appendix are understood to have the following meanings (regardless of their number, case, etc.):

Prize – a type of Reward, a Customer incentive in cash or in kind within the Loyalty Program participation.

2. General Provisions

2.1. An individual's accedence to the Regulations (registration in the Loyalty Program) as a Customer is deemed confirmation of the Customer having properly read, understood and accepted this Appendix.

2.2. The *Prize* Program is based on providing the Customer with an incentive in cash or in kind within the Loyalty Program participation.

2.3. The *Prize* Program is implemented by the Operator or the Partner holding the corresponding Promotions. The *Prize* Program is implemented by holding Promotions within SBP exclusively by the Operator.

2.4. The Prize in kind cannot be replaced with its cash equivalent.

2.5. The terms of Promotions under the *Prize* Program, including the terms of the Customer's participation in the Promotion, types of Prize, the procedure and terms of its provision are determined in accordance with the provisions of the Regulations and this Appendix in the Promotion Rules.

2.6. The Prize in cash is provided to the Customer using details of the valid Mir Card registered in the Loyalty Program and used for the purchase of Goods.

2.7. The Prize in cash within SBP Promotions is credited to the Customer's account used to perform the purchase of Goods transaction. The crediting of the SBP Participating Bank account is not governed by the Operator.

3. Prize Provision Conditions

3.1. When formulating the Promotion Rules, the following Prize provision conditions may be stipulated, among others:

- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed on any day of the week / certain days of the week;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed at any time of the day / certain time of the day;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed for any amount of money / for an amount of money not less than a certain value;
- for purchase transactions with a Co-badged Mir Card;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program: any goods (works, services) / certain goods (works, services) (types, groups thereof etc.) / certain number of goods (to the extent technically feasible by the Operator's Platform);
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program: first; second; first two; second and third; and the like;
- for purchase of Goods transactions performed using SBP, including those performed on any day of the week / certain days of the week, at any time of the day / certain time of the day, for any amount of money / for an amount of money not less than a certain value; purchase of any goods (works, services) / certain goods (works, services) (types, groups thereof etc.) / certain number of goods (to the extent technically feasible by the Operator's Platform), first / second / first two / second and third / and the like;
- other terms aimed at boosting Customer activity when using the Operator's Platform, the Operator's Services and/or Mir Cards under a Promotion;
- the list of purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program for which the Prize is not provided.

3.2. When formulating the Promotion Rules, the Operator may also stipulate the following Prize provision conditions, among others:

- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program in any category (industry (hereinafter, 'category')) / selected by the Customer / determined by the Operator (the type of category (industry) and/or MCC is determined by the Promotion Rules);
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed in a category during a certain period / the entire Promotion term;
- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed at any Merchant / Merchant selected by the Operator;

- for purchase of Goods transactions with a valid Mir Card registered in the Loyalty Program performed at a certain (minimum) volume during a certain period;
- for purchase of Goods transactions performed using SBP, including in any / Customer-selected / Operator-defined category (the category type is defined by the Promotion conditions), in a category during a certain period / the entire Promotion term, at any Merchant / Merchant defined by the Operator, at any / certain (minimum) volume during a certain period, through any means of payment using SBP / certain means of payment using SBP.

3.3. The Customer is provided the Prize under the following conditions:

- The Customer is an active participant of the Loyalty Program;
- The Customer joined the Promotion (in accordance with Subsection 3.2.7 of the Regulations);
- The Goods purchased under a Promotion are paid for with a valid Mir Card registered in the Loyalty Program. There are no restrictions on performance of transactions with such card (e.g., on payment with a Mir Card on the Internet). When performing a purchase of Goods with a Co-badged Mir Card, the Prize is provided only to the extent technically feasible by the Operator;
- The Goods purchased under a Promotion are paid for using SBP. There are no restrictions on receiving the Prize in cash (direct deposits) via SBP;
- The Goods are purchased during the Promotion (i.e., the Promotion is neither terminated nor suspended at the time when the Goods are purchased with a valid Mir Card registered in the Loyalty Program or using SBP);
- other conditions as set by the Promotion.

3.4. To receive the Prize under the Promotion within SBP, the Customer must independently ensure the permission to receive the Prize in cash (direct deposits) via SBP.

3.5. The information about the Prize is communicated to the Customer via the Customer Profile. The Customer independently tracks the information about the Prize.

3.6. In case of return of Goods purchased under the corresponding Promotion, the Operator / Partner is entitled not to take such transactions into account for the calculation and provision of the Prize.

3.7. For the provision of a Prize, the Customer may be requested to provide additional information (including a copy of the Russian passport with Customer's passport details (full name, date of birth, as well as series, number, date of issue, issuing authority, and residence address (with postal code) in the Russian Federation), information about the actual residence address, a copy of the Tax registration certificate (INN), other documents and/or information required to receive the Prize) that the Customer must

provide within the period specified in the Promotion Rules. If by the end of the period of the Promotion the Prize cannot be delivered to the Customer due to reasons beyond the control of the Operator or the Partner, the Prize is considered unclaimed. The unclaimed Prize cannot be claimed in the future, and no monetary compensation will be paid. If the Customer fails to provide the requested information, the Operator or Partner may deny the Customer the provision of the Prize.

- 3.8. The Customer bears their own costs related to the receipt of the Prize.

Appendix 6. Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program

1. General Provisions

1.1. Appendix Purpose and Scope

This Appendix to the Regulations (hereinafter, the ‘Appendix’) defines, in accordance with Subsections 3.3, 3.4.5 of the Regulations:

- participants and stages of the Merchant registration in the Loyalty Program as a Partner;
- participants and stages of registration of an additional Partner Trademark in the Loyalty Program;
- participants and stages of registration of an additional Acquirer in the Loyalty Program;
- participants and stages of the procedure for changing Partner credentials;
- participants and stages of Promotion arrangement under the Loyalty Program;
- participants and stages of the procedure for changing conditions of the Promotion (Promotion description);
- participants and stages of the procedure for suspending the Promotion;
- participants and stages of the procedure for terminating the Partner’s participation in the Loyalty Program at the initiative of the Partner;
- conditions of Merchant / Partner, Acquirer support by the Operator;
- conditions of the Operator’s reporting to the Partner;
- conditions of the Operator notifying the Partner of changes in the Regulations, including the Loyalty Program Standards and Fees, and (if provided) other documents used in the interaction between the Merchant / Partner and the Operator.

The Operator is entitled to define detailed procedures of interaction between the Merchant / Partner (and/or third parties engaged by it), the Acquirer (and/or third parties engaged by it (TPP)) and the Operator on the issues of this Appendix in corresponding charts and/or internal documents of the Operator.

1.2. Terms and Definitions

In addition to the terms and definitions set forth in Subsection 1.2 of the Regulations, the following terms and definitions are used in this Appendix:

Promotion Moderation – the Operator’s control of the information posted by the Partner on the Promotion page before its publication on the Website, including in cases of changes in the conditions of the Promotion (description of the Promotion) and suspension of the Promotion, for compliance with the requirements of the Regulations, including the Loyalty Program Standards and Fees, as well as the laws of the Russian Federation.

Support – the Operator providing information, technical and organizational assistance to a Merchant / Partner or Acquirer.

Authorized Partner – a Partner entrusted with arranging Promotions, changing the conditions (description) of Promotions, suspending Promotions.

Promotion Arrangement – actions aimed at creating a Promotion page in the Partner Profile, Promotion Moderation, and publishing the Promotion page on the Website.

1.3. Other Documents, Guidelines that can be Used in Interaction Between Merchant / Partner, Credit Institution (Acquirer, Partner’s Bank) and Operator

1.3.1. *Loyalty Program Standard. Loyalty Program Technologies.*

2. Merchant Registration in the Loyalty Program

2.1. Participants of Merchant Registration in the Loyalty Program

2.1.1. The participants of Merchant registration in the Loyalty Program are:

- Merchant;
- The Operator;
- Acquirer.

2.2. Stages of Merchant Registration in the Loyalty Program

2.2.1. The Merchant registration in the Loyalty Program consists of the following stages:

- Merchant submitting the set of documents;
- Operator approving Merchant's participation in the Loyalty Program;
- Acquirer setting up equipment (in case if Partner arranges Promotions providing for Reward payment for purchase of Goods with Mir Cards);
- Acquirer approving Merchant's participation in the Loyalty Program;
- Merchant holding closed test Promotion (if necessary).

2.3. Merchant Registration in the Loyalty Program by Way of Submitting the Set of Documents to the Operator or Filling out the Registration Form on the Website

2.3.1. When submitting the documents to the Operator:

- The Merchant fills out the Merchant Application (**Appendix 1**). The Merchant Application is signed by the Merchant's individual executive body (CEO, director etc.) / sole proprietor or another person authorized to sign the Merchant Application and imprinted with the Merchant's seal;
- The Merchant or its authorized person sends (submits) to the Operator the original copy of the Merchant Application, Merchant documents (according to the list given in Section 1 of Annex 7 to this Appendix), as well as the original copy of the Permit / Letter of Guarantee (if signed by the person authorized to sign the Permit / Letter of Guarantee – enclosing documentary evidence of powers) at the address: 11, Bolshaya Tatarskaya str., Moscow, 115184, marking the envelope '*Loyalty Program registration*'. These documents (with enclosures) can be submitted in electronic form in PDF via communication channels determined by the Operator, with subsequent submission

(sending) of their original copies within **five (5) business days from** the date the Merchant sent the electronic documents to the Operator.

2.3.2. When filling out the registration form on the Website (to the extent technically feasible by the Operator), the Merchant must do the following in sequence:

- submit (send) the Application for accedence to the NSPK JSC Loyalty Program Regulations by filling out the corresponding Questionnaire to gain access to the Partner Profile on the Website. The Application is generated based on and in accordance with the proposed fields.
- get a password to access the Partner Profile. The information about the access granted is sent to the e-mail address or mobile phone number indicated in the Application. After logging into the Partner Profile using the provided credentials, the Partner Profile is deemed generated.
- fill out the registration form in the Partner Profile. The Merchant notifies the Operator of generating the registration form via the Partner Profile (by sending the generated Registration Form).

The Merchant Application generated by filling out the registration form must be printed. The Application is signed by the Merchant's individual executive body (CEO, director etc.) / sole proprietor or another person authorized to sign such application and imprinted with the Merchant's seal. The Merchant or its authorized person, within **five (5) business days** from the date of the Operator's approval of the Partner's participation in the Loyalty Program, submits (**sends**) to the Operator at the address: 11, Bolshaya Tatarskaya str., Moscow, 115184, marking the envelope '*Loyalty Program registration*': the original copy of the Merchant Application (if signed by the person authorized to sign such application, - enclosing documentary evidence of powers); the original copy of the Permit / Letter of Guarantee (with attachments; if signed by the person authorized to sign the Permit / Letter of Guarantee, - enclosing documentary evidence of powers).

2.3.3. Documents listed in Items 2.3.1-2.3.2 of this Annex can be provided in electronic form in accordance with Section 10 of this Appendix.

2.4. Operator Approving Merchant's Participation in the Loyalty Program

2.4.1. The Operator, within **ten (10) business days** from the date of submission of the duly filled out Merchant Application / notification by the Merchant of the registration form generation via the Partner Profile, coordinates the Merchant's participation in the Loyalty Program:

- in case of a negative result, generates a notification to the Merchant (via the channel determined by the Operator);
- in case of insufficient information, generates a request to the Merchant (via the channel determined by the Operator) for additional information necessary to coordinate the Merchant's participation in the Loyalty Program. In this case, the period of the Operator's coordination of the Merchant's participation in the Loyalty Program starts from the date of provision of the requested information;
- in case of a positive result:
 - sends to the Merchant the notification of the Merchant registration in the Loyalty Program at the e-mail address specified in the Merchant Application. The Operator sending this notification is the moment when the Merchant accedes to the Regulations as a Partner. If it was not provided earlier, the password to access the Partner Profile (if accessing it is technically possible) is sent to the Merchant at the e-mail address and mobile phone number specified in Item 1 '*Merchant overview*' of the Merchant Questionnaire attached to the Merchant Application.
 - sends the Merchant Application to the Acquirer via the channel determined by the Operator (via the Portal under the '*_Loyalty*' / '*_SBP_Loyalty Program*' project or the Bank Profile (if technically feasible)).

2.5. Acquirer Approving the Support of Merchant's Participation (Settlement) in the Loyalty Program

2.5.1. The Acquirer, within **five (5) business days** from the receipt from the Operator of the Merchant Application, coordinates the support of the Merchant's participation (settlement) in the Loyalty Program:

- in case of a negative result, notifies the Operator via the channel agreed upon between the Operator and the Acquirer (via the Portal under the '*_Loyalty*' / '*_SBP_Loyalty Program*' project or the Bank Profile (if technically feasible));
- in case of a positive result, approves the support of the Merchant's participation (settlement) in the Loyalty Program and notifies the Operator via the channel agreed upon between the Operator and the Acquirer (via the Portal under the '*_Loyalty*' / '*_SBP_Loyalty Program*' project or the Bank Profile (if technically feasible)). If the Acquirer and the Operator interact via the Bank Profile to coordinate the support of the Merchant's participation (settlement) in the Loyalty Program, then the Acquirer, within

five (5) business days from the receipt of the corresponding application in the Bank Profile, must click ‘*Finish*’ on the display form, check all the proposed boxes and click ‘*Yes / Approved*’, which is the moment when the Acquirer approves the support of the Merchant’s participation (settlement) in the Loyalty Program. The Acquirer is entitled to not make a favorable decision; it must notify the Operator and the Merchant thereof by checking the corresponding boxes in the Bank Profile in the corresponding form.

2.5.2. The Operator sends to Acquirers approving the support of the Merchant’s participation (settlement) in the Loyalty Program and planning to arrange Promotions providing for Reward payment for purchase of Goods with Mir Cards, after they approve the Merchant’s participation in the Loyalty Program, the Partner ID (PID) via the channel agreed upon between the Operator and the Acquirer (via the Portal under the ‘*Loyalty*’ project or the Bank Profile (if technically feasible)). The Acquirer, within **ten (10) business days** from the date the Operator provides PID, sets up the equipment in accordance with the requirements of the *Loyalty Program Standard. Loyalty Program Technologies* and notifies the Operator of the completion of equipment setup and readiness to support Partner Promotions via the channel agreed upon between the Operator and the Acquirer (via the Portal under the ‘*Loyalty*’ project or the Bank Profile (if technically feasible)).

2.6. Expansion of Partner’s Participation in the Loyalty Program

2.6.1. A Partner is entitled to expand its participation in the Loyalty Program (e.g., if a Partner acceded to the Loyalty Program earlier for the purposes of arranging Promotions providing for Reward payment for purchase of Goods with Mir Cards only, it may declare its intent to arrange Promotions under the Loyalty Program providing for Reward payment for purchase of Goods using SBP, and vice versa).

2.6.2. To expand the scope of participation in the Loyalty Program, the Partner must:

2.6.2.1. fill out the Application in the form set out in Annex 4 to this Appendix and sent it to the Operator at the address: 11, Bolshaya Tatarskaya str., Moscow, 115184, marking the envelope ‘*Loyalty Program registration*’. These documents (with enclosures) can be submitted in electronic form in PDF via communication channels determined by the Operator, with subsequent submission (sending) of their original copies within **five (5) business days from** the date the Merchant sent the electronic documents to the Operator;

2.6.2.2. fill out the corresponding form in the Partner Profile (if technically feasible).

2.6.3. The Partner application is further considered and approved in accordance with the procedure set out in Items 2.4-2.5 of this Appendix.

2.6.4. Documents listed in Items 2.6.1-2.6.2 of this Appendix can be provided in electronic form in accordance with Section 10 of this Appendix.

2.7. Merchant Holding Closed Test Promotion (If Necessary)

2.7.1. If necessary, the Operator shall notify the Merchant of the mandatory closed test Promotion: the Acquirer shall receive a notification via the Portal under the ‘*Loyalty*’ / ‘*_SBP_Loyalty Program*’ project or the Bank Profile (if technically feasible); the Partner – at the e-mail address specified in the Merchant application or via the Partner Profile (if technically feasible).

2.7.2. The Operator, within **one (1) business day** from the date of the corresponding event during / following the closed test Promotion:

- notifies the Acquirer of errors and/or the need to repeat the closed test Promotion / successful closed test Promotion via the Portal under the ‘*Loyalty*’ / ‘*_SBP_Loyalty Program*’ project or the Bank Profile (if technically feasible);
- notifies the Partner of errors and/or the need to repeat the closed test Promotion / successful closed test Promotion at the e-mail address specified in the Merchant Application or via the Partner Profile (if technically feasible).

3. Registration of Additional Partner Trademark in the Loyalty Program

3.1. Participants of Registration of Additional Partner Trademark in the Loyalty Program

3.1.1. The participants of the registration of an additional Partner trademark in the Loyalty Program are:

- Partner;
- Operator.

3.2. Stages of Registration of Additional Partner Trademark in the Loyalty Program

3.2.1. The registration of an additional Partner trademark in the Loyalty Program consists of the following stages:

- Partner submitting the set of documents;
- Operator approving additional trademark registration in the Loyalty Program;
- Acquirer setting up equipment (if necessary).

3.3. Partner Submitting the Set of Documents

3.3.1. The Partner draws up the Application for additional trademark registration (Annex 2 to this Appendix). The Application for additional trademark registration can be drawn up on paper or by filling out the corresponding form in the Partner Profile. The Application for additional trademark registration is signed by the Partner's individual executive body (CEO, director etc.) / sole proprietor or another person authorized to sign the Application for additional trademark registration and imprinted with the Partner's seal.

3.3.2. The Partner or its authorized person sends (submits) to the Operator an original copy of the Application for additional trademark registration and the Permit / Letter of Guarantee (with Appendices; if signed by the person authorized to sign the Permit / Letter of Guarantee – enclosing documentary evidence of powers) at the address: 11, Bolshaya Tatarskaya str., Moscow, 115184, marking the envelope '*Loyalty Program registration*'. These documents (with enclosures) can be submitted in electronic form in PDF via communication channels determined by the Operator, with subsequent submission (sending) of their original copies within **five (5) business days from** the date the Partner sent the electronic documents to the Operator. The Application specified in this Sub-item can also be generated and sent to the Operator via the Partner Profile, if technically feasible.

3.3.3. Documents listed in Items 3.3.1-3.3.2 of this Appendix can be provided in electronic form in accordance with Section 10 of this Appendix.

3.4. Operator Approving Additional Trademark Registration in the Loyalty Program

3.4.1. The Operator, within **five (5) business days** upon receipt of the Application for additional trademark registration from the Partner, coordinates the additional trademark registration in the Loyalty Program:

- in case of a negative result, generates a notification to the Partner via the channel determined by the Operator;
- in case of insufficient information, generates a request to the Partner for additional information required to approve the additional trademark registration in the Loyalty Program. In this case, the period of the Operator's coordination of the additional trademark registration in the Loyalty Program starts from the date of provision of the requested information;
- in case of a positive result:
 - notifies the Partner of the approval of the additional trademark registration in the Loyalty Program at the e-mail address specified in the Merchant Application or using other contact details defined for interaction between the Operator and the Partner;
 - if necessary, provides the Acquirer with an additional PID.

4. Additional Acquirer Assignment to Support the Partner's Participation (Settlement) in the Loyalty Program

4.1. Participants to Additional Acquirer Assignment to Support the Partner's Participation (Settlement) in the Loyalty Program

4.1.1. Participants to the assignment of an additional Acquirer to support the Partner's participation (settlement) in the Loyalty Program are:

- Partner;
- The Operator;
- Acquirer.

4.2. Stages of Additional Acquirer Assignment to Support the Partner's Participation (Settlement) in the Loyalty Program

4.2.1. The assignment of an additional Acquirer to support the Partner's participation (settlement) in the Loyalty Program consists of the following stages:

- the Partner submitting the corresponding application;
- the Operator coordinating the assignment of an additional Acquirer to support the Partner's participation (settlement) in the Loyalty Program;
- the Acquirer approving the support of the Partner's participation (settlement) in the Loyalty Program;
- Acquirer setting up equipment (if necessary).

4.3. Partner Submitting the Set of Documents

4.3.1. The Partner draws up the Application for additional Acquirer assignment to support the Partner's participation (settlement) in the Loyalty Program (Annex 3 to this Appendix). The Partner's Application can be drawn up on paper or by filling out the corresponding form in the Partner Profile. The Application for additional Acquirer assignment to support the Partner's participation (settlement) in the Loyalty Program is signed by the Partner's individual executive body (CEO, director etc.) / sole proprietor or another person authorized to sign the Application for additional Acquirer assignment to support the Partner's participation (settlement) in the Loyalty Program and imprinted with the Partner's seal.

4.3.2. If the documents are filled out on paper, the Partner or its authorized person sends (submits) to the Operator the original copy of the Application for additional Acquirer assignment to support the

Partner's participation (settlement) in the Loyalty Program (enclosing documentary evidence of powers) at the address: 11, Bolshaya Tatarskaya str., Moscow, 115184, marking the envelope '*Loyalty Program registration*'. These documents (with enclosures) can be submitted in electronic form in PDF via communication channels determined by the Operator, with subsequent submission (sending) of their original copies within **five (5) business days from** the date the Partner sent the electronic documents to the Operator.

4.3.3. Documents listed in Items 4.3.1-4.3.2 of this Appendix can be provided in electronic form in accordance with Section 10 of this Appendix.

4.4. Operator Coordinating the Assignment of an Additional Acquirer to Support the Partner's Participation in the Loyalty Program

4.4.1. The Operator, within **five (5) business days** upon receipt from the Partner of the corresponding Application, coordinates the assignment of an additional Acquirer to support of the Partner's participation (settlement) in the Loyalty Program:

- in case of a negative result, generates a notification to the Partner via the channel determined by the Operator;
- in case of a positive result:
 - sends the Application for additional Acquirer assignment to support the Partner's participation (settlement) in the Loyalty Program to the Acquirer via the channel determined by the Operator (via the Portal under the '*_Loyalty*' / '*_SBP_Loyalty Program*' project or the Bank Profile (if technically feasible)).

4.5. Acquirer Approving the Support of the Partner's Participation (Settlement) in the Loyalty Program

4.5.1. The Acquirer, within **five (5) business days** upon receipt from the Operator of the corresponding Partner's Application, coordinates the Partner's participation (settlement) in the Loyalty Program:

- in case of a negative result, notifies the Operator via the channel agreed upon between the Operator and the Acquirer (via the Portal under the '*_Loyalty*' / '*_SBP_Loyalty Program*' project or the Bank Profile (if technically feasible));
- in case of a positive result, approves the Partner's participation (settlement) in the Loyalty Program and notifies the Operator via the channel agreed upon between the Operator and the Acquirer (via the Portal under the '*_Loyalty*' / '*_SBP_Loyalty Program*' project or

the Bank Profile (if technically feasible)). If the Acquirer and the Operator interact via the Bank Profile to coordinate the support of the Partner's participation (settlement) in the Loyalty Program, then the Acquirer, within **five (5) business days** from the receipt of the corresponding application in the Bank Profile, must click 'Finish' on the display form, check all the proposed boxes and click 'Yes / Approved', which is the moment when the Acquirer approves the support of the Partner's participation (settlement) in the Loyalty Program. The Acquirer is entitled to not make a favorable decision on such a Partner application; it must notify the Operator and the Partner thereof by checking the corresponding boxes in the Bank Profile in the corresponding form.

4.5.2. The Operator sends to the Acquirer approving the Partner's participation (settlement) in the Loyalty Program and planning to arrange Promotions providing for Reward payment for purchase of Goods with Mir Cards, after it approves the Partner's participation (settlement) in the Loyalty Program, the Operator's Partner ID (PID) via the channel agreed upon between the Operator and the Acquirer (via the Portal under the '_Loyalty' project or the Bank Profile (if technically feasible)).

4.5.3. The Acquirer, within **ten (10) business days** from the date the Operator provides PID, sets up the equipment in accordance with the requirements of the *Loyalty Program Standard. Loyalty Program Technologies* and notifies the Operator of the completion of equipment setup and readiness to support Partner Promotions via the channel agreed upon between the Operator and the Acquirer (via the Portal under the '_Loyalty' project or the Bank Profile (if technically feasible)).

5. Changing Partner Credentials

5.1. Participants of Procedure for Changing Partner Credentials

5.1.1. The participants of the procedure for changing Partner credentials are:

- Partner;
- Operator.

5.2. Operator's Assistance when Making Changes to Partner Account

5.2.1. The Operator, subject to the corresponding application from the Partner to make changes to the Partner Account (with the documentary evidence enclosed), is entitled to assist the Partner in making changes to the Partner Account. Notably, the Operator:

- within **one (1) business day** from making changes to the Partner Account, notifies the Partner thereof via the Partner Profile (by sending the Partner Account page (as amended) to the Partner for approval) / at the e-mail address specified in the Merchant Application or using other contact details defined for interaction between the Operator and the Partner.

5.2.2. The Partner, within **three (3) business days** of the Operator notifying it of making changes to the Partner Account, approves the Partner Account (as amended):

- in case of a negative result – notifies the Operator of the need to correct the changes made (can also make comments) to the Partner Account via the Partner Profile / via the communication channels determined by the Operator. The Operator makes corrections to the changes in the Partner Account and notifies the Partner thereof via the Partner Profile (by resubmitting the Partner Account page (as amended) for Partner's approval) / via e-mail address specified in the Merchant Application or using other contact details defined for interaction between the Operator and the Partner. In this case, the term of Partner Account (as amended) approval by the Partner starts from the date of notification by the Operator about corrections to the changes in the Partner Account;
- in case of a positive result – approves changes to the Partner Account and notifies the Operator thereof via the Partner Profile / communication channels determined by the Operator.

6. Promotion Arrangement, Changes to its Conditions (Description), Promotion Suspension

6.1. Promotion Arrangement

6.1.1. Participants of Promotion Arrangement

6.1.1.1 The Participants of Promotion arrangement procedure are:

- Partner² or Authorized Partner;
- Operator.

6.1.2. Stages of Promotion Arrangement

6.1.2.1. The Promotion arrangement consists of the following stages:

- creating a Promotion page in the Partner Profile (if technically feasible);
- Promotion Moderation and publishing the Promotion page on the Website.

6.1.3. Creating Promotion Application in Partner Profile

6.1.3.1. The Partner / Authorized Partner posts the following information in the corresponding section of the Partner Profile:

- Promotion conditions;
- Promotion description.

6.1.3.2. Information about the Promotion conditions is posted in accordance with the requirements to the amount of the Reward set forth in the Fees.

6.1.3.4. Posting the information about the Promotion conditions / Promotion description also includes entering (providing) the necessary information about Points of sale, including the information about the Card Acceptor ID Code and the Card Acceptor Terminal ID or about the Partner ID in SBP (Legal ID) and the Partner's POS ID in SBP (Merchant ID). This information must be sent to the e-mail address determined for interaction with the Operator.

²The Partner, having charged the Authorized Partner with arranging the Promotion, independently (without involving the Operator) interacts with the Authorized Partner before the moment the Promotion page is posted on the Website, as well as during the Promotion period and upon completion of said period.

6.1.3.5. The Partner / Authorized Partner, within **one (1) business day** from creation of the Promotion application in the Partner Profile, notifies the Operator thereof via the Partner Profile (by sending the application to the Operator).

6.1.4. Operator's Assistance in Promotion Arrangement

6.1.4.1. The Operator can (at its own discretion) assist the Partner / Authorized Partner in Promotion arrangement. The Operator, within **three (3) business days** upon provision of the information required for Promotion arrangement by the Partner, notifies the Partner / Authorized Partner thereof via the Partner Profile (by sending the Promotion page for approval) / other communication channels.

6.1.4.2. The Partner / Authorized Partner, within **one (1) business day** prior to the start of the Promotion, coordinates the Promotion page:

- in case of a negative result – notifies the Operator of the need to make changes (can also make comments) to the Promotion conditions and/or Promotion description (Promotion page) via the Partner Profile / via the communication channels determined by the Operator. The Operator makes changes to the Promotion page in the Partner Profile and notifies the Partner / Authorized Partner thereof via the Partner Profile (by resubmitting the Promotion page for approval). In this case, the term of the Promotion page approval by the Partner / Authorized Partner starts from the date of notification by the Operator about the changes to the Promotion page;
- in case of a positive result, notifies the Operator of approving the Promotion page, after which the Operator publishes the Promotion page on the Website and notifies the Partner / Authorized Partner of publishing the Promotion page on the Website via the Partner Profile / communication channels determined by the Operator. From the moment the Promotion page is posted on the Website, the conditions (description) of the Promotion on the Promotion page come into force (become effective).

6.1.6. Operator's Assistance When Arranging Promotion is Not Technologically Feasible

6.1.6.1. If, for technical reasons, the Partner / Authorized Partner cannot arrange a Promotion independently, the Operator:

- upon receiving information from the Partner about its intent to arrange the Promotion (including the Promotion conditions and description), performs the necessary actions aimed at creating the Promotion page, including by sending requests to the Partner /

Authorized Partner to provide additional information at the e-mail address specified in the Merchant Application / receiving from the Partner / Authorized Partner additional information (including the information about Points of Sale, including the information about the Card Acceptor ID Code and the Card Acceptor Terminal ID or about the Partner ID in SBP (Legal ID) and the Partner's POS ID in SBP (Merchant ID)) via communication channels determined by the Operator;

- makes a mockup of the Promotion page on paper to be approved by the Partner / Authorized Partner by marking the mockup with the “*Approved*” resolution, signing it (with full name) by the Partner's / Authorized Partner's sole executive body (director, CEO etc.) or other authorized person (enclosing documentary evidence of powers), and certifying it with the Partner's / Authorized Partner's seal;
- after receiving the Partner's / Authorized Partner's approval (of the Promotion page mockup), publishes the Promotion page on the Website. From the moment the Promotion page is posted on the Website, the conditions (description) of the Promotion on the Promotion page come into force (become effective).

6.2. Changing Promotion Conditions (Promotion Description)

6.2.1. The Partner / Authorized Partner makes changes to the Promotion conditions (description) on the Promotion page published on the Website according to the following procedure.

6.2.2. Participants of Promotion Conditions (Promotion Description) Change

6.2.2.1 The participants of the Promotion conditions (Promotion description) change are:

- Partner³ or Authorized Partner;
- Operator.

6.2.3. Stages of Promotion Conditions (Promotion Description) Change

5.2.3.1. The Promotion conditions (Promotion description) change consists of the following stages:

- making changes to the Promotion page in the Partner Profile;

³ The Partner, having charged the Authorized Partner with making changes to Promotion conditions (description), independently (without involving the Operator) interacts with the Authorized Partner before the moment the Promotion page (as amended) is posted on the Website, as well as during the Promotion period (as amended) and upon completion of said period.

- Promotion Moderation and publishing the Promotion page (as amended) on the Website.

6.2.4. Making Changes to the Promotion Page in the Partner Profile

6.2.4.1. In the corresponding section of the Partner Profile, the Partner / Authorized Partner makes changes to:

- Promotion conditions and/or
- Promotion description.

6.2.4.2. Changes to the Promotion conditions are made in accordance with the Fees.

6.2.4.4. Making changes to the Promotion conditions / Promotion description also includes entering (providing) the necessary information about Points of sale (if such information changes/requires changes).

6.2.4.5. The Partner / Authorized Partner, within **one (1) business day** from making changes to the Promotion page in the Partner Profile, notifies the Operator thereof via the Partner Profile (by sending the Promotion page (as amended) for Promotion Moderation).

6.2.5. Promotion Moderation and Publishing the Promotion Page (as Amended) on the Website

6.2.5.1. The Operator, within **three (3) business days** from the Partner / Authorized Partner notifying it of making changes to the Promotion page in the Partner Profile, performs the Promotion Moderation:

- in case of a negative result – notifies the Partner / Authorized Partner of the need to correct the changes made (can also make comments) to the Promotion conditions and/or Promotion description (Promotion page) via the Partner Profile / at the e-mail address specified in the Merchant Application / via communication channels determined by the Operator. The Partner / Authorized Partner makes corrections to changes to the Promotion page in the Partner Profile and notifies the Operator thereof via the Partner Profile (by resubmitting the Promotion page (as amended) for Promotion Moderation). In this case, the term of Promotion Moderation by the Operator starts from the date the Partner / Authorized Partner notifies it of corrections to the changes made to the Promotion page;
- in case of a positive result:
 - posts the Promotion page (as amended) on the Website;

- notifies the Partner / Authorized Partner of publishing the Promotion page (as amended) on the Website via the Partner Profile / at the e-mail address specified in the Merchant Application / via communication channels determined by the Operator. From the moment the Promotion page (as amended) is posted on the Website, the conditions (description) of the Promotion on the Promotion page come into force (become effective).

6.2.6. Operator's Assistance when Making Changes to Promotion Page

6.2.6.1. The Operator is entitled, on behalf of the Partner / Authorized Partner, assist the Partner / Authorized Partner when making changes to the Promotion page. The Operator, within **one (1) business day** of making changes to the Promotion page, notifies the Partner / Authorized Partner thereof via the Partner Profile (by sending the Promotion page (as amended) for approval).

6.2.6.2. The Partner / Authorized Partner, within **three (3) business days** of the Operator notifying it of making changes to the Promotion page, approves the Promotion page (as amended):

- in case of a negative result – notifies the Operator of the need to correct the changes made (can also make comments) to the Promotion conditions and/or Promotion description (Promotion page) via the Partner Profile / via the communication channels determined by the Operator. The Operator makes corrections to changes to the Promotion page in the Partner Profile and notifies the Partner / Authorized Partner thereof via the Partner Profile (by resubmitting the Promotion page (as amended) for approval). In this case, the term of the Promotion page approval by the Partner / Authorized Partner starts from the date of notification by the Operator about the corrections to the changes made to the Promotion page;
- in case of a positive result:
 - notifies the Operator thereof. The Operator posts the Promotion page (as amended) on the Website and notifies the Partner / Authorized Partner of publishing the Promotion page (as amended) on the Website via the Partner Profile / communication channels determined by the Operator, and the Authorized Partner notifies the Partner, on whose behalf changes to the Promotion page are made, in a manner agreed upon between the Partners. From the moment the Promotion page (as amended) is posted on the Website, the conditions (description) of the Promotion on the Promotion page come into force (become effective).

6.2.7. Operator's Assistance When Making Changes to Promotion Page is Not Technologically Feasible

6.2.7.1. If, for technical reasons, the Partner / Authorized Partner cannot make changes to the Promotion page independently, the Operator:

- performs the necessary actions aimed at amending the Promotion page, including by sending requests to the Partner / Authorized Partner to provide additional information at the e-mail address specified in the Merchant Application / via communication channels determined by the Operator / receiving from the Partner / Authorized Partner additional information (including the information about Points of Sale, including the information about Card Acceptor ID Code and Card Acceptor Terminal ID (if such information changes/requires changes)) via communication channels determined by the Operator;
- makes a mockup of the Promotion page (as amended) on paper to be approved by the Partner / Authorized Partner by marking the mockup with the "Approved" resolution, signing it (with full name) by the Partner's / Authorized Partner's sole executive body (director, CEO etc.) or other authorized person (enclosing documentary evidence of powers), and certifying it with the Partner's / Authorized Partner's seal;
- after receiving the Partner's / Authorized Partner's approval (of the Promotion page mockup (as amended)), publishes the Promotion page (as amended) on the Website. From the moment the Promotion page (as amended) is posted on the Website, the conditions (description) of the Promotion on the Promotion page come into force (become effective).

6.3. Promotion Suspension

6.3.1. The Partner / Authorized Partner suspends the Promotion period posted on the Promotion Page published on the Website according to the following procedure.

6.3.2. Participants of Promotion Suspension

6.3.2.1 The participants of the Promotion suspension are:

- Partner⁴ or Authorized Partner;

⁴ The Partner, having charged the Authorized Partner with performing actions aimed at suspending the Promotion period, independently (without the Operator's involvement) interacts with the Authorized Partner until the Operator is notified by the

- Operator.

6.3.3. Stages of Promotion Suspension

6.3.3.1. The Promotion suspension consists of the following stages:

- entering information about suspension of the Promotion period on the Promotion page in the Partner Profile;
- Promotion Moderation and publishing the Promotion page (taking into account information about the Promotion suspension) on the Website.

6.3.4. Entering Information About Suspension of the Promotion Period on the Promotion Page in the Partner Profile

6.3.4.1. The Partner / Authorized Partner enters information about the suspension of the Promotion to the Promotion page in the corresponding section of the Partner Profile.

6.3.4.2. The Partner / Authorized Partner, within **one (1) business day** from the date the information about the Promotion suspension is entered on the Promotion page, notifies the Operator thereof, specifying the grounds (reasons) for suspension via the Partner Profile (by sending the Promotion page (taking into account information about the Promotion suspension) for Promotion Moderation).

6.3.5. Promotion Moderation and Publishing the Promotion Page (Taking into Account Information About the Promotion Suspension) on the Website

6.3.5.1. The Operator, within **five (5) business days** from the date of notification by the Partner / Authorized Partner of entering the information about the Promotion suspension on the Promotion page, reviews the grounds (reasons) for Promotion suspension and performs the Promotion Moderation:

- in case of a negative result, – notifies the Partner / Authorized Partner about the refusal to suspend the Promotion or the need to correct the information about the Promotion suspension entered on the Promotion page (can also make comments) via the Partner

Authorized Partner of entering the information about the Promotion suspension on the Promotion page by the Authorized Partner / the Operator assists in entering information about the Promotion suspension on the Promotion page, as well as during and following the Operator's review of the grounds for Promotion suspension and/or Promotion Moderation / approval by the Authorized Partner of the Promotion page (taking into account information about the Promotion suspension) / publication of the Promotion page (taking into account information about the Promotion suspension).

Profile / at the e-mail address specified in the Merchant Application / via communication channels determined by the Operator. The Partner / Authorized Partner corrects the information about the Promotion suspension on the Promotion page in the Partner Profile and notifies the Operator thereof via the Partner Profile (by resending the Promotion page (taking into account information about the Promotion suspension) for Promotion Moderation). In this case, the period of Promotion Moderation by the Operator starts from the date the Partner / Authorized Partner notifies it of corrections to the information about the Promotion suspension to the Promotion page;

- in case of a positive result, – publishes the Promotion page (taking into account information about the Promotion suspension) on the Website and notifies the Partner / Authorized Partner thereof via the Partner Profile / at the e-mail address specified in the Merchant Application / via communication channels determined by the Operator.

6.3.6. Operator's Assistance when Entering Information About Promotion Suspension on Promotion Page

6.3.6.1. The Operator is entitled, on behalf of the Partner / Authorized Partner, assist the Partner / Authorized Partner when entering information about the Promotion suspension on the Promotion page. The Operator, within **one (1) business day** of entering information about the Promotion suspension on the Promotion page, notifies the Partner / Authorized Partner thereof via the Partner Profile (by sending the Promotion page (taking into account information about the Promotion suspension) for approval).

6.3.6.2. The Partner / Authorized Partner, within **three (3) business days** of the Operator notifying it of entering information about the Promotion suspension on the Promotion page, approves the Promotion page (taking into account information about the Promotion suspension):

- in case of a negative result, – notifies the Operator about the need to correct the information about the Promotion suspension entered on the Promotion page (can also make comments) via the Partner Profile / communication channels determined by the Operator. The Operator corrects the information about the Promotion suspension on the Promotion page and notifies the Partner / Authorized Partner thereof via the Partner Profile (by resending the Promotion page (taking into account information about the Promotion suspension) for approval). In this case, the period of approval of the Promotion page by the Partner / Authorized Partner starts from the date the Operator notifies it of corrections to the information about the Promotion suspension to the Promotion page;

- in case of a positive result – publishes the Promotion page (taking into account information about the Promotion suspension) on the Website and notifies the Operator thereof via the Partner Profile / communication channels determined by the Operator.

6.3.7. Operator's Assistance when Entering Information About Promotion Suspension on Promotion Page is Not Technologically Feasible

6.3.7.1. If, for technical reasons, the Partner / Authorized Partner cannot independently enter information about the Promotion suspension on the Promotion page in the Partner Profile, the Promotion period posted on the Promotion page published on the Website is suspended according to the following procedure.

6.3.7.2. The Partner / Authorized Partner submits (sends) a request to the Operator to suspend the Promotion specifying the grounds (reasons) and terms (period) of the supposed suspension via communication channels determined by the Operator.

6.3.7.3. The Operator, within **five (5) business days** from the date the Partner / Authorized Partner submits the request to suspend the Promotion, reviews the grounds (reasons) and terms (period) of the supposed Promotion suspension, including for valid reasons for suspension, compliance with the requirements of the Regulations, the laws of the Russian Federation, and:

- in case of a negative result – notifies the Partner / Authorized Partner thereof via the e-mail address specified in the Merchant Application / via communication channels determined by the Operator;
- in case of insufficient information provided in the Partner's / Authorized Partner's request to suspend the Promotion, – sends a request to provide additional information to the Partner / Authorized Partner at the e-mail address specified in the Merchant Application / via communication channels determined by the Operator; In this case, the period of the Operator's review of the Partner's / Authorized Partner's request to suspend the Promotion starts from the date of provision of the requested information via communication channels determined by the Operator;
- in case of a positive result – enters information about the Promotion suspension on the Promotion page on the Website and notifies the Partner / Authorized Partner thereof at the e-mail address specified in the Merchant Application / via communication channels determined by the Operator.

7. Termination of Partner's Participation in the Loyalty Program at the Initiative of Partner

7.1. Participants of Termination of Partner's Participation in the Loyalty Program

7.1.1. The participants of the procedure for terminating the Partner's participation in the Loyalty Program are:

- Partner;
- Operator.

7.2. Stages of Termination of Partner's Participation in the Loyalty Program

7.2.1. The termination of Partner's participation in the Loyalty Program consists of the following stages:

- Partner submitting Application of participation termination;
- Operator blocking arrangement of new Promotions and checking for ongoing Partner Promotions;
- termination of Partner's participation in the Loyalty Program.

7.3. Partner Submitting Application of Participation Termination

7.3.1. The Partner executes the Application of participation termination (Annex 5 to this Appendix) on paper. The Application is signed by the sole executive body of the Partner (CEO, Director etc.) / sole proprietor or another person authorized to sign the Application and imprinted with the Partner's seal.

7.3.2. The Partner submits (sends) to the Operator the original copy of the Application of participation termination on paper at the address: 11, Bolshaya Tatarskaya str., Moscow, 115184, marking the envelope '*Loyalty Program registration*'. These documents (with enclosures) can be submitted in electronic form in PDF via communication channels determined by the Operator, with subsequent submission (sending) of their original copies within **five (5) business days from** the date the Merchant sent the electronic documents to the Operator.

7.3.3. Documents listed in Items 7.3.1-7.3.2 of this Appendix can be provided in electronic form in accordance with Section 10 of this Appendix.

7.4. Operator Blocking Arrangement of New Promotions and Checking for Ongoing Partner Promotions

7.4.1. The Operator, within **five (5) business days** upon receipt of the Application of participation termination:

- blocks the Partner from arranging new Promotions;
- checks for ongoing Partner Promotions, and:
 - if there are no ongoing Partner Promotions, and those expired forty-five (45) or more calendar days ago, – notifies the Partner and the Acquirer that the Partner’s **participation** in the Loyalty Program is **terminated from the moment the Operator sends this notification**, at the e-mail address specified in the Merchant Application, or using other contact details defined for interaction between the Operator and the Partner, and via the Bank Profile / the Portal / via communication channels determined by the Operator;
 - if there are no ongoing Partner Promotions, and those expired less than forty-five (45) calendar days ago, – notifies the Partner and the Acquirer that the Partner’s **participation** in the Loyalty Program is **terminated upon expiry of forty-five (45) calendar days from the termination of all Promotions**, at the e-mail address specified in the Merchant Application, or using other contact details defined for interaction between the Operator and the Partner, and via the Bank Profile / the Portal;
 - if there are ongoing Partner Promotions (*unless otherwise provided for in the following paragraphs*), – notifies the Partner and the Acquirer **of the date of termination of all Partner Promotions** at the e-mail address specified in the Merchant Application, or using other contact details defined for interaction between the Operator and the Partner, and via the Bank Profile / the Portal. In this case, on the specified date the Operator unilaterally terminates all of the Partner Promotions (whose period is not expired on the specified date), and the Partner’s **participation** in the Loyalty Program **terminates after forty-five (45) calendar days from the specified date**;
 - if there are ongoing Partner Promotions that were suspended by the Operator in accordance with the Regulations or the period of which was suspended by the Partner in accordance with the Regulations, – **terminates** the previously suspended Promotions / Promotion the period of which was suspended by the Partner, and notifies the Partner and the Acquirer **of the date of termination of all Partner Promotions** at the e-mail address specified in the Merchant Application, or using other contact details defined for interaction between the Operator and the Partner,

and via the Bank Profile / the Portal. The Partner's participation in the Loyalty Program **terminates after forty-five (45) calendar days from the specified date.**

7.5. Termination of Partner's Participation in the Loyalty Program

7.5.1. The moment / date of termination of the Partner's participation in the Loyalty Program at the initiative of the Partner is determined in accordance with Item 7.4.1 of this Appendix.

7.6. The Partner is also entitled to withdraw from the support of participation (settlement) by a certain Acquirer. To do this, the Partner must notify the Operator thereof via communication channels determined by the Operator. The Operator's actions with regards to Partner Promotions supported by such Acquirer are similar to the procedure set out by Item 7.4 of this Appendix.

8. Operator Support of Merchant / Partner, Acquirer

8.1. Operator Support of Merchant / Partner

8.1.1. The Partner can generate a request for Support by the Operator:

- by contacting the Customer Support;
- by sending a request via communication channels with the Partner determined by the Operator;

8.1.2. The Operator, within **five (5) business days** from receipt of the request:

- in case of insufficient information provided by the Merchant / Partner for request processing, requests additional information from the Merchant / Partner. In this case, the period of request processing (reviewing) starts from the date the additional information is provided;
- provides the Merchant / Partner with information about the results or time frames of request processing.

8.2. Operator Support of Acquirer

8.2.1. The Operator supports the Acquirer in accordance with the conditions of the *NSPK JSC Loyalty Program Standard. Credit Institution Registration in the Loyalty Program as Acquirer and Certain Terms of Interaction Between Acquirer, Partner Bank and Operator Under the Loyalty Program.*

9. Operator's Reporting to Partner

9.1. The Operator provides reports to the Partner via the Partner Profile (if technically possible).

9.2. The Partner, having charged the Authorized Partner with performing actions aimed at arranging Promotions, making changes to Promotion conditions (description), suspending Promotion periods (Promotion management), agrees that the Authorized Partner will be provided with reports addressed to the Partner.

10. Operator Notifying Partner of Changes in the Regulations, Including the Loyalty Program Standards and Fees, and Other Documents Used in Interaction Between Partner and Operator

10.1. The Operator posts changes to the Regulations, including those pertaining to the Loyalty Program Standards and Fees (Subsection 1.3 of the Regulations), on the Website and/or in the Partner Profile (if technically possible).

11. Electronic Document Management

11.1. The electronic document management between the Operator and the Merchant (Partner) includes the exchange of the following documents (hereinafter, 'ED'): the Merchant Application (if signed by the person authorized to sign such an application, – enclosing documentary evidence of powers); the Permit / Letter of Guarantee (with attachments; if signed by the person authorized to sign the Permit / Letter of Guarantee, - enclosing documentary evidence of powers); duly certified copies of Merchant's documents (according to the list given in Section 1 of Annex 5 to this Appendix).

11.2. Qualified digital signature (hereinafter, 'QDS') is deemed valid if all of the following conditions are met:

- qualified certificate is generated and issued by a Trust Service Provider with valid accreditation on the certificate issue date;
- qualified certificate is valid on the moment of electronic document signing (provided that there is true information on the moment of ED signing) or on the day of validation of the said certificate, if the moment of ED signing is not determined;
- the ownership of QDS used for ED signing has been verified and the absence of changes made to this ED after its signing has been confirmed;

- QDS is used with due regard for the restrictions (if any) contained in the Qualification certificate of the person who signs ED.

11.3. The Operator and the Merchant (Partner) must inform one another of:

- QDS restrictions. Until the receipt of such notification, the Operator and/or the Merchant (Partner) are entitled to consider QDS of the other party (the Operator and/or the Merchant (Partner)) not encumbered with any restrictions, and ED signed by such QDS legally valid;
- the impossibility to exchange ED signed using QDS in the event of a technical failure of internal systems of the Operator and/or the Merchant (Partner) or ED Operators of the Operator and/or the Merchant (Partner). During such technical failure, the Operator and the Merchant (Partner) exchange documents on paper.

11.4. The Operator and the Merchant (Partner) must update their digital key certificates in advance.

Annex 1 to Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program

1. Form 1 of the Application for Accedence to the Loyalty Program Regulations of National Payment Card System Joint-Stock Company of Legal Entity or Sole Proprietor Established Under the Laws of the Russian Federation

To be drawn up on the organization's letterhead (if available)

APPLICATION FOR LEGAL ENTITY'S OR SOLE PROPRIETOR'S (MERCHANT'S) ACCEDENCE TO THE LOYALTY PROGRAM REGULATIONS OF NATIONAL PAYMENT CARD SYSTEM JOINT-STOCK COMPANY

[the city of] _____, 20____

(full name of the organization / sole proprietor)

represented by

(title and full name of the authorized person)

acting pursuant to

(source of authority: Articles of Association / Power of Attorney / Primary State Registration Number of the Sole Proprietor certificate / other)

hereby accedes as a Partner to the Regulations (under Article 428 of the Civil Code of the Russian Federation) in accordance with the procedure defined in the Regulations, confirms having read and understood the Regulations and accepted all of the terms and conditions of the Regulations, and announces the intent to arrange Promotions providing for Reward payment for purchase of Goods (*please select*):

- using Mir Cards,*
- using SBP,*
- using Mir Cards and SBP.*

Details and contact information:

Taxpayer Identification Number (INN) _____ Tax Registration Reason Code
(KPP) _____, Primary State Registration Number (OGRN)/Primary State Registration
Number of the Sole Proprietor (OGRNIP) _____

location: _____
(postal code, region, district, locality, street, house number, room/suite number)

_____ ;
correspondence address: _____
(postal code, region, district, locality, street, house number, room/suite number)

_____ .
Enclosed: Merchant questionnaire.

(title)

(signature)

(full name)

L.S.

Appendix
to Application for Legal Entity's or Sole
Proprietor's (Merchant's) Accedence to the
Loyalty Program Regulations of National
Payment Card System Joint-Stock Company

To be drawn up on the organization's letterhead (if available)

MERCHANT QUESTIONNAIRE

1. Merchant overview

No.	Parameters	Information
1.1	Organization's full and short name (in accordance with the Articles of Association) / sole proprietor (in accordance with the Primary State Registration Number of the Sole Proprietor certificate)	
1.2	E-mail address to send a temporary password to access the Partner Profile	
1.3	Mobile phone number to send a temporary password to access the Partner Profile	<+7 () >
1.4	Official Website	
1.5	Exact title of the Manager	
1.6	Full name of the manager / sole proprietor	

2. Merchant's contact persons

No.	Unit	Title	Full Name	Mobile Phone Number <+7 () >	E-mail Address
2.1	Organizational issues (general)				
2.2	Customer claim management				

2. Form 2 of the Application for Accedence to the Loyalty Program Regulations of National Payment Card System Joint-Stock Company of Organization Established Under the Laws of Foreign States, Located Outside the Russian Federation

To be drawn up on the organization's letterhead (if available)

APPLICATION FOR ORGANIZATION'S (MERCHANT'S) ACCEDENCE TO THE LOYALTY PROGRAM REGULATIONS OF NATIONAL PAYMENT CARD SYSTEM JOINT-STOCK COMPANY

[the city of] _____, 20____

(full name of the organization)

represented by

(title and full name of the authorized person)

acting pursuant to

(source of authority: Articles of Association / Power of Attorney / other)

hereby accedes as a Partner to the Regulations (under Article 428 of the Civil Code of the Russian Federation) in accordance with the procedure defined in the Regulations, confirms having read and understood the Regulations and accepted all of the terms and conditions of the Regulations, and announces the intent to arrange Promotions providing for Reward payment for purchase of Goods (*please select*):

- using Mir Cards,
- using SBP,
- using Mir Cards and SBP.

Details and contact information:

TIN (Taxpayer Identification Number): _____,

registration number (commercial register number): _____,

registration country (country of incorporation): _____,

registration authority name: _____,

state registration date: _____;

address: _____
(postal code, region, district, locality, street, house number, room/suite number)

_____;

actual address: _____
(postal code, region, district, locality, street, house number, room/suite number)

_____;

phone number: _____

e-mail: _____

bank details: _____
(bank name, Bank Identification Code (BIC), correspondent account, settlement account No.)

_____.

Enclosed: Merchant questionnaire.

(title)

(signature)

(full name)

L.S.

Appendix
to the Application for the Organization's
(Merchant's) Accedence to the Loyalty
Program Regulations of National Payment
Card System Joint-Stock Company

To be drawn up on the organization's letterhead (if available)

MERCHANT QUESTIONNAIRE

1. Merchant overview

No.	Parameters	Information
1.1	Organization's full and short name	
1.2	Organization's official Website	
1.3	E-mail address to send a temporary password to access the Partner Profile	
1.4	Mobile phone number to send a temporary password to access the Partner Profile	<+7 () >
1.5	Exact title of the Manager	
1.6	Full name of the Manager	
1.7	Area where the Merchant operates	

2. Merchant's contact persons

No.	Unit	Title	Full Name	Mobile Phone Number <+7 () >	E-mail Address
2.1	Organizational issues (general)				
2.2	Customer claim management				

3. Form of the Permit to Use Trademark (Service Mark) Under the Rightholder's Control / Letter of Guarantee

To be drawn up on the letterhead (if available)

Attention of NSPK JSC
Primary State Registration Number (OGRN) 1147746831352
Taxpayer Identification Number (INN) 7706812159

11, Bolshaya Tatarskaya Street
Moscow, 115184

PERMIT TO USE TRADEMARK

(SERVICE MARK) UNDER THE RIGHTHOLDER'S CONTROL

_____, 202_ [date]

(Taxpayer Identification Number (INN) _____, Primary State Registration Number (OGRN) /
Primary State Registration Number of the Sole Proprietor (OGRNIP) _____, location: _____)
(hereinafter, the Rightholder)

(full corporate name of the Merchant, its Taxpayer Identification Number (INN), Primary State Registration Number (OGRN) / Primary State Registration Number of the Sole Proprietor (OGRNIP), location)

authorized representative:

(full name and title of the person authorized by the Merchant to use trademarks (service marks))

source of authority

(Articles of Association / Power of Attorney / Primary State Registration Number of the Sole Proprietor certificate / other)

hereby grants National Payment Card System Joint-Stock Company (NSPK JSC), as well as Banks listed at <https://privetmir.ru/bank/> the right to use the following trademark:

Item No.	Number of the certificate of trademark (service mark)	Trademark (service mark)

to be posted on advertising and information materials used in Promotions organized by NSPK JSC or the Rightholder by posting such advertising and information materials on Websites <https://privetmir.ru>, <https://vamprivetmir.ru>, <https://sbp.nspk.ru/>, in the *Privet!* Mobile Application, official social media groups of Mir Payment System and SBP, newsletters, including, but not limited to, to inform the general

public about the NSPK JSC Loyalty Program (a set of measures aimed at strengthening the appeal of Mir Cards, Services of NSPK JSC, as well as encouraging the active use of Mir Cards when purchasing Goods and popularizing the purchase of Goods via SBP), about the participation in the Loyalty Program and Promotions of the Rightholder, as well as to be posted on advertising and information materials of NSPK JSC free of charge throughout the Russian Federation until a written notice of termination of this Permit is submitted by the Rightholder.

The Rightholder allows using the trademark as follows:

(full name and title)

(signature)

L.S. (if any)

Forms of Letter of Guarantee

To be drawn up on the letterhead (if available)

Attention of NSPK JSC
Primary State Registration Number (OGRN) 1147746831352
Taxpayer Identification Number (INN) 7706812159

11, Bolshaya Tatarskaya Street
Moscow, 115184

Letter of Guarantee

_____, 202_ [date]

_____, (Taxpayer Identification Number (INN) _____, Primary State Registration Number
(OGRN) / Primary State Registration Number of the Sole Proprietor (OGRNIP) _____, place of
business: _____) (hereinafter, the Rightholder)

(full corporate name of the Merchant, its Taxpayer Identification Number (INN), Primary State Registration Number
(OGRN) / Primary State Registration Number of the Sole Proprietor (OGRNIP), location)

authorized representative

(full name and title of the authorized person)

source of authority

(Articles of Association / Power of Attorney / Primary State Registration Number of
the Sole Proprietor certificate / other)

hereby confirms the following:

1. It holds the exclusive right to the logo and gives consent to National Payment Card System Joint-Stock Company (NSPK JSC) and Banks listed at <https://privetmir.ru/bank/>, <https://vamprivet.ru/bank/> to the use of the designation used for personalizing goods and/or services:

Designation (image)

to be posted on advertising and information materials used in Promotions organized by NSPK JSC or the Rightholder by posting such advertising and information materials on Websites <https://privetmir.ru>, <https://vamprivet.ru>, <https://sbp.nspk.ru>, in the *Privet!* Mobile Application, official social media groups of Mir Payment System and SBP, newsletters, including, but not limited to, to inform the general public about the NSPK JSC Loyalty Program (a set of measures aimed at strengthening the appeal of Mir Cards, services of NSPK JSC, as well as encouraging the active use of Mir Cards when purchasing Goods and

popularizing the purchase of Goods via SBP), about the participation in the Loyalty Program and Promotions of the Rightholder, as well as to be posted on advertising and information materials of NSPK JSC free of charge throughout the Russian Federation until a written notice of termination of this Letter of Guarantee is submitted by the Rightholder.

2. If the designation used for personalizing goods and/or services of the Rightholder is registered by the Federal Service for Intellectual Property, the Rightholder undertakes to provide a written Permit to use trademark (service mark) under the rightholder's control.

3. guarantees to indemnify and hold NSPK JSC harmless against all claims and actions of third parties related to the use of the designation used for personalizing goods and/or services. All claims and actions of third parties shall be settled by the Rightholder at its own cost and expense.

(full name and title)

(signature)

L.S.

(if any)

To be drawn up on the letterhead (if available)

Attention of NSPK JSC

Primary State Registration Number (OGRN) 1147746831352

Taxpayer Identification Number (INN) 7706812159

11, Bolshaya Tatarskaya Street

Moscow, 115184

Letter of Guarantee

_____, 202_ [date]

_____, a person authorized to dispose of the exclusive right to the intellectual property specified below (Taxpayer Identification Number (INN) _____, Primary State Registration Number (OGRN) / Primary State Registration Number of the Sole Proprietor (OGRNIP) _____, place of business: _____) (hereinafter, the User)

(full corporate name of the Merchant, its Taxpayer Identification Number (INN), Primary State Registration Number (OGRN) / Primary State Registration Number of the Sole Proprietor (OGRNIP), location)

authorized representative

(full name and title of the authorized person)

source of authority

(Articles of Association / Power of Attorney / Primary State Registration Number of the Sole Proprietor certificate / other)

hereby guarantees that National Payment Card System Joint-Stock Company and Banks listed at <https://privetmir.ru/bank/>, <https://vamprivet.ru/bank/> lawfully use the following trademark:

Registration number	Trademark (service mark)	Grounds for Merchant's Trademarks (Service Marks) Use

to be posted on advertising and information materials used in Promotions organized by NSPK JSC or the User by posting such advertising and information materials on Websites <https://privetmir.ru>, <https://vamprivet.ru>, <https://sbp.nspk.ru>, in the *Privet!* Mobile Application, official social media groups of Mir Payment System and SBP, newsletters, including, but not limited to, to inform the general public about the NSPK JSC Loyalty Program (a set of measures aimed at strengthening the appeal of Mir Cards, services of NSPK JSC, as well as encouraging the active use of Mir Cards when purchasing Goods and popularizing the purchase of Goods via SBP), about the participation in the Loyalty Program and Promotions of the User, as well as to be posted on advertising and information materials of NSPK JSC free of charge throughout the Russian Federation until a written notice of termination of this Letter of Guarantee is submitted by the User.

The User also undertakes to comply with all rights and requirements of the Rightholder of trademark No. _____ (full corporate name of the trademark Rightholder, Primary State Registration Number (OGRN)/Primary State Registration Number of the Sole Proprietor (OGRNIP)) and to settle any and all claims of the Rightholder at its own cost and expense, and indemnify NSPK for the losses incurred due to the breach of the warranties envisaged by this Letter.

The trademark can be used as follows:

(full name and title)

(signature)

Annex 2 to Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program

To be drawn up on the organization's letterhead (if available)

APPLICATION FOR REGISTRATION OF ADDITIONAL PARTNER TRADEMARK IN THE LOYALTY PROGRAM

_____, 20____

(Partner name)

(Partner's Taxpayer Identification Number (INN) and Primary State Registration Number (OGRN) / Primary State Registration Number of the Sole Proprietor (OGRNIP))

represented by

(title and full name of the authorized person of the Partner)

acting pursuant to

(source of authority: Articles of Association / Power of Attorney / Primary State Registration Number of the Sole Proprietor certificate / other)

We hereby ask you to register in the Loyalty Program additional trademark(s) of the Partner (as enclosed).

1. Trade name¹³ information

No.	Parameters	Information
1.1	Trade name	
1.2	Trade name	

¹³ Trademark, service mark, commercial or other designation used for personalizing Goods and/or Merchant's POS (hereinafter, the 'Trade name').

2. Acquirer information

No.	Parameters	Information
2.1	Credit institution's full name (in accordance with Articles of Association)	
2.2	Taxpayer Identification Number (INN) / Tax Registration Reason Code (KPP)	
2.3	Primary State Registration Number (OGRN)	
2.4	Bank Identification Code (BIC)	

I hereby certify that to the best of my knowledge the above information is accurate.

(title)

(signature)

(full name)

L.S.

Annex 3 to Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program

To be drawn up on the organization's letterhead (if available)

APPLICATION FOR ADDITIONAL ACQUIRER ASSIGNMENT TO SUPPORT THE PARTNER'S PARTICIPATION (SETTLEMENT) IN THE LOYALTY PROGRAM

_____, 20__

(Partner name)

(Partner's Taxpayer Identification Number (INN) and Primary State Registration Number (OGRN) / Primary State Registration Number of the Sole Proprietor (OGRNIP))

represented by

(title and full name of the authorized person of the Partner)

acting pursuant to

(source of authority: Articles of Association / Power of Attorney / Primary State Registration Number of the Sole Proprietor certificate / other)

We hereby seek the approval of the additional Acquirer assignment to support the Partner's participation (settlement) in the Loyalty Program (as per attachment) when arranging Promotions providing for Reward payment for purchase of Goods (*please select*):

- using Mir Cards,
- using SBP,
- using Mir Cards and SBP.

1. Acquirer information

No.	Parameters	Information
1.1	Credit institution's full name (in accordance with Articles of Association)	
1.2	Taxpayer Identification Number (INN) / Tax Registration Reason Code (KPP)	
1.3	Primary State Registration Number (OGRN)	
1.4	Bank Identification Code (BIC)	

I hereby certify that to the best of my knowledge the above information is accurate.

(title)

(signature)

(full name)

L.S.

Annex 4 to Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program

To be drawn up on the organization's letterhead (if available)

APPLICATION FOR EXPANSION OF PARTNER'S PARTICIPATION IN THE LOYALTY PROGRAM

(city) _____, 20____
[date]

(Partner name)

(Partner's Taxpayer Identification Number (INN))

represented by

(title and full name of the authorized person of the Partner)

acting pursuant to

(source of authority: Articles of Association / Power of Attorney / Primary State Registration Number of the Sole Proprietor certificate / other)

We hereby notify you of our intent to arrange Promotions providing for Reward payment for purchase of Goods (*please select*):

using Mir Cards,

using SBP,

1. Acquirer information

No.	Parameters	Information
2.1	Credit institution's full name (in accordance with Articles of Association)	
2.2	Taxpayer Identification Number (INN) / Tax Registration Reason Code (KPP)	
2.3	Primary State Registration Number (OGRN)	
2.4	Bank Identification Code (BIC)	

I hereby certify that to the best of my knowledge the above information is accurate.

(title)

(signature)

(full name)

L.S.

Annex 5 to Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program

To be drawn up on the organization's letterhead (if available)

APPLICATION OF TERMINATION OF PARTICIPATION IN THE LOYALTY PROGRAM AT THE PARTNER'S INITIATIVE

[the city of] _____, 20____

(Partner name)

(Partner's Taxpayer Identification Number (INN))

represented by

(title and full name of the authorized person of the Partner)

acting pursuant to

(source of authority: Articles of Association / Power of Attorney / Primary State Registration Number of the Sole Proprietor certificate / other)

We hereby notify you of termination of participation in the Loyalty Program due to

(reason for termination of participation in the Loyalty Program)

(title)

(signature)

(full name)

L.S.

Annex 6 to Merchant Registration in the Loyalty Program as Partner and Certain Terms of Interaction Between Partner and Operator Under the Loyalty Program

Section 1. List of Merchant's Documents

A sole proprietor provides:

Copies certified by signature and seal (if any) / using a Qualified Digital Signature (QDS) of the sole proprietor:

1	Individual's proof of identity
2	Power of Attorney signed by the sole proprietor for the right to enter into a respective agreement on behalf of the sole proprietor (<i>if the agreement is signed on behalf of the sole proprietor by its representative pursuant to the Power of Attorney</i>)

A legal entity established under the laws of the Russian Federation provides:

Copies certified by the legal entity (signature and seal / using QDS):

1	Duly issued Power of Attorney for the right to enter into the corresponding agreement (<i>if the agreement is signed on behalf of the legal entity by its representative pursuant to the Power of Attorney</i>)
2	Agreement on delegation of authority of the sole executive body of the legal entity to a commercial entity (management company) or a sole proprietor (manager) (<i>in case of delegation of the specified authority with attachment of a decision of the participants/shareholders of the legal entity on delegation of authority of the sole executive body of the legal entity to the commercial entity (management company) or the sole proprietor (manager)</i>)

An organization established under the laws of foreign states, located outside the Russian Federation, provides:

Copies of documents that must be duly authorized (endorsed with an Apostille), without their authorization (endorsement with an Apostille) in cases provided for by international agreements of the Russian Federation. Copies of documents shall be provided with a notarized translation into the Russian language, including those certified using QDC:

1	Certificate of Incorporation of the new Business Entity (incorporation certificate)
2	Document confirming tax registration (if any)
3	Document confirming the election or appointment of the head of the legal entity: Resolution of the Founder, Minutes of the Meeting of Founders (shareholders/participants) or an extract therefrom, contract with the head or an extract therefrom, Orders of Appointment
4	Duly issued Power of Attorney for the right to enter into an agreement (<i>if the agreement is signed on behalf of the legal entity by its representative pursuant to the Power of Attorney</i>).

	<i>A representative being a foreign citizen, acting on the basis of the Power of Attorney, shall provide along with the identity document a document that confirms their stay/residence in the Russian Federation (migration card, visa, etc.)</i>
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