

Terms of payment of JSC "PIRAEUS BANK MKB" remuneration (CashBack) for the use of payment cards within the Service Package "WinCard_Pilot", opened in national currency (hereinafter - "Terms")

These Terms and Conditions regulate the procedure for payment of PIRAEUS BANK MKB JSC remuneration for transactions performed by the Client in trade and service enterprises (TSP) using a payment card / token (PC), including on the Internet. These Terms and Conditions are an integral part of the Rules of integrated services for private individuals in JSC "PIRAEUS BANK MCB".

TERMS AND DEFINITIONS USED

All terms listed below and capitalized will have the following meanings:

Bank - PIRAEUS BANK ICB JSC

Rules - Rules of integrated services for private individuals in JSC "PIRAEUS BANK MCB", approved by the authorized Body of the Bank and valid at the time of performance of a Client's operation with the help of PC.

Payment card - a card issued by the Bank in accordance with the bank account agreement in the national currency, concluded between the Client and the Bank, within the framework of the WinCard_Pilot Service Package (hereinafter referred to as the Service Package).

CashBack period - reporting month which is equal to the period from the first to the last business day of the month for which the Bank pays CashBack for transactions in trade and service enterprises (TSP) using a payment card / token (PC), including the Internet, except for transactions with merchants with certain MCC codes.

Client – a private individual who has a current account opened in the Bank's institution in the national currency on the basis of an agreement with the Bank within the framework of the WinCard_Pilot Service Package.

MCC (Merchant Category Code)-4-digit number (code), intended for the classification of the point of sale (TSP), the type of goods or services it offers. The MCC is determined by the acquiring bank in accordance with the rules of the Visa International Payment System.

CashBack - remuneration on the Client's Account, paid by the Bank on the basis of these Terms.

Account - current account in national currency, which is opened in the name of the Client by the Bank within the framework of the WinCard_Pilot Service Package and to which the Payment Card has been issued.

Other terms are used in the meaning given in the Rules of integrated services for private individuals in JSC "PIRAEUS BANK MCB".

1. Terms.

- 1.1. The Bank pays CashBack exclusively within the framework of the WinCard_Pilot Service Package, opened in the national currency in accordance with the procedure established by these Terms, the Bank's Tariffs and / or other internal documents of the Bank.
- 1.2. The Bank has the right to refuse to accrue and pay CashBack on a unilateral basis.
- 1.3. Clients, receiving the amount of CashBack, understand and confirm that they receive income from the Bank, regarding to which the Bank has the status of a tax agent and withholds from the amount of accrued CashBack the personal income tax under paragraph 167.1 of Art. 167 of the Tax Code of Ukraine and the military fee, in the amount established by the legislation of Ukraine, and in accordance with paragraph 176.2 of Article 176 of the Tax Code of Ukraine provides information on such income and withheld tax / fee to the controlling State Bodies. In this case, if in accordance with the laws of Ukraine, the rate of tax / fee applicable to the income provided by the CashBack Terms will be increased or decreased / introduced a

new tax / fee / canceled the current, etc., the amount of income payable to the Client changes according to (adopted) changes of the tax rates.

- 1.4. The Bank pays CashBack for transactions carried out in trade and service enterprises (TSP) using a payment card / token (PC), except for transactions with merchants with certain MCC codes.
- 1.5. The list of MCCs to which CashBack cannot be applied is set out in Appendix № 1 ("CashBack Remuneration Rate and Exclusion") to these Terms.

2. CashBack accrual and payment procedure.

- 2.1. CashBack is paid for transactions made with the help of the Payment Card (regardless of the settlement currency) on the current account within the WinCard_Pilot Service Package, opened in the national currency.
- 2.2. The Bank pays CashBack in the national currency of Ukraine (hryvnias) by non-cash crediting of the corresponding amount of funds to the current account of the Client, which is opened in hryvnias within the framework of the Service Package.
- 2.3. The Bank accrues the amount of CashBack as a percentage of the amount of each transaction, which met the conditions of paragraphs 1.1-1.5. and was reflected on the account within the Service Package "WinCard_Pilot" during the CashBack Period. The amount of CashBack accrual percentage is defined in Appendix 1 ("CashBack Remuneration Rate and Exclusion"). In this case, the calculated amount of CashBack after taxes and fees may not be less than 10 (ten) hryvnias (Minimum amount of CashBack) and exceed 500 (five hundred) hryvnias (Maximum amount of CashBack).
- 2.4. The Bank accrues and pays CashBack on the first business day of the month following the month during which the transactions were made with the Payment Card (regardless of the settlement currency) on the current account within the WinCard_Pilot Service Package to which CashBack is applied were reflected on the account The client.
- 2.5. CashBack is accrued exclusively during the CashBack Period for all transactions in trade and service enterprises (TSP) made with a payment card / token (PC), including the Internet, except for transactions with merchants with certain MCC codes, the list of which is specified in Annex № 1 ("CashBack Rate and Exclusions").
- 2.6. The Bank accrues the amount of CashBack on the basis of the Bank's data. At the same time, by concluding the Agreement, the Client, in the notions of the Rules, agrees that the Bank keeps records, which is confirmed by the accrued amount of CashBack. To determine the size of CashBack, the final basis will be the Bank's data. The Bank's reference regarding the records of such accrual is a sufficient indisputable confirmation of the existence and amount of the relevant amounts of CashBack.
- 2.7. **The bank does not pay CashBack:**
 - for transactions reflected on the Account before or after the end of the CashBack Period;
 - in case the amount of CashBack, calculated by the Bank for the relevant reporting month, after withholding taxes and fees is less than the Minimum amount of CashBack;
 - in case of impossibility to identify the TSP during the check during / after the CashBack Operation for belonging to the selected MCC category;
 - in case the Client closes the account to which the Payment Card was issued, during the relevant current CashBack payment period;
 - in case the client is a non-resident and does not have a certificate of assignment of the registration number of the taxpayer's account card.
- 2.8. If the amount of CashBack calculated by the Bank for the relevant CashBack Period after taxes and fees exceeds the Maximum CashBack amount, the Bank accrues and pays CashBack only in the amount of the Maximum CashBack amount after taxes and fees. The excess of accrued CashBack Amount for the next month (CashBack Period) is not carried over for the following month.

2.9. The Bank shall not be liable for non-payment of CashBack in case the Customer purchases goods and services from TSPs that sell profile groups of goods, but are registered by acquiring banks under the MCC, which are listed as exceptions in Annex № 1 to these Terms.

3. The procedure for changing the Terms.

3.1. The Bank has the right to propose changes to the Terms (or their termination) at any time, notifying the Client by publishing such changes on the official website of the Bank, located at the e-mail address www.piraeusbank.ua, or in another way available to the Bank according to the agreement, no later than 10 (ten) calendar days before the scheduled effective date for changes to the Terms, including Tariffs in the CashBack part.

3.2. The Bank's change of Tariffs and / or Rules does not require changes to these Terms.

3.3. The Bank reserves the right to stop or suspend the payment of CashBack at any time by notifying the Clients in the manner indicated by paragraph 3.1 of these Terms.

3.4. Other issues of regulation between the Bank and the Client are established by the Rules.

To the Terms of payment of JSC "PIRAEUS BANK MCB"
remuneration for the use of payment cards within the
Service Package "WinCard_Pilot" (CASHBACK), opened in
national currency

"CashBack remuneration rate and exclusion"

(exclusion - list of MCCs for which CashBack Payment Terms and Remuneration Rate do not apply)

CashBack reward rate
1%
List of Merchant Category Codes for which CashBack Payment Terms do not apply
0763, 1520, 1711, 1731, 1740, 1750, 1761, 1771, 1799, 2741, 2791, 2842, 4011, 4111, 4214, 4215, 4225, 4814, 4816, 4821, 4829, 4899, 4900, 5013, 5021, 5039, 5044, 5045, 5046, 5047, 5051, 5065, 5072, 5074, 5085, 5099, 5111, 5169, 5933, 5935, 5961-5969, 6010, 6012, 6022, 6023, 6025, 6026, 6028, 6051, 6211, 6300, 6513, 6540, 7261, 7273, 7276, 7277, 7278, 7299, 7311, 7321, 7338, 7339, 7342, 7361, 7372, 7375, 7802, 7392, 7393, 7394, 7399, 7523, 7622, 7623, 7692, 7699, 7994, 7995, 8111, 8211, 8220, 8241, 8244, 8249, 8299, 8351, 8398, 8641, 8651, 8661, 8675, 8699, 8734, 8911, 8931, 8999, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9405