

1. Terms and Conditions

- 1.1. EximBonus - the Loyalty Program (hereinafter the “Program”), according to which, on the basis of these Terms and Conditions, the Participant accumulates Bonuses that can be redeemed for Rewards on the Program Website. The Program operates on the territory of Ukraine.
- 1.2. Bank - Joint Stock Company The State Export-Import Bank of Ukraine.
- 1.3. The Organizer - ECOPAY LLC registered under the laws of the Republic of Latvia (location: Latvia, Babite Territory, Babite Municipality, Dzilnuciems, “Juri”, LV-2107).
- 1.4. Participant - an individual being of the age of 18 at the time of registration in the Program, and being a holder of Visa card issued by Ukreximbank. Only residents of Ukraine who have National Tax Number are allowed to participate in the Program.
- 1.5. Partner - a company providing the Program Participants, under the terms of these Terms and Conditions, with the possibility of exchanging Bonuses for Rewards. The list of Program Partners shall be presented to the Participants on the Program Website. The List of Program Partners may be changed by the Organizer without prior notice.
- 1.6. Rewards - goods, services and other privileges included in the list of Rewards at the time of redemption of Bonuses for Rewards. The list of Rewards shall be placed on the Program Website. The Organizer may introduce changes in the List of Rewards without prior notice.
- 1.7. Bonuses - units to be accrued by the Bank to the Participant's personal account in accordance with the Terms and Conditions of the Program as a result of carrying out payment transactions by the Participant with the card participating in the Program. Bonuses shall not be a monetary units or payment means under the laws of Ukraine and cannot not be exchanged for money.
- 1.8. Participant's Account - a personal loyalty account of each Program Participant, maintenance of which shall be carried out by the Organizer and which contains information on accrued, written-off and cancelled Bonuses.
- 1.9. The Website - www.bonus.eximb.com is a collection of logically linked hypertext information, designed as separate pages and available on the Internet (hereinafter the “Website”).
- 1.10. The main language of the Program Terms and Conditions and Website is the Ukrainian language, which shall prevail over the other editions available on the Website.

2. General Provisions

- 2.1. A person having registered in the Program shall be deemed to have read and accepted its Terms and Conditions.
- 2.2. The Organizer reserves the right to change (in full or in part) or suspend the Program at any time without prior notification. Changes may relate to the Program Terms and Conditions, the terms of participation, the quantity of Bonuses necessary for the Reward redemption, the validity of Bonuses etc. These Terms and Conditions specify the terms of participation in Program and requirements to its Participants and other parties.
- 2.3. Participation in the Program is individual. Only individuals may participate in the Program. Each Participant may have only one account. Legal entities shall not participate in the Program.
- 2.4. By accepting these Terms and Conditions the Program Participant gives his/her consent to processing of his/her personal data on the Program Website bonus.eximb.com. Processing of personal data shall be understood as “any action or a series of actions carried out in the information system of the Program connected with collection, registration, accumulation, storage, adaptation, change, update, use and dissemination, deletion of information regarding an individual”.
- 2.5. When providing the Reward to the Participant, the Organizer shall act as a tax agent in the meaning of the Tax Code of Ukraine, shall withhold and transfer taxes and fees to the budget based on the Reward's cost under the procedure provided for by the Tax Legislation of Ukraine. The Organizer

shall not be liable for payment by the Participant of taxes not connected with provision of the Reward by the Organizer. Each Participant shall be individually liable for his/her aggregate income.

- 2.6. In order to redeem his/her Bonuses the Participant has to give his consent to obtain his/her Reward by filling in the form "Consent" in My Profile section.
- 2.7. The Organizer reserves the right to refuse any person not complying with the Terms and Conditions of the Program to participate therein.
- 2.8. The Organizer reserves the right to temporary block the Participant's Account, in case there are suspicions of fraudulent activity or suspicious behavior detected.
- 2.9. Participation in the Program may be terminated under the following conditions:
 - if the Participant fails to comply with the Terms and Conditions;
 - at the participant's own request (subject to prior written notification by means of filling in the direct feedback form on the Program Website);
 - in case of termination of the Program.
- 2.10. In case of termination of participation in the Program all Bonuses accrued shall be cancelled.
- 2.11. The Organizer shall ensure placement of the current version of the Program Terms and Conditions on the Program Website.
- 2.12. The Participant may obtain specification of accrued and redeemed Bonuses, as well as the balance of the loyalty account in his/her personal profile on the Website.

3. Terms of Participation in the Program

3.1. The Program Participant shall:

- be the Customer of the Bank;
- be holding a Visa payment card (he/she may become aware at the Bank of the possibility of participation of the payment card in the Program) issued by the Bank;
- have carried out at least one payment transaction in the sales and service network and/or Internet by means of the payment card issued by the Bank;
- be registered on the Program Website;
- have read and accepted the Terms and Conditions.

3.2. Registration in the Program shall be carried out on the Program Website by creating the Participant's Account. The Identifier to such Account is the Participant's email address (hereinafter the "Identifier").

3.3. Only residents of Ukraine who have National Tax Number are allowed to participate in the Program.

4. Participants' Rights

- 4.1. Upon registration in the Program under the Terms and Conditions, the Participant may redeem Bonuses for Rewards.
- 4.2. The Participant has the right of access to information on accrued, redeemed and written off Bonuses from the Account, as well as to check the balance of Bonuses in his/her Account at any time.
- 4.3. The Participant has the right to agree or refuse to receive news, information and/or advertising mailing from the Program, which shall be specified by the Participant in the Registration Form.
- 4.4. The Participant shall be liable for timely notification to the Organizer of the change in his/her contact details necessary for providing information on the Program and obtaining Rewards.
- 4.5. The Participant has the right to add other payment cards participating in the Program to his/her Account for joint accumulation of Bonuses in one Account upon payment by each of the cards added – it is called a Household. The Participant himself/herself, as well as his/her family members may be the holders of such payment cards. No more than 5 payment cards may be added to one Account. Upon exclusion of the payment card from the joint Account, the Bonuses accrued with this card shall remain on the main account.

4.6. The Participant may transfer the accrued Bonuses from his/her Account to the Accounts of other Program Participants. The term of the Bonuses transferred is of 3 months after they are transferred to the other account.

5. Accrual of Bonuses

- 5.1. Bonuses shall be accrued for purchases carried out in points of sales in Ukraine and outside, including on Internet, and paid by a Visa card issued by Ukreximbank, according to the following formula:
- for a Visa Classic card - 2% of the transaction amount, applies to transactions for a total amount up to 15 000 UAH in the current month; for all subsequent payments during the current month a rate of 1% will be applied.
 - for a Visa Visa Gold card - 3% of the transaction amount, applies to transactions for a total amount up to 18 000 UAH in the current month; for all subsequent payments during the current month a rate of 1% will be applied.
 - for a Visa Platinum card - 5% of the transaction amount, applies to transactions for a total amount up to 20 000 UAH in the current month; for all subsequent payments during the current month a rate of 1,2% will be applied.
 - for a Visa Infinite card - 7% of the transaction amount, applies to transactions for a total amount up to 25 000 UAH in the current month; for all subsequent payments during the current month a rate of 1,5% will be applied.
- 5.2. Bonuses shall be accrued to the cardholders of Visa Classic, Visa Gold, Visa Platinum, Visa Infinite cards of the Bank as of their registration in the Program.
- 5.3. In the course of advertising campaigns, special promotional actions and offers from the Organizer of the Program, Bank or Program Partners, additional Bonuses may be accrued. Terms and Conditions relating to the accrual of additional Bonuses shall be notified separately together with the terms of such advertising campaigns, special promotional actions and offers.
- 5.4. Bonuses shall not be accrued for:

№	MCC	Title	Description
1	4214	Motor Freight Carriers and Trucking – Local and Long Distance, Moving and Storage Companies, and Local Delivery Services	Merchants classified with this MCC provide local or long distance trucking services, and may or may not also provide storage services.
2	4829	Wire Transfer Money Orders (WTMOs)	Merchants classified with this MCC allow customers to transfer funds via a wire transfer money order (in the US Region, including on the premises of thirdparty agents such as casinos, truck stops, or checkcashing storefronts) or via an original credit transaction (e.g., via Visa Direct).
3	6012	Financial Institutions – Merchandise, Services, and Debt Repayment	This MCC must be used for the purchase of merchandise or services from or the repayment of debts to banks, savings and loans, thrifts, and credit unions. For example: the purchase of checks, other financial products, or promotional merchandise, deposits, the funding of an account or stored value card, , the purchase of foreign currency, money orders, and travelers cheques, and loan fees or financial counseling service fees. This MCC must also be used for the repayment of a debt, loan, or credit card balance by a cardholder to the financial institution.
4	7995 9754	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, and Wagers at Race Tracks	Merchants classified with this MCC operate gaming or betting establishments.
5	7800 7801 7802	Government-Owned Lotteries (US Region only) Government Licensed On-Line Casinos (On-Line Gambling) (US Region only) Government-Licensed Horse/Dog Racing (US Region only)	Merchants classified with this MCC are governmentowned lotteries in the US Region that are registered with Visa to sell lottery tickets. Merchants classified with this MCC are licensed by a US government entity (and/or sanctioned and regulated by applicable legislation) and registered with Visa to sell gambling chips or offer online gambling. Merchants classified with this MCC are licensed by a US government entity (and/or sanctioned and regulated by applicable legislation) and registered with Visa to sell on- or off-track wagers at horse- or dog-racing facilities.
6	4815	Masterphone phone services - Monthly	It is used exclusively for monthly phone bills for MasterCard's telephony MasterFon

		telephone billing	services.
7	5933	Pawn Shops	Merchants classified with this MCC lend money in exchange for personal property left with the merchants as security.
8	6010 6011	Financial Institutions – Manual Cash Disbursements Financial Institutions – Automated Cash Disbursements	This MCC must be used for face-to-face cash disbursements. This MCC must be used only for cash disbursements at automated teller machines (ATMs) owned, leased, controlled, or sponsored by banks, savings and loans, thrifts, and credit unions.
9	6022 6023 6025 6026 6028 6529 6530 6531	Financial Institution (RCL Internal), State Banks (RCL Internal), National Banks (RCL Internal), National Banks Non Federal (RCL Internal), Unincorporated Private Banks; Remote Stored Value Load (Remote Stored Value Load - Продавец); Payment for services - money transfers	Can be used as internal code of some organization.
10	6050 6051	Financial Institution - Quasi Cash Non-Financial Institutions – Foreign Currency, Money Orders (Not Wire Transfer), Stored Value Card/Load, Travelers Cheques, and Debt Repayment	This MCC must be used for the funding of an account, the purchase of foreign currency, money orders, travelers cheques, or the transferring of value to a stored value card that occurs at non-financial institutions such as currency exchanges, money order merchants, and hotels. This MCC must also be used for the repayment of a loan or debt if the entity that holds the debt is not a financial institution.
11	6211 6381 6399 6611 6760	Security Brokers/Dealers	Merchants classified with this MCC buy, sell and broker securities, stocks, bonds, commodities, and mutual funds.
12	6532 6533	Payment Transaction - Customer Financial Institution Payment Transaction - Merchant	This MCC may be used only to identify Payment Transactions. A Payment Transaction allows MasterCard cardholders to transfer funds to a MasterCard account. A Payment Transaction does not reverse a previous MasterCard purchase transaction and must be authorized by the issuer.
13	6534 6536 6537 6538	POI Funding Transactions, Excluding MasterCard MoneySend	Identifies MoneySend Intracountry Payment Transactions. MoneySend operates on the basis of account-to-account processing with funds transferred from the Originating Institution to any MasterCard, Maestro, or Cirrus account held at the Receiving Institution. Identifies MoneySend Payment Transactions. MoneySend operates on the basis of account-to-account processing with funds transferred from the Originating Institution to any MasterCard, Maestro, or Cirrus account held at the Receiving Institution. Identifies a MoneySend Funding Transaction in which a cardholder uses a MasterCard card to fund a MoneySend Payment Transaction.
14	6540	Non-Financial Institutions – Stored Value Card Purchase/Load	This MCC must be used for the initial purchase and/or any subsequent reloads of stored value cards (including Visa Prepaid Cards) occurring at nonfinancial institutions.
15	7273	Dating Services	Merchants classified with this MCC provide dating and escort services, including online services.
16	7276 7277	Tax Preparation Services Counseling Services – Debt, Marriage, and Personal	Merchants classified with this MCC provide income tax return preparation services but do not provide auditing, accounting, or bookkeeping services. Merchants classified with this MCC provide a variety of personal counseling services, such as debt and financial counseling, marriage counseling, family counseling, and alcohol and drug abuse counseling.
17	7321 7322	Consumer Credit Reporting Agencies, Debt Collection Agencies	Merchants classified with this MCC provide consumer credit reporting services such as credit investigation, credit clearinghouses, and other related services. Business Services.
18	7372	Computer Programming, Data Processing, and Integrated Systems Design Services	Merchants classified with this MCC provide computer programming services, systems design, website design, data entry, and data processing services.
19	7389	Business Services, Not Elsewhere Classified	Establishments primarily engaged in furnishing business services, not elsewhere classified, such as bondspersons, drafting services, lecture bureaus, notaries public, sign painting, speakers' bureaus, water softening services, and auctioneering services,

			on a commission or fee basis. Auctions of used cars and agricultural commodities, such as livestock and produce, are classified in Wholesale Trade.
20	7511	Truck parking	Business services
21	8398	Charitable and Social Service Organizations	Merchants classified with this MCC are non-political fund-raising organizations (organizations engaged in soliciting charitable donations/contributions) and social service organizations engaged in social welfare services.
22	8641	Civic, Social, and Fraternal Associations	Merchants classified with this MCC are associations engaged in civic, social, or fraternal activities.
23	8651	Political Organizations	Merchants classified with this MCC are membership organizations that promote the interests of or raise funds for a national, state, or local political party or candidate.
24	8661	Religious Organizations	Merchants classified with this MCC are religious organizations that provide worship services, religious training or study, or religious activities.
25	8675	Automobile Associations	Merchants classified with this MCC are automobile associations and clubs that provide a variety of travelrelated services to its members.
26	8699	Organizations, Membership - not elsewhere classified	Organizations or associations that are not described by another, more specific MCC. Examples include historical clubs, labor unions, poetry clubs, art councils, and tenant or condominium associations.
27	9211	Court Costs, Including Alimony and Child Support	Merchants classified with this MCC are local, state, and federal courts of law that administer and process court fees, alimony, and child support payments.
28	9222	Fines	Merchants classified with this MCC are government entities that administer and process local, state, and federal fines and penalties, motor vehicle violations, and community- or property-assessed fines.
29	9223	Bail and Bond Payments	Merchants classified with this MCC post bail to the court system as security for the appearance of the arraigned individual.
30	9311	Tax Payments	Merchants classified with this MCC are local, state, and federal entities that engage in financial administration and taxation including collection of taxes and penalties and custody and disbursement of funds.
31	9399	Government Services (Not Elsewhere Classified)	Merchants classified with this MCC are government entities that provide general support services to government and communities are not classified with a more specific MCC.
32	9401	I-Purchasing Pilot	Government Services
33	9405	U.S. Federal Government Agencies or Departments	Merchants classified with this MCC process U.S. federal government transactions using an acquiring BIN associated with the Intra-Government Transfers (IGOTS) program.
34	9411	Government Loan Payments	Government Services
35	9950	Intra-Company Purchases	Merchants classified with this MCC process purchasing card transactions representing internal unit-to-unit transfers of goods and services.
36	9999	Unknown category	The code is used for operations with an undefined category.

5.5. The Bank may extend the above list of exceptions. Introduction of changes in the above list shall not result in cancellation or writing off of previously accrued Bonuses (except for the cases when accrual of Bonuses is carried out as a result of purchases that are returned or compensated, deception, fraud, other deliberate act or error of the Organizer's information systems). In case of occurrence of errors (incorrectly accrued/withdrawn Bonuses etc.) the Organizer of the Program reserves the right to introduce necessary adjustments in the balance of the Program Participant.

- 5.6. The number of Bonuses to be accrued to the Participant for carrying out a payment transaction depends on terms and conditions of accrual of Bonuses set by the Bank.
- 5.7. Limitations on the calculation of bonuses:

№	Merchant category code (MCC)	Name	Description	Limitation
1	4011	Railroads	Merchants classified with this MCC are railroads engaged in freight transport operations.	Maximum 100 bonuses accrue per month per account.
2	4812	Telecommunication Equipment and Telephone Sales	Merchants classified with this MCC sell telecommunications equipment such as telephones, fax machines, pagers, mobile phones, and other equipment related to telecommunications.	Maximum 100 bonuses accrue per month per account.
3	4813	Key-entry Telecom Merchant providing single local and long-distance phone calls using a central access number in a non-face-to-face environment using key entry	Providers of telecommunication services including local and long-distance telephone calls placed via key entry using a central access number.	Maximum 100 bonuses accrue per month per account.
4	4814	Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of MagneticStripe-Reading Telephones, and Fax Services	Merchants classified with this MCC provide telecommunications services including local and longdistance telephone calls, calls placed through the use of magnetic stripe-reading telephones, and fax services. Merchants that provide periodic (e.g., monthly) billing of telephone calls should be classified with this MCC.	Maximum 100 bonuses accrue per month per account.
5	4215	Courier Services – Air and Ground, and Freight Forwarders	Merchants classified with this MCC deliver individually addressed letters, parcels, and packages.	Maximum 100 bonuses accrue per month per account.
6	4816	Computer Network/Information Services	Merchants classified with this MCC provide internet access. This MCC includes all merchants that provide computer network and information services and internet service providers.	Maximum 100 bonuses accrue per month per account.
7	5960	Direct Marketing – Insurance Services	Merchants classified with this MCC sell insurance via direct mail, billing statement stuffers, and magazine or television ads, all of which include either a toll-free telephone number or an address to which prospective customers may respond.	Maximum 100 bonuses accrue per month per account.
8	5968	Direct Marketing – Continuity/Subscription Merchant	Merchants classified with this MCC sell subscription products or services (such as book clubs, collectible series programs, and magazine/newspaper subscriptions) via “direct” mail.	Maximum 100 bonuses accrue per month per account.
9	5999	Miscellaneous and Specialty Retail Shops	Merchants classified with this MCC sell unique or specialized products that are not classified with a more specific MCC.	Maximum 100 bonuses accrue per month per account.
10	6300	Insurance Sales, Underwriting, and Premiums	Merchants classified with this MCC sell personal or business insurance policies such as automobile, life, health, hospital, medical, and dental insurance, homeowners’ and renters’ insurance, real estate title insurance, pet health insurance and flood, fire, or earthquake insurance.	Maximum 100 bonuses accrue per month per account.
11	7299	Miscellaneous Personal Services (Not Elsewhere Classified)	Merchants classified with this MCC provide personal services that are not classified with a more specific MCC.	Maximum 100 bonuses accrue per month per account.
12	7311	Advertising Services	Merchants classified with this MCC prepare advertising (writing copy, artwork, graphics, and other creative work) and place such advertising and/or samples in periodicals, newspapers, radio and television, on the internet, in the sky, or other advertising media for clients on a contract or fee	Maximum 100 bonuses accrue per month per account.

			basis.	
13	7399	Business Services (Not Elsewhere Classified)	Merchants classified with this MCC provide business services that are not typically considered to be “professions” and are not classified with a more specific MCC.	Maximum 100 bonuses accrue per month per account.
14	7994	Video Game Arcades/Establishments	Merchants classified with this MCC operate arcades, amusement machines (such as video game machines, juke boxes, pinball machines, mechanical games, instant photograph booths, and similar types of amusement equipment).	Maximum 100 bonuses accrue per month per account.
15	8999	Professional Services (Not Elsewhere Classified)	Merchants classified with this MCC provide professional services that are not classified with a more specific MCC.	Maximum 100 bonuses accrue per month per account.
16	9402	Postal Services – Government Only	Merchants classified with this MCC are government postal offices that provide a variety of services such as accepting and processing packages and mail for delivery and selling postage stamps.	Maximum 100 bonuses accrue per month per account.

- 5.8. Upon achievement of the established limits specified in clause 5.7., Bonuses are calculated until the end of the current month.
- 5.9. The number of bonuses to be accrued to the Participant will be rounded to the lower hundredth. At the same time, on its balance sheet, the Participant can see only the whole number. The following accrued bonuses will be added to the previous balance of the Participant, taking into account its hundredth share.
- 5.10. Only the whole amount of Bonuses can be redeemed for the Reward.
- 5.11. Bonuses shall be accrued within 10 working days from the date of payment between Payment system and the Bank.
- 5.12. The Bonuses previously accrued for payment transactions shall be subject to writing off from the Participant's Account in case of full/partial refund to the Participant's card account of payment for goods/work/services under such payment transaction (balance of the Participant's Account shall be reduced), for example, in case of return by the Participant of the previously purchased goods/work/services.
- 5.13. The Bank and/or the Organizer may terminate the accrual of Bonuses, write off Bonuses from the Participant's Account or prohibit their redemption for Rewards in the following cases: the Organizer and/or the Bank have reasonable suspicions regarding fraud or other unlawful conduct with regard to participation in the Program; the Participant fails to comply with any provisions of the Program Terms and Conditions.
- 5.14. In any of the cases specified in clause 5.13, duration and terms of measures will be determined by the Organizer and/or the Bank taking into account necessary measures for ensuring efficient functioning of the Program.

6. Bonuses Redemption Procedure

- 6.1. Each Program Participant shall have his/her own personal Account for accrual of Bonuses.
- 6.2. The term of Bonuses - 3 years upon accrual thereof to the Account of the Program Participant. Upon redemption, bonuses shall be written off chronologically, from the earliest to the latest ones.
- 6.3. The Bank and the Organizer of the Program shall determine the number of Bonuses to be written off from the Participant's Account at the moment of redemption of Bonuses for Rewards.
- 6.4. Bonuses shall be subject to redeem for Rewards only within the balance of Bonuses available on the Participant's Account.
- 6.5. The Participant may redeem Bonuses exclusively for those Rewards being available at the time of redemption in the list of Rewards on the Program Website.

- 6.6. In case of return, writing off, cancellation of purchase, cancellation of payment transactions or for other reasons, the Participant has redeemed more Bonuses for Reward than available as a result of recalculation of Bonuses, the number of excessively spent Bonuses shall be returned out of the Bonuses to be accrued in future.
- 6.7. When redeemed, the Bonuses shall be written off from the Participant's Account in the respective amount and shall not be returned to the Participant's Account in future, except for the cases stipulated herein.
- 6.8. The Rewards chosen by the Participant or the right to receive the same shall be transferred to the Participant by means of electronic communication (email or SMS), depending on the form of Reward of the Program Partner.
- 6.9. Time limits of the Reward delivery to the Participant depend on the terms of the Program Partner and are available for Participants on the Program Website on the Reward order pages.
- 6.10. The Reward received by the Participant in redeem for the Bonuses is not exchangeable or refundable.
- 6.11. The maximum amount of all Bonuses redeem for top-ups, which are made from one Participant's Account for 30 days is - 1000 Bonuses.
- 6.12. A Participant can book a hotel room, air ticket, tour, transfer and cruise using only accumulated bonuses or using split payment in card/bonuses.
- 6.13. The minimum amount of bonuses for split payment is - 1000 bonuses.
- 6.14. Booking of hotels and purchase of flight tickets purchased in full or in part by Bonuses are not exchangeable or refundable.
- 6.15. Split payment by card can be made by the Participant exclusively with a payment card that participates in the Program, namely Visa Classic, Visa Gold, Visa Platinum, Visa Infinite.
- 6.16. The Participant shall promptly notify the Organizer of any detected defects in quality/ quantity or if the Reward does not correspond to the order chosen by the Participant. A defect shall be understood as non-conformity of the nominal/sales network/term of the received and ordered Reward. If the Participant failed to notify of detected damages, defects, non-conformities within 4 business hours after receipt of the Reward and accepted the Reward, he/she shall be deemed to have duly received the Reward, and the Bonuses redeemed for such Reward shall not be refunded to the Participant, and future Participant's claims as to such Reward shall not be accepted.
- 6.17. The Organizer shall not be liable for loss by the Participant of the Reward, unauthorized copying or theft of Rewards received by the Participants. Lost Rewards are not recoverable.
- 6.18. Bonuses are not and may not be payment means, any kind of currency or securities.
- 6.19. Bonuses are not money, shall not be considered equivalent to the money and under no circumstances may be encashed.
- 6.20. The Organizer reserves the right to introduce changes in the List of Rewards (such as the number of Rewards available for redemption, or the type of available Rewards) without prior notice to the Participants of such changes.
- 6.21. A charitable contribution for which the Program Participant redeemed his bonuses can not be applied in the context of Article 166.1 of the "Tax Code of Ukraine", namely:
 - "166.1.1. A taxpayer has the right of tax deduction based on the results of accounting tax year;
 - 166.1.2. basis for accrual of tax deduction with indication of specific amounts is presented by a taxpayer in annual tax statement, submitted until and including December 31 of the tax year following the accounting."and in the context of Article 166.3.2 of the "Tax Code of Ukraine":
 - "166.3.2 The taxpayer has the right to include in the tax credit a reduction in the taxable income of the taxpayer based on the results of the reporting tax year determined with regard to the provisions of paragraph 164.6 of Article 164 of this Code, the amount of money or the value of the property transferred (transferred) by the taxpayer in the form of donations or charitable contributions to nonprofit organizations that at the date of transfer (transfer) of such funds and property met the conditions specified in paragraph 133.4 of Article 133 of this Code, in the amount not exceeding 4 percent of the amount and its total taxable income for such fiscal year."

The Organizer once a month carries out a consolidated transfer of the amount of money equivalent to the amount of bonuses that the Program Participants redeemed for the Charitable contribution to the National Cancer Institute.

7. Program Partners

- 7.1. Relations between the Organizer and the Program Partner shall be regulated exclusively on the basis of a separate agreement to be signed directly between the Organizer and the Program Partner.
- 7.2. The Organizer shall not be liable for any actions or omissions of the Program Partner and of any Third Party.
- 7.3. The Organizer of the Program shall not be liable for quality of goods, work or services provided by the Program Partners. The Organizer shall not accept or check completeness, quantity and quality of goods, work or services provided by the Program Partner to the Participant.

8. Requests, complaints, requests of information

- 8.1. For information about the Program, a Participant can contact Customer Support Line at: +38 (044) 391 41 14 from 09:00 to 21:00 (without days off) or via e-mail at: contact@bonus.eximb.com
- 8.2. In case of complaint, the Participant should contact the Program Organizer in the manner provided in the paragraph above, describing the complaint and indicating the contact person and telephone number.
- 8.3. After receiving the complaint, the Program manager will contact the Participant within 24 (twenty four) working hours.
- 8.4. The Program Organizer reserves the right to resolve complaints within 72 (seventy-two) working hours from the receipt of the notification.
- 8.5. The Program Organizer is not required to act in accordance with any code of corporate ethics or in accordance with any mandatory method of dispute resolution.

9. Marketing programm, sales offers

9.1. Airtickets Programm

- 9.1.1. Member can get additional bonuses for partly payment for airtickets on the web site. Amount of additional bonuses is 1% of credit card payment amount.
- 9.1.2. The validity period for additional bonuses is 1 year from the moment they are credited to the account of the Program Member.
- 9.1.3. Bonuses are credited to the Member account from which the air ticket was purchased.

10. Final Provisions

- 10.1. The Program Terms and Conditions may be changed by the Organizer by means of placing respective changes on the Program Website at anytime.
- 10.2. When registering in the Program and filling in the Registration Form, the Participant agrees to comply with the Terms and Conditions and undertakes to individually monitor the existence/absence of changes in the Terms and Conditions.
- 10.3. These Terms and Conditions are developed in accordance with the current laws of Ukraine. Any disputes regarding fulfilment of the terms of Program shall be settled by means of negotiations, and in case of failure to reach an agreement, in a court in accordance with the current laws of Ukraine.
- 10.4. In order to avoid any misapprehensions Visa Inc. and its affiliated companies are not deemed Organizers/Organizers of the Program and therefore, they will not participate in redemption processes, and will not be responsible for compliance with applicable regulations of Ukraine and will not be liable for any claims of the Program Participants towards Organizer.