

Approved

by Order of the Director of
“Dzengi” CJSC No. 19-ОД dated 08.04.2026

**Terms of the promotional campaign
“Loyalty Program”
(hereinafter referred to as the Terms)**

1. Terms and definitions

1.1. In these Terms, the below terms are used in the following meanings:

Organizer of the Promotional Campaign (Organizer) – “Dzengi” Closed Joint-Stock Company, registered in the Republic of Belarus under number 193665666, having its legal address at: Republic of Belarus, 220030 Minsk, 36-1 Internatsionalnaya str., office 625, room 2;

Platform – “Dzengi.com” cryptoplatform (trading platform), including the mobile app “Dzengi.com Exchange”;

Promotional Campaign – “Loyalty Program” Promotional Campaign held in accordance with these Terms;

Account – an account created by the Client when registering on the Platform, where money, electronic money, tokens deposited by the Client are recorded;

Bonus – a gift to the Client, a Participant of the Promotional Campaign, who has duly fulfilled these Terms;

Client – a user of the Platform;

Leveraged transaction – a transaction with tokens that is carried out in the “Leveraged Trading” section (mode) of the Platform in order to make investments into changes in token prices and in which the Client uses as an investment a larger number of tokens than the number of his/her own tokens that were originally allocated by him/her for this transaction;

Terms of Use of the Platform – Terms of Use of the cryptoplatform (trading platform), other software and the website available on the Internet at the following link: <https://dzengi.com/ru/terms-and-conditions>;

Participant of the Promotional Campaign – an individual who meets the requirements of these Terms.

2. Purpose of the Promotional Campaign

2.1. Purpose of the Promotional Campaign is to stimulate the use of the Platform by the Organizer's Clients, as well as to increase the loyalty of the Organizer's Clients.

2.2. The Promotional Campaign is not a promotional (incentive) game.

3. The start and end dates of the Promotional Campaign

3.1. The overall duration of the Promotional Campaign is from 08 April 2026 to 31 December 2026.

3.2. The Organizer has the right to terminate (cancel) the Promotional Campaign ahead of time at its own unilateral discretion. The Organizer's decision on early termination (cancellation) of the Promotional Campaign will not apply to the participants who have fulfilled its terms and conditions prior to the early termination of the Promotional Campaign.

3.3. The Organizer has the right to extend the duration of the Promotional Campaign at its own unilateral discretion for any period of time.

4. Conditions under which a person becomes a participant of the Promotional Campaign

4.1. The Promotional Campaign is held among individuals who meet the requirements for using the Platform specified in section 4 of the Terms of Use of the Platform, provided that

these individuals have not previously created an Account on the Platform, including under other names or other identification data.

4.2. The Client has to comply with these Terms, use the rights granted to him/her to participate in the Promotional Campaign in good faith and reasonably based on the objectives of the Promotional Campaign, and not to abuse these Terms and the right to participate in the Promotional Campaign.

4.3. The Clients participate in the Promotional Campaign at their own will and discretion.

5. Terms of the Promotional Campaign

In order to become a Participant of the Promotional Campaign, an individual should carry out the following actions:

- to create an Account on the Platform;
- to carry out Leveraged transactions on the Platform.

6. Bonuses for fulfilling the terms of the Promotional Campaign

6.1. Each Client is entitled to the same Bonus for carrying out Leveraged transactions.

The amount of Bonus depends on the closed volume of Leveraged transactions and the type of token with which the Client has performed Leveraged transactions, and is determined in accordance with the table below.

Type of token with which the Client has performed Leveraged transactions	Closed volume of Leveraged transactions in millions of US dollars 5-20 million	Closed volume of Leveraged transactions in millions of US dollars 20-50 million	Closed volume of Leveraged transactions in millions of US dollars over 50 million
tokenized share	Bonus 100 USD ¹ for each million	Bonus 170 USD for each million	Bonus 250 USD for each million
tokenized index	Bonus 20 USD for each million	Bonus 30 USD for each million	Bonus 40 USD for each million
tokenized currency	Bonus 5 USD for each million	Bonus 10 USD for each million	Bonus 13 USD for each million
tokenized commodity	Bonus 20 USD for each million	Bonus 30 USD.cx for each million	Bonus 40 USD.cx for each million
tokenized cryptocurrency	Bonus 100 USD for each million	Bonus 170 USD for each million	Bonus 250 USD for each million

The closed volume of Leveraged transactions means exclusively the volume of funds involved in transactions that close (terminate) Leveraged transactions (i.e. the volume of funds involved in transactions that initiate Leveraged transactions is not taken into account for the purpose of calculating the closed volume of Leveraged transactions).

For the purpose of determining the amount of the Bonus, the calculation of the closed volume of Leveraged transactions takes into account the volume of funds involved in

¹ The Bonus payable to Clients who have fulfilled the conditions set forth in these Terms shall be granted in the form of digital signs (tokens) circulating on the crypto platform at the time such Bonus is credited and representing U.S. dollars on a 1:1 basis.

transactions that close (terminate) Leveraged transactions performed within one calendar month. The Bonus shall be credited to the Account no later than the last day of the month following the month in which the closing (terminating) Leveraged transactions were performed.

7. Other terms of the Promotional Campaign

7.1. If, in accordance with the legislation, the Organizer is obliged to withhold tax from income received by the Client in accordance with these Terms, and transfer such tax to the state budget, then the relevant income will be transferred to the Client less the specified tax.

7.2. The Organizer has the right to bar the Client from participating in the Promotional Campaign or suspend his/her participation in the Promotional Campaign, if the Client abuses these Terms. Abuse of these Terms is understood as performing by the Client of any actions that, in the subjective opinion of the Organizer, do not make reasonable sense, contradict the objectives of the Promotional Campaign and entail the receipt of unreasonable benefits by the Client, including those based on technical and/or organizational features and/or terms of the Promotional Campaign.

7.3. These Terms of the Promotional Campaign also apply to Leveraged transactions carried out before May 01, 2024 (inclusive) during the validity period of the “Loyalty Program” Promotional Campaign, the terms of which were approved by the Director of “Dzengi Com” CJSC (Order No. 10/1-OД dated 01.04.2024), if the Client has not received any Bonuses on the terms stipulated by the specified Promotional Campaign of “Dzengi Com” CJSC.