

## #kartakarta and #bccpay Cashback Program

This Cashback Program (the Program) is designed for customers of JSC Bank CenterCredit (the Bank) who have entered into the Standard Terms and Conditions for Provision of a Complex of Banking Services to Individuals at JSC Bank CenterCredit (Accession Agreement) No. 001 and who are the holders of cards participating in this Program (the Customers). Unless otherwise provided for in this Program, all terms and definitions used herein shall have the meaning given in the Accession Agreement.

### 1. Glossary

1.1. Cashback means refund of a part of money from the amount spent on a non-cash purchase made using a card (its details) via POS terminal/the Internet or payment via BCC.KZ to a Customer. Cashback is accrued on a bonus account accessible to the Customer for transferring the accumulated Cashback to a card account in accordance with the Program.

1.2. Purchase means a non-cash payment for goods and services using the card (its details) via POS-terminal /the Internet.

1.3. Payment in BCC.KZ means a payment for goods and services made via the BCC.KZ mobile app.

1.4. MCC (Merchant Category Code) means a four-digit code that identifies a merchant's type of business.

1.5. Bonus Account means an off-balance account opened by the Bank in the context of each Customer, intended for accounting of Cashback accrual/utilization.

1.6. Favorite Categories mean categories, for transactions in which the Customer is credited Cashback to the Bonus Account.

1.7. Welcome Bonus means a reward given as 10% of the amount of the first transaction made using a card.

1.8. Partner means a company or an organization cooperating with the Bank and providing Cashback or discounts to Customers.

1.9. Partner Cashback means a Cashback provided by the Partner, which allows Customers to receive rewards for purchases or for using services from this Partner.

### 2. General Provisions

2.1. This Program is designed to increase customer loyalty to the Bank's products, to incentivize Customers to make more non-cash purchases in the sales and service network using a card and refuse to use cash in daily settlements.

2.2. Cashback shall be expressed in conditional units, which are credited to the Customer's Bonus Account and debited from the Bonus Account at the Customer's request. Cashback shall not have cash (monetary) value, shall not constitute electronic money, and shall not perform the function of cash. Cashback shall not be a commodity and shall not be sold to the Customer for payment.

### 3. Cashback Types

3.1. Cashback for non-cash purchases made using a card (its details) shall be credited to the Customer's Bonus Account upon processing of the transaction, i.e. debiting the purchase amount from the card account (upon the Bank's receipt of a purchase confirmation from a merchant). Usually Cashback is credited to the Bonus Account within 1-7 days from the Customer's purchase.

3.2. Cashback on purchases made using the card varies depending on the type of merchant category. The Bank determines purchase categories by the MCC (Merchant Category Code) - a code provided by Visa and Mastercard International Payment Systems to identify the merchant's main business activity.

3.3. The Bank shall be entitled not to credit a welcome bonus for payments made via BCC.KZ, not to credit Cashback for payments made via BCC.KZ (except those listed in Attachment 1) and for the following debit transactions made with the card (or its details):

- payments via BCC.KZ;

- Automated cash disbursements and manual cash disbursements at cashdesks of financial institutions/credit organizations (MCC 6011, 6010);
- Wire Transfers, Funding Transactions, Financial Institutions, Government Payments (MCC 4829, 6531-6540, 6012, 6022-6028, 8931, 9211, 9222, 9311, 9399, 9402, 9405 and other MCC, if the transaction involves money transfer);
- Telecommunication Services, Payment for Mobile Communication, Internet and Paid TV Services (MCC 4812, 4813, 4814, 4815, 4821, 4899, 7375);
- Utility Payments (MCC 4900); Payment of Bets and Wagers, Purchase of Casino Chips, Foreign Currency, Securities, Payment for Financial Transactions in Units, Pawn Shops (MCC 5933, 6050, 6051, 6211, 6529, 6530, 7800, 7801, 7802, 7995, 9406, 9223, 9754); - Wholesale/Commercial Trade (MCC 5046 - Commercial Equipment, 5099 - Fire Extinguishers, Fire Alarms, etc., 5715 – Alcohol, 5921 - Takeaway liquor stores, 5993 - Tobacco shops);
- Other (MCC 4816 - Computer Network/Information Services, 5960 – Insurance through Direct Mail, TV Commercials, etc., 6300 - Insurance Sales, Underwriting and Premiums, 6399 - Insurance – Not Elsewhere Classified, 6513 - Real Estate Agents and Managers–Rentals, 7321 - credit bureaus, 7261 - Funeral services and crematoriums, 7273 – Acquaintances, 7276 - Tax Preparation Service, 7299 - Other Services–Not Elsewhere Classified, 7311 - Advertising Services, (MCC 7372, 7392) - Computer Programming, Data Processing and Integrated System Design Services, 7361 - Employment agencies, temporary help services, 7393 - Detective agencies, security agencies, security services, 7322 - Debt Collection Agency, 7399 - Business Services, 8661 - Religious organizations, 0763 - Agricultural cooperatives, 8111 - Lawyers, legal services, 7277 - Debts, marriage, personal issues – counseling, 8651 - Political organizations, 8734 - Testing laboratories (non-medical), 8999 - Professional Services– Not Elsewhere Classified, 8398 - Charity).
- Installment buying.

3.4. The Bank shall not be liable for incorrect MCC assignment to merchants by acquiring banks (banks servicing merchants).

#### **4. Cashback Crediting and Use Procedure**

4.1. To calculate the Cashback amount, the purchase amount shall be multiplied by the Cashback percentage on a purchase made at the given merchant or category.

4.2. If the Customer accumulates Cashback of less than KZT 500 (five hundred) during a calendar month, this amount shall be automatically debited from the Bonus Account upon expiration of the calendar month and shall not be recoverable.

4.3. To transfer the amount of accumulated Cashback to a card participating in the Program, the Customer shall accumulate Cashback in the amount of at least KZT 2,000 (two thousand).

4.4. If the Customer fails to use his/her Cashback not transferring it from the Bonus Account to the card within 12 months, these funds shall be automatically debited from the Bonus Account and shall not be recoverable.

4.5. Cashback shall be credited to the Bonus Account up to the monthly Cashback Limit of each card participating in the Program.

4.6. Cashback may be debited from the Customer’s Bonus Account and/or any account of with the Bank upon:

- return of a purchase;
- misuse of the Program; - breaching the Program rules; - incorrect excessive crediting.

4.7. The Bank shall not be liable for the Customer’s failure to receive or understand the information on the Program termination/suspension, if the notice was posted on the Bank’s website ([www.bcc.kz](http://www.bcc.kz)), or the Customer was notified of the Program termination/suspension by other means. If the Program is canceled, the Customer shall be entitled to transfer the accumulated Cashback to the card until the Program cancellation date. Cashback remaining on the Customer’s Bonus Account after the Program cancellation date shall be subject to cancellation.

4.8. Customer's cashback may be cancelled by the Bank's decision. The Bank may not notify the Customer of the reason for such decision. Such transaction shall not be considered as the Bank's income.

## 5. Participating Cards and Terms

5.1. The Bank provides the following types of cashback on **#kartakarta**:

Type of Cashback	Size, % of purchase amount	Limit per Calendar Month
Cashback in favorite categories <sup>1,6</sup>	Up to 10%	KZT 20,000 <sup>5</sup>
Welcome bonus <sup>4</sup>	10%	
Partner Cashback (if there is a special offer from the Bank Partner) <sup>2</sup>	Up to 15%	

5.2. The Bank provides the following types of cashback on **#BCCPay**:

Type of Cashback	Size, % of purchase amount	Limit per Calendar Month
Cashback in favorite categories <sup>1,6</sup>	Up to 10%	KZT 20,000 <sup>5</sup>
Cashback for payments in BCC.KZ 3 (Payroll projec	Up to 10%	KZT 10,000
Cashback for paying for public transport with a plastic card	Up to 10%	KZT 10,000
Partner Cashback (if there is a special offer from the Bank Partner) <sup>2</sup>	Up to 15%	

<sup>1</sup> If a merchant is both the Bank Partner and a favorite category selected by the Customer, the Bank shall credit the Customer with the maximum amount of Cashback up to the Cashback limit. Available to users of the BCC mobile app.KZ version 4.0.0 and later.

<sup>2</sup> Partner Cashback, Cashback on personal purchases and Cashback in favorite categories shall not be summed up. The percentage of affiliate cashback depends on the terms offered by the Partner.

<sup>3</sup> The list of payments and categories for which Cashback is provided is set out in Attachment 1.

<sup>4</sup> The maximum welcome bonus shall be KZT 1,000 (1 month period).

<sup>5</sup> If you participate in the payroll project, the card limit is increased to 30,000 KZT. Also, if you have a #bccpay card participating in the payroll project, the 30,000 KZT limit applies to the #kartakarta card.

<sup>6</sup> The maximum cashback for 1 (one) favourite category is KZT 10,000.

5.3. Category selection is available to all holders of **#kartakarta**, **#BCCPay** in the Bank's BCC.KZ mobile app:

- **#kartakarta** holders: every month the Bank gives an opportunity to the Customer to choose 3 (three) categories from 7 (seven) favorite categories offered;
- **#BCCPay** holders: every month the Bank gives an opportunity to the Customer to choose 2 (two) categories from 7 (seven) favorite categories offered;
- If the client has both cards (**#kartakarta** and **#BCCPay**), the client can choose 3 (three) categories out of the 7 (seven) offered, which will apply to both cards. The maximum cashback amount from the Bank that the client can receive for **#kartakarta** and **#BCCPay** each calendar month is 20,000 (twenty thousand) tenge.
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- 5.4. The list of categories and the Cashback amount in each category shall be determined by the Bank unilaterally and may be changed by the Bank on a monthly basis.
- 5.5. The categories shall be selected once a month.
- 5.6. The categories selected by the Customer shall be active until the last day of an offer validity month.
- 5.7. If a customer already has #bccpay and applies for #kartakarta within the same calendar month, the number of cashback categories is increased to three (3) and applies to both cards. The selection of the additional cashback category is available from the 25th day of the calendar month following the month in which the card is issued.
- 5.8. If a customer already has #kartakarta and applies for #bccpay within the same calendar month, the number of cashback categories is increased to three (3) and applies to both cards. The selection of the additional cashback category is available from the 25th day of the calendar month following the month in which the card is issued.

## **6. Miscellaneous**

- 6.1. The Bank's liability to the Customer for breach of the Program terms and conditions shall be limited to crediting the due amount of Cashback to the Customer, if the Customer applies on the issues of Cashback crediting.
- 6.2. The Bank shall be entitled to introduce amendments and additions to the terms and conditions of the Program unilaterally by posting a new Program or amendments to the existing Program on the Bank's website. Additionally, the Bank may inform customers about any changes in the Program by providing marketing and/or information messages to customers.
- 6.3. The Customer shall independently monitor amendments and additions to this Program. Customer's actions to use the Card and/or the Program after entering into force of the new Program shall be a confirmation of the Customer's consent to the new Program.
- 6.4. The Bank shall notify Customers of any special promotions/offers for Customers under the Program and their terms and conditions by posting the respective information on the Bank's website or on the mobile app, or in another way available to the Customer at the Bank's option.
- 6.5. The Bank shall be entitled to remove any Customer from the Program participants without notification if the Customer fails to comply with the Program terms and conditions and/or performs fraudulent actions, and/or misuses any privileges and/or incentives granted to the Customer under the Program, and/or provides misleading information to the Bank. In case of termination of the Customer's participation in the Program on the above grounds, the Customer's Cashback shall be canceled.
- 6.6. If the Customer misuses the Program privileges (for example, making Purchases at the same merchant and/or using the same POS terminal), the Bank may stop crediting Cashback to the Customer, cancel the previously credited Cashback and/or exclude the Customer from the Program participants.
- 6.7. If the Cashback credited as a result of misuse of the Program privileges has already been transferred by the Customer to the Customer's card account, the latter agrees to the Bank to refund the credited funds by the Bank's acceptance-free debiting/direct debiting of the amount of the credited Cashback from the card account.
- 6.8. The Bank shall be entitled not to credit Cashback to the Customer if:
  - the merchant is classified by its servicing bank to the specified MCC, but at the same time the Bank has a reason to believe that the merchant does not qualify for the favorite category by the type of its business;
- 6.9. When transactions are made in foreign currency, the Bank shall calculate Cashback at the exchange rate set by the Bank as of the time of transaction, and shall accrue Cashback at the exchange rate set at the time the Bank receives a financial document.

**Attachment 1  
to the Cashback Program**

**Favorite Categories (Categories coupled with Increased Cashback)**

<b>1. Auto</b>	
5013	Motor Vehicle Supplies and New Parts
5511	Service, Repairs, Parts and Leasing
5521	Service, Repairs, Parts and Leasing
5531	Automotive Suppliers
5532	Automotive Tire Stores
5533	Automotive Parts and Accessories Stores
7523	Automobile Parking Lots, Parking Meters and Garages
7531	Automotive Body Repair Shops
7534	Tire Retreading and Repair Shops
7535	Automotive Paint Shops
7538	Automotive Service Shops (other than dealer)
7542	Car Washes
7549	Towing Services
<b>2. Fuel Stations</b>	
5172	Petroleum and Petroleum Products
5541	Service Stations – petrol sales
5542	Fuel Dispenser, Automated
5983	Fuel Dealers– Fuel Oil, Wood, Coal, Liquefied Petroleum
<b>3. Pharmacies, Opticians</b>	
5122	Drugs
5912	Drug Stores and Pharmacies
8043	Opticians, Optical Goods and Eyeglasses
<b>4. Household Appliances and Electronics</b>	
5045	Computers, Computer Peripheral Equipment, Software
5722	Household Appliance Stores
5732	Electronics Sales

5946	Camera and Photographic Supply Stores
<b>5. Eating at Home (Meal Delivery Services)</b>	
4214	CHOCOFOOD.KZ, YANDEX.EDA, GLOVO
4215	CHOCOFOOD.KZ, YANDEX.EDA, GLOVO
5411	CHOCOFOOD.KZ, WOLTENTERPRISES
5811	YANDEX.EDA, WOLTENTERPRISES
5812	CHOCOFOOD.KZ, YANDEX.EDA, WOLTENTERPRISES
5814	CHOCOFOOD.KZ, YANDEX.EDA, WOLTENTERPRISES, GLOVO, JetPay*Dodopizza.kz
<b>7. Pets</b>	
0742	Veterinary Services
5995	Pet Shops, Pet Food and Supplies
<b>8. Playing at Home (Gaming Services)</b>	
5816,7994	STEAMGAMES, YANDEX, STEAMPOWERED, XBOX, WARGAMING, ITUNES,GOOGLE, EPIC GAMES, MICROSOFT STORE, ORIGIN
<b>9. Cafes and Restaurants</b>	
5811	Caterers
5812	Restaurants
5813	Bars
5814	Fast Food Restaurants
<b>10. Stationery</b>	
5111	Stationery
5943	Office, School Supply and Stationery Stores
<b>11. Motion Picture</b>	
7829	Motion Picture and Video Tape Production and Distribution
7832	Motion Picture Theaters
7841	VD/Video Tape Rental Stores
<b>12. Books</b>	
2741	Publishing and Printing

5192	Books, Periodicals and Newspapers
5942	Book Stores
5994	Newsstands
<b>13. Cosmetics and Perfumes</b>	

5977	Cosmetic Stores
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<b>14. Furniture</b>	
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5718	Fireplace, Fireplace Screens and Accessories Stores
7641	Furniture – Reupholstery, Repair and Refinishing
1761	Roofing, Siding, and Sheet Metal Work Contractors

<b>15. Medical Services</b>	
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4119	Ambulance Services
5975	Hearing Aids – Sales, Service, Supply Stores
8011	Doctors – not elsewhere classified
8021	Dentists and Orthodontists
8031	Osteopathic Physicians
8041	Chiropractors
8042	Optometrists and Ophthalmologists
8049	Chiropodists, Podiatrists
8050	Nursing and Personal Care Facilities, nursing homes, hospice facilities and other long- term care facilities
8062	Hospitals
8071	Dental and Medical Laboratories
8099	Health Practitioners, Medical Services – Not Elsewhere Classified. Blood centers, substance-abuse treatment centers, reproductive health clinics, hair replacement - surgical, hearing screening services, therapeutic massage, mental health practices, physical therapists, psychiatrists, psychologists, sports medicine clinic, physicians

<b>16. Clothes and Shoes</b>	
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5131	Notions, and Other Dry Goods
5137	Men’s, Women’s and Children’s Uniforms and Commercial Clothing

5611	Men's Clothing and Accessories Stores
5621	Women's Ready to Wear Stores
5631	Women's Accessory and Specialty Stores (Bags, hats, jewelry, scarves, belts, lingerie, hair accessories and hosiery).
5641	Children's Wear and Accessories Stores
5651	Family Clothing Stores
5661	Shoe Stores

5681	Furriers and Fur Shops
5691	Men's and Women's Clothing and Accessories Stores
5697	Alterations, Mending, Seamstresses, Tailors
5698	Wig and Toupee Shops
5699	Accessory and Apparel Stores
5931	Second Hand Stores, Used Merchandise Stores
5948	Leather Goods and Luggage Stores
5949	Fabric, Needlework, Piece Goods and Sewing Stores
7251	Hat Cleaning Shops, Shoe Repair Shops, Shoe Shine Parlors
7296	Clothing Rental

### 17. Gifts

5945	Specialty Game, Toy and Hobby Shops
5947	Specialty Gift and Souvenir Shops

### 18. Groceries and Supermarkets

5300	Wholesale and Discount Stores
5411	Grocery Stores, Supermarkets
5422	Meat and Seafood Provisioners
5441	Candy, Nut and Confectionery Stores
5451	Dairy Products Stores
5462	Bakeries

5499	Miscellaneous Food Stores – Convenience Stores and Specialty Markets
<b>19. Entertainment</b>	
5735	Compact Disk (CDs) and Cassette Sales, Video Tape Rental Shops
5815	Digital Goods Sales: Books, Movies, Music
5816	Digital Goods Sales: Games (excludes gambling)
5817	Digital Goods Sales: Applications and Software (excludes games)
5818	Digital Goods Sales
7221	Photographic Studios (photos for general public: wedding, etc.)
7395	Photo Developing Laboratories

7922	Theatrical Producers (Except Motion Pictures), Ticket Agencies
7929	Bands, Orchestras and Miscellaneous Entertainers– Not Elsewhere Classified), providing theatrical performance, musicians, bands, orchestras, comedians and magicians
7932	Pool and Billiard Establishments
7933	Bowling Alleys
7991	Tourist Attractions and Exhibits, Botanical Gardens, Craft Shows, Museums and Wineries
7994	Video Game Arcades, Gaming Machines (including jukeboxes, instant photo booths, etc.)
7996	Amusement Parks, Carnivals, Circuses, Carnivals, Fortune Tellers
7998	Aquariums, Dolphinariums, Zoos and Seaquariums
7999	Recreation Services requiring active physical activity – Not Elsewhere Classified

<b>20. Home Repairs</b>	
1520	General Contractors–Residential and Commercial
1711	Air Conditioning, Heating and Plumbing Contractors
1731	Electrical Contractors
1740	Insulation, Masonry, Plastering, Stonework and Tile Setting Contractors
1750	Carpentry Contractors

1799	Contractors – not elsewhere classified
5039	Construction Materials Not Elsewhere Classified
5072	Hardware Equipment and Supplies (bolts, nuts, fasteners, hand tools, locks, nails, etc.)
5074	Plumbing and Heating Equipment
5200	Home Supply Warehouse Stores (wallpaper, paint, lumber, garden supplies, electrical and household items, sinks, cabinets, doors, etc.)
5251	Hardware Stores (lighting, plumbing, supplies, tools)
5211	Building Materials, Lumber Stores
5231	Glass, Paint, Wallpaper Stores
5713	Floor Covering Stores

5714	Drapery, Upholstery and Window Coverings Stores
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### **21. Watching at Home (Streaming Services)**

5815,4899	MEGOGO
7832,4899 5815	NETFLIX
7832,4899 5815	YANDEX.KINOPOISK
5815,4899	AMEDIA
5968	AMEDIATEKA
5815,4899 5968	IVI.RU
5815,4899 5968,7841	IVI_KZT

### **22. Back to School**

2741	Publishing and Printing
5045	Computers, Computer Peripheral Equipment, Software
5065	SULPAK
5111	Stationery

5192	Books, Periodicals and Newspapers
5411	IP SADAKOV (Mir Shkolnika/School Pupil's World)
5722	Household Appliance Stores
5732	Electronics Sales
5942	Book Stores
5943	Office, School Supply and Stationery Stores
5946	Camera and Photographic Supply Stores
5994	Newsstands
8211	Elementary and secondary schools providing academic education
8220	Colleges, Universities, Professional Schools and Junior Colleges
8241	Correspondence schools (online learning)
8249	Schools, Trade and Vocational
8299	Schools And Educational Services

5945,5641 5732,5735 5942	MELOMAN
5641,5735 5945	MARWIN

### 23. Spa and Massage

7297	Therapeutic parlors offering massage services. Some may also provide customized treatments such as facial massage and aromatherapy
7298	Health Spas (personal or therapeutic services: facials, massages, mud baths, herbal wraps, tanning treatments, whirlpool baths, steam baths, etc.)

### 24. Sports

5655	Sports Apparel
5940	Bicycle Shops–Sales and Service
5941	Sporting Goods Stores
7298	Health Spas (personal or therapeutic services: facials, massages, mud baths, herbal wraps, tanning treatments, whirlpool baths, steam baths, etc.)

7911	Dance Halls, Schools and Studios
7941	Professional and Amateur Sports Clubs, Athletic Fields and Sports Promoters
7992	Golf Courses, Public
7997	Membership Clubs (Sports, Recreation), Country Clubs and Private Golf Courses, Swimming, Tennis, Shooting, Bowling Alley, Riding Clubs
7999	Recreation Services requiring active physical activity – Not Elsewhere Classified
<b>25. Taxi</b>	
4121	Taxicabs and Limousines
<b>26. Beauty Services</b>	
7230	Barber and Beauty Shops
7297	Massage Parlors
7298	Health Spas (personal or therapeutic services: facials, massages, mud baths, herbal wraps, tanning treatments, whirlpool baths, steam baths, etc.)
<b>27. Fitness and Sports</b>	
7298	Health Spas (personal or therapeutic services: facials, massages, mud baths, herbal wraps, tanning treatments, whirlpool baths, steam baths, etc.)
7911	Dance Halls, Schools and Studios
7941	Professional and Amateur Sports Clubs, Athletic Fields and Sports Promoters
7992	Golf Courses, Public
7997	Membership Clubs (Sports, Recreation), Country Clubs and Private Golf Courses, Swimming, Tennis, Shooting, Bowling Alley, Riding Clubs
7999	Recreation Services requiring active physical activity – Not Elsewhere Classified
<b>28. Flowers</b>	
5261	Lawn and Garden Supply Stores
5992	Florists (sale of flowers, flower arrangements, potted plants)
<b>29. Jewelry, Watches</b>	
5094, 5944	Specialty Jewelry, Watch Stores

**BCC.KZ Payments (with Cashback on #bccpay payroll card)**

1	Utility payments
2	Public transport
3	Home phone, TV
4	Children's pre-school services (kindergartens)