

#Cryptopay Product Cashback Program

This Cashback program (the "Program") is designed for customers of JSC "Bank CenterCredit" (the "Bank") who have entered into the Standard Terms for the Provision of Comprehensive Banking Services to Individuals at JSC "Bank CenterCredit" (Accession Agreement No. 001) and hold cards participating in the Program (the "Customers"). Unless otherwise specified in this Program, all terms and definitions shall have the meanings given in the Accession Agreement.

1. Glossary

1.1. Bank means JSC "Bank CenterCredit."

1.2. Cashback means a refund to the Customer of a portion of the amount spent on non-cash purchases made via POS terminals or online using the card (its details or token).

1 cashback = KZT 1.

1.3. MCC (Merchant Category Code) means a four-digit code assigned to a merchant to identify its type of business.

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

1.5. Partner means a company or organization that collaborates with the Bank and offers Cashback or discounts to Customers.

1.6. Partner Cashback means Cashback provided by the Partner of the Bank.

1.7. Bank Cashback means Cashback provided by the Bank.

1.8. Bonus Account means an off-balance-sheet account opened by the Bank for each Customer to record the Cashback accrual/ use.

1.9. Purchase means a non-cash payment for goods and services made via POS terminals or online using the card (its details).

2. General Provisions

2.1. This Program is intended to enhance Customer loyalty to the Bank's products, incentivize Customers to make more non-cash purchases at merchants using the card and refuse to use cash in everyday transactions.

2.2. Cashback is expressed in conditional units, which are credited to the Customer's Card Account and debited from the Card Account upon the Customer's request. Cashback shall not constitute a product and shall not be sold to the Customer for consideration.

3. Cashback Types

3.1. Cashback for non-cash purchases using the card (its details) shall be credited to the Customer's Bonus Account upon processing of the transaction, i.e. upon debiting the purchase amount from the Card Account following the Bank's receipt of purchase confirmation from the merchant. Cashback shall generally be credited to the Bonus Account within 1-7 days from the date the Customer makes the purchase. Cashback shall be paid in the amounts determined by the Bank and communicated to the Customer through the Bank's communication channels.

3.2. Cashback shall be credited to the Bonus Account up to the monthly Cashback limit for each card participating in the Program. Cashback shall be counted in the limit of the month in which the Bank receives purchase confirmation from the merchant.

3.3. If the amount of Cashback accumulated by the Customer during a calendar month is less than KZT 500 (five hundred), such amount shall be automatically debited from the Bonus Account at the end of the month and shall not be re-credited.

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

3.5. If the Customer does not use Cashback by transferring it from the Bonus Account to the card within 12 months, such amount shall be automatically debited from the Bonus Account and shall not be re-credited.

3.6. When foreign currency transactions are made, the Bank shall calculate Cashback at the exchange rate established by the National Bank of the Republic of Kazakhstan at the time the transaction is made and shall credit Cashback at the rate established at the time the financial document is received by the Bank.

3.7. Cashback for purchases made using the card shall vary depending on the merchant category. Purchase categories shall be determined by the Bank based on the MCC (Merchant Category Code) assigned by Visa and Mastercard, the international payment systems, to identify the merchant's primary business activity.

3.1. The Bank shall provide the following types of Cashback under the #Cryptopay product:

| Cashback Type | Rate, % of the purchase amount | Monthly limit |
|--------------------------------|---------------------------------------|----------------------|
| When paying via a POS terminal | 0.5% | KZT 20, 000 |

3.9. The Bank shall have the right not to credit Cashback for the following spending transactions:

-Payments via BCC.KZ

- Automated Cash Disbursements and Manual Cash Disbursements at Cash Desks 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 relates to wire transfers)

- Telecommunication Services, Payment for Mobile Communication, Internet and Paid TV Services (MCC 4812, 4813, 4814, 4815, 4821, 4899, 7375)

-Utility Payments (MCC 4900)

- Gambling Transactions Betting, 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, 9754)

- Wholesale/Commercial Trade (MCC 5046 - Commercial Equipment, Fire Extinguishers, Fire Alarms, etc., 5715 – Alcohol, 5993 - Cigar Stores and Stands)

- Other (MCC 4816 - Computer Network/Information Services, 5960 – Direct Marketing Insurance Services.

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 – Dating Services, 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 and Temporary Help Services, 7393 - Detective Agencies, Protective Agencies, Security Services, 7322 - Debt Collection Agency, 7399 - Business Services, 8661 - Organizations, Religious, 0763 - Agricultural Cooperatives, 8111 - Attorneys, Legal Services, 7277 - Debt, Marriage, Personal–Counseling Services, 8651 - Organizations, Political, 8734 - Testing Laboratories (Non-Medical), 8999 - Professional Services–Not Elsewhere Classified, 8398 - Organizations, Charitable and Social Service).

3.2. The Bank shall not be liable for incorrect assignment of MCC codes to merchants by acquiring banks (banks servicing merchant outlets).

1. Miscellaneous

4.1. The Bank's liability to the Customer for any violation of the Program terms shall be limited, in the event the Customer submits a claim regarding Cashback crediting, to crediting the Cashback amount due to the Customer.

4.2. The Bank shall have the right to amend or supplement the Program terms unilaterally by publishing a new version of the Program or amendments to the existing Program on the Bank's website. Additionally, the Bank shall have the right to notify Customers of the Program update by

sending marketing and/or informational messages.

4.3. The Customer shall independently monitor any amendments or supplements to the Program. Any actions taken by the Customer to use the card and/or the Program after the new version of the Program comes into force shall constitute confirmation of the Customer's acceptance of the updated Program terms.

4.4. The Bank shall notify Customers of special promotions or offers conducted within the Program and their terms by publishing relevant information on the Bank's website, in the mobile app, or by any other method available to the Customer, at the Bank's discretion.

4.5. The Bank shall have the right to exclude any Customer from participation in the Program without prior notice if the Customer fails to comply with the Program terms, engages in fraudulent activities, abuses any privileges or incentives provided thereunder, or provides false or misleading information to the Bank. In such cases, the Customer's Cashback shall be cancelled.

4.6. In the event of abuse of the Program privileges by the Customer (for example, making purchases at the same merchant and/or via the same POS terminal), the Bank shall have the right to stop crediting Cashback to the Customer, cancel previously credited Cashback, and/or exclude the Customer from participation in the Program.

4.7. If Cashback credited as a result of abuse of the Program privileges has already been transferred to the Customer's Card Account, the Customer hereby consents to the Bank refunding such credited funds by direct debiting the Cashback amount from the Customer's Card Account.

4.8. The Bank shall have the right not to credit Cashback to the Customer if a merchant is classified by its acquiring bank under the specified MCC (Merchant Category Code), but the Bank has reasonable grounds to believe that such merchant does not qualify for enhanced Cashback based on the nature of its business activities.