

#GoldCard Cashback Program



1. Cashback Program

1.1. The Program is designed to increase customer loyalty to the Bank's products, to incentivize customers to make more non-cash purchases using a payment card and/or its details and/or token.

2. Terms and Definitions

2.1. Bank means JSC Bank CenterCredit.

2.2. Cashback means refund of a part of money from the amount spent on a non-cash purchase made using a card (its details/token) via POS terminal or the Internet to a customer.

1 cashback = KZT 1.

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

2.4. Payment via BCC.KZ means payment for goods and services made via the BCC.KZ mobile app.

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

2.6. Partner Cashback means a Cashback provided by the Bank's Partner.

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

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

3. Cashback Types

3.1. The Bank determines purchase categories for which cashback is credited by the MCC (Merchant Category Code), a code provided by Visa and Mastercard International Payment Systems to identify the merchant's main business activity (for example, MCC 4511 – Airline and Air Carriers, or 7011 – Hotels).

3.2. The Bank provides the following types of cashback on #GoldCard product:

Type of Cashback	Size, % of purchase amount	Limit per calendar month
Cashback for purchases in China ¹	1%	KZT 20,000
Cashback on purchases (excluding China)	3%	KZT 20,000

¹ A 10% cashback for purchases in China, excluding Hong Kong Special Administrative Region, Macau Special Administrative Region and Taiwan, is valid until 31/10/2025. The list of MCC, for which Cashback is not provided, is set out in Attachment 1.

3.3. The Bank shall have the right not to credit cashback for the following debit transactions¹:
- 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); Betting and Wagers, Purchase of Casino Gaming 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 - Cigar Stores and Stands); - 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 Reporting Agencies, 7261 - Funeral Service and Crematories, 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, Temporary Help Services, 7393 - Detective Agencies, Protective Agencies, Security Services, 7322 - Debt Collection Agencies, 7399 - Business Services, 8661 - Religious Organizations, 0763 - Agricultural Cooperatives, 8111 - Attorneys, Legal Services, 7277 - Debt, Marriage, Personal: Counseling Service, 8651 - Political Organizations, 8734 - Testing Laboratories (Non–Medical), 8999 - Professional Services – Not Elsewhere Classified, 8398 – Charity, MCC List from Attachment 1).

3.4. Cashback is not credited for purchases via Alipay, WeixinPay and WeChat Pay.

4. General Provisions

4.1. 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.

4.2. Cashback shall be paid in amounts determined by the Bank and communicated to the customer through the Bank's communication channels.

4.3. Cashback terms and conditions may be amended/supplemented by the Bank unilaterally, based on the Bank's relevant decision.

4.4. Cashback can be canceled at the Bank's decision. The Bank shall have the right not to notify the customer of the reason for such decision.

4.5. The Bank shall not be liable for incorrect MCC assignment to merchants by acquiring banks.

4.6. Cashback shall be credited to the Bonus Account up to the monthly Cashback Limit of each card participating in the Program. Cashback is included in the limit of a month in which the Bank has received a purchase confirmation from the Merchant.

4.7. 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 be non-recoverable.

4.8. 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).

4.9. 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 be non-recoverable.

4.10. When making transactions in foreign currency, the Bank shall calculate Cashback at the exchange rate set by the National Bank of the Republic of Kazakhstan at the time of the transaction, and shall accrue Cashback at the exchange rate set at the time when the Bank receives a financial document.

5. Miscellaneous

5.1. The Customer shall independently monitor amendments and additions to this Program.

5.2. 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.

5.3. If any cashback credited as a result of misuse of the Program privileges has already been used by the customer, the customer shall instruct the Bank to refund the credited funds to the Bank by the Bank's acceptance-free debiting/direct debiting of the amount of the credited cashback from any card account.

5.4. The Bank shall notify Customers of any special promotions/offers for Customers under the Program and their terms and conditions by posting respective information on the Bank's website or on the mobile app, or in another way available to the Customer at the Bank's discretion.

5.5. 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.

5.6. 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 remove the Customer from the Program participants.

5.7. The Bank shall be entitled not to credit Cashback to the Customer if the merchant is classified by its servicing bank to the MCC (when making a purchase in which Cashback is supposed to be credited), but the Bank has a reason to believe that the merchant does not qualify for this category by the type of its business activity.

Attachment 1 to the Cashback Program

List of MCCs for which Cashback is not credited for purchases in China

MCC	Name
1520	General Contractors—Residential and Commercial
1771	Concrete Work Contractors
5271	Mobile Home Dealers
7013	Real Estate Agent - Brokers
5511	Car and Truck Dealers (new and used) - Sales, Services, Repairs, Parts, and Leasing
5521	Car and Truck Dealers (used only)
5551	Boat Dealers
5561	Camper, Recreational and Utility Trailer Dealers
5571	Motorcycle Shops and Dealers
5592	Motor Home Dealers
5598	Snowmobile Dealers
5599	Miscellaneous Automotive, Aircraft, and Farm Equipment Dealers - Not Elsewhere Classified
5933	Pawn Shops
6012	Financial institutions – merchandise and services
4011	Railroads – Freight
4214	Motor Freight Carriers, Trucking, Local/Long Distance, Moving and Storage Companies, Local Delivery
4458	Boat Rentals and Leasing
5013	Motor Vehicle Supplies and New Parts
5021	Office and Commercial Furniture
5039	Construction Materials—not elsewhere classified
5044	Office, Photographic, Photocopy, and Microfilm Equipment
5045	Computers, Computer Peripheral Equipment, Software

5046	Commercial Equipment—not elsewhere classified
5047	Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies
5051	Metal Service Centers and Offices
5065	Electrical Parts and Equipment
5072	Hardware Equipment and Supplies
5074	Plumbing and Heating Equipment
5111	Stationery, Office Supplies, Printing and Writing Paper
5122	Drugs, Drug Proprietors, and Druggists Sundries
5131	Piece Goods, Notions, and Other Dry Good
5137	Men's, Women's, and Children's Uniforms and Commercial Clothing
5139	Commercial Footwear
5172	Petroleum and Petroleum Products
5192	Books, Periodicals, and Newspapers
5193	Florists Supplies, Nursery Stock, and Flowers
5198	Paints, Varnishes, and Supplies
5398	Wholesales in Large-Scale Enterprise
5998	Tent and Awning Shops
6010	Financial institutions – manual cash disbursements
6011	Financial institutions – automated cash disbursements
6051	Quasi Cash - Non-financial institutions
5094	Precious Stones and Metals, Watches and Jewelry
9498	Credit card bill payment