**How Business Clients Participate in the Bonus Program**

**of JSC Bank CenterCredit**

**Content**

**Section 1. Main Provisions;**

**Section 2. Terms and Definitions;**

**Section 3. General Terms of the Bonus Program;**

**Section 4. Terms of Participation in the Bonus Program;**

**Section 5. Crediting Bonuses;**

**Section 6. Using Bonuses;**

**Section 7. Other Terms of the Bonus Program;**

**Section 8. Final Provisions;**

**Annex 1**

**Annex 2**

**Section 1. Main Provisions**

1.1. This Procedure for business clients' participation in the Bonus Program (hereinafter – the Procedure) defines the procedure and terms of the Bonus Program for business clients of the Small and Medium-Sized business segment of Bank CenterCredit Joint Stock Company (hereinafter – the “Bank”).

1.2. Period of the Bonus Program is from January 01, 2025, and until the Bank suspends or terminates the Bonus Program in accordance with the procedure provided for in clause 6.2. of the Procedure.

1.3. The territory of the Bonus Program is the BCC Business Bank application (web version) <https://business.bcc.kz/>.

1.4. Decision to put into effect, terminate and amend this Procedure is made by a Permanent Peer Body under the Bank's Management Board.

**Section 2. Terms and Definitions**

**Bonuses** are technical conventional units awarded to the participant of the Bonus Program on the grounds established in accordance with the Procedure. Technical units can only be used to receive discounts on the Bank's products and services.

1 (one) bonus is equal to 1 (one) tenge (KZT).

**Bonus account** is a special account of a Bonus Program participant opened by the Bank, which is intended for accrual and use of bonuses.

**Bonus program for business clients is a system for rewarding business clients for certain actions (Section 3) and receiving discounts on the Bank's tariffs.**

**Active customer is a customer of the Bank who has entered a business relationship with the Bank prior to the start of the Bonus Program.**

**Free criterion is a parameter for checking one of the conditions in the "Optimal+", "Premium", and "Ultra" service packages, in which the amount of the subscription fee in the next reporting period/month is set free of charge.:**

**1. Non-deductible current account balance;
2. Volume of purchases on the corporate card;
3. Currency payments.**

**New client is a client who has not previously had a business relationship with the Bank or the last closed account was more than 6 (six) months ago before opening of a new account. Over the free criterion is a parameter at which the "Free Criterion" is met, i.e. conditions are met.**

**Average daily balance is a parameter for verifying compliance with the Standard tariff. It is calculated as the arithmetic average of the current account balance at the end of each day for the month.**

**Bonus Program Participant** is a business client of the Bank who performs operations in the Bank's BCC Business application (web version) and complies with the conditions of Section 3 of the Procedure.

**Escrow account is a current or savings account opened by a client in the name of a third party, whose right to use funds comes in case of compliance with the terms of the agreement concluded between the specified parties.**

**Welcome bonus** is a bonus that can be credited to a new customer upon first connection for any period to one of the service packages.: **"Optimal +", "Premium", "Ultra".**

**2.1. Other terms not defined in Section 2 of the Order may be used in the Order. In this case, the interpretation of such a term is carried out in accordance with the text of the Order. In the absence of an unambiguous interpretation of the term in the text of these documents, interpretation of the term defined by the legislation of the Republic of Kazakhstan shall prevail.**

**Section 3. General Terms of the Bonus Program**

3.1. This Procedure is a public offer.

3.2. The wording of the Procedure may be changed unilaterally by the Bank, in accordance with the terms of clause 7.2. of the Procedure.

3.3. Business clients who carry out transactions in the BCC Business Bank application (web version) and in accordance with the conditions of Section 4 of the Procedure can participate in the Bonus Program.

3.4. Following shall not participate in the Bonus program:

- current accounts of business clients opened in foreign currency;

- special current accounts opened for storing money from third parties, including Escrow accounts for the recipient, savings for major repairs;

- business client's savings accounts;

- business clients with individual terms of service/tariffs;

- business clients with archive tariffs connected: packages "MINI", "PRO", "PROMAX", "Basic", "Optimal", "Corporate";

- business clients with connected tariffs: "Free", "Special", "Budget" packages.

3.5. Number of bonuses awarded and types of services for which bonuses are paid, as well as the maximum amount of bonuses per month for 1 (one) participant are reflected in Appendix No. 1 to this Procedure.

3.6. Bonuses can be used by a business client only to receive a discount, under the terms of this Procedure, in accordance with Appendix No. 2 to this Procedure.

3.7. Participation in the Bonus Program, including the accrual and use of bonuses, is possible only within the duration of the Bonus Program and only in the Territory of Operation of the Bonus Program.

3.8. Bonuses can be accrued and used to receive discounts only when a business client pays for Bank services by wire transfer, unless otherwise is explicitly provided for in the Procedure and Conditions for accrual, use and write-off of bonuses.

**Section 4. Terms of Participation in the Bonus Program**

4.1. Participation in the Bonus Program is voluntary and free of charge. In cases specified in section 3 of this Procedure, the business client automatically becomes a member of the Bonus Program.

4.2. In order to become a member of the Bonus Program, you must fulfill one of the conditions:

4.2.1. Purchase an Optimal +, Premium or Ultra package for any period, i.e. for 1, 3, 6 or 12 months.

4.2.2. For clients without a package of services – ensure the availability of average daily balances on the current account in the national currency during the calendar month, i.e. monthly to ensure fulfillment of the conditions:

- for individual entrepreneurs in the amount of at least 2 (two) million tenge;

- for legal entities and representative offices in the amount of at least 15 (fifteen) million tenge.

4.3. For new clients, participation in the Bonus Program is allowed in the first month of entering business relations with the Bank, i.e. starting from the moment of account opening, during the period of the Bonus Program without obligation to fulfill conditions of clause 3.2. The second and subsequent months, participation in the Bonus Program is determined in accordance with clause 3.2. of this Procedure.

4.4. When the business client fulfills conditions of clause 4.2., the Bank automatically opens a Bonus Account for the business client.

4.5. Viewing the balance and movements (receipts/expenses) on the Bonus Account are available in the BCC Business (web) application.

**Section 5. Crediting Bonuses**

5.1. The amount of credited bonuses is calculated by the Bank upon processing transactions that comply with the terms of the Bonus Program and becomes available for display and use on the Bonus Account immediately, simultaneously with the successful operation.

5.2. Number of transfers to determine the bonus amount is calculated for all customer accounts, except for the cases described in clause 3.4.

5.3. Bonuses are not credited to transfer transactions between accounts of one customer, including when transferring funds to his savings account.

5.4. Bonuses for connecting to the service package are paid once upon activation and/or prolongation of the service package, regardless of the period of connection to the service. In cases where a business client has enabled a service package in a calendar month and subsequently changed the type of service package, bonuses corresponding to the type of service package will be credited in the next calendar period. The paid bonus is non-refundable by the Bank.

5.5. Accrual of bonuses for exceeding the criteria of free payment is paid only 1 (one) once a calendar month. In cases where a business client has enabled a service package in a calendar month and subsequently changed the type of service package, bonuses corresponding to the type of service package will be credited in the next calendar period. The paid bonus is non-refundable by the Bank.

5.6. In case of cancellation (refund) of the operation for which the bonuses were accrued, the amount of the balance in the Bonus Account is reduced by the amount of the bonuses of the refund operation.

5.7. The Bank has the right, at its discretion, to transfer additional bonuses to the Bonus Account outside the Terms of the Bonus Program. The purpose of the additionally credited bonuses is reflected in the Bonus account statement. The Welcome bonus is awarded only to new customers when they first connect to one of the "Optimal +", "Premium", "Ultra" packages.
Section 6.

**Section 6. Using Bonuses**

6.1. It is possible to use accrued bonuses to receive discounts on the following operations:

- Payment of a part of the commission amount for the package of services "Optimal +", "Premium", "Ultra" for any period;

- Payment of a part of the commission amount for an external transfer in the national currency;

- Payment of a part of the commission for cash transactions (income/expense);

- Payment of a part of the commission amount for issuing a #businessprime card;

- Payment of the commission amount for issuing the #blackedition card to the first supervisor. Issue of the #blackedition card is only available at the Bank Branch.

6.2. You can receive the service with a discount according to Appendix No. 2 an unlimited number of times, if you have a sufficient amount of bonuses.

6.3. The validity period of accrued bonuses is 6 (six) months. Unused bonuses are debited after 6 (six) months from the date of their transfer to the bonus account.

**Section 7. Other terms of the Bonus Program**

7.1. For any claim by a Bonus Program participant related to the accrual of bonuses during the period of the Bonus Program, the Bank's liability to the Bonus Program participant for violating the terms of the Bonus Program is limited to accruing the appropriate amount of bonuses for the operation disputed by the Bonus Program participant. The Bank has the right to refuse to charge/use the corresponding bonuses to the client (block bonuses) until the investigation of the disputed transaction is completed.

7.2. The Bank has the right to unilaterally amend and supplement the terms of the Bonus Program, include/exclude, change the amount and/or conditions of bonus accrual in the Terms of the Bonus Program, suspend the Bonus Program, notifying business clients by posting an electronic version of the new version of the Procedure on the corporate website ([www.bcc.kz](http://www.bcc.kz)), and also in the section "News".

7.3. By joining the Bonus Program, the Bonus Program participant agrees to independently monitor changes and additions to the terms of the Procedure. Making transactions by a Bonus Program participant that meet the requirements of the Bonus Program after the new version of this Procedure comes into force is a confirmation of the Bonus Program participant's agreement with the new Terms of the Procedure.

**Section 8. Final provisions**

8.1. Issues not regulated by this Procedure are subject to resolution in accordance with the current legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.

8.2. The department responsible for reviewing and updating this Procedure is the Center for the Transactional Business of the SME Block.

The Center of the Transactional Business of the SME Block.

***Appendix No. 1***

*to Procedure for Business Clients Participation in the Bonus Program*

*of the Joint Stock Company Bank CenterCredit*

1. The maximum amount of bonuses within which 1 (one) client can receive bonuses, regardless of the number of current accounts:

- no more than 11,000 (eleven thousand) bonuses on the Standard tariff;

- no more than 13,000 (thirteen thousand) bonuses on the "Optimal Package +" tariff;

- no more than 30,000 (thirty thousand) bonuses on the Premium tariff;

- no more than 100,000 (one hundred thousand) bonuses on the Ultra tariff;

1. The number of bonuses to be credited by type of service on the "Standard" tariff for individual entrepreneurs, subject to the fulfillment of clause 4.2. of the Procedure

|  |  |  |
| --- | --- | --- |
| **Type of operation** | **Number of bonuses** | **Accrual period** |
| 1. External (interbank) transfer in national currency,
 |
| from 1 to 4 transfers per calendar month  | 70 bonuses | For each transfer |
| from 5 to 10 transfers per calendar month | 100 bonuses | For each transfer |
| from 11 or more transfers | 150 bonuses | For each transfer |
| 1. Internal transfer (within the BCC network) in national currency,
 |
| from 1 to 4 transfers per calendar month  | 100 bonuses | For each transfer |
| from 5 to 10 transfers per calendar month | 150 bonuses | For each transfer |
| from 11 or more transfers | 200 bonuses | For each transfer |

1. The number of bonuses to be credited by type of service on the "Standard" tariff for legal entities, subject to the fulfillment of clause 4.2. of the Procedure

|  |  |  |
| --- | --- | --- |
| **Type of operation** | **Number of bonuses** | **Accrual period** |
| 1. External (interbank) transfer in national currency,
 |
| from 1 to 9 transfers per calendar month  | 70 bonuses | For each transfer |
| from 10 to 50 transfers per calendar month | 100 bonuses | For each transfer |
| from 51 or more transfers | 150 bonuses | For each transfer |
| 1. Internal transfer (within the BCC network) in national currency,
 |
| from 1 to 9 transfers per calendar month  | 100 bonuses | For each transfer |
| from 10 to 50 transfers per calendar month | 150 bonuses | For each transfer |
| from 51 or more transfers | 200 bonuses | For each transfer |

1. Number of bonuses to be accrued by type of service on packages of services for business clients

|  |  |  |
| --- | --- | --- |
| **Type of operation** | **Number of bonuses** | **Accrual period** |
| 1. For individual entrepreneurs
 |
|  Connection to the Optimal + package of services | 1,000 bonuses | Once, upon activation and/or prolongation of the service package |
|  Connection to the Premium package of services | 2,000 bonuses |
|  Connection to the Ultra package of services | 3,000 bonuses |
| 1. For legal entities
 |
| Fulfillment beyond the criteria of free of charge within the package of services (at any time) Optimal + | 5,000 bonuses | Once a month, every 1st day |
| Fulfillment beyond the criteria of free of charge within the package of services (at any time) Premium | 10,000 bonuses | Once a month, every 1st day |
| Fulfillment beyond the criteria of free of charge within the package of services (at any time) Ultra | 15,000 bonuses | Once a month, every 1st day |
| 1. External (interbank) transfer in national currency (regardless of the form of ownership)
 |
| For Optimal+ package  | 130 bonuses | For each transfer |
| Premium package | 150 bonuses | For each transfer |
| Ultra package | 200 bonuses | For each transfer |
| 1. Internal transfer (within the BCC network) in national currency (regardless of the form of ownership)
 |
| For Optimal+ package  | 150 bonuses | For each transfer |
| Premium package | 180 bonuses | For each transfer |
| Ultra package | 200 bonuses | For each transfer |

***Appendix No. 2***

*to Procedure for Business Clients Participation in the Bonus Program*

*of the Joint Stock Company Bank CenterCredit*

1. Discount is applied only if there are enough bonuses in the bonus account.
2. You can receive the service with a discount unlimited number of times, if you have enough bonuses.
3. Discount on cash transactions at Bank branches is provided by default according to the Bonus Program rates, if there are enough bonuses in the bonus account. In case of insufficient bonuses, the commission for replenishment/ withdrawal operations on the current account is applied according to the current tariffs at the time of the operation without a discount.

|  |  |  |
| --- | --- | --- |
| **Services** | **Standard Tariff, KZT** | **Bonus Program tariffs** |
| **Bonus amount to be debited from bonus account** | **% discount** | **Commission, KZT to be debited from the client's account** |
| **Service packages** |
| Optimal + package subscription fee  |
| 1 month | 6,990 | 2,100 | 30% | 4,890 |
| 3 months | 19,900 | 4,000 | 20% | 15,900 |
| 6 months | 35,600 | 3,600 | 10% | 32,000 |
| 12 months | 62,900 | 3,200 | 5% | 59,700 |
| External transfers via BCC Business | 20 payments - 0 KZT, then 300 KZT | 70 | 20% | 20 payments - 0 KZT, then 280 KZT |
| Subscription fee for Premium package |
| 1 month | 34,990 | 10,500 | 30% | 24,490 |
| 3 months | 99,700 | 20,000 | 20% | 79,700 |
| 6 months | 178,400 | 17,900 | 10% | 160,500 |
| 12 months | 314,900 | 15,800 | 5% | 299,100 |
| External transfers via BCC Business | 50 payments - 0 KZT, then 250 KZT | 50 | 20% | 50 payments - 0 KZT, then 200KZT |
| Ultra package subscription fee  |
| 1 month | 299,990 | 90,000 | 30% | 209,990 |
| 3 months | 854,900 | 171,000 | 20% | 683,900 |
| 6 months | 1,529,900 | 153,000 | 10% | 1,376,900 |
| 12 months | 2,699,900 | 135,000 | 5% | 2,564,900 |
| External transfers via BCC Business | 1,000 payments - 0 KZT, then 200 KZT | 40 | 20% | 1,000 payments - 0 KZT, then 160 KZT |
| **#Blackedition tariffs** |
| Issue of the main card | 10,000 KZT  | 10,000 | 100% | 0 KZT |
| **Clients with the "Standard" tariff, without a package of services** |
| **Transactions in tenge (from 09:00 to 17:00)** |
| External transfers via BCC Business from 09:00 to 13:00h.  | 300 | 60 | 20% | 240 |
| External transfers via BCC Business from 13:00 to 17:00h.  | 550 | 110 | 20% | 440 |
| External transfers via BCC Business after 17:00 (if the bank has the technical capability)  | 1000 | 200 | 20% | 800 |
| **Cash settlement operations** |
| **Cash transactions in KZT** |
| Top-up\* |
| before 16:00 (inclusive)  |  up to 2 million KZT - 5000 KZT | 1500 | 30% |  up to 2 million KZT - 3,500 KZT |
| above 0,25% from the amount | 0.01% | 30% | 0.18% |
| after 16:00  |  up to 2 million KZT - 8000 KZT | 2400 | 30% |  up to 2 million KZT - 5,600 KZT |
|  above 0,40% from the amount | 0.01% | 30% | 0.28% |
| withdrawal\* | 0,45% from the amount  | 0.01% | 30%  | 0.32% |
| min. 1000 KZT | min. 700 KZT |
| **Foreign cash operations** |
| Accepting cash in USD, EUR | 0,3% from the amount | 0.01% | 30%  | 0.21%  |
| min. 1000 KZT |
| Accepting cash in RUB | 5% | 0.01% | 30% | 3.50% |
| Withdrawal of USD, EUR |  1,40% from the amount | 0.01% | 30%  | 0.98% |
| min. 1000 KZT | min. 700 KZT |
| Withdrawal of RUB | 0,2 % from the amount | 0.01% | 30% | 0.14% |
| min. 1000 KZT |  | min. 700 KZT |
| **#Businessprime premium card tarrifs** |
| Issue of the main card | 30,000 KZT | 9,000 | 30% | 21,000 KZT |
| **#Blackedition tariffs** |
| Issue of the main card | 10,000 KZT  | 10,000 | 100% | 0 KZT |