JSC Bank CenterCredit BCC.KZ Mobile App
User Guide

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Chapter 1. General

1. This JSC Bank CenterCredit BCC.KZ Mobile App User Guide (hereinafter referred to as the Guide) has been developed in accordance with the laws of the Republic of Kazakhstan and the Bank’s internal regulatory documents.
2. This Guide contains the procedure for installing, registering, and using the functional capabilities of the bcc.kz mobile app (hereinafter also referred to as the mobile app) by JSC Bank CenterCredit (the Bank) customers.
3. The purpose of the Guide is to describe the process of installing, registering, and safe and effective using of the bcc.kz mobile app by Customers.

Chapter 2. Terms and Definitions

Authorized area means an area in the bcc.kz mobile app where the Customer, after entering login credentials, completes authorization. After authorization, the Customer will have access to all available forms and services of the mobile app.

Bank means JSC Bank CenterCredit.

Login Blocking means a feature that disables access to the bcc.kz mobile app in cases the Customer’s phone is lost or stolen, a suspicious (fraudulent) transaction, etc.

Bank IRD means internal regulatory documents of JSC Bank CenterCredit.

Log in means logging into the mobile app using a username and password, Face ID/Touch ID, or a quick access code.

Logging in with Face ID/Touch ID means setting up the mobile app to log in by scanning a face or fingerprint**.**

Identification means the procedure for verifying the Customer’s identity, including based on the Customer’s biometric characteristics (if required), for the purpose to unambiguously confirm the Customer’s rights to receive electronic banking services.

IIN means an individual identification number.

Customer means a user of the bcc.kz mobile app.

Quick Access Code means setting up access to the mobile app using a 4-digit code.

Unauthorized Area means an area in the bcc.kz mobile app accessible before the Customer enters a username and password. In this area, the Customer has access to a limited number of forms, where the Customer can review the main services available in the app. Transfers and payments are not available in this area, and the Customer’s bank accounts are not displayed here.

OTP Code means a single-use (one-time) code representing a unique sequence of electronic digital characters generated by software and hardware at the Customer’s request and intended for single use when providing the Customer with access to electronic banking services.

SMS (Short Message Service) means a short text message consisting of letters and/or numbers and/or characters typed in a specific sequence and within the limits permitted by the technical capabilities of the mobile operator’s network and the subscriber’s device.

RoK means the Republic of Kazakhstan.

Change Quick Access Code means the ability to change a quick access code in the mobile app.

Change Codeword means setting a new codeword for a payment card.

Stories means a separate news feed containing images and text descriptions, offering the Customer to review information from the Bank.

Account means the Customer’s record in the Bank’s database after registering in the bcc.kz app.

Chapter 3. bcc.kz App Installation

4. To start working with the bcc.kz app, the Customer needs to download and install the mobile app from the AppStore (iOS) / Play Market (Android) depending on the operating system of the Customer's mobile phone, by searching for bcc.kz or by following the link below, or by scanning the QR code.

Link to download the app: https://bcc-kz.onelink.me/DHqP/4a2103hk.

QR code to download the app:

Important: For the app to operate correctly and to receive new services, the Customer should use the latest version of the mobile app, i.e., update it as new versions become available in the App Store/Google Play.

Chapter 4. Unauthorized Area

5. In the unauthorized area, the Customers can familiarize themselves with the following products and services offered by the Bank's mobile app by navigating through its main menu:

By viewing stories, the Customer will be aware of the news highlights, can learn about promotions held by the Bank, and see how to use the main services within the app.

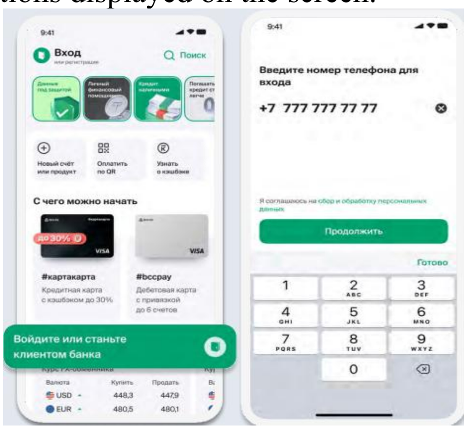
The customer can view the current FX rates.

In the Bank on the Map section, the Customer can see the location and opening hours of branches and ATMs in the selected city.

In the Contact the Bank section, the Customers have access to 24/7 support from the Bank, where they can contact the Bank with any questions they may have, and switch to other Bank communication channels (Telegram, Instagram, Facebook, YouTube, official website at bcc.kz). To contact the Bank, click on the contact, thereafter a connection with the Bank will be established automatically, or click on one of the communication channel icons, and the Customer will be redirected to the selected Bank communication channel.

Chapter 5. Registration in the bcc.kz Mobile App

6. To register, the Customer (new customers – only residents of the Republic of Kazakhstan; existing customer having an open bank account at the Bank) should tap the "Log in or become a Bank customer" button or tap one of the services in the unauthorized area and then follow the instructions displayed on the screen.



7. Enter a mobile phone number and tap the Continue button. By tapping the Continue button, the Customer consents to the collection and processing of personal data by entering the

OTP code received to their mobile phone number in the mobile app interface, after having read the Personal Data Collection and Processing Consent form by following the link on the screen.

8. Wait for and enter the OTP code received on the mobile phone number.

9. Enter IIN and complete the identification process to verify an identity by following the instructions on the mobile phone screen.

10. If verification fails, a notification will be displayed, and the Customer will be given the chance to retry the identification process. The maximum number of attempts allowed is 5**. If the maximum number of attempts is exceeded, registration will be blocked for 24 hours. To unblock early, the Customer must contact the Bank.

** For successful identification, the room must be well lit, and there must be no other people in the background when using a phone camera.*

*** The Bank may change the number of attempts at any time, either increasing or decreasing it.*

11. Next, the Customer must create and enter a codeword (the codeword is used for additional identification when contacting the Bank).

11.1. The codeword requirements are as follows:

1) It must contain only Latin or Cyrillic letters.
2) It must be 3-15 characters long.
3) Numbers, special characters, and spaces are not allowed.

11.2. If the Customer has bank accounts opened with the Bank, the system will not prompt for a codeword to be entered in the mobile app.

12. Create and enter a password to log in to the app.

12.1. The password requirements are as follows:

1) The minimum password length shall be at least 10 (ten) characters;
2) Password complexity: the password must contain four possible groups of characters: lowercase letters (a-z), uppercase letters (A-Z), numbers (0-9), and special characters (!@#$%^&*);
3) Password history - the new password must not repeat at least the last three (3) passwords.
4) The maximum password validity period shall be 180 calendar days. After expiration, access is blocked and it is mandatory to change the password. One connection with an expired password is allowed for its subsequent forced change.

13. A four-digit numeric code – The Customer must create a quick access code and create own 4-digit code for quick login, by re-entering the code for confirmation.

14. The mobile app requests permission to use biometric data, Face ID/Touch ID (for iOS) and Face Recognition/ Fingerprint (for Android).

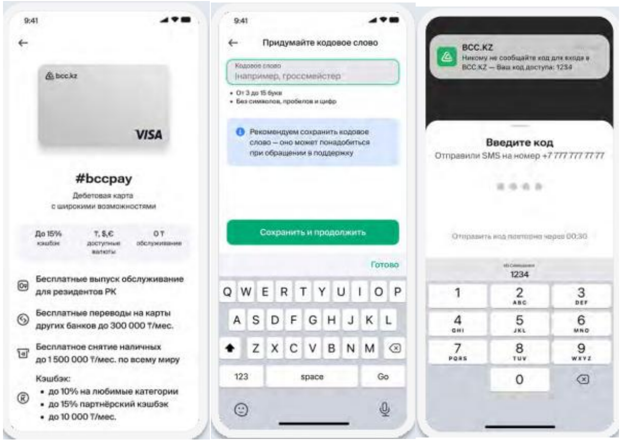
14.1. If the Customer allows, biometric authentication will be used for quick app login.

14.2. If the Customer does not allow, the 4-digit quick access code will be used for quick app login.

15. If the Customer has no bank accounts opened with the Bank, the system will offer opening a BCC Pay card product by default.

Chapter 6. BCC Pay Payment Card Opening (the service for Kazakhstan resident customers)

16. After registering in the mobile app, in the window that opens for issuing a payment card, the Customer must read the product terms and conditions and tap the Continue button. By tapping the Continue, the Customer gives the Bank consent to collect and process personal data and agrees to the Tariffs and Standard Terms for Provision of the Complex of Banking Services to Individuals at JSC Bank CenterCredit (Accession Agreement) No. 001, and opens an account based on the Application for account opening and card issuance. Both a virtual payment card and, subsequently, a physical payment card are opened at the Bank branch. Before tapping the Continue button, the Customer shall review all documents by following the relevant links.



16.1. Create a codeword.

16.2. Enter the OTP code sent to the Customer’s mobile phone number.

16.3. On the map, select a branch in the city where the Customer intends to receive the physical card.

16.4. A notification will appear on the screen confirming that the payment card has been successfully opened.

16.5. Once the plastic card is ready for physical issuance at the Bank branch, the Customer will receive an additional push notification on the mobile phone.

17. The Customer can use the opened virtual card in the mobile app immediately after opening, without having received the physical plastic card at the Bank branch. Also, by linking the payment card to Google Pay/Apple Pay/Samsung Pay, if the device is NFC-enabled, the Customer can pay for purchases with the mobile phone by tapping it to the payment terminal, and additionally earn cashback for purchases.

Chapter 7. Forgot Password? Function

18. If the Customer forgets a password, after entering the mobile phone number during authorization, the Customer should tap “Forgot password?” and follow the instructions on the screen. In the window that opens, the Customer enters the OTP code received to the mobile phone number. Enter IIN and tap the Continue button.

18.1. Next, complete the identification process to verify the Customer’s identity by following the instructions on the mobile phone screen.

18.2. The password requirements are set out in Clause 12.1 hereof.

18.3. The “Forgot password?” function can only be used once per day upon successfully password recovery.

Chapter 8. Authorized Area

19. Once the Customer completes registration in the bcc.kz mobile app and the Bank provides a product upon the Customer’s request, the Customer enters the authorized area.

20. For convenience, the Customer is offered to tap the Customer profile icon in the top left corner and navigate to the Security section (subsection 10.1.2 of the Guide).

21. In the Quick Login section, the Customer can enable Face ID or Touch ID for easier access to the mobile app (paragraph 10.1.2.4 of the Guide).

Chapter 9. Home Screen

22. Home screen of the bcc.kz mobile app displays the following tabs: Customer Profile, Notifications, Stories, New Account or Product, Pay with a QR code, Cashback, My Accounts, Deposits (if available), Loans (if available), Current Accounts (if available), Investments (if available), Precious Metals (if available), Safe Deposit Boxes (if available). Also available are the tabs: **Frequently Used Transactions Block**, **Money Transfers**, **Payments**, **History**, and **Services**.

Section 9.1. Customer Profile

23. In the upper left corner of the screen, by tapping the icon with their name, the Customer goes to the Customer profile, where various mobile app settings will be available.

24. In the Customer profile, the Customer can add, change, or delete a profile picture. To do this, tap the circle above the name and in the pop-up window that opens select one of the options:

24.1. Select photo – select the desired image on the Customer's device, and it will automatically become the profile picture.

24.2. Take a photo – take a photo with the camera and tap "OK"; the resulting image will automatically become the profile picture.

24.3. The Client can also delete the set profile picture.

25. Personal Data – Customer full name, IIN, and other details can be viewed, and login can be changed here.

26. Email – tap this field and enter your email address to receive receipts and statements.

27. My Applications – the history of Customer applications and their statuses in the app. For example: "Application for account opening", etc.

Sub-section 9.1.1. Login (Change Login)

28. To change login, go to the Profile section by tapping the icon with your name in the upper left corner of the screen / Personal Data / Login.

29. Login (change login) – by tapping the button, the Customer goes to the Change Login window. The login can only be changed to the primary mobile phone number previously registered with the Bank.

30. To change login, the following steps need to be done:

30.1. Enter a new login in the Phone Number field.

30.2. Enter the OTP confirmation code received to the mobile phone number.

30.3. After successful verification, the Customer's login will be changed to the new one and a corresponding notification will be displayed on the screen.

Sub-section 9.1.2. Security

31. In the Security tab, the Customer can change a password, codeword, mobile phone number, and block the login.

32. The Customer may manage their account using different devices. The history of devices used to log into the app under the account is stored in the Device Management. Here, the Customer has the option to block a device. Unblocking a device/logging into the system is only available at the Bank branch.

33. To prevent unauthorized access by third parties to the Customer's mobile app, the Customer must take the following precautions:

33.1. Keep identification information about the mobile app user credentials (password, login, and other information provided to receive banking services through the mobile app) in a safe and secure place that is inaccessible to unauthorized persons.

33.2. Do not share the mobile app user credentials and OTP code with third parties.

33.3. Do not leave an active mobile app session unattended. Always log out of the mobile app after use.

Paragraph 9.1.2.1. Password Change in the Authorized Area

34. To change the bcc.kz app login password, take the following steps:

34.1. Select “Change Password”.

34.2. Complete the identification process to verify the Customer’s identity by following the instructions given on the mobile phone screen.

34.3. If verification is successful, create a long password to log in to the bcc.kz mobile app. The password requirements are set out in Clause 13.1 hereof.

35. The password reset function is available no more than once a day.

Paragraph 9.1.2.2. Codeword Change

36. To change a codeword in the bcc.kz mobile app, take the following steps:

36.1. Complete the authentication process (4-digit quick access code/Face ID/Touch ID).

36.2. Create a codeword. The codeword requirements are specified in Clause 12.1 hereof.

36.3. Tap the Continue button.

36.4. A notification will appear on the screen stating that “You have changed your codeword”.

Paragraph 9.1.2.3. Mobile Phone Number Change

37. To change the mobile phone number, do the following:

37.1. Tap “Change phone number” and complete the authentication process (4-digit quick access code/Face ID/Touch ID).

37.2. In the window that opens, the Customer must enter a new mobile phone number in the Phone Number field and tap the hyperlink in the text “I confirm the accuracy of information I have provided and the fact of signing this Application Form-Agreement by entering the OTP code”.

37.3. Next, a page opens to read the Customer’s Personal Data Collection and Processing Consent Form. If agrees, the Customer taps the Continue button.

37.4. In the window that opens, enter the OTP code received to the mobile phone number.

37.5. The Customer must complete the identification process to verify the identity by following the instructions given on the mobile phone screen.

37.6. Upon successful identification and verification of the mobile phone number in the Mobile Citizens Database, a “Phone number changed” notification will be displayed.

38. This feature is only available to residents of the Republic of Kazakhstan in the authorized are no more than once a day.

39. Non-residents of the Republic of Kazakhstan must contact the Bank branch to change their mobile phone number.

Paragraph 9.1.2.4. Quick Login

40. The customer can use the quick login feature in the bcc.kz mobile app by logging in with Face ID/Touch ID or a 4-digit code. The customer can also change the quick access code in the mobile app settings.

Section 9.2. Notifications

41. By tapping the (Bell) icon in the upper right corner, the Customer navigates to the Notifications window, where the history of all SMS messages/Push notifications about bank account movements and Bank notifications is stored.

Section 9.3. Stories

42. In the top screen, the Customer can view stories that contain information about promotions held by the Bank; find out all the latest news about the Bank products; see instructions on how to use different services in the mobile app.

Section 9.4. New Account or Product

43. The mobile app offers a functionality intended for opening the Bank online products in the New Account or Product section. Customers can open payment cards, bank accounts, deposits, metal accounts, apply for loans, and apply for mortgage loans. To open online products, follow the instructions given on the screen. Below are examples for opening online products:

"Open a card" - on the page that opens, select the desired payment card from the list and follow the instructions displayed on the screen to apply for a payment card. Once the application is processed, the payment card will be displayed on the home screen. The payment card is opened in digital form. To receive a physical payment card, visit a Bank branch after receiving a notification on the phone that the payment card has been issued and is ready for pickup. This service is not available to non-residents of Kazakhstan, payment cards can only be opened at the Bank branch.

"Open an account" - on the page that opens, select the currency in which a current account is to be opened, and follow the instructions on the screen to apply for a bank account opening. Once the application is processed, the bank account will be displayed on the home screen.

"Open a deposit" - on the page that opens, select the type of deposit product, read the product terms and conditions and rates, select the deposit term and currency, and follow the instructions on the screen to apply for deposit opening. Once the application is processed, the deposit will be displayed on the home screen.

"Open a metal account" - on the page that opens, apply for metal account opening. By default, two types of an account are to open: Gold and Silver. By submitting an application, the Customer confirms that they give the Bank consent to collect, process, and store personal data, and agree to the tariffs/rates/other terms and conditions of the product and the Accession Agreement. The Statement to the Accession to the Accession Agreement can be found by tapping the link on the screen. The application for online product opening and conclusion of the Accession Agreement by way of signing the Statement of Accession shall be confirmed with an OTP code sent to the Customer's mobile phone number.

Section 9.5. Pay with a QR Code

44. . The Customer can receive services via a QR code, such as pay for purchases, queue booking and other services at the PSC, installment plans for goods - all via a QR code. Point the camera at a QR code and scan it, then select a payment card to be debited and confirm the payment.

Section 9.6. Cashback

45. The Customer can track the cashback balance on all payment cards. The Cashback section also displays all partners offering an increased cashback and installment plans, and enables to select favorite categories. The Customer may choose at least three or more categories once a month to earn higher cashback.

Section 9.7. My Accounts

46. The My Accounts section on the home screen displays all the Customer's products existing at the Bank (Cards, Deposits, Loans, Current Accounts, Investments, Precious Metals (Gold/Silver), Safe Deposit Boxes).

47. The Hide balance/Show balance function allows to hide and display the balance of all bank accounts on the Home screen.

48. The following services are available to the Customer in the Cards section:

By tapping the payment card image, payment card details can be viewed. When tapping the View button, the card details will be displayed on the screen (by default, the details are hidden). Copying of payment card details is also available.

49. A 20-digit payment card number is displayed in the Current Account tab. This tab displays linked foreign currency bank accounts to which payment cards are added. This service is available for BCC Pay, #IronCard, and #TravelCard payment cards. The Customer can link existing currency accounts by tapping the New Account button and selecting the one needed from the list, or in the menu that opens, tap the Current Currency Account to open a new account.

50. History – this tab displays the entire payment card transaction history. Filters: Period, Transaction (Bonuses, Top-up, Debit) are available.

51. Actions – a list of the following actions is available in this tab:

51.1. Card and Account Details – Redirecting to the Card Details section.

51.2. Order a statement or certificate – An option to order a payment card statement in the selected language (Kazakh, Russian, English) for the required period. It is also possible to order a Certificate of Bank Account, Certificate of Bank Account with account balance indicated, Certificate of Bank Account with account balance indicated in equivalent.

51.3. Order cash – the Customer can order cash at any Bank branch convenient for the Customer. Cash is ordered from KZT 2,000,000 in accordance with the below procedure. To do this:

1) Go to Services/ Order Cash for more than KZT 2,000,000.
2) Select a bank account to withdraw cash from.
3) Enter a withdrawal amount.
4) Select the cash disbursement date (available from the next business day after the request is submitted).
5) Select a city.
6) Select a Bank branch on the map, where you want to receive funds and tap the Continue button.

52. Card Settings – this functionality is available for setting up the below actions:

52.1. Transfers by Phone Number – Drag the slider to the “Enabled” position to link this payment card to the bank account for crediting transfers by mobile phone number by default.

52.2. Card Limits – Limit amounts can be set in the following categories: Cash Withdrawal Abroad, Cash Withdrawal within Kazakhstan, Online Payment, Purchases. The default limit amounts are set for these categories.

52.3. Change PIN – setting a 4-digit PIN code to be used for ATM card identification. To set a PIN, follow the instructions on the screen.

52.4. Dynamic CVV – a 3-digit code for online payments that is updated once an hour. To enable this function, drag the slider to the “Enabled” position.

52.5. Block – The Customer can block the payment card in case the Customer’s payment card is lost or stolen, any suspicious (fraudulent) transaction, etc. After blocking, the button will change to Unblock. The payment card can be unblocked at any time.

52.6. Top Up and Transfer buttons are also available in this tab.

Section 9.8. Deposits

53. This tab is displayed if the Customer has deposit products.

54. When tapping the selected deposit, the following functions will be made available:

54.1. Pencil icon – the Deposit can be renamed for display in the app.

54.2. The Customer has access to Top Up and Transfer buttons.

54.3. History – History of all deposit transactions.

54.4. About Deposit tab contains information about the Details (Share Details function), Detailed Deposit Terms.

54.5. Statements and Certificates – The Customer can generate a statement for the period selected and order a Certificate of Bank Account, Certificate of Bank Account with account balance indicated, Certificate of Bank Account with account balance indicated in equivalent.

54.6. Auto renewal – To enable this function, set the slider to the "Enabled" position. Automatic deposit renewal is available three times. After that, the deposit will be closed and converted into a current account. The Bank sends a PUSH notification to the mobile app one month in advance to inform about the upcoming deposit maturity date.

54.7. Order Cash from KZT 2,000,000. Cash ordering procedure is set out in Clause 51.3 hereof.

55. The following settings are available in Deposits tab:

55.1. SMS Messages – This service can be enabled to receive notifications on the mobile phone number about all deposit-related money movements. By default, PUSH notifications are sent.

55.2. Email Notifications – This service can be enabled to receive notifications about all deposit-related money movements to the Customer's email address. Note: The Customer must have an email address specified in the Profile section.

55.3. Statement to the Agreement – Allows to review the statement notifying of joining the Agreement (for bank account opening and deposit taking.

Section 9.9. Loans

56. This tab is displayed if the Customer has loan products.

57. When tapping a loan product selected, the following functions will be made available: Loan Information and Repayment Schedule, Monthly Installment Payment, Repay Early, Defer a Payment, Change lending period (extend or shorten the loan term), Change repayment date (in the current or next month).

58. Early repayment allows for full or partial loan repayment.

59. The application must be signed and confirmed with an OTP code.

Section 9.10. Current Accounts

60. This tab is displayed if the Customer has current accounts.

61. When tapping the product select, the following functions will be made available:

62. Pencil icon – The current account can be renamed for display in the app.

63. The Customer has access to Top Up and Transfer buttons.

64. About Account tab contains the bank account details and Share Details function.

65. Statements and Certificates – The Customer can generate a statement for the period selected and order a Certificate of Bank Account, Certificate of Bank Account with account balance indicated, Certificate of Bank Account with account balance indicated in equivalent.

66. Order Cash from KZT 2,000,000. Cash ordering procedure is set out in Clause 51.3 hereof.

67. The following settings are available in this tab:

68. Primary Account – When the slider is set to "Enabled" position, any money transfers made to the Customer's mobile phone number will be automatically credited to this bank account.

69. SMS Messages – This service can be enabled to receive notifications on the mobile phone number about all current account money movements. By default, PUSH notifications are sent.

70. Email Notifications – This service can be enabled to receive notifications about all current account money movements to the Customer's email address. Note! The Customer must have an email address specified in the Profile section.

Section 9.11. Investments

71. This tab is displayed if the Customer has investment accounts.

72. The Customer needs to open a brokerage account and get access to KASE and KASE Global. Here the Customer can buy/sell stocks/securities on the stock exchange.

73. Once opened, the account will be displayed in two currencies KZT and USD on the main screen of the Investments section. By tapping the Top Up button, the Customer may top it up from its other account/payment card. The Investment section services are available between 11:30 a.m. and 05:30 p.m. on business days. In the Investments/What to Buy section select Kase/ Kase Global, and then, a list of company stocks available for purchase at the specified prices will be displayed. Once the company stock selected, the Customer must tap the Buy button and confirm the purchase order using an OTP code.
The stocks/funds will be credited to the Customer's portfolio on the second business day after the order is executed and will appear on the main screen of the Investments section.

74. To sell, the Customer must select the desired stock on the main screen of the Investments section. The sale price and the Sell button will be displayed here. The Customer must tap the Sell button and confirm the sale order using an OTP code.
The stocks/funds will be credited to the Customer's portfolio on the second business day after the order is executed and will appear on the main screen of the Investments section.

Section 9.12. Precious Metals

75. This tab is displayed if the Customer has a metal account (Gold/ Silver).

76. The Customer may open only one metal account.

77. When tapping the account, the following functions will be made available:

78. Total Amount – total amount available in the metal account.

79. Gold – Information on grams of gold available in the account and its equivalent value in KZT is displayed. When the Gold icon is tapped, a form for buying/selling gold opens.

80. Silver – Information on grams of silver available in the account and its equivalent value in KZT is displayed. When the Silver icon is tapped, a form for buying/selling silver opens.

81. The Customer has access to Buy or Sell buttons:

- To do this, select Gold or Silver from the dropdown list.
- Select the type of transaction: Buy or Sell.
- Select the account from which the funds will be debited or to which the funds will be credited.
- Enter the amount in KZT or the weight in grams.
- Check the box to confirm that the Customer agrees with the Conversion/Exchange Procedure (to review the procedure, tap the hyperlink in the text).
- Tap the Buy or Sell button depending on the selected transaction type.

82. History – Displays the full history of metal account transactions. To view details, tap the View History. History can be filtered by Period, Gold, or Silver.

83. About Account tab contains the account details and characteristics.

84. FAQ – Frequently asked questions and answers thereto.

85. Statement – Allows to generate an account statement.

86. Close Account – A function to close the account. If there are remaining funds in the account, the Customer will be prompted to transfer the balance to another account.

Section 9.13. Safe Deposit Boxes

87. This tab is displayed if the Customer has safe deposit boxes at the Bank.

88. In this tab, the Customer can open a safe deposit box and pay for its rental.

89. The rental fee will be calculated automatically. The Customer needs to select the box size, rental period, city, and the desired Bank branch.

90. After confirming the Agreement opening, the Customer must visit the Bank branch where the safe deposit box was rented and pick up the key during business hours from Monday to Friday.

91. Until 23:59 on the day the safe deposit box is opened, the Customer may cancel the rental in the Application History. Any subsequent closure of the Agreement is only possible at the Bank branch and will incur a fee.

92. Upon expiration of the rental period, the Customer can also renew the safe deposit box rental via the mobile app.

Chapter 10. Frequently Used Transactions Block

93. This tab displays icons for frequently used and popular transactions, such as Public Services, Transfers, Account-to-Account Transfers, Transfers by Phone Number, FX Exchange, Utility Payments, Mobile Communication Payments, and others. The Customer can use quick access to perform these transactions.

Chapter 11. Transfers

94. The below types of transactions are available in this tab:

94.1. Between Own Accounts – Transfers between own accounts opened with the Bank.

94.2. By Phone Number – Allows for quick money transfers without specifying a bank account number, only the recipient’s mobile phone number and the recipient’s bank (selected from the dropdown list) are required.

95. Important: For automatic crediting of funds to the Customer, when the Customer is the recipient of a transfer made by mobile phone number, a default account must be selected. To do this, go to the payment card/account and set it as the default account.

95.1. To Card – The Customer needs to go to the payment card, select Actions /Card Settings/Transfers by Mobile Phone Number (Default Account), and drag the slider to the “Enabled” position.

95.2. To Account – Go to the Account, then navigate to Notification Settings / Set as Default Account (Primary Account), and drag the slider to “Enabled” position.

95.3. Only bank accounts/payment cards in the national currency (KZT) can be selected.

96. For “To Card” transfers, P2P transfers are performed (from the Customer to a third party without the bank branches or cashiers involved) to a third party’s payment card within the Bank or to another bank in Kazakhstan or globally.

97. For “To Account” transfers, funds are transferred to third parties by their bank account number.

98. For international transfers, fill in the required fields depending on the selected transfer method: SWIFT/ Western Union/ Golden Crown/ or Transfers to Uzbekistan.

99. Money Requests – Collect money from a group of people for events (e.g., lunch payment, birthday gift for a colleague). To create a request, simply select a contact from your colleague list or enter their mobile phone number and specify the amount to be collected. It is important that the mobile phone number owner must be a user of the bcc.kz mobile app.

100. Recurring Transfers – Create a recurring transfer, and on the selected days, funds will be automatically transferred to the specified bank account.

101. Support – For any questions, the Customer may contact by referring to the Contact the Bank tab on the mobile app’s home screen.

Chapter 12. Payments

102. In the Payments section, the Customer can find the required service using the Search function.

103. Automatic and favorite payments are available. More than 2,000 service providers are supported. For convenience, providers are grouped into categories (Mobile Communication, Utility Services, and others).

104. To create an Auto Payment, tap Add Template, select the service provider, choose the bank account for the payment, enter the Auto Payment Name, and set the Frequency of payment (monthly or weekly, with a specific date or day of the week selected). Specify the auto payment validity period and tap Save.

105.To create a Favorite Payment, complete a payment and, once the success notification appears, tap Add to Favorites and rename it. You can also select a previously completed payment from the History section and tap Add to Favorites.

Chapter 13. History

106. The **History** section consists of two tabs: **History** and **Analysis**.

107. The **History** tab displays all Customer's account transactions.

108. Any required transaction can be easily found using filters by **period** and by selecting the **category** the transaction refers to.

109. The **Analysis** tab contains the **PFM (Personal Financial Manager)** functionality. Here, the Customer can view all the Customer's savings, and detailed data on expenditures and income for the selected period. Detailed view is available by tapping **View All** or anywhere within the income/expenditure widget area.

Chapter 14. Services

110. The Services section contains all products and services available in the mobile app:

111. Public Services – Tapping this opens the EGOV form (Electronic Government of the Republic of Kazakhstan), where a wide range of online services are available (Obtain certificates, View identity documents in electronic format, Vehicle Ownership History, and much more. Additionally, the history of all your requests is available.

112. FX Exchange – This service allows to perform currency conversion/exchange transactions at personal rates and rates of the exchange, which are more favorable than those offered at Bank branches. For convenience, account templates can be configured so they no longer need to be selected for conversion, speeding up the transaction process.

113. Investments – The Client can open a brokerage account and buy/sell stocks and securities on KASE and KASE Global. The procedure for using the Investments service is described in Section 9.11 hereof.

114. Cards – In this tab, the Customer can open card products such as #IronCard, #TravelCard, #JuniorCard, #BlackEdition, #bccpay, #GoldCard, and #DragonCard. To do so, select the desired payment card, review the service terms, and tap Apply for Card button.

115. Current Accounts – The Customer can open a current account in national or foreign currency, or a Special Lump-sum Pension Payment Account (for receiving a Lump-Sum Pension Payment).

116. Deposits – The Customer can review the terms and open deposits in the bcc.kz app (deposits for various purposes: Rakhmet, Champion, My Goal).

117. Loans – Instructions on how to get a loan are provided in Section 9.9 hereof.

118. Car Loans – The Customer can apply for a car loan here (for new or used cars from a car dealership). Application processing is free of charge.
Important: The Customer must first submit an application at the car dealership. If approved, it will appear in this tab of the app.

119. Mortgage – The Customer must submit a mortgage application. Available products include BI Group Shared Participation Mortgage, 7-20-25 Mortgage Program Queue Check.

120. Precious Metals – The service procedure is described in Section 9.12 hereof.

121. Insurance – This section includes services such as Travel Insurance and Card Fraud Protection Insurance. There is also a My Insurance tab where insurance contracts are stored.

122. The Customer needs to select an insurance program (single or multiple trips), specify the country, duration and purpose of the trip, insurance amount, and number of insured persons (up to 5). This tab also contains answers to frequently asked questions.

123. For insuring payment cards and bank accounts, two service packages are available: Standard and VIP. The service is provided and charged either monthly or once a year. Answers to frequently asked questions are also available.

124. Junior Bank – A kid's payment card can be opened here for the child. In this tab, the Customer can Top Up the Card, View History, Order a Statement or Certificate, approve the opening of a Child's Money Box, and configure other card settings. Child Location Tracking (if geolocation is enabled on the child's smartphone) and Tasks for the Payment Card functions are also available here.

125. Entertainment – movie, theater, concert tickets, and much more can be purchased here. To buy tickets, go to the Services – Entertainment section.

- Select the required category.
- Choose the movie/cinema.
- Select the ticket type and seats.
- Proceed with the payment.

126. Travel – The Customer can purchase airline tickets for trips. To buy airline tickets, go to the Services – Travel section.

- Fill in the required fields.
- If needed, specify additional parameters.
- Choose a suitable flight.
- In the My Tickets section, purchased and booked tickets can be viewed.

127. The Mall – BCC Mall section contains the following tabs: Home (page), Stores, Favorites, My Orders, BCC.

- In the Stores tab, there is a wide selection of products from well-known brands. Customers can use the Search bar or select their favorite brand to find a product.
- In the Favorites tab, products liked by the Customer are saved. The Customer can access any item from the list by tapping on it.
- In the My Orders tab, all purchases previously made by the Customer are displayed.
- To place an order, select a product, enter the delivery address, choose a payment method, and wait for the product to be delivered.

128. The BCC tab allows to get back to the Home page of the bcc.kz app.

129. Important: Customers can purchase products online using the 0-0-4 installment plan. To do this, the Installment Mode must be enabled.

130. The store will deliver the Customer's order shortly. Cancellation and returns are free of charge.

131. In pilot mode, delivery from stores is available only in the cities of Almaty and Astana.

132. In the Cryptocurrency tab, customers can view the rise/fall in cryptocurrency rates for Ethereum, Bitcoin, and Tether USDt. There are also Wallets, Orders, and History tabs.

133. In the Safe Deposit Boxes tab, Customers can open and pay for the safe deposit box rental. The procedure is outlined in Section 9.13 hereof.

134. Other Bank services can also be used in this tab.

135. Get a Certificate – Order a certificate of no outstanding payment card debt and a certificate of repaid loans.

136. Order Cash from KZT 2,000,000. The cash ordering procedure is outlined in Section 51.3 hereof.

137. Order Gold – Gold can be ordered from 5 grams to 1000 grams per day. It can be picked up at with the Bank branch within 3–5 business days after submitting the order.

138. In the History section, Customers can view all applications submitted through the app and their status.

- To view, go to Services / Application History.
- The following search filters can be used: Period, Status, Product (Cards, Accounts, Deposits, Loans, Public Services, Other Products).

Chapter 15. Logging into the App on a New Device

139. When logging into the app on a new device, the Customer launches the bcc.kz mobile app and completes authorization process by tapping the Log in or become a Bank Customer button. The Customer must enter the mobile phone number and tap Continue, wait and enter the OTP code, complete the identification process to verify the Customer's identity by following the instructions on the mobile phone screen, and after successful identification, enter the password and log into the system.

Chapter 16. Final Provisions

140. The Bank is authorized to amend or supplement the Guide due to changes in the laws of the Republic of Kazakhstan, Bank process, and requirements of the Bank's IRD.

141. Any matters not covered herein shall be resolved in accordance with the procedure as defined by the applicable laws of the Republic of Kazakhstan and the Bank's internal regulatory documents.