

#UlkengeQurmet 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. Payments via BCC.KZ mean payment for goods and services made via the BCC.KZ mobile app.

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 5912 – Drug Stores and Pharmacies, or 5411 – Grocery Stores, Supermarkets).

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

Type of Cashback	Size, % of purchase amount
Cashback on purchases in the Groceries and Supermarkets category ¹	2%
Cashback on purchases in the Pharmacies and Opticians category ¹	2%

Cashback on purchases in the Medical Services category ¹	2%
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¹ The list of MCC, for which cashback payment is provided, is set out in Attachment 1

3.4. The maximum monthly cashback amount is KZT 20,000.

3.5. The Bank shall have the right not to credit cashback for the following debit transactions:

- 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, 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).

4. General Provisions

4.1. Cashback shall become available to a customer immediately after a successful purchase (by increasing the available card account balance). If the purchase is canceled or the Bank fails to receive purchase confirmation from a merchant (if the purchase amount is not debited from the card account) within 14 (fourteen) calendar days, cashback shall be canceled and the available card account balance shall be reduced.

4.2. 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.

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

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

4.5. Cashback can be canceled at the Bank's decision. The Bank may not notify the customer of the reason for such decision.

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

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 the 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 exclude the Customer from the Program participants.

5.7. If 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.

5.8. 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 increased Cashback by the type of its business.

**Attachment 1
to the Cashback Program**

MCC Categories Coupled with Cashback

1. Pharmacies, Opticians	
5122	Drugs
5912	Drug Stores and Pharmacies
8043	Opticians, Optical Goods and Eyeglasses
2. Medical Services	
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
3. 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
5921	Package Stores – Beer, Wine and Liquor