

General terms and conditions for issue and use of payment cards of the international payment systems of Altyn Bank JSC (SB of China Citic Bank Corporation Ltd)

1.1. These General Terms and Conditions for issue and use of payment cards of international payment systems (**hereinafter referred to as the General Terms and Conditions**) govern the relationship between the Bank and the Customer/Holder of the Additional Card related to the provision of the banking services for issuing and servicing payment cards of the international payment systems.

1.2. The General Terms and Conditions are an integral part of the Package Contract. The General Terms and Conditions and the Package Contract shall be deemed accepted by the Customer of the Bank in the event of his/her accession to these General Terms and Conditions in general by concluding a contract/application with the Bank through which a current account is opened and a card is issued (hereinafter referred to as a contract/application for opening a current account and/or issuing a card), Declarations (for the Private Banking customers), which together with these General Terms and Conditions represent a Payment Card Contract, concluded on the terms and conditions of accession in the manner provided for by the Article 389 of the Civil Code of the Republic of Kazakhstan. The General Terms and Conditions are brought to the Customer by placing the General Terms and Conditions in the premises of the Bank and on the Bank's official Internet resource www.altynbank.kz, and may be submitted by the Bank in paper and (or) electronic form upon the Customer's request.

1.3. The rules developed by the Bank presented in Appendix No. 1 to these General Terms and Conditions are an integral part of the Payment Card Contract.

1.4. The list of persons to whom additional payment cards are issued is indicated in the application for the issue of the Additional debit card.

2. Terms, definitions and abbreviations.

Authorization – the Bank's permission to make a payment using a payment card. The procedure for obtaining authorization is established in accordance with the internal rules of the IPS and/or contracts concluded between the participants of the IPS;

Cash machine (ATM) – an electronic mechanical device which allows the holder of a payment card receiving cash and using other services of the Issuer using a Payment card.

Blocking of the Payment Cards – full or partial prohibition on making payments and (or) money transfers using a payment card;

The currency of mutual settlement with the IPS – the currency in which the mutual settlement is made for the card transactions made between the participants of the payment system.

Data interchange – the process of exchanging transaction data between the Acquirer and the Bank by means of messages containing transaction data in accordance with the rules established by the IPS.

The holder of the Additional Card – the Customer and/or another individual in whose name the Additional Card has been issued.

Additional Card – a card issued on the Customer's written instruction and on the terms set by the Customer to the name of the Holder of the Additional Card providing the Cardholder with the right to access the Customer's money on the Account through electronic terminals or other devices containing information allowing the Holder of the Additional Card to make payments, receive cash, make currency exchange and other Operations, Transactions on the Account, determined by the Bank and on its terms.

Indebtedness – the Customer’s unfulfilled obligation to pay for the services rendered by the Bank on the Card, repayment of the received Loan, Overdraft, payment of accrued compensation, fines, penalties, forfeits.

Card – a payment card, a means of access to the Customer’s money on the Account through electronic terminals or other devices containing information allowing the Customer making payments, receiving cash, making currency exchange and other Transactions on the Account determined by the Bank and on its terms.

Authorization Code – a combination of alphanumeric characters, denoting the number assigned by the Bank to each transaction in order to ensure a response to an Authorization request.

International payment system (hereinafter referred to as MPS) – a system of settlement participants and their settlement agents united by certain rules and conditions and building relationships based on the use of the payment card technology. The payment system is characterized by the availability of a contractual, licensing base, trademark, financial guarantees, internal and operational rules, standards, etc.

Transaction Day – the period of the Business Day established by the Bank, during which the Bank is open for receiving, processing instructions/orders to suspend the execution of the Customer’s instructions, as well as for conducting banking and other transactions. The Transaction Day may differ for various types of transactions/services provided by the Bank. Information on the Bank’s Transaction Day is brought to the Customer by placing relevant information in the Bank’s premises and on the Bank's official Internet resource www.altynbank.kz.

3D Secure or SecureCode password – an additional One-time password required for secure Internet payments.

PIN (Personal Identification Number) - a secret code assigned to the Card allowing the Bank identifying the Customer as the holder of the Payment Card for further confirmation of Transaction Authorization.

Entrepreneur – a legal entity, as well as an individual who accepts cards to perform non-cash payments for the payment of goods and/or services supplied by them.

Rules – Rules of using a payment card.

Business Day – any day, except for official holidays in the Republic of Kazakhstan, when the Bank is open for conducting banking operations, as well as for receiving and processing instructions/orders to suspend the execution of the Customer’s instructions.

Account – the Customer’s bank account in any currency (currencies) opened by the Bank upon the Customer’s request in accordance with the terms of the Package Contract/the General Terms and Conditions/the Contract.

Transaction – any transaction to be reflected in the Account, including debit transactions using the Card (payment of the Goods and receipt of cash), depositing money into the Account in cash or non-cash way, chargebacks and other transactions to be reflected in the Account. The operation is possible both within the Republic of Kazakhstan and outside the Republic of Kazakhstan.

Technical overdraft – a debit balance on the Account, which arose due to overspending of funds which were on the current account of the Customers when performing Transactions.

Acquirer – a bank which, in accordance with the terms of the contract with the Entrepreneur and (or) the terms of the payment document drawn up by the Entrepreneur when making payment and (or) transferring money using a payment card, should take money received in favor of the Entrepreneur and (or) perform other actions provided for by the contract with the Entrepreneur. The Acquirer is also the bank which issues cash and (or) provides payment services and (or) money transfers using payment cards to the holders of the payment cards which are not customers of this bank.

Issuer – a financial institution which issues payment cards.

Other terms and definitions are used in the meaning established in the Package Contract, Existing Legislation, internal documents of the Bank.

2. Terms and Conditions of a Payment Card Contract

2.1. With a view to concluding the Payment Card Contract, the Customer/the Authorized Person of the Customer submits a contract for the opening of a current account and/or issuing a card signed in accordance with the requirements of the Existing Legislation to the Bank.

2.2. By signing the contract/application for opening a current account and/or issuing a card, the Customer (the Authorized Person) proves that the Customer:

a. received, read, understood and agreed with the provisions of the Package Contract, the General Terms and Conditions, acceded to them in full, without any remarks or objections, and is obliged to timely and fully comply with all their provisions;

b. accepts and agrees with the possible adverse consequences of non-performance and/or improper performance of the provisions of the Payment Card Contract;

c. does not have the right to refer to the absence of his/her signature on these General Terms and Conditions and the Package Contract as evidence that the Package Contract, the General Conditions was not received by him/her, if the Bank has a contract/application for opening a current account and/or issuing cards signed by the Customer.

2.3. The Bank opens an Account, issues a Card/Additional Card, provides for Card/Additional Card Service, Accounts, and the Customer/Holder of the Additional Card uses the Card in accordance with the requirements of the Existing Legislation, the Payment Card Contract.

2.4. Subsequent and any other applications are sent by the Customer to the Bank in accordance with the requirements of the General Terms and Conditions, the Package Contract for making decisions on provision of additional services to the Customer.

2.5. All applications of the Customer received and accepted by the Bank containing a reference to the Payment Card Contract, the General Terms and Conditions, are an integral part of the Payment Card Contract.

3. General terms and conditions for the order of receipt and maintenance of the Cards

3.1. The Card/Additional Card is the property of the Bank. The Bank reserves the right to perform transactions related to the Customer's Transactions on the Card, without notice to the Customer and in accordance with the requirements of the Existing Legislation, internal rules and policies, the Bank's standards and procedures, the Payment Card Contract, business practices, and international banking practices.

3.2. The Bank assigns the Card/the Additional Card number at its own discretion.

3.3. The rules of the IPS, international banking practices, business practices, policies, standards and procedures of the Bank are applied to the relations for opening, closing and keeping the Account, issuing and servicing the Card, Additional Card, in addition to the Existing Legislation, in a part not contradicting to them.

3.4. In the event of a conflict between the rules of the IPS and the Payment Card Contract, the relevant rules of the IPS are applied.

3.5. The rules of the IPS are applied in the part not regulated by the Payment Card Contract.

3.6. The Customer (in the framework of the contract on transferring wages) hereby authorizes the Bank to transfer a PIN, a Card to the Card and the **contract/application** for opening a current account and/or issuing the card, as well as other documents necessary for the transfer of wages to the Customer (**contract/application** for opening a current account and/or issuing a card, a Card, a PIN, etc.) to the authorized persons of the Customer's employer, and to provide the authorized person of the Employer of the Customer with any communication channels with information on the Account numbers and/or Cards. In this case, for the purposes of this paragraph, the authorized person of the Employer of the Customer shall provide the Bank with a power of attorney issued and executed by the Employer of the Customer in accordance with the requirements of the Existing Legislation. The Customer assumes all risk and responsibility for any unauthorized use by the authorized person of his/her Employer of the information received from the Bank.

3.7. In accordance with the requirements of the Existing Legislation, internal rules and policies, standards and procedures of the Bank, the following transactions are carried out on the Account

related to:

- 3.7.1. insurance of the availability of Customer's money;
- 3.7.2. acceptance (transfer) of money in favor of the Customer;
- 3.7.3. execution by the Customer of payments in favor of the third parties using the Card in the manner provided for in the Payment Card Contract;
- 3.7.4. execution of the order of the third parties for the withdrawal of the Customer's money on the grounds provided by the Existing Legislation and/or the Payment Card Contract;
- 3.7.5. acceptance of cash from the Customer in the manner prescribed by the Existing Legislation and/or the Payment Card Contract;
- 3.7.6. issuance of cash using the Card;
- 3.7.7. payment of interest in the amount and in the order determined by this Payment Card Contract;
- 3.7.8. other transactions provided for by the Payment Card Contract, Existing Legislation, internal policies, standards and procedures of the Bank, business practices, international banking practices.

3.8. The Bank establishes and changes standard limits and restrictions on transactions at its own discretion in accordance with its internal policies, standards and procedures. In case of changing standard limits and restrictions on transactions, the Bank shall notify the Customer within 10 (ten) calendar days before the date when new standard limits and restrictions are put into effect in the ways provided for in the Package Contract. In case of the Customer's disagreement with the change of standard limits and restrictions on the Card Transactions, the Bank is considered to be free of obligations to service the Customer's Account under the relevant Payment Card Contract, and has the right to demand immediate repayment of the Indebtedness.

4. Carrying out transactions on the Card. Technical overdraft.

4.1. When paying for goods and services, receiving cash or carrying out other debit transactions, the Bank blocks (excludes from the amount of available funds) money for the amount of authorization. In order to prevent an overdraft on the payment card, the Customer grants the Bank the authority to block (exclude from the amount of available funds) money for the amount of authorization for a period not exceeding 30 (thirty) calendar days from the date of blocking. The authorization amount may differ from the amount of withdrawal on the card transaction. The authorization amount is excluded from the amount of available funds until the withdrawal of the amount of the transaction on the grounds provided for by the internal documents of the Bank or until the Bank receives confirmation that the card transaction on the authorization amount has not been carried out.

4.2. The Customer/the Holder of the Additional Card shall have the right to carry out Transactions only within the balance on the Customer's Account.

4.3. Overdraft on the Account is not allowed. The Bank shall block the Account and the Card/the Additional Card in case of Technical Overdraft.

4.4. Blocking of the Account (cancellation or suspension of operations on the Account) by the Bank is performed without the Customer's additional consent in the cases and in the manner prescribed for by the Existing Legislation, and also if the Customer has not provided/refused to provide for the information requested by the Bank regarding the Transactions carried out on the Account. The list of information and the cases in which it can/should be requested are established by the Existing Legislation, internal policies, standards and procedures of the Bank/Shareholder Group of the Bank.

4.5. The Customer gives hereby irrevocable consent to the Bank for withdrawal (writing off) of money on the basis of a payment order or payment request by direct debiting of the Customer's Account or the Customer's bank accounts (in tenge, in foreign currency) opened in the bank, as under the Payment Card Contract, and other contracts concluded between the Bank and the Customer, and additional consent from the Customer is not required, in cases stipulated by the Package Contract, the General Terms and Conditions, and in the following cases:

- 4.5.1. cost of the Bank's services (including the cost of the Bank's services for the Transaction

which were subsequently canceled, as well as the Bank's commission fees provided for by the Tariffs);

4.5.2. annual service costs of the Card for the next year of service, including in the case when the Customer has not applied for cancellation of the Card before the expiration of its validity, in accordance with the terms of these General Terms and Conditions;

4.5.3. from any bank account of the Customer opened with the Bank or any other banks or organizations carrying out certain types of banking transactions, the amount of any Indebtedness (Bank commission fees and other types of indebtedness) to the Bank in full (with sufficient money in bank accounts) or in the amount of available money on bank accounts (if they money is insufficient). In the case of writing off money from the Customer's bank accounts maintained in a currency other than the currency of the Indebtedness, the amount of the Indebtedness is recalculated by the Bank at the rate established by the Bank as of the date of recalculation, subject to the Bank's commission fees for conversion;

4.5.4. from any bank account of the Customer opened with the Bank, debit the arrears on technical overdrafts and debit the Customer's outstanding debts to the Bank;

4.5.5. in case of establishing the fact of the error in crediting money to the Account;

4.5.6. in case of crediting money to the account on the basis of counterfeit payment documents, if there are documents confirming the counterfeit of such payment documents;

4.5.7. the interest amount to be paid to the IPS for servicing the Customer's Cards and/or the Holder of the Additional Card.

4.6. The Customer also hereby authorizes the Bank to block money on the Account in case of non-fulfillment/improper performance by the Customer of the requirements of the Payment Card Contract, erroneous receipt of money (for corrective entries of the Bank).

4.7. The Bank is entitled to block the Card/the Additional Card unilaterally in the following cases:

- violation by the Customer and/or the Holder of the Additional Card of the terms of the Payment Card Contract;
- non-repayment of Indebtedness by the Customer from the moment of formation of the Indebtedness to the full repayment of the Indebtedness;
- risk of unauthorized payments on the Card/the Additional Card;
- there is reason to believe that the Card/the Additional Card and/or Account is used to commit fraudulent transactions, to legalize (launder) money and/or to finance illegal activities;
- changes in legislation which hamper the implementation of the Transactions;
- existence of circumstances which, in the opinion of the Bank, may lead to damage to the Customer/the Holder of the Additional Card and/or the Bank;
- on a reasonable decision of the Bank;
- receipt of a notification from the Holder of the payment card of the loss, theft or unauthorized use of a payment card.

4.8. The Customer hereby authorizes the Bank to cancel the Card upon closure of the Account in cases provided for by the General Terms and Conditions and the Package Contract.

4.9. The Customer authorizes the Bank to close and destroy the unclaimed Card upon expiration of 3 (Three) (6 for the Private Banking customers) calendar months from the date of issue.

5. Rights and obligations of the parties:

5.1. The Bank is entitled:

5.1.1. to refuse to issue the Card/the Additional Card to the Customer, in case of non-compliance of the submitted documents with the requirements established by the legislation of the Republic of Kazakhstan;

5.1.2. in case of violation of the terms of the Payment Card Contract by the Customer, to suspend its effect;

5.1.3. unilaterally to terminate (cancel) the Payment Card Contract, to close the Account at any time, for any reason, notifying the Customer thereof at least 30 (Thirty) calendar days prior to the expected date of termination of the Payment Card Contract, in the ways provided for in the Package Contract;

5.1.4. to record a telephone conversation between the Customer and/or the Holder of the Additional Card with the employees of the Bank, the Contact Center and to use these records as evidence during the pre-trial/judicial settlement of the dispute between the Bank and the Customer/the Holder of the Additional Card. In this case, the Customer agrees with such a recording procedure and using the indicated records as evidence;

5.1.5. to make changes and amendments to the Payment Card Contract, Tariffs (for the card transactions), notifying the Customer in the manner provided for in the General Terms and Conditions, the Package Contract, not later than 15 (Fifteen) calendar days prior to the expected date of entry into force of such changes and amendments, unless otherwise provided for by the Existing Legislation, by any of the methods provided for by Chapter 8 of the Package Contract. If the Customer has not sent written notification to the Bank within 15 (fifteen) calendar days from the date of sending the notification of changes/amendments to the terms and conditions of the Payment Card Contract, Tariffs (for the card transactions) to the Bank of the withdrawal of the Payment Card Contract concluded with the Bank, in connection with the non-acceptance of changes offered by the Bank, such changes are considered accepted by the Customer, and in the future the Customer has no right to file claims against the Bank on the changes and amendments made. The Customer has the right to cancel the Payment Card Contract without paying an additional commission fee for its termination;

5.1.6. to block the Card/the Additional Card unilaterally in the cases specified in clause 4.7. of these General Terms and Conditions. To withdraw the Card/the Additional Card from the Customer/the Holder of the Additional Card in the following cases:

- end of validity of the Card/the Additional Card;
- non-fulfillment of the Customer's obligations to the Bank under the Payment Card Contract;
- refusal of the Customer/ the Holder of the Additional Card to use the Card/the Additional Card;
- by decision of the Bank;
- upon termination of the Payment Card Contract.

5.1.7. To convert a currency other than the currency of the Account incoming to the Account at the Bank's exchange rate for the sale of the currency at the date of the Transaction;

5.1.8. To use information related to the application of the Card/the Additional Card, within the limits/methods/in the manner prescribed by the Existing Legislation;

5.1.9. To stop the service of the Card/the Additional Card at any time for any reasons unilaterally in accordance with the terms and conditions of the Package Contract, the General Terms and Conditions and with the requirements of the Existing Legislation;

5.1.10. To destroy the unclaimed Card/the Additional Card after 3 (Three) (6 for the Private Banking customers) calendar months from the date of issue.

5.1.11. Do not accept the claim for the Transaction submitted by the Customer after 45 (forty five) calendar days from the date it was carried out.

5.2. The Bank is obliged:

5.2.1 To make and issue the Card/the Additional Card to the Customer/Holder of the Additional Card within the terms determined by the Bank at its own discretion, after acceptance by the Bank of the contract/the application **for opening a current account and/or issuing a card**;

5.2.2 To notify the Customer of the Card's blocking (not related to the expiration of the Card's validity) within 3 (Three) Business Days by means of contacts provided for by the Customer in the last request to the Bank in accordance with the General Terms and Conditions, the Package Contract;

5.2.3 Unless otherwise provided for by the Existing Legislation, to credit the Account with the amount received on the Customer's Account on the value date indicated in the received payment order;

5.2.4 Upon a written request of the Customer to provide for the Account statements in the manner provided for in the Payment Card Contract and the Tariffs;

5.2.5 To inform the Customer/the Holder of the Additional Card on the expiry of its validity for 10 (Ten) calendar days before the expiration of its term, in the manner provided for by the General Terms and Conditions, the Package Contract.

5.3. The Customer is entitled:

5.3.1 To issue and/or refuse to use the Card/the Additional Card with commission fee payment in accordance with the Tariffs of the Bank;

5.3.2 To establish and/or to change the limits of the use of money for a certain period on the Card/the Additional Card. To terminate the Payment Card Contract at any time by notifying the Bank thereof in writing not less than 30 (Thirty) calendar days prior to the planned date of termination of the Payment Card Contract by submitting an appropriate application;

5.3.3 To apply to the Bank for consideration of the disputed Transaction by providing a slip, sales receipt as confirmation within 45 (forty five) calendar days from the date of the disputed Transaction;

5.3.4 To block the Card/the Additional Card by applying to the Bank in accordance with the procedure provided for by the Rules;

5.3.5 To terminate the Payment Card Contract without paying an additional commission fee for its termination in case of making changes and amendments to the terms and conditions of the Payment Card Contract,.

5.4. The Customer/the Holder of the Additional Card is obliged:

5.4.1 to use the Card/the Additional Card in accordance with the terms of the Payment Card Contract;

5.4.2 to bear full responsibility for the use of the Card/the Additional Card issued under its Account;

5.4.3 to pay the commission fee of the Bank in the amount and order provided for by the Tariffs;

5.4.4 to pay off the Indebtedness to the Bank timely and in full, including in cases and in the manner provided for in the Payment Card Contract;

5.4.5 to provide the Bank with information on the change of contact data, change of the place of work/employer specified in the last written request of the Customer to the Bank within 3 (Three) Business Days from the date of their change;

5.4.6 to provide the documents required by the Bank in accordance with the requirements of the Existing Legislation at the time determined by the Bank;

5.4.7 to reimburse the expenses incurred by the Bank through the fault of the Customer and/or the Holder of the Additional Card;

5.4.8 to notify the Bank immediately of the loss, theft, unauthorized access of the third parties to the Card/the Additional Card, the Account, the current account with a written or oral Application to the Bank in accordance with the General Terms and Conditions, the Package Contract;

5.4.9 to return the erroneously credited amount to the Account to the Bank within 5 (Five) calendar days from the date of receipt of the relevant demand of the Bank; to comply with the requirements of the current legislation during the Transactions;

5.4.10 in case of closing the Account, to pay the due commission fee for its servicing;

5.4.11 in case of termination of the Payment Card Contract on the initiative of the Bank within 30 (Thirty) calendar days from the date of receipt of the notification of the Bank to fully pay off the Indebtedness to the Bank;

5.4.12 to monitor the status of their Accounts regularly, but at least 1 (one) time per month;

- 5.4.13 do not transfer the Card/the Additional Card to the third parties, do not disclose the PIN, the Card/Additional card details;
- 5.4.14 when submitting a written Application, receiving a notification from the Bank of termination of the Payment Card Contract, to return to the Bank all Cards/the Additional Cards issued in accordance with the Payment Card Contract;
- 5.4.15 to bear full financial responsibility for the actions connected with non-compliance with the requirements of the Payment Card Contract.

6. Responsibility of the Parties

6.1. The bank is responsible for:

- 6.1.1. disclosure of bank secrecy on the Customer's transactions, except for cases provided for by the Existing Legislation;
- 6.1.2. failure to fulfill the obligations provided for by the Payment Card Contract;
- 6.1.3. erroneous transaction on the Account. Responsibility is limited to cancellation of an erroneous transaction by the Bank.

6.2. The bank is not responsible for:

- 6.2.1. the quality of goods and services purchased by means of the Card/the Additional Card;
- 6.2.2. the consequences of late application by the Customer to the Bank with the Application for blocking the Card, and also with the expiry of the validity period of the Card/the Additional Card;
- 6.2.3. the Account Statements not received by the Customer;
- 6.2.4. unreliability of the information provided by the Customer and/or the Holder of the Additional Card to the Bank;
- 6.2.5. currency restrictions of the host country, as well as the amount of cash in ATMs or bank branches, which may affect the interests of the Customer/the Holder of the Additional Card to some extent;
- 6.2.6. failure of the functioning of payment systems, electronic devices, ATMs over which the Bank has no direct control;
- 6.2.7. impossibility to provide any services or fulfill any obligations if such impossibility is connected (directly or indirectly) with any dispute or circumstance beyond the control of the Bank;
- 6.2.8. any direct or indirect damages caused by the use of or associated with the use of the Card;
- 6.2.9. if the information on the Card, the one-time password, the login, the PIN of the Card, the CVV2 code or CVC2 code, the 3D Secure/Secure Code Password, and/or other information transmitted by the Customer to the Bank during the Security Procedures will become known to other persons as a result of unfair performance of the conditions for their storage and use by the Customer;
- 6.2.10. refusal to service the Card by a third party.

6.3. The Customer/the Holder of the Additional Card is responsible for:

- 6.3.1. improper fulfillment of the terms and conditions of the Payment Card Contract and its annexes by the Customer and/or the Holder of the Additional Card, improper use of the Card and/or the Holder of the Additional Card in full to the extent of the damage caused to the Bank and/or to the third parties;
- 6.3.2. losses incurred by the Bank and/or the third parties as a result of unauthorized use of the Cards/the Additional Cards by the third parties which were caused prior to the notification of the facts of loss of the Card/the Additional Card, its use by an unauthorized person and blocking of the Card/the Additional Card Bank by the Customer and/or the Holder of the Additional Card, in full volume of losses;
- 6.3.3. damage caused to the Bank as a result of non-compliance of the Payment Card Contract and the Rules by the Customer and/or the Holder of the Additional Card, in full volume of the damage caused;
- 6.3.4. the transfer of the Card/the Additional Card or the disclosure of the details of the Card/the Additional Card, PIN, Verified by Visa/Secure Code Password, CVV2 code or CVC2 code to the third parties in full extent caused to the Bank and/or the third parties;

- 6.3.5. non-observance of the Existing Legislation in the course of Operations, Transactions in full amount of damage and/or losses caused to the Bank and/or the third parties for such non-compliance;
- 6.3.6. unreliability of the data provided to the Bank in full amount of damage and/or losses incurred by the Bank and/or the third parties arising from the provision of such unreliable data;
- 6.3.7. the consequences arising from the use of the Card, on which, based on a written or oral (by phone) request of the Customer, the Bank has removed/changed/restored restrictions/limits (including restrictions on the Internet) on the use of the Card;
- 6.3.8. non-repayment and/or untimely repayment in full of the Indebtedness to the Bank in accordance with the procedure and on terms and conditions determined by the General Terms and Conditions, and the Package Contract;
- 6.3.9. transactions carried out on the Internet using the received one-time passwords;
- 6.3.10. making card transactions using the Card, including the Additional Card, on the Internet, which are not confirmed by typing the 3D Secure/Secure Code Password, except for card transactions carried out by the trading company (services) not participating in the 3D Secure/MasterCard SecureCode programs;
- 6.3.11. consequences resulting from the disconnection of the Verified by Visa or SecureCode service;
- 6.3.12. admission of Technical overdraft for the amount of Technical overdraft.
- 6.4. The Parties are exempt from liability for non-fulfillment of obligations if they are a consequence of force majeure circumstances.
- 6.5. Fulfillment of obligations not performed in case of force majeure circumstances is postponed for the duration of the action and the time necessary to overcome such circumstances.

7. The validity period of the Payment Card Contract and the terms and conditions for its modification or termination

- 7.1. The Payment Card Contract enters into force from the moment of acceptance of the contract/the application **for opening a current account and/or issuing a card** by the Bank and is valid until the termination of the Payment Card Contract upon closing the Account, provided that the Customer and/or the Holder of the Additional Card do not have unfulfilled obligations under the Payment Card Contract.
- 7.2. The Bank is entitled to terminate the Payment Card Contract in the manner provided for in Clause 5.1.3 of these General Terms and Conditions.
- 7.3. If there is no need to use the Card, the Customer is entitled to terminate the Payment Card Contract by notifying the Bank thereof in writing. In this case the Bank does not reissue cards. When submitting a written notification of termination of the Payment Card Contract, the Customer returns all the Cards to the Bank and all issued Cards within the Payment Card Contract are canceled on the date of termination of the Payment Card Contract specified by the Customer.
- 7.4. In case of the Customer's disagreement with the changes and/or amendments to the Payment Card Contract, the Customer is entitled to terminate the Payment Card Contract before the date on which such changes and/or amendments will be applied, while paying off the entire amount of the Indebtedness to the Bank.
- 7.5. Non-submission of the written Application by the Customer for non-acceptance of the terms and conditions of the Payment Card Contract, the Tariffs, taking into account the changes and amendments made within 15 (fifteen) calendar days from the date of receipt of the Bank's notification, means the Customer's consent to the Payment Card Contract, the Tariffs and accession thereto in whole and in full, taking into account the introduced changes and amendments.

Rules using a payment card of Altyn Bank JSC (SB of China Citic Bank Corporation Ltd)

1. Rules for using the Card

1.1 The order of issue and storage of the Card

1.1.1. The Bank issues the Card/the Additional Card directly to the Customer or to the Customer's Authorized Person. Upon receipt of the Card, the Customer in the presence of the Bank employee signs in a specially provided field on the back of the Card.

1.1.2. At the Customer's request, an Additional Card may be issued to the Account, executed in the name of any person specified by the Customer in the Application for the issue of an additional card (provided that such person submits all documents provided for by the General Terms and Conditions, the Package Contract and the Existing Legislation, and if the issue of the Additional Card to the specified person does not contradict the Existing Legislation, internal policies, standards and procedures of the Bank).

1.1.3. Transfer of the Card to the third parties for use or as a pledge is prohibited. A card presented by an unauthorized person to the Bank or in the business network of Entrepreneurs is subject to withdrawal by the Bank or the Entrepreneur.

1.1.4. The issue of the Card/the Additional Card is made with an inactive status, which reduces the likelihood of any transactions on the Card before it is issued to the Customer. Activation of the Card is made by the Customer independently by conducting any operation at ATMs of any Bank.

1.1.5. The Customer must not allow influencing unfavorable physical factors on the Card in order to avoid damage to the Card.

1.1.6. The Customer is responsible for the proper storage of the Card in places and in a way which excludes the possibility of unauthorized access/use by its third parties.

1.1.7. The Customer assumes all risks associated with the use of the Card, including in connection with unauthorized access to the Card/use of the third parties, and/or information contained in the Account Statement and/or other information/correspondence intended for the Customer.

1.2 PIN

1.2.1. After the Card is handed personally to the Customer, a PIN is provided to the Customer in electronic or hard copy.

1.2.2. A PIN is strictly confidential. A PIN is not known to employees of the Bank and the third parties and must be kept by the Customer in secret during the whole period of using the Card.

1.2.3. It is recommended that the following rules be followed to ensure the privacy of a PIN:

- If a PIN is recorded somewhere by the Customer, then the Card and the record must be kept separately;
- do not allow the third parties to see the combination of the PIN numbers on the electronic device keyboard (including ATM);
- when typing a PIN, the numbers on the display of electronic devices (including the ATM) are displayed in the form of conventional symbols. It is important not to make mistakes when typing a PIN. If a wrong PIN was typed six times in a row (with any time interval, when using one or various electronic devices, including the ATM), for subsequent operations the Customer needs to reset the PIN entry counter by appealing to the Contact Center of the Bank;
- all transactions carried out using electronic devices (including ATM) and confirmed by the correct typing of a PIN are considered by the Bank to be made by the Customer;
- if the Customer has forgotten a PIN, he/she needs to issue an application for the re-issue of a Card with a PIN by appealing to the Contact Center or the subsidiary/branch of the Bank.

2. Terms and conditions for effecting payments using the Card

- 2.1.**For effecting Transactions, the Customer presents the Card to the cashier of the Entrepreneur or the cash issue point, or carries out operations using the ATM in the self-service mode, or carries out the Transactions in any other way using the Card details.
- 2.2.**The Bank and the Customer hereby agree that settlement of accounts for Transactions made by the Customer shall be effected by withdrawal of money by the Bank on the basis of a payment order by direct debiting of the Customer Account and other bank accounts opened with the Bank on the basis of these General Terms and Conditions and under other contracts concluded between the Bank and the Customer in the cases specified in the Payment Card Contract, and without any further consent from the Customer.
- 2.3.**The Card Transactions pass through the IPS. According to the technical parameters of the IPS, the Card Transactions are carried out in two stages. At the first stage, the amount is reserved/blocked on the Account (hereinafter referred to as the Authorization); at the second stage it is debited from the Account. The cancellation by the Bank takes place through the IPS upon receipt of confirming information from the Acquirer (Acquiring Bank).
- 2.4.**In order to ensure sufficient money on the Account for making appropriate settlements, the Customer authorizes the Bank to block money in the Account for the amount of Authorization for a period not exceeding 30 (Thirty) calendar days from the date of blocking.
- 2.5.**Writing-off (crediting) of funds from the Account as a result of the use of the Card or the Card number in the IPS is carried out on the basis of electronic data coming from the IPS and/or from the Bank's devices. The specified electronic data are recognized by the Bank and the Customer as disposal of money on the Customer's Accounts given by the authorized person.
- 2.6.**When conducting the Card transactions in a currency other than the currency of the Account, the rate established by the IPS is applied for Authorization. When conducting the Card transactions in a currency other than the currency of the Account and different from the currency of mutual settlement with the IPS, the exchange rate of foreign currency established by the IPS is used for the Authorization taking into account the commission fees charged by the Bank for carrying out such Transactions in accordance with the Tariffs in force at the time of the Transactions, unless otherwise provided for by the Existing Legislation.
- 2.7.**The actual writing-off for the Card Transaction is made on the basis of the payment document received from the IPS. When writing-off money from the Account, the Bank's foreign currency exchange rate is applied at the date and time when the payment document was received from the IPS. At the same time, the amount of writing-off may differ from the amount of Authorization both in the smaller and in the larger side, depending on fluctuations in the exchange rates in which the Transaction is made at the date of Authorization or at the date and time of receipt of the payment document.
- 2.8.**If the currency of the Card Transaction is the same as the currency of the Account, the conversion is not carried out.
- 2.9.**If the Bank does not receive confirmation information for writing-off money from the Account from the Acquirer, then after 30 (thirty) calendar days earlier the blocked amount becomes again available for making payments. Authorization can be canceled only if the transaction for which it was requested has not taken place (and there is a written confirmation from the point of sale/merchant or the Acquirer) or was made for a different amount (for which a separate Authorization is requested).
- 2.10.**The Bank does not send an SMS message in the event of cancellation of authorization on the Card, as well as upon cancellation of the amount after 30 (Thirty) calendar days.
- 2.11.**The Customer is entitled to carry out the Card Transactions only within the balance on the Account or within the amount of the Credit Limit.
- 2.12.**In case of occurrence of Technical Overdraft, the Bank blocks the Customer's Account. The Customer is obliged to cover the amount of Technical Overdraft which has occurred.
- 2.13.**Typing the correct PIN and/or signature on behalf of the Customer on the relevant documents is the Customer's instruction to withdraw money from the Account.

- 2.14.** In order to prevent unauthorized (fraudulent) Operations with Cards, the Bank has established a systemic restriction on all types of the Card Operations (transactions) which are carried out outside the territory of the Republic of Kazakhstan, as well as on the Internet. To remove such restrictions, the Customer must appeal to the Contact Center or the branch of the Bank. The Customer bears all risks associated with operations on the Internet.
- 2.15.** Replenishment of the Customer's Account is effected in cash and non-cash transfer.
- 2.16.** Deposit of payments/transfers to the payment card made during the Transaction Day is made on the same Transaction Day. Deposit of payments/transfers to a payment card made outside the Transaction Day is made on this next Transaction Day.
- 2.17.** The Card Transactions are made by the Customer within the available balance of the Card. The Customer is obliged to receive information about changing the available balance on the Card before performing each Card Transactions, and to carry out the Card Transactions only within the available balance of the Card.

3. Use of the Card to receive cash

3.1 The Customer receives cash on the Card at the cash issue points of member banks of the respective payment system or through the ATM.

3.2 Cash is issued to the Card in the currency of the host country. In some countries, the frequency and maximum amount of cash withdrawal under the Card may be limited by the legislation of the respective host country.

3.3 Due to the fact that the IPS rules may differ for different countries, the Bank is not responsible for collecting any additional remuneration (not related to the Tariffs) by the cash issue points.

3.4 Cash is collected by the Customer in the self-service mode using the ATM.

3.5 After the transaction is completed and the banknotes are withdrawn from the ATM, a check is printed (if the option of printing a check was chosen by the Customer). In view of the confidentiality of the information contained in the check, it is recommended to take a printed sales receipt and never leave it near the ATM.

3.6 If a wrong PIN is typed, an appropriate notification will appear on the ATM display and the operation will be denied to the Customer.

3.7 Transaction for a valid Card can be rejected for a correct PIN for the following reasons (but not limited to):

- the requested amount cannot be issued by banknotes contained in the ATM cassettes. It is necessary to request an amount which is a multiple of the minimum denomination of banknotes specified in the instructions to this ATM;
- the requested amount exceeds the single-issue limit determined by the dimensions of the cash dispenser of the ATM. It is necessary to divide the requested amount into parts and repeat the operation several times;
- the requested amount exceeds the balance of the Account. In this case, it is recommended to request a smaller amount, the amount of which can be clarified by using the function of printing information on the balance of money on the Account;
- the requested amount exceeds the daily limit for receiving cash through the ATM set by the Customer/the Bank.

3.8 If, in case of using the ATM, the Card and/or issued banknotes within 20 (Twenty) seconds (the waiting time may differ and depends on the technical settings of the ATMs of different Banks) are not withdrawn by the Customer from the dispenser, the security system will work and the Card and/or banknotes will be drawn into the ATM and held in a special compartment for the purpose of keeping the money by the Customer. In such cases, the Card can be returned to the Customer by the Acquirer only after finding out the reasons for the Card's retention and consulting with the Bank, and restoring the amount of the Card Transaction withdrawn from the Account upon authorization (or not withdrawn part of this amount) can be made only after re-encashment of the ATM and clarification of the amount of cash that the Customer has not yet withdrawn. The

Customer has the right to apply to the Bank for assistance in negotiations with the bank servicing this ATM.

3.9 The reason for retention of the Card or cash in the ATM is determined by the Bank not later than 30 (Thirty) calendar days following the day of the Customer's application to the Bank, orally (by phone in case of retention of the Card) or at the request of the Bank in writing (if the Customer's request is related to retention of money, such requests are executed only in writing at the Bank's branch).

4. Use of the Card for payment of goods, works and services of the Entrepreneur

4.1 According to the rules of the IPS, the Entrepreneur is not entitled to overstate the cost of goods, works or services when accepting the Card for payment in comparison with cash payment. The Customer is obliged to notify the Bank of all cases of overstating the value of goods, works or services.

4.2 The cashier has the right to demand a document from the Customer certifying his/her identity. In the absence of the document, the cashier has the right to refuse to conduct the transaction of the Customer.

4.3 The cashier, having accepted the Card, sends the request to the Bank for the Authorization of the Transaction. The cashier performs the Authorization using the electronic terminal in case of the automated authorization mode. The cashier puts the Card into the terminal reader, types the amount of the operation on the keyboard. In case of a request from the terminal, the cashier invites the Customer to confirm the operation by typing a PIN on a special keyboard. The request is sent to the Bank through the channels of prompt communication. If there is sufficient money on the Account and a correct PIN-code (if typing of a PIN was made by the Customer), a sales receipt is printed in two (if necessary – in three) copies confirming the transaction. The cashier gives the Customer one copy of the sales receipt. The Customer checks the accuracy of the data specified in the sales receipt, signs and returns it to the cashier. Depending on the technology adopted, a printed sales receipt can be signed by the Customer and the cashier.

4.4 When carrying out the Card Transactions, the trading/service enterprise (or other institution through which the Card Transaction is carried out), provided the technical equipment is available, can convert the amount of the Card Transaction into tenge or other currency using the rate established by the bank or financial institution through which the Card Transaction is carried out.

4.5 The Bank shall not be liable for the actions of the cashiers of the Entrepreneur who did not make or made mistakes during the Transactions, in particular if the cashier did not identify the Customer and verify his/her signature on the payment document with a signature on the Card and/or identity document. The signature on the sales receipt is a confirmation of the correctness of the information indicated on the sales receipt.

4.6 The Customer, subject to the restrictions established by the Existing Legislation, has the right to return the purchase paid for by the Card or to refuse the service paid for by the Card. For this purpose the cashier performs a "return of the purchase" transaction at the request of the Customer and with the consent of the Entrepreneur. The return of the purchase can be made before or after the receipt of the Authorization Code by the Entrepreneur.

4.7 If the operation is canceled directly by the Entrepreneur by terminating its executing, the Customer is advised to check the destruction of the Slip with the removed Card imprint, even if the Slip has not yet been signed by him/her.

4.8 In the second case, the Customer needs to request a return transaction, since after receiving the Authorization code, the amount of the transaction is blocked on the Account. For the return operation, the cashier draws up a special Reverse Slip, certified by the signatures of the Customer and the cashier, or uses the special function of the electronic terminal ("Reversal") with the printing of a special sales receipt. It should be noted that if the Entrepreneur made a return at the Authorization stage, the previously blocked transaction amount will be available immediately on the Account. If the amount of the Transaction has already been debited from the Account, the

amount of the return will be reflected after the Bank receives the financial document (the time interval takes up to 30 (Thirty) calendar days).

5. Blocking of the Card

5.1 In case of loss or theft of the Card, it is necessary to contact the Bank or the Contact Center at +7 (727) 259 69 00 immediately with the requirement to block the Card (hereinafter referred to as the Request). The Customer also has the right to apply to the Bank with an oral or written request to block the Card on other grounds at the discretion of the Customer.

5.2 The Request includes: last name, first name, patronymic of the Customer, if possible additional information: date of birth, number and validity of the Card, and also the reason for the blockage. It is desirable to specify the contact information – address, telephone number, e-mail address.

5.3 The Customer hereby expressly agrees that the Card is deemed to be in the possession and use of the Customer in the absence of a duly registered Request, and Transactions carried out using the Card prior to registration of the Request by the Bank are deemed to be duly authorized by the Customer. The Customer bears full responsibility for all transactions carried out prior to blocking of the Card.

5.4 If the Customer sends a written Request to the branch of the Bank branch or to any member of the relevant payment system, the Card blocking will come into effect after registration by the Bank of the Request submitted by this branch of the Bank or a member of the corresponding payment system on behalf of the Customer.

5.5 After blocking the Card, on the basis of the Request, the Bank issues a new Card, with a new number and PIN. An obligatory condition for the reissue of the Card is the amount on the Customer's Account sufficient to cover the Bank's commission fee.

5.6 The Bank reserves the right to file claims against the Customer in case of non-compliance with the requirements for the storage and use of the Card, non-observance of the PIN code secrecy (including after blocking of the Card), establishment of intentional unlawful actions of the Customer.

5.7 Upon finding the Card, previously declared lost, the Customer is obliged to immediately inform the Bank on this and to return the Card to the Bank. If the Card is not returned as specified in this clause, the Customer assumes all risks caused by such non-return of the Card to the Bank, and also is obliged to reimburse the Bank for any additional expenses which the Bank may incur in connection with the withdrawal of the Card.

5.8 Blocking of the Cards is made: without blocking the Customer's Account – on the basis of the applications of Customer and the Holder of the Additional Card; with the blocking of the Customer's Account – on the basis of the decision of the authorized bodies and officials in accordance with the procedures specified in the Existing Legislation.

5.9 If the Bank has reason to believe that there is a risk of conducting unauthorized fraudulent transactions on the Customer's Account, the Bank is entitled to block the Account without prior notification to the Customer.

5.10 It is possible to unblock the Card/the Additional Card if it was temporarily blocked. When the Cards are blocked due to loss/theft, the Card is not unlocked, the Card is automatically reissued, and the Customer is charged for reissuing of the Card.

6. Retention of the Card

6.1 The retention of the Card at the service point is carried out in cases when:

- the Card is locked;
- the Customer of the Card is not its Holder/the Holder of the Additional Card;
- the Customer forgot the Card at the service point after carrying out the Card Transaction.

6.2 The Card is retained by the ATM, the cashier of the service point or the Bank's security service.

- 6.3** The reason for the retention of the Card by ATM shall be clarified by the Bank no later than the next Business Day following the day of the Customer's application to the Bank.
- 6.4** The return of the retained Card shall be made by the Bank after making the appropriate decision, depending on the reason for the retention of the Card.
- 6.5** If the Card being is retained by a bank outside Kazakhstan, the return of the Card depends on the procedures of the bank in whose device the Card was retained.

7. Validity of the Card, suspension, termination of use, withdrawal, replacement of the Card

- 7.1** The Card is issued for a period of 3 years. The Card indicates the expiration date (month and year). The Card is valid until the end of the last day of the month and year inclusively. All overdue Cards are blocked and must be delivered to the Bank.
- 7.2** Upon the expiration of the validity period of the Card and in the absence of other instructions from the Customer, the Card is subject to automatic reissue by the Bank for a new period. All Cards which have expired are blocked and returned to the Bank.
- 7.3** In case of the refusal to use the Card, the Customer is obliged to submit a corresponding written application to the Bank and hand over the Card, as well as the available additional Cards.
- 7.4** The Bank is entitled to withdraw or block the Card and/or refuse to replace the Card at any time without any compensation for possible expenses of the Customer, with the subsequent notification of the Customer within 10 (ten) Business Days from the date of the actual blocking, on the grounds provided for by the Payment Card Contract.
- 7.5** The Customer is obliged to return the Card at the written request of the Bank within the term specified in such Request.
- 7.6** In case of non-return/untimely return of the Card, the Customer assumes all risks caused by such non-return/late return of the Card to the Bank, and also reimburses the Bank for any additional expenses which the Bank may incur in connection with the withdrawal of the Card.
- 7.7** Replacement of the Card or issue of a new Card in exchange for the lost Card is made on the basis of the Customer's Request submitted to the Bank.
- 7.8** Replacement of the Card or the issue of a new Card in exchange for the lost Card may also be made on the basis of the oral application of the Customer received by the Contact Center telephone. In such cases, however, the Bank has the right to refuse or suspend the replacement or issue of a new Card until the respective written application is submitted from the Customer.
- 7.9** The Card is replaced if it expires, the Card is damaged, lost, stolen, a PIN is declassified, the Customer forgot a PIN, at the request of the International payment systems, at the request of the Customer, at the request of the Holder to prevent unauthorized transactions on the Card or at the discretion of the Bank, if the Bank has reason to believe that there is a risk of conducting unauthorized fraudulent transactions.
- 7.10** A Card to be replaced is subject to mandatory delivery to the Bank (with the exception of lost/stolen Cards). If the Card is not returned by the Customer as specified in this clause, the Customer assumes all risks caused by such non-return of the Card to the Bank, and also reimburses the Bank for any additional expenses which the Bank may incur in connection with the withdrawal of the Card.
- 7.11** The Bank charges the Customer for the issue of the Card in accordance with the Tariffs of the Bank. At the same time, the Customer reimburses postal and telegraph charges to the Bank, if such are required for proper provision of services by the Bank in the amount of actual expenses.

8. Card Service

- 8.1** The Bank shall notify the Customer of transactions using the Payment Card by providing Account Statement on the Customer's Account or through SMS notifications.
- 8.2** The Bank shall provide the Customer with Account Statements at the request of the Customer. The Bank may charge a commission fee, the order of which is determined by the Tariffs for the provision of Accounts on paper medium upon the Customer's request.

8.3 The Customer pays the Bank a commission fee for servicing the Card in accordance with the Tariffs approved by the Bank for the services provided for the Cards being valid at the current date. Information on the Tariffs is provided for by the Bank to the Customer at the conclusion of the Payment Card Contract.

9. Order of consideration of the Customer's appeals

9.1 It is recommended for the Customer/Cardholder to keep sales receipts/slips to account for the expenses on the Account for settlement of possible disputes.

9.2 The Customer has the right to demand copies of documents from the Bank confirming the correctness of withdrawal of money from the Account.

9.3 If there are objections to the Card Transaction carried out, the Customer must present a claim with the obligatory attachment of supporting documents (sales receipts, slips, etc.) to the Bank within 45 (forty-five) calendar days from the date of the Card Transaction.

9.4 The payment is authorized if it is produced by a person who has the authority to make this payment and it does not contradict the legislation of the Republic of Kazakhstan. The payment will also be authorized in case of a payment by transfer of money provided that the instruction was accepted by the sender's bank in compliance with the established order of protective actions against unauthorized payments.

9.5 Unauthorized payment and (or) transfer of money are payments and (or) transfers carried out without compliance with the requirements specified in paragraph 9.4. Rules, as well as payments or money transfers using counterfeit payment instruments.

9.6 Claims for unauthorized payments are accepted by the Bank in writing not later than 45 (forty five) calendar days from the date of the Card Transaction in accordance with the form established by Appendix No. 7 to the Payment Card Contract. If the claim is submitted later than the agreed period, the unauthorized operation is deemed to be confirmed and the Bank is entitled to reject such claim.

9.7 The time for consideration of a claim for unauthorized payment is no more than 15 (fifteen) calendar days from the date of receipt of a written claim. As a result of the investigation, the Bank within 15 (fifteen) calendar days from the date of receipt of the claim either reimburses the amount of unauthorized payment to the Account or sends a notification to the Customer of refusal to refund the amount of the Unauthorized Payment specifying the reason in the manner provided for by the Payment Card Contract.

9.8 If the consideration of a claim for unauthorized payment requires the receipt of information from other entities, the period for consideration shall not exceed 30 (thirty) calendar days from the date of receipt of a written claim for Transactions inside the Republic of Kazakhstan. The period for consideration of the claim may exceed 30 (thirty) calendar days if the appeal is related to the Card Transaction carried out in the network of a non-resident bank for a period not exceeding 30 (thirty) calendar days. The Customer shall be notified by the Bank not later than 3 (three) calendar days from the moment of taking such a decision to increase the period for consideration of the claim in the manner provided for by the Payment Card Contract. In this case, the period for consideration of the claim for unauthorized payment is no more than 60 (sixty) calendar days from the date of receipt of the written claim.

9.9 In other cases provided for by the legislation of the Republic of Kazakhstan, the period and procedure for consideration of the claim are determined in accordance with the legislative acts of the Republic of Kazakhstan.

9.10 In case of validity of the claim for unauthorized payment of the Customer following the results of the investigation, the Bank shall make an adjustment to the Transaction carried out, as well as other necessary actions to resolve the situation that has arisen.

9.11 If the claim is recognized as unjustified one on the grounds of the features and facts confirming the violation of the Rules by the Customer/the Cardholder, or his/her participation in fraudulent transactions using the Card, the Bank refuses to refund the unauthorized payment amount, and the Customer shall reimburse the Bank all expenses associated with the examination

of the claim, including, but not limited to, payment of commission fee to the Bank for consideration of the claim, fines of the IPS/the Payment Card System, which in some cases can exceed the amount of the unauthorized payment. The Bank is entitled to debit the amount of incurred expenses from the Customer's Account on the basis of the Payment Card Contract and without any additional consent of the Customer.

9.12 When considering disputed issues on the card transactions, the Bank has the right, at its discretion, to provide detailed information on the disputed Transaction to a third party involved in the investigation of disputed issues on the Card Transactions.

9.13 If the Customer/the Cardholder applies to the Bank related to the use of the Card or its Details, the period for consideration for such an appeal is 15 (fifteen) Business Days. The period for consideration of an appeal can be extended for a period of up to 30 (thirty) calendar days from the day of receiving an appeal for the card transactions within the Republic of Kazakhstan, and up to 45 (forty five) calendar days from the day of receiving an appeal in case of using the Card abroad. The Customer is notified by the Bank of the increase in the period for consideration of an appeal no later than three (3) calendar days after making such a decision by any of the methods provided for by the Payment Card Contract. Information on the results of the consideration of an appeal, including in writing (upon request) is sent to the Customer by the Bank in any of the ways provided for by the Payment Card Contract within the terms specified above.

10. For Customer's information

10.1. In order to obtain information from the Bank in a timely manner, the Customer must notify the Bank of changes in the address of residence and/or telephone number.

10.2. The Customer can appeal to the Contact Center at +7 (727) 259-69-00 for all questions regarding the use of the Card.