

Approved by:
*The Committee for Asset, Liability and Tariff Management
under the Management Board of “Alatau City Bank” JSC
(Minutes No. 16-26 dated 05 March 2026)*

Bonus Program Rules for Individuals

Chapter 1. Terms and Abbreviations

1. Unless otherwise defined by the Bank in these Bonus Program Rules for Individuals (hereinafter – the Rules), the following terms and abbreviations used in the Rules shall have the following meanings:

1) **Promotional Bonuses** – conditional units credited by the Bank from the Bank’s/partner’s funds to the Bonus Account, with withholding of individual income tax at the source of payment and social payments in the manner and amount established by the legislation of the Republic of Kazakhstan. The value of a Promotional Bonus is determined by the Bank in the equivalent of tenge;

2) **Bank** – “Alatau City Bank” Joint Stock Company;

3) **Acquiring Bank** – a bank servicing a trade and service enterprise;

4) **Bonuses** – conditional units credited by the Bank from the Bank’s funds to the Bonus Account for making cashless payments using the Card/current account linked to the Card, including payments via QR. The types and conditions of cashless payments for which Bonuses are credited to the Bonus Account are specified in Appendix 1 to the Rules. The value of a Bonus is determined by the Bank in the equivalent of tenge;

5) **Bonus Account (BA)** – a non-bank account opened by the Bank for each Client at the moment of Card issuance and used by the Bank to record transactions related to Bonuses and/or Promotional Bonuses: accrual, spending, restoration, write-off, and active balance;

6) **Additional Bonus Account (ABA)** – a non-bank account opened by the Bank for a Client at the moment of issuance of a Family Card and used by the Bank to record transactions related to Bonuses and/or Promotional Bonuses: accrual, spending, restoration, write-off, and active balance;

7) **Additional Card** – a payment Card issued to the Client or, upon the Client’s request, to a third party as a means of access to the bank account(s) in addition to the main payment Card;

8) **Payroll Project** – a Bank service involving the opening of current accounts, issuance of Payment Cards and transfer of salaries and other equivalent payments in favor of employees of organizations that have concluded a Salary Transfer Agreement with the Bank;

9) **Card** – a payment card issued by the Bank that enables the Client to make cashless payments for goods/services and perform other transactions in accordance with the Comprehensive Banking Service Agreement for Individuals / the Agreement on Opening and Servicing a Bank Account, Issuance and Servicing of a Payment Card, or another agreement on the issuance of a payment card concluded with the Bank;

10) **Purchase Category** – a category of partners grouped by MCC or another criterion, selected and/or activated in the Mobile Application with a specific Level and providing an increased rate of accrual of Bonuses/Promotional Bonuses from the Bank/partner, as defined in Appendix 1 to the Rules;

11) **Client** – an individual, holder of a Card, who has entered into a Comprehensive Banking Service Agreement for Individuals / an Agreement on Opening and Servicing a Bank Account, Issuance and Servicing of a Payment Card / another agreement on issuance of a payment card with the Bank;

12) **Mobile Application** – the Bank’s software installed and launched on a mobile device (smartphone, tablet, etc.), providing the Client with access to the Bank’s electronic banking services;

13) **Partner** – a person with whom the Bank has a relationship aimed at meeting clients’ needs;

14) **Settlement Period** – a period equal to one calendar month during which the Client is expected to demonstrate activity and perform cashless payments (as described in more detail in Table 1 to the Rules) using the Card;

15) **Spending of Bonuses/Promotional Bonuses** – a transaction resulting in payment for goods/services through the Client’s current account, access to which is provided by the Card, using Bonuses/Promotional Bonuses;

16) **Level** – a characteristic determining the conditions for granting Bonuses and selecting Purchase Categories. The Level is granted depending on the Client’s activity and the volume of cashless payments made in the previous Settlement Period using Cards. The Level is assigned automatically by the Bank in the Mobile Application starting from the 1st day of the first month following completion of the previous Settlement Period and remains valid during the current Settlement Period;

17) **Family Card** – the Bank’s family product implying the issuance of additional card(s) and opening of bank account(s), with access to the Mobile Application granted to third parties specified by the Client;

18) **Merchant Category Code (MCC)** – a four-digit code identifying the type of business activity of a trade and service enterprise assigned by the acquiring bank;

19) **QR** – a technology providing access to the Bank’s services, execution of transactions, and electronic informational and transactional banking services, enabling identification of the Client, details of goods (works, services), details of the current account linked to the Card, and enabling instructions for transactions performed using visual machine-readable barcodes accepted by the Bank.

Chapter 2. Introduction

2. The Rules determine the conditions under which Bonuses are accrued by the Bank, the procedure for their accounting by the Bank, and the conditions under which Bonuses may be spent.

3. The Rules establish the types of Levels and Purchase Categories, as well as the procedure for their determination/selection.

4. The Rules constitute publicly available information and do not contain banking secrecy or commercial secrecy.

5. The conditions under which Promotional Bonuses are accrued by the Bank shall be determined by the authorized body of the Bank, while the procedure for using Promotional Bonuses and other conditions shall be governed by the Rules unless otherwise specified in the decision of the authorized body of the Bank.

Chapter 3. Types of Levels

6. When servicing Clients, the Bank provides four (4) Levels:

1) «Family»;

2) «Silver»;

3) «Gold»;

4) «Premium».

7. The Bank establishes a specific Bonus rate for each Level. The Levels may be changed and/or supplemented by the Bank at its sole discretion.

8. The requirements of each respective Level, the Bonus rates, and the available number of selectable Purchase Categories are set out in Table 1 and Table 2, respectively.

Table 1

Level Requirements (To achieve this Level, all of the following requirements must be met)	«Family»	«Silver»	«Gold»	«Premium»
Cashless payments using all Cards of the Client in the previous Settlement Period	no requirements	no requirements	from 70,000 (seventy thousand) tenge or the equivalent in foreign currency (the Bank's exchange rate shall be applied for calculation purposes)	from 120,000 (one hundred twenty thousand) tenge or the equivalent in foreign currency (the Bank's exchange rate shall be applied for calculation purposes)
Availability in the previous Settlement Period of daily balance(s) of funds at the end of the Bank's operating day in bank deposit(s) (only fixed-term and savings deposits) opened with the Bank*	no requirements	no requirements	no requirements	not less than 500,000 (five hundred thousand) tenge or the equivalent in foreign currency (the Bank's exchange rate shall be applied for calculation purposes)
Availability of a debit payment card issued by the Bank	additional card under the "Family Card" product	any Card	any Card	any Card

* If the Client closes a bank deposit during the Settlement Period and opens a new one, such bank deposit shall not be taken into account when determining the "Premium" level in the next Settlement Period.

Table 2

Bonus Amount and Available Selection of Purchase Category(-ies)				
Level	«Family»	«Silver»	«Gold»	«Premium»
Bonus amount in the current Settlement Period ¹ , except for payments made via QR	1%			
Bonus amount in the current Settlement Period for clients under the salary project ¹ , except for payments made via QR	2%			
Bonus amount in the current Settlement Period for clients holding the premium salary debit Card Pay ¹ , except for payments made via QR	3%			
QR Alatau City ^{2**} Payment for purchases using the QR scanner of the Mobile Application via POS terminals of Alatau City Bank / Tole (for debit payment cards)	1,5%	1%	1,5%	2,5%
QR ^{3**} Payment for purchases using the QR scanner of the Mobile Application via POS terminals of other banks (for debit payment cards)	1%	0,5%	1%	2%
Available number of Purchase Category(-ies) that can be selected in the Mobile Application during the current Settlement Period	2	1	2	4

9. The option to select a Purchase Category is available in the Mobile Application and includes the Purchase Categories specified in Appendix 1 to the Rules. The list of Purchase Categories and the Bonus amounts accrued within such categories are set out in Appendix 1 to the Rules. The list of Purchase Categories and the Bonus amounts shall be determined by the Bank unilaterally.

10. For each Level, the Client is provided with the possibility to select and activate the preferred Purchase Category(-ies) once per month. The Purchase Categories selected by the Client remain active until the last day of the month of the applicable Settlement Period. The Bank shall

¹ There are exceptions regarding the accrual of Bonuses, as well as the payment of reduced or increased Bonuses in Purchase Categories, in accordance with the list specified in Appendix 1 to the Rules.

** The Purchase Category preset by the Bank applies to all Levels.

have the right to independently establish and activate certain Purchase Categories for the Client in the Mobile Application.

11. The current Settlement Period shall commence from the date the Level is assigned by the Bank, during which the Client carries out non-cash payments. Non-cash payments are accounted for based on financial documents received by the Bank at the time the Level is assigned. At the same time, for the purposes of determining the Level and accruing Bonuses, non-cash payment operations listed in Table 2 of Appendix 1 to the Rules shall not be taken into account.

12. Upon completion of the Settlement Period, the Bank analyses the Client's non-cash payment activity during the previous Settlement Period and, no later than the first business day of the following month, determines the Level for the current Settlement Period. Based on the results of such analysis, the Client is assigned the relevant Level for each Settlement Period, which shall be reflected by the Bank in the Mobile Application. For categories of Clients whose Card is connected to the Salary Project, assignment of a higher Level is provided without taking into account the volume of non-cash payments during the previous Settlement Period or other Level requirements, in accordance with Appendix 1 to the Rules.

13. The Client shall independently determine the maximum amount of non-cash payments to be made during the Settlement Period.

Chapter 4. Procedure for Accrual of Bonuses

14. Except as otherwise provided in this Chapter, the Bank calculates Bonuses in accordance with the Level and based on analytical data on the Client's non-cash payments made using the Card or its details through POS terminals, including contactless payments or payments via the Internet (online stores), or by means of a QR code upon authorization of transactions. Bonuses shall be accrued (credited) to the BA/ABA as financial documents are received from acquiring banks. For the purposes of calculating Bonuses, the Bank takes into account non-cash payments made at trade and service enterprises/partners registered in the territory of the Republic of Kazakhstan, as well as on the Internet outside the Republic of Kazakhstan, except for the transactions listed in Table 2 of Appendix 1 to the Rules.

15. The conditions and exceptions for Bonus accrual, as well as the maximum Bonus amount per single non-cash payment and per month, are specified in Appendix 1 to the Rules.

16. For purchases made at trade and service enterprises classified as MCC exclusions or subject to a reduced Bonus payment, Bonuses shall be accrued in the amount established in Appendix 1 to the Rules, instead of Bonuses according to the Level.

17. For purchases in each Purchase Category, provided that such category has been selected by the Client in the Mobile Application or established by the Bank, increased Bonuses shall be accrued. The amount of such Bonuses is indicated in the Mobile Application. If the Client has not selected a Purchase Category(-ies) in the Mobile Application, or if the purchase is made at a trade and service enterprise whose MCC does not correspond to the selected Purchase Category, the increased Bonus shall not be accrued, and the Client shall receive the Bonus according to the Level.

18. For additional cards issued in the name of third parties, Bonuses/Promotional Bonuses shall be accrued to the BS of the main Cardholder to which the additional card is linked, except for additional cards issued under the Family Card product.

19. The Bank does not monitor incorrect assignment of MCC codes to trade and service enterprises by acquiring banks.

20. Information on accrued Bonuses is available in the Mobile Application.

Chapter 5. Other Conditions

21. Amendments and/or supplements to the Rules shall be introduced by the Bank unilaterally by publishing a new version of the Rules or the text of amendments and/or supplements to the Rules on the Bank's Internet resource and/or in the Mobile Application. The Rules may be

cancelled by the Bank. The Bank shall have the right to notify Clients of amendments and/or supplements to the Rules or of their cancellation by providing marketing and/or informational messages to Clients on the Bank's Internet resource and/or in the Mobile Application. Amendments and/or supplements to the Rules shall become effective from the moment of their publication on the Bank's Internet resource and/or in the Mobile Application, unless otherwise specified by the Bank.

22. Spending of Bonuses/Promotional Bonuses shall be carried out only through the Mobile Application.

23. The Bank shall notify Clients about special promotions/offers for Clients and their conditions by publishing the relevant information on the Bank's Internet resource or in the Mobile Application and/or by any other method available to the Client at the Bank's discretion.

24. The balance of Bonuses/Promotional Bonuses in the BA/ABA shall be cancelled by the Bank in any of the following cases:

- 1) upon closure of the Card (in the absence of other Cards) at the initiative of the Client;
- 2) upon closure of an additional card under the "Family Card" product at the initiative of the Client;
- 3) upon closure of the current account (in the absence of another current account) to which the Card is linked;
- 4) in the absence of transactions on the current account to which the Card is linked for 180 (one hundred eighty) days from the date of the last transaction;
- 5) in the absence of transactions on the BA/ABA (accrual, spending, restoration, or write-off of Bonuses/Promotional Bonuses) for 180 (one hundred eighty) days from the date of the last transaction on the BA/ABA.

25. If the Client has any restrictions on at least one of the current accounts to which the Card is linked (seizures, suspension of debit transactions, presence of unexecuted collection orders, payment demands, etc.), the spending of Bonuses/Promotional Bonuses shall not be carried out. In the event of cancellation/return by the Client of a purchase for which Bonuses/Promotional Bonuses were accrued at the moment of blocking of the current account to which the Card is linked, the Bank shall have the right not to credit the Bonuses/Promotional Bonuses to the BA/ABA.

26. The Bank may refrain from accruing Bonuses for non-cash payments if there is suspicion of abuse of the terms of the Rules until the Client confirms otherwise (by providing sales receipts and other documents, including those provided at the Bank's request).

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Appendix 1
to the Rules of the Bonus Program for Individuals

The maximum amount of Bonuses that may be accrued to one (1) Client, regardless of the number of Cards, including other card products:

- no more than 15,000 (fifteen thousand) Bonuses* per month for Clients of the “Silver” level;
- no more than 25,000 (twenty-five thousand) Bonuses* per month for Clients of the “Gold” and “Family” levels;
- no more than 40,000 (forty thousand) Bonuses* per month for Clients of the “Premium” level;
- no more than 50,000 (fifty thousand) Bonuses* per month for Clients holding premium cards under the “Elite” product and the Pay premium salary debit Card.

The maximum number of Bonuses accrued for one (1) transaction (cashless payment) shall not exceed 10,000 (ten thousand) Bonuses*.

** The monthly Bonus accrual limits and the limit per one transaction (cashless payment) apply to all cashless payments made using the Card or its details, as well as to payments made via QR.*

Bonus value: 1 (one) Bonus equals 1 (one) tenge.

Bonuses apply only to cashless payments made at trade and service enterprises registered in the Republic of Kazakhstan, as well as Internet transactions within/outside the Republic of Kazakhstan.

Use of Bonuses is available in the Mobile Application for the following transactions:

- services in the “Payments” section (except for payments to bookmakers, payment of taxes and fines, MFOs and loan repayments, and other services specified in Table 2 of this Appendix 1).

For Clients whose Card is connected to the Salary Project under the tariff package “Salary Universal”, assignment of the “Premium” Level is provided without taking into account the volume of cashless payments for the previous Settlement Period or other Level requirements in accordance with this Appendix.

The “Premium” Level is assigned on the last day of the Settlement Period.

For Clients holding the Bank’s premium debit Cards (premium cards connected to the Salary Project) who are managers of companies connected to Salary Projects, assignment of the “Premium” Level is also provided without taking into account the volume of cashless payments for the previous Settlement Period or other Level requirements in accordance with this Appendix.

The “Premium” Level is assigned on the last day of the Settlement Period.

Purchase categories and their descriptions

Table 1

Category	Bonus	MCC ²	Description
Supermarkets	3% for holders of the Bank's salary card projects	5411	Grocery stores, supermarkets, department stores
	5% for holders of Elite premium cards and holders of Pay premium salary debit cards		
Cafes and restaurants	3%	5814***	Fast food restaurants, coffee shops
		5462	Baked goods, pastries
		5441	Confectionery shops
		5811	Food suppliers
		5812***	Cafes, restaurants
	5%	5813	Bars, discos, nightclubs, and taverns
			For clients who hold Elite premium cards and Pay premium salary debit cards
Food delivery	5%	5812****	Delivery of ready-made meals by courier from restaurants and cafes with online payment (e-commerce purchase)
		5814****	
Clothing and shoes	3%	5691	Men's and women's clothing and accessories stores
		5681	
		5621	Manufacture and sale of fur products
		5137	
		5611	Women's clothing stores
		5651	Men's, women's, children's, and commercial clothing
		5631	
		5655	Men's clothing and accessories stores
		5661	
		5941	Clothing stores for the whole family
		5699	Accessories and clothing for women
			Sportswear, riding and motorcycle clothing
	Shoe stores		
	Sportswear and sporting goods stores		
	Various clothing and accessories stores		

² The list of MCC categories may be supplemented and reduced by the Bank unilaterally.

*** Except for payments for purchases in the MCC data made on the Internet (e-commerce purchases).

	5%		For customers who hold Elite premium cards and Pay premium salary debit cards
Taxi****	7%	4121	Passenger transportation services in cars and taxi services.
		4784	Retail outlets collecting payments corresponding to tolls for traveling on roads, highways, and bridges.
Beauty salons, cosmetics (for holders of the Bank's salary project cards and for customers who hold Elite premium cards)	5%	5977	Perfume shops
		7230	Beauty salons and hairdressers
		7298	Health salons (personal or therapeutic services: facials, massage, mud baths, herbal wraps, tanning treatments, whirlpool baths, steam baths)
Movies and music online*****	15%	5815 4899 5968 7841 5818 5735	Movie and music services: Megogo, Netflix, Amedia, Amediateka, Ivi.ru, Yandex plus, Spotify, Apple Music, etc.
Fitness and SPA	5%	7941	Professional and amateur sports clubs, sports grounds, and sports promoters
		7997	Membership clubs (sports, entertainment), country clubs and private golf courses, swimming, tennis, shooting, bowling leagues, horse riding clubs
		7911	Dance halls, studios, and schools
		7297	Therapeutic reception rooms offering massage services. Some of them may also provide individual treatments such as facial massage and aromatherapy.
		7298	Health salons (personal or therapeutic services: facials, massage, mud baths, herbal wraps, tanning treatments, whirlpool baths, steam baths)
		7032	Recreational and sports camps
Furniture	5%	5712	Equipment, furniture, and household items (except electrical equipment)
Gaming services*****	3%	5817	Digital goods – apps
		5816	Digital goods – games
		5734	Software
		5818	Digital goods – multi-category
Medical services	5%	4119	Emergency medical care
		8011	Doctors (not classified elsewhere)
		8021	Dentists and orthodontists
		8031	Osteopaths
		8041	Chiropractors
		8042	Optometrists and ophthalmologists

		8049	Orthopedists
		8050	Nursing and health care services, nursing homes, hospices, and other long-term care facilities
		8062	Hospitals
		8071	Medical and dental laboratories
		8099	Medical services and medical personnel (not classified elsewhere).
Travelling	3%	3000-3350	Airlines, air carriers
		4511	Airlines, air carriers - not classified elsewhere
		4722	Travel agencies and tour operators.
			Payment via mobile app
Education	5%	8211	Preschool/school services
		8220	College and university services
		8241	Correspondence school services
		8244	Educational institution services: business and reference services
		8249	Vocational school services
		8299	Educational institution services: schools and education
Gas stations (for holders of the Bank's salary project cards and for clients who hold Elite premium cards)	5%	5542	Automated gas stations allow clients to use their plastic cards directly at the fuel dispenser in automatic mode.
		5541	Filling stations, which may also house self-service shops, car washes, or service stations. These outlets accept Master Card payments, asking clients to present their card to the attendant and sign the receipt. MCC 5542 is used for automated gas stations.
Online Marketplaces*****	3%	5262	Online platforms that enable users to purchase goods and services from various sellers on a single site.
Children's products	20%	5641	Children's clothing, accessories, and goods store
		5945	Toy, game, and hobby goods store

**** Except for purchases in these MCCs made through a physical payment terminal (not e-commerce purchases).

Table 2

Bonuses are **not accrued** on non-cash payments at POS terminals with the following MCC categories:

Name	MCC	Bonus
Cash withdrawal	6011 Cash withdrawal at an ATM	0%
	6010 Cash withdrawal at a bank or cash desk	
Money transfers, crediting money	4829 Money transfer	0%
	6531 Payment for services – money transfers	
	6532 Payment transaction – financial institution	
	6533 Payment transaction – seller	
	6534 Money transfer – financial institution	
	6536 Domestic card-to-card money transfer	
	6537 Cross-border card-to-card money transfer	
	6538 Card-to-card money transfers – debits	
Transactions for the payment of commercial purchases or services provided by financial institutions	6012 Financial institutions – trade and services	0%
Customs payments	9399 Government services	0%
Payment of bets and wagers, purchase of casino chips, foreign currency, precious metals, and securities; Payment of financial transactions with shares, pawnshops	7995 Casinos and gambling	0%
	6050 Quasi-Cash – Financial Institutions	
	5094 Precious stones and metals, watches and jewelry	
	6051 Quasi-Cash – Non-financial institutions	
	6211 Brokerage services in the securities market	
	6529 Prepaid card top-up	
	6530 Prepaid card top-up	
	9223 Payments on pledges and bonds	
	9754 Bookmaking services	
	7800 State lotteries (USA)	
Transactions for payment of mobile communications, Internet, and pay TV services	5933 Pawnshops	0%
	4812 Telecommunications equipment	
	4813 Telecom keypad retail outlets offering single local and long-distance telephone calls	
	4815 Masterphone telephone services	
	4814 Telecommunications services	
	4816 Computer networks, information services	
	4821 Telegraph services	

	4899 Cable, satellite, and other pay television and radio services	
	7372 Programming, data processing	
Payment for insurance services	5960 Direct marketing – insurance services	0%
	6300 Insurance company services	
Other	7399 Business services	0%
	7276 Tax preparation services	
	7311 Advertising services	
	6399 Insurance	
	6535 Financial services	
	7299 Miscellaneous services	
	8999 Services not elsewhere classified	
	9402 Postal services	
	4112 Passenger rail transport	
Government services (including tax payments)	9211 Court payments	0%
	9221, 9222 Penalties	
	9223 Payments on pledges and bonds	
	9311 Taxes	
Utility bills	4900 Utility bills	
Car and truck maintenance	5511 Sales, service, repairs, spare parts, and leasing	0%
	5521 Sale of passenger cars and trucks (used only)	

Table 3

A **reduced bonus** is credited for non-cash payments at POS terminals with the following MCC categories:

Name	MCC	Rate
Education*****	8211 – preschool/school services	0,5%
	8220 – college and university services	
	8241 – correspondence school services	
	8244 – educational institution services: business and reference services	
	8249 – vocational school services	
	8299 – educational institution services: schools and education	
Other	6513 – real estate agency services	0,5%
	7523 – car parking fees	
	5300 – wholesalers (retail outlets with a wide range of wholesale goods)	
	8398 – charitable organizations	
Agriculture	0763 – agricultural cooperative societies	0,5%
	0780 – landscape and gardening stores	
	4225 – public storage facilities	

The list of MCC categories may be supplemented and reduced by the Bank unilaterally.

***** Except when this category is selected in Table 1 to receive an increased bonus.

Purchase categories and their description for the 'Family' level

Table 4

Category	Bonus	MCC	Description
Cafes and restaurants	3%	5814 ^{***}	Fast Food restaurants, coffee shops
		5462	Bakery products, pastries
		5441	Confectionery shops
		5811	Grocery suppliers
		5812 ^{***}	Cafes and restaurants
		5813	Bars, discos, nightclubs and taverns
Food delivery	5%	5812 ^{****}	Delivery of ready meals by courier from restaurants and cafes with payment made online (e-com purchase)
		5814 ^{****}	
Taxi ^{****}	7%	4121	Passenger transportation services in cars and taxi services
		4784	Retail outlets that collect payments corresponding to tolls for driving on roads, highways, and bridges
Movies and Music Online ^{****}	15%	5815 4899 5968 7841 5818 5735	Film and music services: Megogo, Netflix, Amedia, Amediateka, Ivi.ru, Yandex plus, Spotify, Apple music, etc.
Gaming Services ^{****}	3%	5817	Digital goods – applications
		5816	Digital goods – games
		5734	Software
		5818	Digital goods – multcategory
Education	5%	8211	Preschool/school organization services
		8220	College and university services
		8241	Correspondence school services
		8244	Educational institutions' services: business and reference services
		8249	Vocational school services
		8299	Services of educational institutions: schools and education

*** Excluding purchases transactions made online in these MCC categories (e-com purchases);

**** Excluding purchases in these MCC categories made through a physical payment terminal (not e-com purchases).

MCC categories and their description for co-branding Cards with the ‘Shymkent Mountain Resort’ logo

For making non-cash payments using a co-branding Card with the ‘Shymkent Mountain Resort’ logo (including the use of a current account that records transactions using a Card with the ‘Shymkent Mountain Resort’ logo), Clients receive Bonuses in the amount of 10 (ten)% of the non-cash payment amount according to the MCC categories and their description provided in Table 5:

Table 5

MCC Category	Name of the outlet of the trade and service company	Name of the trade and service company	Description
7999 - Leisure services - not classified anywhere else	Chimbulak station	CHIMBULAK DEVELOPMENT LLP	For the purchase of ski passes and cable car tickets at the ticket offices or in the Mobile application, in the ‘Payments’ section
	Chimbulak Rental		For equipment rental, locker rental, instructor services, massage and spa
	Medeu Rental		
	CHIMBULAK RENTAL #2		
7996 - Amusement parks, carnivals, circuses, fortune tellers	Medeu station	CHIMBULAK DEVELOPMENT LLP	For the purchase of ski passes and cable car tickets at the ticket offices or in the Mobile Application, in the ‘Payments’ section
7997 - Clubs – Country clubs, membership (recreation, sports), private golf courses	Medeu station	CHIMBULAK DEVELOPMENT LLP	For the purchase of ski passes and cable car tickets at the ticket offices or in the Mobile Application, in the ‘Payments’ section
	Medeu station - Gondola road		
	Chimbulak station		
	Medeu station Ticket Offices 1-7		
	Locker at the base station Shymbulak		For the rental of lockers
	Chimbulak Ski school		For paying for instructors' services
	Shymbulak medeu camp Station		For admission to Santa's camp and for payment for accommodation
7011 - Hotels and motels - not classified anywhere else	Information center of the Chimbulak ski resort	CHIMBULAK DEVELOPMENT LLP	For the purchase of ski passes and cable car tickets at the ticket offices or in the Mobile application, in the ‘Payments’ section
	Tenir Eco Hotel	Alpine Hotel LLP	For payment for accommodation in the Tenir eco-hotel

	Shymbulak Resort Hotel & Spa	CHIMBULAK DEVELOPMENT LLP	For payment for accommodation at the Shymkent Resort Hotel & Spa
5941 – Sports goods	Chimbulak Ski school	CHIMBULAK DEVELOPMENT LLP	For paying for instructors' services
8299 - Schools and educational services not included in other categories	Kids Lab Kids Club No. 2	CHIMBULAK DEVELOPMENT LLP	For paying for the services of the children's room
	Kids Lab Kids Club No. 2		
7032 - Recreational and sports camps	Chimbulak Medeu Camp	CHIMBULAK DEVELOPMENT LLP	For admission to Santa's camp and for payment for accommodation at the Shymkent Medeu Camp
5812 - Places of public catering, restaurants	Chalet	MOUNTAIN RESORT LLP	For payment at the Chalet restaurant
	Paul	French Bakery LLP	For payment at Paul's bakery cafe
	Big Chefs	Kitchen chefs LLP	For payment at the Big Chefs restaurant
	Dadli	IE Suvakhunov I.S.	For payment at Dadli restaurant
	Assorti	Assorti Chimbulak LLP	For payment at the Assorti restaurant
	Gusto Symbulak	GUSTO FOOD & BEVERAGE LLP	For payment at Gusto cafe terrace
	Monti Bambini	IE Botoyarova S.N.	For payment at the Monti Bambini family restaurant
	Basecamp yurta Shymbulak cafe	IE Bekmolda	For payment at the Yurta cafe
	Saray-Bar	TAU ZHOL MEDEU LLP	For payment at the Saray-bar restaurant
	La Skala	IE Project ELV	For payment at La Skala restaurant
	Shymbulak Resort Hotel & Spa	CHIMBULAK DEVELOPMENT LLP	For payment for accommodation at the Shymkent Resort Hotel & Spa
5814 - Fast Food	Marrone Rosso	DMI Shymbulak LLP	For payment at the Marrone Rosso coffee shop
7299 - Various services - not classified anywhere else	Parking, Medeu station	CHIMBULAK DEVELOPMENT LLP	Payment for parking with a Card at the parking terminal or in the Mobile application, in the 'Payments' section

The Bank does not monitor the incorrect assignment of MCC to trading and service enterprises by acquiring banks and does not refund bonus amounts for POS terminals installed at a trading and service enterprise with MCC that do not correspond to those specified in Table 5.

The list of MCC categories may be expanded and reduced by the Bank unilaterally.

Description for the bonus accrual service ‘Thank you for being with us’

Clients receive an additional bonus for making the last non-cash payment in case of technical failures in the Bank's systems during operations.

Table 6

‘Thank you for being with us’	2 000 bonuses
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‘Description for the bonus accrual service ‘Holiday Calendar’

Clients receive an incentive bonus for making non-cash payments on public holidays/dates specified in the Holiday Calendar (Table 7)

Table 7

Holiday Calendar		
x2 bonuses on the dates below for certain categories listed in Table 1		
Description	Date	Categories
New Year	December 29-31	Clothing and footwear, Online Marketplaces
International Women's Day	March 8 th	Cafes and restaurants, Beauty and cosmetics salons, Fitness and SPA
Nauryz	March 21-23	Supermarkets, Travel
The celebration of the Unity of the people of Kazakhstan	May 1 st	Cafes and restaurants, Food delivery
Defender of the Fatherland day	May 7 th	Furniture and household appliances, Online Marketplaces
Victory Day	9 th May	Supermarkets
Capital Day	July 6 th	Cafes and restaurants, Food delivery
Valentine's Day	The 14 th of February	Cafes and restaurants, Beauty and cosmetics salons
Marathon Almaty	Floating date	Fitness and SPA, Clothing and shoes
Knowledge day	September 1 st	Education, Products for children