

Approved by:
Decision of the Management Board of Jusan Bank JSC
(Minutes No. 101-23 dated 12.09.2023)

*Amendments approved by
the Asset, Liability and Tariff Management Committee
under the Board of «Jusan Bank» JSC
(Minutes No. 29-25 dated 10.04.2025)*

Rules for the bonus program for individuals

Chapter 1. Terms and abbreviations

1. Unless otherwise specified by the Bank in the text of these Rules of the bonus program for individuals (hereinafter referred to as the Rules), the terms and abbreviations used in the Rules have the following meanings:

1) **Promotional bonuses** are conventional units credited by the Bank at the expense of the Bank/partner to the Bonus Account, with withholding of individual income tax at the source of payment and social payments in the manner and in the amount established by the legislation of the Republic of Kazakhstan. The cost of the Promotional Bonus is set by the Bank in equivalent to tenge;

2) **Bank** - Alatau City Bank Joint-stock Company;

3) **Bank-Acquirer** - a bank servicing a trade and service company;

4) **Bonuses** - conventional units credited by the Bank at the expense of the Bank's funds to the Bonus Account for non-cash payments using the Card/current account to which the Card/QR is linked. Types and conditions of non-cash payments for which the Bonus is credited to the BS are specified in Annex 1 to the Rules. The value of the Bonus is set by the Bank in equivalent to tenge;

5) **Bonus Account (BA)** – an account that is not a bank account, which is opened by the Bank for each Client at the time of issuing the Card and on which the Bank keeps records of operations on Bonuses and/or Promotional Bonuses: accrual, spending, recovery, write-off and active balance;

6) **Additional Bonus Account (ABA)** - a non-bank account opened by the Bank to the Client at the time of issuing the Family Card and on which the Bank keeps track of transactions on Bonuses and/or Promotional Bonuses: accrual, spending, recovery, write-off and active balance;

7) **Additional card** – the payment card issued for the Client or according to the Client's application form for the third party as access to the bank account (s) additionally to the basic payment card;

8) **Salary project** - the Bank's service for opening current accounts, issuing Payment Cards and transferring wages 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, which allows the Client to make non-cash payments for the purchase of goods/services and perform other operations in accordance with the Comprehensive Contract for Banking Services for Individuals/Agreement on Opening and Servicing a Bank Account, Issuing and Servicing a Payment Card concluded with the Bank and another agreement on the issuance of a payment card;

10) **Purchase category** - a category of partners grouped by MCC or other criteria, selected and/or connected in the Mobile Application with a certain Level, with an increased amount of accrual of Bonuses/Promotional Bonuses from the Bank/Partner, as defined in Annex 1 to the Rules;

11) **Client** – an individual, a Cardholder, who has concluded with the Bank a Comprehensive Agreement on Banking Servicing for an Individual/Agreement on Opening and Servicing a Bank Account, Issuing and Servicing a Payment Card/Other Agreement on Issuing a Payment Card;

12) **Mobile application** – the Bank's software installed, launched on a mobile device (smartphone, tablet, etc.), which provides the Client with access to the Bank's electronic banking services;

13) **Partner** - a person with whom Bank has a relationship that is aimed at satisfying the needs of clients;

14) **Settlement Period** - a period of time equal to a calendar month that is set aside for the Client to be active and to make non-cash payments (for more details, see Table 1 to the Terms and Conditions) using the Card;

15) **Spending of Bonuses/Account Bonuses** - a transaction resulting in the payment for goods/services through the current account of the Client, the means of access to which is the Card, using Bonuses/Account Bonuses;

16) **Level** - a characteristic that determines the conditions for granting Bonuses and selecting Purchase Categories. The Level is granted depending on the activity and non-cash payments made by the Client in the previous Card Settlement Period. The level is automatically assigned by the Bank to the Client in the Mobile App on the 1st day of the first month after the end of the previous Settlement Period and is valid for the current Settlement Period;

17) **Family card** – a family product of the Bank, which implies the issuance of additional card(s) and the opening of the bank account(s), providing access to the Mobile Application to third parties specified by the Client;

18) **Merchant Category Code (MCC)** - a four-digit code determining the type of trade and service enterprise activity assigned by the Bank-Acquirer;

19) **QR** - technology to provide access to Bank services, transactions, electronic information and transactional banking services, allowing to identify the Client, the data on the product (work, service), details of the current account to which the Card is linked, as well as to provide guidance for transactions performed using visual machine-readable barcodes accepted by the Bank.

Chapter 2. Introduction

2. The Terms and Conditions determine the conditions under which the Bank accrues Bonuses, their accounting by the Bank and the conditions under which the Bonuses are spent.

3. The Rules set out the types of Levels and Purchase categories and the procedure for determining/selecting them.

4. The Rules are public information and do not contain bank secrecy or trade secrets.

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

Chapter 3. Types of Levels

6. The Bank provides 4 (four) Levels when servicing Clients:

- 1) 'Family';
- 2) 'Silver';
- 3) 'Gold';
- 4) 'Premium';

7. The Bank has set its own amount of Bonuses for each Level. The levels may be changed and/or supplemented by the Bank.

8. The requirements of the relevant Level, the amount of Bonuses and the available selection of the number of Purchase Categories are shown in Table 1 and Table 2, respectively.

Table 1

| Level requirements (all of the following requirements must be met in combination in order to achieve a Level) | ‘Family’ | ‘Silver’ | ‘Gold’ | ‘Premium’ |
|--|---|-----------------|---|--|
| Non-cash payments for all Cards of the Client in the previous Settlement Period | no requirements | no requirements | from 70,000 (Seventy thousand) tenge or equivalent in foreign currency (the Bank's exchange rate is used for calculation) | From 120,000 (One hundred and twenty thousand) tenge or equivalent in foreign currency (the Bank's exchange rate is used for calculation) |
| Daily balance(s) in bank deposit(s) (term and savings only) opened with the Bank at the end of the Banking Day in the previous Settlement Period** | no requirements | no requirements | no requirements | not less than 500,000 (Five hundred thousand) tenge or the equivalent in a foreign currency (the Bank's exchange rate is used for calculation) |
| Availability of a debit payment card issued by the Bank ¹ | additional card for the product ‘Family card’ | any Card | any Card | any Card |

*Not a requirement. In the presence of this requirement, an additional 1% is added to the size indicated in Table 2.

** If the Client closes a bank deposit in the Calculation period and opens a new one, this bank deposit is not taken into account in determining the ‘Premium’ level in the next Calculation period.

¹ There are restrictions on the types of payments specified in Table 4 of Annex 1 to the Rules

Table 2

| Bonus amount and available choice of number of Purchase Category(-ies) | | | | |
|---|-----------------|-----------------|---------------|------------------|
| Level | ‘Family’ | ‘Silver’ | ‘Gold’ | ‘Premium’ |
| Amount of Bonus in the current Settlement Period ² | 1% | 0,5% | 1% | 2% |
| Available selection of the number of purchase category(s) in the Mobile App, in the current Settlement Period | 2 | 1 | 2 | 4 |

² There are exceptions to accrual of Bonuses, as well as payment of reduced or increased Bonuses in the categories of purchases, according to the list in Annex 1 to the Rules

9. The option of selecting a Purchase Category is provided in the Mobile App and includes the Purchase Categories indicated in Annex 1 to the Rules. The list of Purchase Categories and the amount of Bonuses accrued within them are indicated in Annex 1 to the Rules. The list of Purchase Categories and the amounts of Bonuses are determined by the Bank unilaterally.

10. Each Level provides an opportunity for the Client to select and activate the preferred purchase category(s) 1 (once) per month. The purchase categories selected by the Client are active until the last day of the month of the Calculation period. The Bank shall be entitled to independently set and activate certain categories of purchases in the Mobile application for the Client.

11. From the date of assignment of the Level by the Bank, the current Settlement Period shall start, during which the Client shall make non-cash payments. Non-cash payments shall be recorded based on the financial documents received by the Bank at the time of assignment of the Level. In this case, for the purposes of determining the Level and the calculation of bonuses, the accounting of non-cash payments does not include the operations listed in Table 2 of Annex 1 to the Rules.

12. After the end of the Settlement period, the Bank analyzes the activity of the Client on non-cash payments for the previous Settlement period and, no later than the first business day of the next month, determines the Level in the current Settlement period. Based on the results of the analysis, the Client is assigned an appropriate Level in each Billing Period, which is reflected by the Bank in the Mobile Application. For the categories of Clients whose Card is connected to the Payroll Project, a higher Level is assigned without taking into account the volume of non-cash payments for the previous Settlement Period or other requirements for the Level, in accordance with Annex 1 to the Rules.

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

Chapter 4. Procedure for accruing Bonuses

14. The Bank calculates Bonuses, except as provided by this Chapter, in accordance with the Level and on the basis of analytical data on the non-cash payments of the Client made with the Card or its details through POS terminals, including contactless payment or the Internet (electronic stores), or QR-code, when authorizing transactions, and crediting (crediting) Bonuses to the BA/ABA as financial documents from acquiring banks arrive. In the calculation for crediting Bonuses, the Bank takes into account non-cash payments made in trade and service enterprises/partners that are registered in the Republic of Kazakhstan, as well as in the Internet outside the Republic of Kazakhstan, except for the transactions listed in Table 2 of Annex 1 to the Rules.

15. The conditions and exceptions for accrual of Bonuses, the maximum amount of Bonus per non-cash payment and per month are listed in Annex 1 to the Rules.

16. For purchases in the trade and service establishment that are subject to MCC exceptions or with the payment of a reduced Bonus, instead of Bonuses according to the Level, Bonuses are awarded in the amount set out in Annex 1 to the Rules.

17. For purchases in each purchase category, provided that it is selected by the Client in the Mobile application or set by the Bank, Bonuses of a higher amount shall be awarded. The amount of such Bonuses is indicated in the Mobile application. If the Client has not selected a Purchase Category(-ies) in the Mobile App, or if the purchase is made in a merchant whose MCC does not correspond to the selected Purchase Category, the increased Bonus shall not be awarded, and the Client shall receive the Bonus according to the Level.

18. Regarding additional cards arranged in the name of the third parties the accrual of the Bonuses/Promotional bonuses shall be made on the BA of the main holder of the Card to which the Additional Card is arranged except for the additional cards for "Family card" product.

19. The Bank shall not trace incorrect assignment of MCC to the trade and service company by acquiring banks.
20. Information about the accrued Bonuses is available in the Mobile application.

Chapter 5. Miscellaneous

21. Changes and/or additions to the Rules are made by the Bank unilaterally by posting the Rules in a new version or the text of changes and/or additions to the Rules on the Internet site of the Bank/Mobile Application. The Rules may be canceled by the Bank. The Bank shall be entitled to notify the Clients of amendments and/or additions to the Rules or of their cancellation by providing the Clients with marketing and/or informational messages on the Internet site of the Bank and/or Mobile Application. Amendments and/or additions to the Rules shall become effective from the date of their publication on the website/Mobile Application, unless otherwise specified by the Bank.

22. Spending of Bonuses/Promotional bonuses is carried out only in the Mobile application.

23. The Bank informs the Clients about special promotions/offers for the Clients and their conditions by posting relevant information on the Bank's Internet resource or in the Mobile Application and/or in another way available to the Client at the choice of the Bank.

24. A balance of Bonuses on the BA/ABA shall be cancelled by the Bank in some of the following cases:

- 1) when closing the Card (in case of absence of other Cards) at the initiative of the Client;
- 2) when closing the additional card for "Family Card" product at the initiative of the Client;
- 3) when closure of current account (in case of absence of other current account) to which the Card is linked;
- 4) when absence of the operations on current account to which the Card is linked during 180 (one hundred eighty) days from the date of conducting the last operations;
- 5) when absence of the transactions on BA/ABA (accrual, spending, recovery, writing of the Bonuses/Promotional bonuses) during 180 (one hundred eighty) days from the date of the last transactions on the BA/ABA.

25. If the Client has at least one of the current accounts to which the Card is linked (arrests, suspension of debit transactions, unfulfilled collection orders, payment requests, etc.), Bonuses / Promotional bonuses are not spent. In case of cancellation/return by the Client of the purchase made with the accrual of Bonuses/Promotional bonuses at the time of blocking the current account to which the Card is linked, The Bank has the right not to credit Bonuses/Promotional Bonuses to BA/ABA.

26. The Bank may not accrue Bonuses for non-cash payments if there is a suspicion of abuse of the terms of the Rules until the Client confirms the opposite (provision of sales receipts and other documents, including those provided at the request of the Bank).

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to the Rules of the Bonus Program for individuals

(Approved by the decision of TC of JSC "Jusan Bank" No._18-24 dated 22.02.2024)

With amendments approved by the Asset, Liability and Tariff Management Committee under the Management Board (the Minutes No. 41-24 dated 19.12.2024)

Maximum amount of Bonuses that is accrued to 1 (one) Client, regardless of the number of Cards, incl. other card products:

- no more than 15,000 (Fifteen thousand) Bonuses* per month for Silver Clients;
- no more than 25,000 (Twenty-five thousand) Bonuses* per month for Gold and Family Clients;
- no more than 40,000 (Forty thousand) Bonuses* per month for Premium Clients;
- no more than 50,000 (Fifty thousand) Bonuses* per month for Private Banking clients, as well for the Clients who are holders of the premium salary debit Card Pay;

Maximum number of Bonuses that can be credited for 1 (one) transaction (non-cash payment) - no more than 10,000 (Ten thousand) Bonuses*.

** Monthly and per transaction (non-cash payment) bonus limits apply to all non-cash payments with the Card or its details, as well as payments with QR.*

Bonus value: 1 (one) Bonus is equal to 1 (one) tenge.

The bonus is applied only for non-cash payments made in trade and service enterprises that are registered on the territory of the Republic of Kazakhstan, as well as for Internet transactions in/outside (s) of the Republic of Kazakhstan.

The use of Bonuses is available in the Mobile Application for the following operations:

- Payments for goods and services in Alatau City Market;
- Services under 'Payments' (excluding payments to betting companies, taxes and fines, MFI and loan repayment, other services);
- Purchase of tickets for events in the "Tickets" section;
- Purchase of railroad or airline tickets in the "Travel" section.

For Clients whose Card is connected to a Payroll Project under the "Salary Universal" tariff package, the "Premium" Level is assigned without considering the volume of cashless payments for the previous Billing Period or other requirements for the Level, as provided in this Appendix. The assignment of the "Premium" Level is carried out on the last day of the Billing Period.

For Clients who are holders of the Bank's premium debit Cards (premium cards connected to a Payroll Project) and who are company executives of companies participating in Payroll Projects, the "Premium" Level is assigned without considering the volume of cashless payments for the previous Billing Period or other requirements for the Level, as provided in this Appendix. The assignment of the "Premium" Level is carried out on the last day of the Billing Period.

Purchase categories and descriptions

Table 1

| Category | Bonus | MCC | Description |
|---|------------|----------|--|
| Alatau City Market** | up to 25%* | | Payment for purchases in the online store with home delivery. Food, household goods, appliances and more. |
| | | | Payment for goods/services purchased on credit/installment plan via QR at the point of sale of the trade enterprise and service partners Alatau City Market. |
| Insurance** | 25% | | Payment for the insurance policy through the Mobile application (Mandatory Insurance of Civil Liability of Motor Vehicle Owners) |
| Jusan Mobile** | 15% | | Replenishment of the balance of the mobile number Jusan Mobile |
| QR** | 0,5% | | Payment for purchases using the QR-scanner of the Mobile application through Alatau City Bank Tole POS-terminals (for debit payment cards) |
| Tickets | 4% | | Payment for purchases in the Mobile application in the "Tickets" section |
| Supermarkets (for cardholders of the Bank's salary projects) | 3% | 5411 | Grocers, supermarkets, department stores |
| | 5% | | for Clients holding Elite premium cards and Pay premium payroll debit cards |
| Cafés and restaurants | 3% | 5814*** | Fast food restaurants (fast food), coffee shops |
| | | 5462 | Bakery products, pastries |
| | | 5441 | Confectionery stores |
| | | 5811 | Catering providers |
| | | 5812*** | Cafes, restaurants |
| | | 5813 | Bars, discos, nightclubs and taverns |
| | 5% | | for Clients holding Elite premium cards and Pay premium payroll debit cards |
| Food delivery | 5% | 5812**** | |

* The specific amount of the Bonus is set by the Bank unilaterally and is indicated in the Alatau City Market at the time of the purchase of the product/service or in the Mobile Application

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

*** Excluding payments for purchases in MCC data made online (e-com purchases)

**** Except for purchases in MCC data made through a physical payment terminal (not e-com purchases)

| | | | |
|---------------------------------|-----|--|--|
| | | 5814**** | Delivery of ready-made food by courier from restaurants and cafes with payment for the order on the Internet (e-com purchase) |
| Clothing and shoes | 3% | 5691 | Shops for men's and women's clothing and accessories |
| | | 5681 | Production and sale of fur products |
| | | 5621 | Women's clothing stores |
| | | 5137 | Men's, women's, children's and commercial clothing |
| | | 5611 | Men's clothing and accessories stores |
| | | 5651 | Clothing stores for the whole family |
| | | 5631 | Accessories and clothing for women |
| | | 5655 | Sportswear, riding and motorcycle clothing |
| | | 5661 | Shoe stores |
| | | 5941 | Sportswear and goods stores |
| | | 5699 | Various clothing and accessories stores |
| | 5% | | for Clients holding Elite premium cards and Pay premium payroll debit cards |
| Goods for children | 5% | 5641 | Stores for children's clothing, supplies and accessories |
| | | 5945 | Toys, games and hobby stores |
| Taxi***** | 7% | 4121 | Passenger transportation services in cars and taxi services. |
| | | 4784 | Merchants that collect fees corresponding to tolls on roads, highways and bridges. |
| Beauty salons, Cosmetics | 5% | 5977 | Perfume shops |
| | | 7230 | Beauty salons and hairdressers |
| | | 7298 | Health salons (personal or therapeutic services: facials, massages, mud baths, herbal wraps, tanning treatments, hot tubs, 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 fields and sports promoters |
| | | 7997 | Membership clubs (sports, recreation), country clubs and private golf courses, swimming, tennis, shooting, bowling leagues, riding clubs |
| | | 7911 | Dance halls, studios and schools |
| | | 7297 | Therapeutic receptions offering massage services. Some of them can also provide personalized treatments |

| | | | |
|----------------------|-----|-----------|---|
| | | | such as facial massages and aromatherapy. |
| | | 7298 | Health salons (personal or therapeutic services: facials, massages, mud baths, herbal wraps, tanning treatments, hot tubs, steam baths) |
| | | 7032 | Recreational and sports camps |
| Furniture | 5% | 5712 | Equipment, furniture and household items (except electrical equipment) |
| Gaming services **** | 10% | 5817 | Digital Goods - Applications |
| | | 5816 | Digital Goods - Games |
| | | 5734 | Software |
| | | 5818 | Digital goods - multi-category |
| Medical services | 5% | 4119 | Emergency |
| | | 8011 | Physicians (not elsewhere classified) |
| | | 8021 | Dentists and odontologists |
| | | 8031 | Osteopaths |
| | | 8041 | Chiropractors |
| | | 8042 | Optometrists and ophthalmologists |
| | | 8049 | Orthopedists |
| | | 8050 | Nursing and health care services, nursing homes, hospice facilities and other long-term care facilities |
| | | 8062 | Hospitals |
| | | 8071 | Medical and dental laboratories |
| | | 8099 | Health services and health workers (not elsewhere classified). |
| Travel | 5% | 3000-3350 | Airlines, air carriers |
| | | 4511 | Air carriers, Airlines - not elsewhere classified |
| | | 4722 | Travel agencies and organizers of excursions. |
| | | | Payment via mobile application |
| Pet | 5% | 0742 | Veterinary Services |
| | | 5995 | Pet stores |
| Education | 5% | 8211 | Services of preschool / school organizations |
| | | 8220 | College, university services |
| | | 8241 | Correspondence school services |
| | | 8244 | Services of educational institutions: business and reference |
| | | 8249 | Vocational school services |
| | | 8299 | Services of educational institutions: schools and education |

**** Except for purchases in MCC data made through a physical payment terminal (not e-com purchases)

Table 2

The bonus is **not credited** for non-cash payments in POS-terminals with the following MCC categories:

| Name | MCC | Bonus |
|-----------------|---|-------|
| Cash withdrawal | 6011 Cash withdrawal from an ATM | 0% |
| | 6010 Cash withdrawal at a bank or cash desk | |

| | | |
|--|--|----|
| Money transfers, crediting of 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 Money transfer from card to card within the country | |
| | 6537 Money transfer from card to card between countries | |
| | | |
| | | |
| Transactions for payment for trade purchases or services provided by financial institutions | 6538 Money transfers from card to card - write-off | 0% |
| Customs payments | 6540 Replenishment of non-bank prepaid cards, accounts | 0% |
| Payment of bets and wagers, purchase of casino chips, foreign currency, precious metals and securities; Payment of financial transactions with shares, pawnshops | 6012 Financial institutions - trade and services | 0% |
| | 9399 Government services | |
| | 6051 Quasi-Cash - Non-Financial Institutions | |
| | 6211 Brokerage services in the securities market | |
| | 6529 Replenishment of a prepaid card | |
| | 6530 Replenishment of a prepaid card | |
| | 9223 Collateral payments and bond payments | |
| | 9754 Betting services | |
| | 7800 State lotteries (USA) | |
| | 5933 Pawn shops | |
| Payment transactions for mobile communications, internet and pay TV services | 4812 Telecommunication equipment | 0% |
| | 4813 Key entry telecom outlets offering single local and long-distance phone calls | |
| | 4815 Masterphone phone services | |
| | 4814 Telecommunication 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 Services of insurance companies | |
| Other | 7399 Business services | 0% |
| | 7276 Tax Preparation Service | |
| | 7311 Advertising services | |
| | 6399 Insurance | |
| | 6535 Financial services | |
| | 7299 Various services | |
| | 8999 Services not elsewhere specified | |
| | 9402 Postal services | |
| Government services (including tax payments) | 4112 Passenger rail transport | 0% |
| | 9211 Court payments | |
| | 9221, 9222 Fines | |

| | | |
|---------------------------|---|----|
| Utility payments | 9223 Payments on bonds and bonds | 0% |
| | 9311 Taxes | |
| | 4900 Utility payments | |
| Car and truck maintenance | 5511 Sales, service, repairs, spare parts and leasing | 0% |
| | 5521 Sale of cars and trucks (only used) | |

Table 3

Reduced Bonus is credited for non-cash payments in POS-terminals with the following MCC categories:

| Name | MCC | Rate |
|----------------|---|------|
| Education***** | 8211 - services of preschool / school organizations | 0,5% |
| | 8220 - college, university services | |
| | 8241 - correspondence school services | |
| | 8244 - services of educational institutions: business and reference | |
| | 8249 - vocational school services | |
| | 8299 - services of educational institutions: schools and education | |
| Miscellaneous | 6513 - real estate agency services | 0,5% |
| | 7523 - payment for car parking | |
| | 5300 - wholesalers (shops with a wide range of wholesale goods). | |
| | 8398 - charitable organizations | |
| Agriculture | 0763 - agricultural cooperative societies | 0,5% |
| | 0780 - landscaping and gardening shops | |
| | 4225 - storage for public use | |

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

Purchase categories and descriptions for the 'Family' level

Table 4

| Category | Bonus | MCC | Description |
|----------|-------|-----|---|
| QR** | 0,5% | | Payment for purchases using the QR-scanner of the Mobile application through Tole POS-terminals (for debit payment cards) |
| Tickets | 4% | | Payment for purchases in the Mobile application in the "Tickets" section |

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

| | | | |
|-------------------------------|-----|--|---|
| Cafés and restaurants | 3% | 5814*** | Fast food restaurants (fast food), coffee shops |
| | | 5462 | Bakery products, pastries |
| | | 5441 | confectionery stores |
| | | 5811 | Catering providers |
| | | 5812*** | Cafes, restaurants |
| | | 5813 | Bars, discos, nightclubs and taverns |
| Food delivery | 5% | 5812**** | Delivery of ready-made food by courier from restaurants and cafes with payment for the order on the Internet (e-com purchase) |
| | | 5814**** | |
| Goods for children | 5% | 5641 | Stores for children's clothing, supplies and accessories |
| | | 5945 | Toys, games and hobby stores |
| Taxi***** | 7% | 4121 | Passenger transportation services in cars and taxi services. |
| | | 4784 | Merchants that collect fees corresponding to tolls on roads, highways and bridges. |
| 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. |
| Gaming services***** | 10% | 5817 | Digital Goods - Applications |
| | | 5816 | Digital Goods - Games |
| | | 5734 | Software |
| | | 5818 | Digital goods - multi-category |
| Pet | 5% | 0742 | Veterinary Services |
| | | 5995 | Pet stores |
| Education | 5% | 8211 | Services of preschool / school organizations |
| | | 8220 | College, university services |
| | | 8241 | Correspondence school services |
| | | 8244 | Services of educational institutions: business and reference |
| | | 8249 | Vocational school services |
| | | 8299 | Services of educational institutions: schools and education |

MCC categories and their description for co-branded Cards branded with the logo of "Shymbulak Mountain Resort"

For making cashless payments using a co-branded Card branded with the logo of "Shymbulak Mountain Resort" (including the use of a current account that reflects transactions using a Card branded with the logo of "Shymbulak Mountain Resort"), Bonuses are awarded in the amount of 10 (ten)% of the amount of the cashless payment in accordance with the MCC categories and their descriptions provided in Table 5:

*** Excluding payments for purchases in MCC data made online (e-com purchases)

**** Except for purchases in MCC data made through a physical payment terminal (not e-com purchases)

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

Table 5

| MCC Category | Name of the outlet of the trade and service enterprise | Name of the trade and service enterprise | Description |
|--|---|---|---|
| 7999 - Recreation Services - Not Elsewhere Classified | Shymbulak Station | SHYMBULAK DEVELOPMENT LLP | For purchasing ski passes and cable car tickets at the ticket offices or in the Mobile Application, in the "Payments" section |
| | Rental "Shymbulak" | | For paying for equipment rental, locker rental, instructor services, massage and spa |
| | Rent of BS "Medeu" | | |
| | RENTAL "SHYMBULAK" No. 2 | | |
| 7996 - Amusement Parks, Carnivals, Circuses, Fortune Tellers | Medeu Station | SHYMBULAK DEVELOPMENT LLP | For purchasing ski passes and cable car tickets at the ticket offices or in the Mobile Application, in the "Payments" section |
| 7997 - Clubs - Country Clubs, Memberships (Recreation, Sports), Private Golf Courses | Medeu Station | SHYMBULAK DEVELOPMENT LLP | For purchasing ski passes and cable car tickets at the ticket offices or in the Mobile Application, in the "Payments" section |
| | Medeu Station - Gondola | | |
| | Shymbulak Station | | |
| | Medeu Station Ticket offices 1-7 | | For renting lockers |
| | Locker at the base station "Shymbulak" | | |
| | Ski school "Shymbulak" | | For paying for instructor services |
| | Station "Shymbulak medeu camp" | | For entering Santa's camp and paying for accommodation |
| 7011 - Hotels and Motels - Not Elsewhere Classified | Information center of the ski resort "Shymbulak" | SHYMBULAK DEVELOPMENT LLP | For purchasing 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 paying for accommodation at the Tenir eco-hotel |
| | Shymbulak Resort Hotel & Spa | SHYMBULAK DEVELOPMENT LLP | For paying for accommodation at the Shymbulak Resort Hotel & Spa |

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| 5941 - Sporting Goods | Ski school "Shymbulak" | SHYMBULAK DEVELOPMENT LLP | For paying for instructor services |
| 8299 - Schools and Educational Services, Not Elsewhere Classified | Children's club "Kids Lab" №2 | SHYMBULAK DEVELOPMENT LLP | For paying for children's room services |
| | Children's club "Kids Lab" №2 | | |
| 7032 - Recreational and sports camps | Shymbulak Medeu Camp | SHYMBULAK DEVELOPMENT LLP | For entrance to Santa's camp and for payment for accommodation in Shymbulak Medeu Camp |
| 5812 - Catering establishments, restaurants | Chalet | MOUNTAIN RESORT LLP | For payment in the Chalet restaurant |
| | Paul | French Bakery LLP | For payment in the Paul bakery cafe |
| | Big Chefs | Kitchen chefs LLP | For payment in the Big Chefs restaurant |
| | Dadli | IE Suvakhunov I.S. | For payment in the Dadli restaurant |
| | Assorti | Assorti Shymbulak LLP | For payment in the Assorti restaurant |
| | Gusto Symbulak | GUSTO FOOD & BEVERAGE LLP (Gusto Food Beverage) | For payment in the Gusto caffe terrace |
| | Monti Bambini | IE Botoyarova S.N. | For payment in the Monti Bambini family restaurant |
| | Basecamp yurta Shymbulak cafe | IE Bekmolda | For payment in the Yurta cafe |
| | Saray-Bar | TAU ZHOL MEDEU LLP | For payment in the Saray-bar restaurant |
| | La Skala | IE Project ELV | For payment in the La Skala restaurant |
| | Shymbulak Resort Hotel & Spa | SHYMBULAK DEVELOPMENT LLP | For payment for accommodation in Shymbulak Resort Hotel & Spa |
| 5814 - Fast food | Marrone Rosso | DMI Shymbulak LLP | For payment in the Marrone Rosso coffee shop |
| 7299 - Miscellaneous services - not elsewhere classified | Parking, Medeu Station | SHYMBULAK DEVELOPMENT LLP | For payment for parking by card in the parking terminal or in the Mobile application, in the "Payments" section |

The Bank does not monitor incorrect assignment of MCC to a trade and service enterprise by acquiring banks and does not reimburse bonus amounts for POS terminals installed at a trade and service enterprise with an MCC that does not correspond to that specified in Table 5.

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