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 «Alatau City Bank» JSC
(Minutes No. 61-25 dated 31.07.2025)

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	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.

Table 2

Bonus Amount and Available Number of Purchase Categories				
Level	**«Family»**	**«Silver»**	**«Gold»**	**«Premium»**
Bonus Amount in the current Settlement Period[1]	1%			
Bonus Amount in the current Settlement Period for payroll project clients	2%			
Available number of Purchase Categories in the Mobile Application for the current Settlement Period	2	1	2	4

[1] There are exceptions to the accrual of Bonuses, as well as the payment of reduced or increased Bonuses in the Purchase Categories, according to the list specified in Appendix 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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Annex 1
to the Rules of the Bonus Program for individuals
(Amendments approved by
the Asset, Liability and Tariff Management Committee
under the Board of «Alatau City Bank» JSC
(Minutes No. 61-25 dated 31.07.2025))

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 Bank store;
• 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[2]	Description
Alatau City Market **	Up to 25%*		Payment for purchases in the online store with home delivery (food, household goods, appliances, etc.)
			Payment for goods/services purchased on credit/installments via QR at retail and service partner outlets of Alatau City Market.
Mobile**	15%		Top-up of Mobile phone balance
QR Alatau City**	«Silver» - 1% «Gold» - 1,5% «Family» - 1,5% «Premium» - 2,5%		Payments via QR-scanner in the Mobile Application through POS-terminals of Tole Bank (for debit payment cards)
QR**	«Silver» - 0,5% «Gold» - 1% «Family» - 1% «Premium» - 2%		Payments via QR-scanner in the Mobile Application through POS-terminals of other banks (for debit payment cards)
Tickets	4%		Purchases in the “Tickets” section of the Mobile Application
Supermarkets (for holders of Bank payroll debit payment cards)	3%	5411	Grocery stores, supermarkets, department stores
	5%		for holders of premium payment cards under the “Elite” product and holders of premium payroll debit payment card Pay
Cafes and Restaurants	3%	5814***	Fast food restaurants, cafes
		5462	Bakeries, confectionery stores
		5441	Confectionery stores
		5811	Food suppliers
		5812***	Cafes, restaurants
		5813	restaurants, bars, nightclubs and taverns
	5%		for clients who hold Elite premium payment cards and Pay premium payroll debit payment cards
Food Delivery	5%	5812****	Delivery of ready-to-eat food by couriers from restaurants/cafes with online payment (e-com)
		5814****	
Clothing and Footwear	3%	5691	Men's and women's clothing and accessories stores

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

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

** The purchase category preset by the Bank applies to all Levels

*** Except for payments for purchases in these MCCs made on the Internet (e-com purchases)

		5681	Manufacture 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, clothing for horse riding and motorcycling
		5661	Shoe stores
		5941	Sportswear and goods stores
		5699	Various clothing and accessory stores
	5%		for clients who hold Elite premium payment cards and Pay premium payroll debit payment cards
Taxi****	7%	4121	Passenger transportation services by car and taxi services
		4784	Retail outlets collecting payments corresponding to tolls for travel on roads, highways, and bridges
Beauty Salons, Cosmetics (for holders of Bank payroll debit payment 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, hydromassage baths, steam baths)
Cinema and Online Music ****	15%	5815 4899 5968 7841 5818 5735	Film 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 facials 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, household goods (excluding electrical appliances)
	3%	5817	Digital goods – apps

Gaming services****		5816	Digital goods – games
		5734	Software
		5818	Digital goods – multi-category
Medical Services	5%	4119	Emergency medical services
		8011	Doctors (not classified elsewhere)
		8021	Dentists and orthodontists
		8031	Osteopaths
		8041	Chiropractors
		8042	Optometrists and ophthalmologists
		8049	Orthopedists
		8050	Patient care 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 professionals (not classified elsewhere)
Travel	3%	3000-3350	Airlines
		4511	Airlines – 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	Distance learning services
		8244	Educational institution services: business and consulting
		8249	Vocational school services
		8299	Educational institution services: schools and education
Gas stations (for holders of Bank payroll debit payment cards)	5%	5542	Automated gas stations allow customers to use their payment cards directly at the fuel dispenser in automatic mode
		5541	Gas stations may also have self-service shops, car washes, or service stations on their premises. These outlets accept MasterCard payment cards, requiring customers to present their payment card to the attendant and sign the receipt. MCC 5542 is used for automated gas stations.
Online Marketplaces	3%	5262	Online platforms for purchasing goods and services from multiple vendors
Children's Goods	20%	5641	Children's clothing, accessories, and goods store
		5945	Toy, game, and hobby goods store

**** 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	0%
Payment of bets and wagers, purchase of casino chips, foreign currency, precious metals and securities; Payment of financial transactions with shares, pawnshops	prepaid cards, accounts	0%
	6012 Financial institutions - trade and services	
	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	
	4112 Passenger rail transport	
Government services (including tax payments)	9211 Court payments	0%
	9221, 9222 Fines	
	9223 Payments on bonds and bonds	
	9311 Taxes	
Utility payments	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 Alatau City**	«Silver» - 1% «Gold» - 1,5% «Family» - 1,5% «Premium» - 2,5%		Payment for purchases using the QR scanner of the Mobile Application via POS terminals of Tole Bank (for debit payment cards)
QR**	«Silver» - 0,5% «Gold» - 1% «Family» - 1% «Premium» - 2%		Payment for purchases using the QR scanner of the Mobile Application via POS terminals of other banks (for debit payment cards)
Tickets	4%		Payment for purchases in the Mobile Application in the "Tickets" section
Cafes and Restaurants	3%	5814***	Fast food restaurants, coffee shops
		5462	Baked goods, pastries
		5441	Confectionery shops
		5811	Provision suppliers
		5812***	Cafes, restaurants
		5813	Bars, discos, nightclubs, and taverns
Food Delivery	5%	5812**** 5814****	Delivery of ready-made meals by courier from restaurants and cafes with payment for the order online (e-com purchase)
Taxi****	7%	4121	Passenger transportation services in cars and taxi services.
		4784	Retail outlets that collect payments corresponding to tolls for travel on roads, highways, and bridges.
Cinema and Online Music ****	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 – multi-category
Education	5%	8211	Services of preschool/school organizations
		8220	College and university services
		8241	Correspondence school services
		8244	Services of educational institutions: business and referencing
		8249	Vocational school services
		8299	Services of educational institutions: schools and education

** The purchase category preset by the Bank applies to all Levels

*** Except for payments for purchases in these MCCs made online (e-com purchases)

**** Except for purchases in these MCCs made via a POS payment terminal (non-e-com purchases)

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

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:

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		
	Locker at the base station "Shymbulak"		For renting lockers
	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
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.

«Description of the Bonus Accrual Service ‘Thank You for Being with Us»

Customers are awarded a loyalty bonus for making cashless payments in case of technical failures in the Bank’s systems during transactions.

Table 6

«Thank You for Being with Us»	2 000 bonuses

Description of the Bonus Accrual Service ‘Holiday Calendar’

Customers are awarded a loyalty bonus for making cashless payments during holidays indicated in Table 7.

Table 7

«Holiday Calendar»	x2 bonus points for specific categories on the holiday dates listed in Table 1

**** Holiday Calendar:***

Holday	Day	Category
New Year	January 1–2	Clothing and Footwear, Online Marketplaces
International Women’s Day	March 8	Cafes & Restaurants, Beauty Salons & Cosmetics, Fitness & SPA
Nauryz	March 21-23	Supermarkets, Travel
Unity Day of the People of Kazakhstan	May 1	Cafes & Restaurants, Food Delivery
Defender of the Fatherland Day	May 7	Furniture & Home Appliances, Online Marketplaces
Victory Day	May 9	Supermarkets
Capital City Day	July 6	Cafes & Restaurants, Food Delivery

Valentine’s Day	February 14	Cafes & Restaurants, Beauty Salons & Cosmetics
Almaty Marathon (organized by the Corporate Fund “The Courage to Be the First”)	Floating date	Fitness & SPA, Clothing & Footwear
Knowledge Day	September 1	Education, Children’s Goods