

Purchase categories and their description

Category	Bonus	MCC	Description
Jusan Shop**	up to 25% *		Online shop with home delivery. Food, household goods, technology and more
Insurance**	25%		Payment for the insurance policy via the Mobile App (Compulsory Civil Liability Insurance of Vehicle Owners)
Jusan Mobile**	15%		Recharging Jusan Mobile number
Jusan QR**	0,5%		Paying for purchases using the QR Scanner Mobile App via Jusan Tole terminals
Tickets and events	4%		Paying for purchases in the Mobile App under "Tickets and events"
Supermarkets** (for cardholders of the Bank's payroll projects)	5%	5411	Grocery shops, supermarkets, department stores:
Cafes and restaurants	5%	5814	Fast Food restaurants, coffee shops, food delivery services
		5462	Baked, baked goods
		5441	Candy shops
		5811	Caterers
		5812	Cafes, restaurants
		5813	Bars, discotheques, nightclubs and taverns
Clothing and shoes	5%	5691	Men's and women's clothing and accessories shops
		5681	Manufacturing and selling fur garments
		5621	Women's clothing shops
		5137	Men's, women's, children's and commercial clothing
		5611	Men's clothing and accessory shops
		5641	Children's clothing and accessory shops
		5651	Clothing shops for the whole family
		5631	Accessories and clothing for women
		5655	Sportswear, riding clothes and motorbike clothing
		5661	Shoe shops
		5941	Sporting goods and clothing shops
Taxi	5%	4121	Passenger transport services in cars and taxi services.
		4784	Trading posts that collect tolls corresponding to tolls on roads, highways and bridges.
Beauty salons, Cosmetics	7%	5977	Perfume shops
		7230	Beauty salons and hairdressing salons
		7298	Health salons (personal or therapeutic services: facials, massages, mud baths, herbal wraps, tanning treatments, hot tubs, steam baths)

** The Bank's preset Purchase Category applies to all Levels

* The amount of the Bonus is set as set out in Annex 2 to the Rules and is indicated in the Jusan Shop at the time of purchase of the product/service

Film 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.
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, riding clubs
		7911	Dance halls, studios and schools
		7297	Therapeutic reception centers that offer massage services. Some may also provide personalized treatments such as facials 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 appliances (other than electrical equipment)
Gaming services	10%	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 elsewhere classified)
		8021	Dentists and orthodontists
		8031	Osteopaths
		8041	Chiropractors
		8042	Optometrists and ophthalmologists
		8049	Orthopaedists
		8050	Nursing and care services, care homes, hospices and other long-term care facilities
		8062	Hospitals
		8071	Medical and dental laboratories
		8099	Medical services and health professionals (not elsewhere classified).
Travel	5%	3000-3350	Airlines, airlines
		4511	Airlines, airlines - nowhere else classified
		4722	Travel agencies and tour organizers.
			Payment via Mobile App

Bonus **is not credited** 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 bank or cash desk	
Money transfers, crediting of money	4829 Money transfer	0%
	6531 Payment for services - money transfers	

	6532 Payment transaction - financial establishment	
	6533 Payment transaction – seller	
	6534 Money transfer - financial facility	
	6536 Transferring money from card to card within the country	
	6537 Transferring money from card to card between countries	
	6538 Card-to-card money transfers - debit	
	6540 Replenishment of non-banking pre-paid cards, invoices	
Transactions to pay for trade purchases or services provided by financial institutions	6012 Financial institutions - trade and services	0%
Customs fees	9399 Government services	0%
Payment of bets and wagers, purchase of casino chips, foreign currency, precious metals and securities; Payment of financial transactions with stocks, pawnshops	7995 Casinos and gambling	0%
	6050 Quasi-cash - Financial institutions	
	5094 Precious stones and metals, watches and jewellery	
	6051 Quasi-cash - Non-financial institutions	
	6211 Securities brokerage services	
	6529 Prepaid card replenishment	
	6530 Prepaid card replenishment	
	9223 Payments on pledges and bonds	
	9754 Bookmaking services	
	7800 State Lotteries (USA)	
	5933 Pawnshops	
Transactions for mobile phone, internet and pay TV services	4812 Telecommunication equipment	0%
	4813 Telecom outlets offering single local and long distance telephone calls	
	4815 Masterphone telephone services	
	4814 Telecommunication services	
	4816 Computer networks, information services	
	4821 Telegraph services	
	4899 Cable, satellite and other pay TV and radio services	
	7372 Programming, data processing	
Payment for insurance services	5960 Direct marketing - insurance services	0%
	6300 Insurance company services	
Others	7399 Business services	0%
	7276 Tax preparation service	
	7311 Advertising services	
	6399 Insurance	
	6535 Financial services	
	7299 Miscellaneous services	

Government services (including tax payments)	8999 Services not specified elsewhere	0%
	9402 Postal services	
	9211 Court payments	
	9222 Penalties	
	9223 Payments on pledges and bonds	
Utility bills	9311 Taxes	0%
	4900 Utility payments	
Car and truck maintenance	5511 Sales, service, repair, spare parts and leasing	0%
	5521 Sale of cars and trucks (used vehicles only)	

Maximum amount of Bonuses per client regardless of the number of payment cards, including other card products:

- not more than 35,000 (thirty-five thousand) Bonuses per month for individual clients who do not belong to the Private Banking segment;

- not more than 50,000 (fifty thousand) Bonuses per month for Private Banking individual clients.

Maximum amount of Bonuses credited per transaction - not more than 10,000 Bonuses.

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

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

Name	MCC	Rate
Education	8211 - Pre-school/school services	0,5%
	8220 - College, university services	
	8241 - correspondence school services	
	8244 - services of educational institutions: business and referral agencies	
	8249 - vocational schools	
	8299 - services of educational institutions: schools and education	
Miscellaneous	6513 - real estate agency services	0,5%
	7523 - car parking fees	
	5300 - wholesalers (outlets with a wide range of goods in bulk).	
	8398 - charities	
Agriculture	0763 - agricultural cooperative societies	0,5%
	0780 - landscape and garden shops	
	4225 - public warehousing	

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