

BONUS AWARDING FEATURES AND EXCEPTIONS BONESES

ARE NOT AWARDED:

Bonuses are not awarded for the following payments:

- payments in Halyk Super App
- MCC 4812 “Telecommunication equipment, including sale of telephones” at Kcell JSC; MCC 4814 (Telecommunication services) at physical POS terminals any transfer transactions
- payments on insurance services, except for payments on insurance services of Halyk Insurance Company Subsidiary of Halyk Bank JSC
- deposit replenishment/withdrawal
- payment of rent, in case of repayment of obligations to the state
- loans, microloans, repayment of debts on obligations to the Bank, other Banks and organizations engaged in certain types of banking operations and microfinance activities
- payment of taxes and fines
- replenishment of electronic wallets
- payments and purchases on sites and in POS terminals of casinos, online casinos, betting organizations, sweepstakes, lotteries, online gambling, pawnshops
- bonus payment
- payments by prepaid payment cards
- payments by corporate payment cards
- payments by payment cards issued to current special accounts
- customs payments
- payments for foreign transactions, including payments on foreign websites
- payments under Halyk instalment program
- payments for foreign transactions, including payments on foreign websites
- payments under Halyk instalment program
- Sinooil fuel card replenishment at Sinooil cashless sales outlets (offices)

Annex No.1

BONUSES ARE NOT AWARDED IN HALYK NETWORK AND IN THE NETWORK OF OTHER BANKS OF THE REPUBLIC OF KAZAKHSTAN UNDER THE FOLLOWING CATEGORIES AND MCC*:

MCC_CODE	Category
4829	Money transfers
5960	Direct marketing, insurance services ¹
6010	Financial institutions, manual cash withdrawal
6011	Financial institutions, automatic cash withdrawal
6012	Financial institutions - trade and services
6051	Non-financial institutions - foreign currency, money transfers (non-transferable), travelers cheques, quasicash
6211	Securities - Brokers/Dealers
6300	Insurance sales ¹ , guaranteed placement, premiums
8398	Charitable and public service organizations
8651	Political organizations
8661	Religious organizations
9211	Court payments, including alimony and child support
9222	Fines
9223	Pledge and payment obligations
9311	Tax payments
9399	Government services not previously classified elsewhere (repayment of debts to the state, Zhilstroysberbank)
7995	Gambling transactions
6536	Money transfers

¹ except for payments for insurance services of Halyk Insurance Company Joint Stock Company Subsidiary of Halyk Bank

6537	Money transfers
6540	Electronic wallets replenishment
7994	Video game galleries/institutions (online games)
7993	Video game supplies (online games)
5933	Pawnshops
6538	Money transfers
8641	Associations - civic, social and fraternal
8675	Automobile associations
8699	Organizations. Memberships not previously classified elsewhere
8999	Professional services - not elsewhere classified
5818	Internet gaming
4784	Government Services. Road and bridge charges and duties
9405	Government Services. Intragovernmental Procurement -Government only
6532	Microloans. Financial services. Pawnshops. Payment terminals
5816	Internet gaming
6513	Professional Services. Estate agents and managers - property rental
8111	Professional Services. Lawyers, legal services
1799	Professional Services. Contract services - not elsewhere classified
1520	Professional Services. General contractors - residential and commercial construction
5072	Professional Services. Equipment and related materials for technical support.
4411	Professional Services. Cruise lines
7012	Professional Services. Timeshare
0763	Professional services. Agricultural co-operative societies
4225	Professional Services. Warehousing for public use - agricultural products, refrigerated products, storage of household goods
4468	Professional Services. Marinas, maintenance and supply of marinas
0780	Professional Services. Landscaping and gardening shops
1750	Professional Services. Carpentry contractors
1771	Professional Services. Concrete contractors
7033	Professional Services. Camping and trailer parks
1740	Professional Services. Insulation, mosaics, plastering, masonry, tiling, tile work.
1761	Professional Services. Roofing and siding contractors
5960	Professional Services. Direct marketing - insurance services
7276	Professional Services. Tax preparation services
6050	Quasi-cash - for financial institutions
6529	MasterCard account replenishment - for financial institutions
6530	MasterCard account replenishment - for retail outlets
6531	Payment of services - Money transfers
6533	Payment transaction - for retail outlets
6534	Money transfer - for financial institutions
6539	Financing transaction (except MoneySend)
4816	Computer and information network services

**MCC (Merchant Category Code) - is a 4-digit number that classifies the type of activity of a retail outlet in a bank card payment transaction in a merchant during the electronic transmission of information within a transaction for goods or services provided.*

Annex No.2

BONUSES ARE NOT AWARDED ON PAYMENT OF MERCHANT SERVICES UNDER THE FOLLOWING CCEA* CATEGORIES:

CCEA	Category
1410	Breeding of dairy cattle
1420	Breeding of other cattle and buffaloes
1450	Breeding of sheep and goats
1490	Breeding of other animals
4120	Construction of residential and non-residential buildings
9499	Activities of other public organizations not included in other groupings
10130	Manufacture of meat and poultry products
10850	Manufacture of prepared food products
10910	Manufacture of prepared feed for farm animals

26200	Manufacture of computers and peripheral equipment
30200	Manufacture of railway locomotives and rolling stock
41201	Construction of residential buildings
41202	Construction of non-residential buildings, except for stationary trade facilities of categories 1, 2
42111	Construction of roads and motorways
43211	Electrical installation works for laying telecommunication, computer and television networks
43993	Construction equipment rental with operator
46510	Wholesale of computers, computer peripheral equipment and software

49314	Metro transport
52219	Other auxiliary activities of land transport
55200	Provision of accommodation for weekends and other short-term stays
58210	Computer games publishing
62011	Software development
63111	Hosting of applications and related activities
64110	National bank activities
64191	Activities of banks, except for a bank that is a national development institution and its subsidiary leasing organization
64192	Savings bank activities
64193	Activities of a bank that is a national development institution and its subsidiary leasing organization
64199	Monetary intermediation of other financial institutions
64911	Financial leasing, except financial leasing of medical equipment and machinery
64921	Pawnshop activities
64922	Special funds for financial support of private business entities
64929	Other types of lending, not included in other groupings
64992	Other financial services, financing in various sectors of economy, investment activities
64999	Other types of financial services, except insurance and pension provision, not included in other groupings
65111	Public life insurance
65112	Non-public life insurance
65121	Public damage insurance
65122	Non-public damage insurance
65200	Reinsurance
66112	Financial market management activities
66121	Brokerage and dealing activities related to asset management of the National Fund, gold and foreign exchange assets of the National Bank, pension assets
66122	Brokerage activities in securities and commodities transactions, except for activities related to asset management of the National Fund, gold and foreign exchange assets of the National Bank, and pension assets
66190	Other auxiliary activities in the financial services sector, except for insurance and pension assets
66210	Insurance risk and loss assessment
66220	Insurance agents and brokers
66290	Other auxiliary insurance and pension activities
66301	Activity on asset management of the National Fund, gold and foreign currency assets of the National Bank, pension assets
68101	Purchase and sale of apartment and residential buildings (mansions)
68102	Purchase and sale of other real estate
68201	Rent and management of own real estate
68202	Rent (sub rent) and operation of rented property
68203	Rent and operation of trade market
68311	Intermediary services in the sale and lease of industrial and technical real property
68312	Intermediary services in sale and lease of housing and other real estate for non-production purposes
68321	Property management for a fee or on a contractual basis
69101	Lawyer activity
69109	Other legal activities
69203	Consulting in the field of taxation
69204	Insolvency and debt collection activities
69205	Accounting, tax accounting and treasury activities for a national management holding company
70101	Activities of parent companies related to the implementation of the state policy of industrial and innovative development
70210	Relationship and public relations activities

71112	Activities in the field of architecture, except for nuclear industry and nuclear power facilities
77111	Rent of cars and light motor vehicles
77290	Renting and leasing of other personal consumption and household goods
77321	Rent of construction machinery and equipment
77391	Rent of other machinery, equipment and tangible assets not included in other groupings
78200	Temporary employment agencies
82912	Collection agencies and credit bureaus activities, except for governmental ones
84112	Regional government activities
84115	Activities related to taxation
84130	Regulating and promoting the efficient conduct of economic activities
84230	Justice and judicial activities
84300	Activities in the field of compulsory social insurance
87900	Other social services with accommodation provision
88990	Other social services without accommodation, not included in other groupings
92000	Gambling and betting activities
94120	Professional public organizations
94200	Trade unions activities
94910	Activities of religious organizations
94920	Political organizations
94990	Other public organizations not included in other groupings
96090	Other services, not included in other groupings
99000	Activities of extraterritorial organizations and bodies

* CCEA - Common Classifier of Economic Activity