Annex 2
to minutes to the meeting of the Management Board
of Halyk Bank JSC by absent voting
No.225 dated 16 March 2022

CARD USING RULES

1. Glossary

1.1. Authorization – permission of the Bank to make a payment using the Card.

1.2. Credit Limit Cancellation – zeroing Credit Limit on Account.

1.3. ATM – an electronic mechanical device that allows the Cardholder to receive cash and use other services of the Bank using a payment card.

1.4. Banking Day – a day on which the Bank is open for business from 9:00 am to 04:00 pm local time, and corresponds to days, except Saturdays, Sundays and public holidays of the Republic of Kazakhstan.

1.5. Bank loan (the "Loan") – the amount of money actually used by the Borrower from the Credit Limit for Card transactions on terms of maturity, interest payment, repayment.

1.6. Banking cash-in machine (the "Cash-In") – electronic mechanical self-service machine designed for automatic cash acceptance installed on ATMs / kiosks.

1.7. Contactless Card – a payment Card enabling the Cardholder to make payments in a contactless manner through the use of wireless technology that does not require physical contact between the card and electronic payment terminals or other devices at the time of transaction.

1.8. Card blocking – a complete or partial prohibition of card transactions on Account using the Card. When blocking the Card, Account credit and (or) debit card transactions with the blocked Card use are temporarily suspended, in whole or in part.

1.9. Bonus – funds of the Cardholder received thereby from a merchant as a result of granting a deferred discount.

1.10. Bonus Club – GO!Bonus Bonus Club, a Bank product, which unites merchants and allows servicing the Cardholders of the Bank on terms and conditions set forth in the Bonus Club Rules.

1.11. Payment – wages, vacation pay, compensation for unused vacation, qualification allowances, current bonuses, lump-sum compensation for the performance of critical tasks and anniversaries or holidays, social benefits (pension, disability, to improve housing conditions, for urgent needs, education, insurance, medical care, to pay for kindergarten services, physical rehabilitation program, travel expenses, allowances, extra payment for years of service, payment of temporary disability, environmental benefits (Semey, the Aral Sea), etc.), financial aid (diseases, death of any member of the family, accident, natural disaster, etc.), stimulating and compensating payments (for example, for work on public holidays or weekends), and others.

1.12. Card issue – operation involving the issue and delivery of the Card to the Cardholder on the basis of the relevant accession agreement.

1.13. Basic/extra card/package annual service – providing access to the Account through the basic/extra card, which is paid by the Customer in accordance with the Bank tariffs.

1.14. Debit Card – a Card enabling the Cardholder to make Card transactions within the limit of Cardholder's own money kept on the Account. Debit card may also enable the holder to make payments within the limits of the loan provided by the Bank.

1.15. Cardholder or Holder – a person entitled to use the Card in accordance with accession agreement on card issue and maintenance. Cardholder, being the Account owner, is the Customer.

1.16. Trusted number – personal mobile number of the Customer that used for sending passwords to make transactions in Online banking and when the Customer visits the Bank, 3D Secure codes, SMS notifications, etc., requiring a higher level of security.

1.17. Loan Agreement – agreement in a prescribed form entered into between the Bank and the Customer and governing the terms and conditions of the Loan.

1.18. Issue Agreement – agreement in a prescribed form entered into between the Bank and the Customer and governing Account opening and maintenance, Card Issue, Credit Limit setting in the event of Credit Card Issue, and governing Account opening and maintenance, Card Issue and Loan issue.

1.19. Additional statement – a statement of Account generated by the Bank at the Customer's request for a period longer than the last two calendar months. Additional statement shall be provided on a paid basis in accordance with the Bank Tariffs.

1.20. Extra Card – Bank's Payment Card issued in addition to the basic Card linked to the Account in the name of the Customer or other persons (members of the Customer's family and others). The Customer is entitled to set a limit on the type of Card Transactions and the maximum amount available on the extra Card for a certain period of time. The extra Card validity may not exceed the validity of the basic Card.

1.21. Borrower – a Customer who has obtained a Loan with the Bank.

1.22. Customer's Request – a set of data generated by the Cardholder via ATMs, kiosks, Cash-In, or other electronic and mechanical devices designed for automatic transactions using the Card and PIN code. The Customer's Request is sent to the Bank for the purpose to:

- make transactions on the Account;
- make payments and money transfers using Cards;
- carry out registration to obtain services;
- give notification of all transactions, authorization requests, providing information on available debit limit on the Card;
- issue to the Customer statements of the Account (last 10 transactions);
- block the Card by the Customer;
- receive information messages from the Bank;
- other transactions.

1.23. Application – application in the prescribed form completed and submitted by the Customer to the Bank for the Card Issue:

- "Application form for Extra Payment Card Issue";
- "Application form for Payment Card Issue";

1.24. Card – any Payment Card (Debit or Credit, Basic or Extra) or Chip Card (debit or credit, Basic or Additional), or Digital Card, or Instant Card, or a tokenized version of the Card stored on a mobile device and allowing to perform contactless payment operations using NFC technology.

1.25. Instant Card – Debit Card issued by the Bank with the assigned number and the period of validity (prior to submission of the Card Application to the Bank) without the personification to the customer on the day of the Card Application.

1.26. Card transaction – a payment service involving the payment for goods and services from the Card Account, including payment of customs duties, transfer of funds from the Card Account, crediting funds to the Card Account, cash withdrawal from the Card Account, issue/reissue of a primary/extra card, providing a Card Account statement, setting/changing/canceling the PIN code and resetting the PIN code counter for the card, blocking/unblocking the card, technical support for payment card transactions (maintaining the Card Account/card: opening/closing/maintaining the Card Account/annual maintenance), including collection, processing, and storage of data, authentication of payment participants, and sending information to settlement participants, and other transactions determined by the Bank on its terms and conditions and performed using the Card Account/card. However, repayment of a loan to a current account shall not be considered a card transaction.

1.27. Code word – a secret word that the holder of the basic/extra card tells the manager when applying for card issue/extra card issue, applying for making changes to the database (when the code word is changed). The code word is necessary for identification of the payment cardholder in case of its oral application to the Contact Center of the Bank by phone or contacting the Bank via Video Call service.

1.28. Contact Center – call and video call center, service of processing electronic and written applications of existing and potential customers of the Bank.

1.29. Credit Card – Payment Card that enables its Holder to carry out Card transactions up to the amount of the Credit Limit.

1.30. Credit Limit – the amount of the credit line granted to the Borrower by the Bank for Card transactions in addition, in excess of the remainder of the borrower's own money kept on the Account, on the basis of the corresponding agreement.

1.30-1. International economic sanctions - coercive measures of political, diplomatic or economic nature imposed by an international organization, the government of a foreign state or an authorized state body of a foreign state and providing for a partial or complete ban on trade, financial and other transactions/payments/transfers with individuals or legal entities, the state/territory and/or its residents in respect of which sanctions have been imposed.

1.31. Chip Card – Payment card with integrated circuit, which is used to perform Card transactions, as well as to provide necessary information to the Cardholder. Chip Card is divided into Debit or Credit, Basic and Additional Card.

1.32. Halyk Mobile Application (the “Online banking”) – the Bank’s software to be installed on a mobile phone and/or tablet and/or other device that supports the installation of the Bank’s software, and allowing the Customer to make banking transactions.

1.33. Multicurrency card – Debit Card, which provides access to Accounts in different currencies. When the Multicurrency card is issued, depending on the service package, 3 or 5 Accounts are opened, and the opening of the Account in tenge is mandatory.

1.34. Dormant Account – status assigned by the Bank to Account, regardless of the balance amount thereon, if within 12 months of the last debit transaction, neither Customer or his/her legal representatives, nor the Cardholder has made any transaction in the Account according to clause 16.5 hereof.

1.34-1. NPC is National Payment Corporation of the National Bank of the Republic of Kazakhstan Joint Stock Company.

1.34-2. NPC QR is a QR code payment service provided by the National Payment Corporation of the Republic of Kazakhstan, allowing customers to make payments and transfers via Halyk Bank mobile application. Scanning a QR code in Halyk mobile application and/or in Partner's Mobile application via Halyk Widget SDK constitutes an instruction from the Customer to make a payment and (or) transfer.

1.35. Overdraft – the amount of money spent in excess of the amount of money kept in the Customer’s Account and the Credit Limit (if any) and not paid by the Customer in time set by the Bank.

1.36. Organization – a legal entity, a person, who is engaged in entrepreneurial activities without the formation of a legal entity, the Customer’s employer under an employment contract entering into Banking Service Agreement.

1.37. Basic Card – Payment Card issued to Account in the name of account holder. A single Account can be tied with several basic cards, the number of cards is limited to the Bank tariffs.

1.38. Card Reissue – issue of a new card to the Account, instead of the old/lost one.

1.39. PIN (Personal Identification Number) – a secret code assigned to the card and designed to identify the Cardholder (except Digital Card Holder). PIN code consists of four (4) characters. At the same time, for the servicing of UnionPay International payment cards in ATMs of other banks abroad, when requesting a 6-digit PIN, it is necessary to enter the PIN code in the following way: “4-digit PIN-code” + “00”.

1.40. PIN envelope - a special sealed envelope issued to the Cardholder upon Card receipt (except digital card) and containing the PIN number (PIN number can be printed twice). The card can be issued without printed PIN envelope, in which case PIN is set by the Customer through ATM/Online banking.

1.41. Payment Card or Card – an electronic payment facility that contains information allowing its Holder to make payments and (or) transfer money or receive cash, or to exchange currencies and other transactions determined by the Bank through electronic terminals or other communication channels. The Payment Card can be debit or credit, basic or extra, or a tokenized version of the Card, stored on the mobile device and allowing to perform contactless payment transactions using NFC technology.

1.42. Bonus Club Rules - Bonus Club Rules GO!Bonus are available on the Bank’s website, determining the procedure for charging, spending, writing off and restoring Bonuses, including on the basis of marketing campaigns conducted by the Bank and its partner. Customers become members of the Bonus Club by joining the Issue Agreement and accepting the Bonus Club Rules.

1.43. Merchant – a legal entity or a person engaged in entrepreneurial activity without establishing a legal entity, accepting Cards for non-cash payment for the payment of the delivered goods and/or services.

1.44. Bank Processing Center – software and hardware solution that provides collection, processing and transmission of information generated in the production of payments using cards, as well as performs other functions stipulated by the agreements with participants of Payment Card System.

1.44-1. Payment card details – information contained on the payment card and/or stored in the issuer’s information system, including the card number, expiry date, and payment card system name, which allows establishing the ownership of the payment card by its holder and/or issuer and payment card system.

1.44-2. Self-employed - individuals (who are not individual entrepreneurs) - citizens of the Republic of Kazakhstan, kandas, who do not employ workers and carry out types of activities for which the use of a special tax regime for self-employed is permitted.

1.45. Self-Service – procedure, in which the Cardholder gets the Bank's services on his/her own through ATMs, kiosks, Cash-In, mobile communications or other electronic mechanical devices.

1.46. Alert – Messages from international payment card systems Visa International, MasterCard Worldwide, UnionPay International and American Express that fraudsters disclosed card details (Card number, expiration date and other data, in some cases, PIN code).

1.47. "Deep Blue" System – a system for determining the authenticity of output forms and for automatic decisions on electronic applications.

1.48. Deleted.

1.49. Payment Card System - a set of software and hardware tools, documentation, organizational and technical measures to ensure payment using Cards in accordance with the internal rules of the payment card system. According to the se Card Using Rules (the "Rules"), Payment Card systems are international payment systems Visa International, MasterCard Worldwide, UnionPay International and American Express.

1.50. Slip – Merchant's or Acquirer's payment document in a prescribed triplicate form. It is used during the Card transaction made in voice authorization mode. Slip shall be signed by the Cardholder and Merchant's cashier.

1.51. Skimming – type of fraud with payment cards using different types of devices such as skimmer (Skimming - withdrawal), which read information from the magnetic tape and PIN entry.

1.52. Special Benefit Account – a special Account opened by the Bank to the Customer to credit benefits paid from the state budget, and (or) social payments from the State Social Insurance Fund.

1.53. Alimony Payment Account – a special Current Account in the card database opened by the Bank for the Customer for crediting alimony payments (money for the support of minor and disabled adult children).

1.54. Tariffs – tariffs for services provided by the Bank on the Cards, effective on the date of payment of compensation approved by the authorized body of the Bank.

1.55. Current Account in the card database (the "Account") – the bank account opened by the Bank to the Customer on the basis of an application to perform operations associated with:

- ensuring the availability and use of the Customer's money by the bank;
- receiving (crediting) of money in favor of the Customer;
- execution of the Customer's instruction to transfer money to third parties using the Card in the manner provided for in the Issue Agreement;
- execution of third party instructions to withdraw the Customer's money on the grounds provided by the laws of the Republic of Kazakhstan and/or the Issue Agreement, including payment for the Bank's services;
- receipt from the Customer and issuing cash to him/her in the manner and under the conditions provided for by the laws of the Republic of Kazakhstan and/or Issue Agreement;
- providing, at Customer's request, with information on the amount of Customer's money on the Account and the transactions carried out in the manner and terms provided in the Issue Agreement, the Rules;
- provide other banking services to the Customer stipulated by the Issue Agreement, the Rules, and the legislation of the Republic of Kazakhstan.

1.55-1. Token is a means of identification of the card number, which is transmitted to UnionPay International payment system for the purpose of making a payment using QR code;

1.56. Branch office/self-service area – geographically isolated complex of several self-service devices designed for automatic cash acceptance/ withdrawal, issue of information on Bank accounts, non-cash payments and other bank services using Payment Card;

1.57. SMS Password Delivery Service - system for sending SMS with one-time passwords used as proof of the financial transactions in Online banking.

1.58. Deleted

1.59. Online banking - an electronic system controlled by the Bank for the Customer to send instructions for card and other transactions via bank kiosks, computer networks, telephone and/or mobile networks, used for making payments and money transfers, as well as performing other transactions on the terms and in accordance with the procedure determined by the Bank. Access to Online banking is provided to individuals in Halyk mobile app and in the Partner's Mobile app via Halyk Widget SDK.

1.60. Digital Card – a payment card without a plastic carrier allowing its Holder to pay for goods and services online or via postal telephone orders. In case a digital card is tokenized, it is possible to make payments through a smartphone at POS terminals. The digital card can be opened via Online banking without the Card being issued.

1.61. Acquirer – any organization carrying out certain types of banking operations, or a bank, which under the terms of the contract with the Merchant and / or the terms of any payment document drawn up by the Merchant for the payment using Cards have to take the money received in favor of the Merchant and / or perform other actions stipulated under the contract with the Merchant. Acquirer is also a bank, performing cash withdrawal using the Card.

1.62. Issuer – any bank issuing Cards.

1.63. Cashback – return by the Bank of a part of the purchase amount from the Bank to the main account of the Customer's own money account;

1.63-1. Click to Pay is an analogue of contactless payment for online shopping. By clicking the Click to Pay icon when placing an order in an online store, you do not need to enter the card details manually; you can select the card from a list, and the card data will be loaded automatically and securely protected.

1.64. CVV2 code or CVC2 code (CVV2) – abbreviation from "Card Verification Value 2", "CVC2" – "Card Validation Code 2) - an identification three-digit code assigned to the Card (CVV2 code - for Visa cards, CVC2 code - for MasterCard cards), designed for identification of the Cardholder when paying for Internet products and services. CVV2 code or CVC2 code is applied to the surface of the Card. For digital card that is open through Online banking, CVV2 code or CVC2 code and card expiration information is indicated in Halyk Mobile App and/or Partner's Mobile App via Halyk Widget SDK.

1.64-1. FATF - Financial Action Task Force on Money Laundering. An intergovernmental organization that develops global standards for anti-money laundering and combating the financing of terrorism (AML/CFT) and assesses the compliance of national AML/CFT systems with these standards.

1.64-2. Face Pay - a payment system using facial recognition, which is one of the elements of protective actions against unauthorized payments and (or) transfers

1.65. OTP – a unique combination of digits valid for one authentication session, which is sent by the Bank to the customer's trusted number and used thereby to confirm the transaction, and is equivalent to the signature of the customer.

1.66. POS-terminal (POS - abbreviation from "Point of sale") - any electronic machine used for automatic authorization and execution of payment transaction documents.

1.67. Push notifications are short pop up notifications of transactions on the card / Account, which appear on the mobile phone screen of the users of Halyk App and/or Partner's Mobile App via Halyk Widget SDK– Cardholders.

1.68. QR Code – a payment instrument in the form of a two-dimensional image containing the details for non-cash payments and (or) money transfers. Scanning of QR code in Halyk App and/or Partner's Mobile App via Halyk Widget SDK shall represent the Customer's instruction to make the payment and (or) transfer.

1.69. SMS message – text message sent from the Customer's mobile phone to the Bank or by the Bank to the Customer's mobile phone.

1.70. 3D Secure (Visa International solution)/ Secure Code (MasterCard International solution / Authentication Mode by UPI (UnionPay International solution) – solution developed by Visa International and MasterCard Worldwide international, Union Pay International payment systems for the further identification of the cardholder by entering the password in the process of on-line card transactions via the Internet in order to reduce the risk of unauthorized card transactions and ensure the security of card transactions over the Internet. 3D Secure / Secure Code/Authentication Mode by UPI can be static (set by the cardholder on his/her own all the time using a card) or dynamic (generated by the Bank and sent by SMS message during each operation on the Internet). 3D Secure / Secure Code/Authentication Mode by UPI Installation Guide is located on the Bank's website. 3D Secure / Secure Code must be kept in secrecy by the Customer at all times using a Card. Provision of the generation code for connection of the dynamic 3D Secure service is carried out upon the oral application of the Customer to the Bank's Contact Center.

1.71. Video Call service - is a service that allows the Bank to provide servicing of its Customers and banking services electronically without visiting the Bank, via video conference. A Video Call is made by Customers via a widget available at the Bank's website at the following e-mail address: www.halykbank.kz.

1.72. Partner's Mobile App - Partner's software installed on a mobile phone and/or tablet computer and/or other device integrated with the Bank's Services via Halyk Widget SDK.

1.73. Bank's Service(s) - a set of telecommunication means, digital and information technologies, software and equipment enabling the Bank's services to be provided using the Partner's Mobile App via Halyk Widget SDK;

1.74. Halyk Widget SDK - the Bank's software enabling integration of the Services with the Partner's Mobile App;

1.75. Prepaid card - a payment card enabling its holder to make payments and (or) transfer money and (or) receive cash within the amount of money pre-paid by its initial holder and recorded on the issuer's consolidated account.

1.76. Partner - a company that has entered into a cooperation agreement with the Bank, under which the Services interact with the Partner's Mobile App via Halyk Widget SDK and/or addendum to the merchant acquiring accession agreement and/or addendum to the Internet acquiring accession agreement “On the procedure of servicing the Bank's customers within the loyalty program”, including the Company or an international company that has entered into a mutual cooperation agreement with the Bank within the loyalty program. The current list of Bonus Club Partners is posted on the website halykbank.kz;

2. General Provisions

2.1. The Card is the property of the Bank. The Card is valid until the end of the month and year indicated thereon. Card transactions are not made with expired Cards and the Cards, which are not valid yet.

2.2. The Card using procedure and conditions shall be governed by the laws of the Republic of Kazakhstan, the Card Issue Agreement, Rules of general terms of the Bank’s operations, operating rules of international payment systems Visa International, MasterCard Worldwide, UnionPay International, American Express and Diners Club International and the Bank’s internal regulations, including the present Rules.

2.3. The Bank reserves the unconditional and undeniable right to refuse the Card transaction, which contradicts the requirements of the legislation of Kazakhstan as provided by these Rules, Card Issue Agreement, and operating rules of international payment systems Visa International, MasterCard Worldwide, UnionPay International, American Express and Diners Club International.

2.4. The Customer must keep the Card and take action against its loss or theft. The Card loss or theft (if the Customer does not take the appropriate actions against the Card loss or theft) may be considered by the Bank as a violation by the Customer of the terms of the Card Issue Agreement (except as the other special procedure is provided, and the Customer is guided thereby).

2.5. The Bank will not make interest accrual on the balance of the Account.

2.6. Card transactions in the Internet are possible solely with the Card connected to 3D Secure/Secure Code/Authentication Mode by UPI technologies.

3. Card Issue and Storage

3.1. The Bank issues the Card immediately to the Holder or his/her representative or proxy acting on the basis of the notarized power of attorney given by the Cardholder, the responsible person of the Organization. Upon receipt, the Cardholder shall put the signature in a special field on the reverse side of the Card.

3.2. The Card transfer to other persons for use, pledge or trust management is prohibited. The Card presented by unauthorized person shall be subject to withdrawal.

3.3. The reverse side of the Card (except Virtual Card) contains magnetic stripe with encoded information. The following adverse factors are prohibited: electromagnetic fields (near display, magnetized or objects containing magnets, such as keys, magnetic locks on bags), mechanical damage (scratches, contamination, overheating, for example, sunlight), etc., which can damage the records on the magnetic strip and make it impossible to perform Card transactions in automatic Authorization mode.

3.4. The face of Chip Card also contains integrated circuit (the “chip”) with encoded information. The chip is not exposed to electromagnetic fields and atmospheric influences.

4. PIN

4.1. When the Card is issued with PIN envelope printing, the Cardholder after the issue is given the Card together with a special sealed envelope with the PIN inserted therein. The Cardholder is recommended upon receipt to open envelope, memorize the PIN and immediately destroy the insert and the envelope.

The Card can be issued without PIN envelope print, in this case, upon receipt, the Cardholder shall send SMS request to the number 7111 for a Card temporary activation code. PIN can be set independently by the Cardholder through ATM/Online banking.

4.2. **Important!** PIN is not known to employees of the Bank and must be kept by the Cardholder as confidential (secret) information all the time through the Card use.

4.3. The Cardholder is instructed to follow certain rules to ensure PIN secrecy:

– if the Cardholder writes PIN elsewhere, the Card and the written PIN must be kept separately;

– The Cardholder must prevent anyone from spying a combination of PIN number on the keyboard of the electronic device.

4.4. When typing PIN, numbers on the displays of electronic devices are not specifically displayed, and replaced by a conventional sign. It is important not to make mistakes when typing the PIN. When you set the wrong PIN six times in a row (during any time period, while using one or different electronic devices), the limit of PIN dialing attempts ends, and the Card transaction will discontinue.

4.5. Card transactions performed in automatic Authorization mode and verifiable by PIN shall be considered by the Bank as completed by the Cardholder.

4.6. If the Cardholder has forgotten the PIN, the Card shall be handed over to the Bank for replacement, since Card transactions would be impossible in automatic Authorization mode.

5. Card Use

5.1. The Bank provides Card service, the smooth functioning of systems and electronic devices, over which it has direct control, and takes all possible measures to restore the service in the event of suspension for reasons beyond the Bank.

5.2. All Merchants are provided with logo pointers of card payment System to inform Cardholders on the Card service opportunities at the Merchant. During the Card transaction, the Cardholder must not lose sight of the payment process.

5.3. To carry out Card transactions, the Cardholder presents the Card to the cashier at the POS (Merchant or the Bank) or performs actions with self-service device on a self-service basis (except for the Digital Card).

5.4. QR code technology (Halyk QR) may be used for card transactions. Scanning a QR code in Halyk Mobile App and/or Partner's Mobile App via Halyk Widget SDK shall be the Customer's instruction to make a payment and (or) transfer.

5.5. The Card accepting cashier provides Authorization of Card transaction via the electronic terminal. The cashier puts the Card into the terminal reader, types in the amount of the transaction and offers the Cardholder to confirm the transaction by entering the PIN on a special keyboard. In case of payment with Contactless Card, the Card is not required to be put into the reader, the transaction is made by brief touch onto the terminal equipped with a contactless reader. The request goes to the Bank through communication channels. When the correct PIN is entered, and there is enough money in the Account, receipt confirmation shall be issued in duplicate. The cashier gives the cardholder one copy of receipt. The Cardholder checks correctness of information indicated in the check. Depending on accepted technology, the printed check may be signed by the Cardholder and the cashier.

If the Authorization is successful, the amount of the Card transaction is blocked on the Customer's Account. When the Bank receives/forms the payment document, the authorization amount is unblocked and debited from the Customer's Account. If the currency of the Card transaction is different from the currency of the Bank's settlements with the Payment Card System, the amount of Authorization and the amount of the payment document under one Card transaction may not be equal.

5.6. The cashier may demand that the Card bearer presents an ID document. In the absence of the document, the cashier may refuse to make the Card transaction

5.7. Entering the correct PIN and / or putting the signature of the Cardholder on slips and receipts shall mean the Cardholder's instruction to make debit Card transaction in the Account.

5.8. The cashier may hold the Card to clarify the circumstances under the terms of section 10 of these Rules.

5.9. Payment for goods and services using the Cards on the Internet or by telephone mail order shall be made in accordance with the procedures applicable at the Merchant. The Merchant may request the following information: Card number, Cardholder's name, CVV2 or CVC2, 3D Secure/Secure Code/Authentication Mode by UPI.

5.10. Multicurrency card use:

5.10.1. when replenishing the Card in cash or by cashless transfer, the Account is credited in the currency corresponding to the transaction currency. When depositing tenge, the crediting is made to the Account in tenge, when depositing US dollars or euros, the crediting is made, respectively, to the Account in US dollars or euro, etc. The money transfer between the Multicurrency Card accounts is carried out by through the transaction “Conversion” in ATMs of the Bank or via Online banking.

5.10.2. money is written-off on debit transaction for the entire amount of the transaction in the following way:

1) if the currency of the Card operation (transaction) coincides with the currency of one of the Multicurrency Card Accounts, the write-off is carried out from the Account in the currency corresponding to the transaction currency. In case of insufficient money on the Account in the transaction currency on the day of Authorization/processing of the payment document for transactions without Authorization, the missing amount is withdrawn from other Multicurrency Card Accounts by direct debiting. At the same time, the withdrawn insufficient amount is converted at the rate of non-cash purchase/sale of currency established by the Bank at the time of processing the payment document for transfer;

2) in the absence of a Multicurrency Card Account in the transaction currency, the money is debited from the Account the currency of which is the same as the currency of settlements with the Payment Card System, except the Card of Visa International system. For the Cards of Visa International system, if transaction currency is euro, Russian ruble or pound sterling of the United Kingdom, the money is always debited from the Account in tenge. If currency of the transaction does not correspond to any of the indicated currencies (euro, Russian ruble or pound sterling of the United Kingdom), the money is debited from the Account, the currency of which coincides with the currency of settlements with the Payment Card System;

3) in the event that the Multicurrency Card does not have an Account in the currency of settlements with the Payment Card System for the transaction, the money is debited on the Card transaction from the Account in tenge.

5.10.3. in case of insufficient money on the Account in the transaction currency, the missing amount is debited from other Accounts of Multicurrency Card by direct debiting in the following order:

1) for Cards of Visa International system:

when carrying out Card transaction in tenge, the missing amount is debited first of all from the Account in US dollars, and in case of insufficient amount of money on it - from the Account in euro, then from the Account in Pounds Sterling, lastly from the Account in Russian rubles;

when carrying out card transaction in foreign currency, the missing amount is debited first of all from the Account in tenge, and if the amount of money on it is not sufficient, the remaining amount - from the Account in US dollars, then from the Account in euro, then from the Account in pounds sterling of the United Kingdom, lastly from the Account in Russian rubles;

2) for cards of UnionPay International system:

when carrying out Card transaction in tenge, the missing amount is debited first of all from the Account in US dollars, and in case of insufficient amount of money on it, the remaining amount - from the Account in euro, then from the Account in Pounds Sterling of the United Kingdom, lastly from the Account in Chinese yuan;

when carrying out card transaction in foreign currency, the missing amount is debited first of all from the Account in tenge, and if the amount of money on it is not sufficient, the remaining amount - from the Account in US dollars, then from the Account in euro, then from the Account in pounds sterling of the United Kingdom, lastly from the Account in Chinese yuan.

6. Cash Withdrawal with Card

6.1. Cash withdrawal using the Card can be carried out at cash dispensers of the banks - members of the payment card System or at ATMs.

6.2. As a rule, cash is issued by the Card in the currency of the country of stay. In some countries, the frequency and the maximum amount of cash withdrawal by the Card may be restricted by law.

6.3. According to the rules of payment card System, cash dispensing points are not recommended to charge additional fee (not related to bank tariffs) from the Cardholder for cash withdrawal with the Card. The Bank is not responsible for this type of fee.

6.4. Cash withdrawal using the Card in cash dispensing points of the banks – members of the payment card System is made in an automatic Authorization mode. The Card transaction procedure is described above (section 5 of these Rules). When getting Authorization, the cashier fills out a slip or a receipt and gives the Cardholder the requested amount of cash.

6.5. The Cardholder makes cash withdrawal at ATM in self-service mode.

6.6. When using QR code technology to accept and (or) disburse cash using devices functioning in automatic mode (ATM, electronic terminal and other devices), the Customer confirms the respective operation by pressing the QR code button in Halyk Mobile App and/or Partner's Mobile App via Halyk Widget SDK and scanning the QR code on the device's screen.

6.6. After the Card transaction completion and withdrawal of banknotes from ATM, a receipt is printed. Because of confidentiality related to Cardholder's information, it is recommended to take printed receipt and never leave it near ATM.

6.7. The Card transaction using the active Card upon entering correct PIN can be rejected for the following reasons:

– the requested amount cannot be issued by banknotes existing in ATM. One should request amount divisible by minimum banknote denomination indicated in the ATM instruction;

– the requested amount exceeds the one-time issue limit defined by dimensions of ATM cash dispenser. One should divide the requested amount into parts and repeat the transaction several times;

– the requested amount exceeds the amount of money available to the Cardholder (including future interest accrued by the Bank, if such provided by the Bank tariffs). One can ask for a smaller amount, which can be specified more exactly, causing printing of the balance of the Account;

– the maximum amount that can be given within a day through the ATMs of Kazakhstan banks is KZT 700,000 (seven hundred thousand) or the equivalent in other currencies except for the limits set for cardholders, who are employees of companies – corporate Customers of the Bank;

– the maximum amount that can be given within a day through the ATMs of banks located outside the Republic of Kazakhstan is USD 2,000 (two thousand) or the equivalent in another currency. The banks can set their own limits for ATM cash withdrawals, which can be less than the amounts set by the Bank.

The Customer can remove the defined limit of cash withdrawal within a day via ATMs by referring to the Bank and signing the application, via Online banking, or by calling +7 (727) 2-590-777, +7 (727) 2-585-257 the Contact Center of the Bank, or contacting the Bank via the Video Call service using the widget available at the Bank's official website.

6.8. When using ATM, one should keep in mind that if the returned Card or issued banknotes are not withdrawn by the Cardholder from the dispenser within 20 seconds, the protection system will become active, and, for the purpose of the Cardholder's money safety, the Card or the banknotes will be drawn into the ATM and detained in a special compartment. In such cases, the Card can be returned to the Cardholder by a local bank serving this ATM only after clarification of the reasons for the Card detention and consultation with the Issuer, and the recovery of the amount of Card transaction (or its part which was not withdrawn) debited from the Account upon Authorization, can be made only after the ATM collection and clarification of the amount not withdrawn by the Cardholder. The Cardholder can apply to the Bank for support in negotiations with the local bank servicing the ATM.

6.9. If incorrect PIN is entered, or the requested amount exceeds the balance on the Account, an appropriate notification will appear in the ATM display, and the transaction will be rejected.

6.10. The reason for the Card or cash detention in ATM should be clarified by the Bank within 15 (fifteen) calendar days following the date of the Cardholder's contacting the Bank in writing.

6.11. In order to prevent unauthorized (fraudulent) transactions with payment cards, the Bank may set the system restrictions for certain types of Card operations (transactions). The list of established restrictions is available at www.halykbank.kz. The Customer can remove the restriction by contacting the Bank and signing a statement, via Online banking. This is with the exception of VIP customers, corporate payment cardholders, customers who are abroad, all of them can remove the restrictions by calling the Contact Center of the Bank: +7 (727) 2-590-777, +7 (727) 2-585-257.

The restrictions on card operations (transactions) abroad do not apply to the following card operations (transactions):

1) operations (transactions) made abroad by using payment card chip (i.e. card details are read from the card chip in full and sent to the Bank) and entering PIN by Cardholder;
2) operations (transactions) made abroad by using payment card chip (i.e. card details are read from the card chip in full and sent to the Bank) and the Customer's signature on the check with POS terminal (the operations do not require entering PIN).

6.12. To receive cash using an ATM without using a card, the service must be initiated independently via Online banking or ATM.

The service is available for all cards, except for:

– cards issued to current accounts (upon no card, cash is disbursed at the Bank's cash desk only);
– prepaid cards;
– credit cards.

Cash withdrawal is made only in tenge. When conducting debit transaction on the account in a currency other than the currency of the account, the Bank shall convert the withdrawn amount at the current rate of non-cash purchase/sale of the currency established at the time of the transaction.

7. Card Use to Pay for Merchant's Goods and Services

7.1. The Card transaction may be carried out in voice or automatic Authorization mode. The Card transaction procedure is described above (section 5 of these Rules). In the case of Authorization, the cashier fills out slip or receipt and completes settlement with Cardholder.

7.2. The Cardholder has the right to return the Card paid purchase or refuse the Card prepaid service, for example, return the purchased ticket. To do so, at the request of the Cardholder and with the consent of the Merchant, the cashier performs "purchase refund" operation. Return of the purchase price in cash is not applicable.

7.3. Return of purchase may be performed both before or after Authorization:

– in the first case, the operation is canceled directly at the Merchant by terminating its registration. Cardholder must check the destruction of the slip with the Card imprint, even if the slip had not yet been signed;

– in the second case, the Cardholder requests refund transaction, since after Authorization the transaction amount is withdrawn from the Cardholder's Account. To make refund, the cashier fills out a special reversal slip signed by the Cardholder and the cashier, or uses a special electronic terminal function ("reversal") with printing a special check. The amount of Card transaction will be restored to the Cardholder's Account on the next banking day after the Bank receives information on the completion of Card refund transaction from the payment card System. This should be taken into account when calculating the amount available on the Card.

7.4. The amount of the transaction conducted to pay for goods and services from the Entrepreneur is limited to the available balance on the card - the amount of money on the Cardholder's Account, taking into account all blocked amounts.

For Multicurrency Card, the available balance is the sum of the balances on the Multicurrency Card Accounts, which is calculated at the moment of authorization at the rates of non-cash purchase/sale of currency established by the Bank at the time of request/processing of the payment document.

7.5. The Cards can accumulate bonuses. All conditions for accrue and spending of bonuses are placed in the Bonus Club GO! Bonus Rules for individuals on the Bank's corporate website www.halykbank.kz.

7.6. In order to prevent unauthorized (fraudulent) transactions with payment cards, the Bank has set the system limit for all kinds of payment card operations (transactions) carried out outside the territory of the Republic of Kazakhstan. The Customer can remove the limit by referring to the Bank and the signing of a statement via Online banking, or by calling +7 (727) 2-590-777, +7 (727) 2-585-257 to the Contact Center of the Bank, or contacting the Bank via the Video Call service using the widget available at the Bank's official website.

The effect of restrictions on card transactions (transactions) abroad does not apply to the following card operations (transactions):

1) operations (transactions) made abroad by using payment Card chip (i.e. card details are read from the card chip in full and sent to the Bank) and entering PIN by Cardholder;

2) operations (transactions) made abroad by using payment Card chip (i.e. card details are read from the Card chip in full and sent to the Bank) and the Customer's signature on the check with POS terminal (the operations do not require entering PIN).

7.7. Card transactions with Contactless payment Cards are permitted both with and without entering PIN. When making payment with no entering PIN, the maximum transaction amount may not exceed KZT 25,000 (twenty-five thousand).

7.8. In case of Contactless payment Card loss, the Cardholder must immediately notify the Bank to block the Card. In case of late advising the Bank to block the Card, the Bank is not responsible for unauthorized charges after the Card is lost.

8. Card Use For Self-Service

8.1. Services are rendered on the Cardholder's request as a self-service via ATMs, Cash-In, Online banking, and other electronic mechanical devices designed for the Card automatic operations.

8.2. Upon completion of Card transaction, a receipt will be printed out or sent/ a relevant notification will be shown on the screen to confirm that the Bank has received a request for the service.

8.3. Request received by the Bank from the Cardholder when making Card transaction at a self-service mode shall be treated as a document to be legally equivalent to a document obtained by the Bank on paper certified by the signature of the Cardholder.

8.4. The service obtained for the active Card at self-service mode after entering correct PIN can be rejected:

- if Card transaction contradicts the legislation of the Republic of Kazakhstan;
- as stipulated in clause 6.7 of these Rules.

8.5. In case of the erroneous transaction, the Cardholder should approach the Bank or contact the Bank by telephone referred to in clause 9.5. hereof.

8.6. ATM, Cash-in can be added with each other's functions, as well as perform part or all of the following operations:

- cash issue by the Card;
- delivery of information on the Account;
- delivery of information on bank accounts;
- cash acceptance;
- non-cash payments;
- provision of other Bank services.

9. Card Blocking

9.1. The Bank reserves the right to temporarily block the Card in case of danger of Card transactions unauthorized by Cardholder, including Alert and skimming. The grounds for the temporary Card blocking are decided by the Bank at its sole discretion, including Alert and skimming.

9.2. The Cardholder allows prompt Bank's communication to him/her to determine the legitimacy of certain Card transactions (Cardholder's participation or non-participation therein).

9.3. If the Card is lost or stolen, the Cardholder shall immediately contact the Call Center of the Bank with a request to block the Card (the "Claim"), and if the Cardholder cannot contact the Bank, any local bank - member of payment card System. Card blocking can also be practiced by the Cardholder on his/her own via Online banking.

9.4. The Claim shall contain the Cardholder's last name, first name, and middle name (if any), and, if possible, additional information: date of birth, code word, number and expiration date of the Card, as well as the reason for Blocking. It is desirable to indicate contact information – address and telephone number.

9.5. The Contact Center of the Bank can be reached by phone call or Video Call service. Telephone numbers of the Bank's Contact Center (Almaty): **+7 (727) 2-590-777, +7 (727) 2-585-257**. A widget for video call is available on the Bank's official website.

9.6. The Cardholder is liable for the Card transactions performed before Card Blocking and dismissed from such liability since the Card Blocking

9.7. The Bank's Contact Center calls and Video Calls are recorded on a magnetic medium so that to analyze any possible disputes.

9.8. The Claim is considered as coming from the Cardholder, and the Claims for the consequences of Card Blocking by the Bank will not be accepted.

9.9. After blocking the Card on the basis of the Cardholder's application, the Bank shall issue a new Card for the Account, with new number and PIN.

9.10. The Bank reserves the right to choose the legal means of influencing the Cardholder in the event of negligence while keeping the Card or failure to comply with PIN privacy even after the Card Blocking, as well as in case of the Cardholder's premeditated illegal actions.

10. Card Detention/Seizure

10.1. The Card detention / seizure by the Merchant shall be made, if:
- the Card is blocked;
- the Card bearer is not its Holder;
- clear signs of the Card counterfeit are found;
- the Cardholder has forgotten the Card at the Merchant upon completion of the Card transaction.

10.2. The Card detention / seizure is made by ATM, the Merchant's cashier or security service of the Bank. During the Card detention / seizure (except ATM detention), the appropriate act will be signed.

10.3. The reason for the Card detention / seizure is found out by the Bank no later than the next Banking Day after the day of the Cardholder's approaching the Bank or a local bank – member of the payment card System, either orally (by phone) or in writing.

10.4. Return of detained Card shall be made by the Bank immediately to the Cardholder after the appropriate decision taken by the local bank or the Bank (in case of delivery of detained / confiscated Card to the bank), upon written request of the Cardholder.

11. Card Validity, Suspension and Termination

11.1. The Card contains the date of expiry (month and year). The Card is valid until the end of the last day of the month specified thereon.

The Bank shall notify the Cardholder of the Card expiration at least (10) ten calendar days prior its expiry through Online banking system.

11.2. The Bank may block the expired Card, with subsequent notification of the Cardholder within 10 (ten) Banking Days after Blocking, pending settlement of the disputes.

11.3. If the Cardholder intends to refuse using the Card, the Cardholder shall apply to the Bank with the appropriate written statement and deliver the Card.

12. Card Replacement

12.1. Card replacement and payment of Card replacing fee by the Cardholder, in accordance with the Tariffs, shall be made in the following cases:
- The Card has been lost/stolen;
- PIN has been disclosed;
- Cardholder has forgotten PIN;
- The Card is damaged and its further operation is not possible;
- The Cardholder has changed his/her name / surname;
- The magnetic stripe on the Card has been scratched or demagnetized, and ATM / POS-terminal cannot read information from the magnetic stripe.

12.2. The Card shall be replaced free of charge in the following cases:
- upon the Card expiration;
- Illegible PIN;
- name and / or surname, indicated on the Card does not match the name and / or surname indicated by the Cardholder in the Application;
- upon the first Card operation ATM or POS terminal cannot read information from the magnetic strip on the Card;
- in case of the Card replacement by the Bank.

12.3. The Card may be replaced on the basis of the Cardholder's written application presented to the Bank / at oral contact of the Call Center of the Bank (Almaty) by the following telephone numbers: +7 (727) 2-590-777, +7 (727) 2-585-257, or contact via Vide Call service using the widget available at the Bank's official website.

13. Dispute Resolution

13.1. The Cardholder is recommended to keep slips and receipts for records of debit operations in the Account and the settlement of possible disputes.

13.2. The Bank's presentation to the Cardholder of monthly statements, additional statements and other documents of copies, including those confirming the correctness of cash withdrawal from the Account, in a manner and time established by the legislation of the Republic of Kazakhstan and the internal regulations of the Bank, upon request, subject to the Tariffs.

13.3. For all disputes the Cardholder makes a written request to the Bank, which, if the Claim is accepted, acts in the payment card System on behalf of the Cardholder. If the Claim for unauthorized transaction is reasonable, the Bank shall refund the amount of Card transaction on the Account. The payment card System provides fines that may exceed the amount of the disputed card transaction for unreasonable claims (when it is impossible to prove unauthorized transaction). The Bank may, without prior consent of the Cardholder (on an irrevocable and indisputable basis), withdraw from the Account through its direct debit the amount of fine imposed by payment card System. The Bank, within 15 (fifteen) calendar days of the date of acceptance of the Cardholder's written application, shall report to the Cardholder the results of preliminary investigations. At the end of the investigation, the Bank, subject to the decision to refund the Cardholder, shall make refund to the Cardholder's Account or send a notice of refusal to refund unauthorized operation with the reason indicated. Should additional study by receiving information from third parties or conducting an audit is needed, the Bank reviews the Cardholder's application and takes a decision thereon within thirty calendar days for transactions made within the Republic of Kazakhstan or sixty calendar days for transactions made abroad.

13.4. Upon detection of transactions qualified by the Bank as unauthorized or upon the Customer's application with regard to occurrence of unauthorized transactions, the Bank reserves the right to carry out activities to challenge card transactions in accordance with the operating rules of international payment systems Visa International / MasterCard Worldwide /UnionPay International/American Express, including in the absence of the Customer's written application.

13.5. All Customer's written claims on operations of cash withdrawal from ATMs of the Bank, replenishment of the Account and making payments through self-service devices of the Bank, are considered by the Bank in the manner and in time established by the Bank's internal documents, and in accordance with the current legislation of the Republic of Kazakhstan. A written response is provided only in the event of refusal to refund the claim with an indication of the reason. Written responses on positive decisions in favor of the Cardholder are not sent. The response to the Customer may be provided either in hard copy or by e-mail or other available channel of communication.

On the basis of the consideration of the Customer's claims, the Bank, if it decides to reimburse the money to the Customer, shall pay the reimbursement to the Account or pay out the cash through the cash office.

14. Security Measures

14.1. When using the Card, the Cardholder shall:

14.1.1. not disclose or transmit to third parties, including employees of the Bank, the following information:

- PIN code;
- CVV/CVC code;
- Online banking password/login, including additional forms of Customer identification, available in Halyk App and/or Partner's Mobile App via Halyk Widget SDK.
- trusted number;
- 3D Secure/SecureCode/Authentication Mode by UPI;
- SMS confirmation by one-time password.

14.1.2. not write the above data down;

14.1.3. control all messages (SMS, e-mail, Push-notifications) from the Bank about incoming and outgoing transactions on the Account. It is necessary to immediately inform the Bank of unauthorized credit or debit cases;

14.1.4. not connect phone numbers that do not belong to the Cardholder to the SMS password delivery service;

14.1.5. control access to a mobile phone, which the Bank sends SMS messages with a confirming one-time password to or which Halyk app is installed on. Do not leave it anywhere; use the mechanisms of blocking and protecting from unauthorized persons built into the mobile phone's operating system;

14.1.6. contact their mobile operator and block the SIM card upon loss of the mobile phone, which the Bank sends SMS messages with a confirming one-time password to for making Account transactions, or upon SIM card failure;

14.1.7. not send any personal data and passwords to anyone when receiving messages with the request to transfer username, password, one-time password, follow the link. Remember, the Bank never and under no circumstances sends e-mails with such requests, and also never distributes e-mail programs and updates;

14.1.8. upon detection of fraudulent transactions on the Card, immediately block the Card:

- by calling the Contact Center;
- by sending SMS with code “03XXXX” to the number 7111 (where XXXX is the last four digits of the Card);
- via Online banking.

14.2. Recommendations for transactions:

14.2.1. made via ATM:

it is not recommended to use ATM, which appearance does not inspire confidence: another card reader color (the device for reading information from the Card), an overly protruding keyboard, bare wires, foreign items in the ATM's service area, traces of glue or tape on the ATM front panel. All suspicious cases must be reported to the Bank's Contact Center;

14.2.2. made with Merchants:

it is not recommended using the Card with untrustworthy merchants;

it is recommended to require that Card transactions are made in the presence of the Cardholder only. This is necessary in order to reduce the risk of misappropriation of personal data indicated on the Card;

the Cardholders are required to enter the PIN by themselves;

14.2.3. made online:

purchases to be made using personal computer only, to preserve the confidentiality of the personal data and the Card information;

if purchase is made through someone else's computer, personal data are not to be saved thereon, and after completing all operations, the Cardholder to make sure that personal data and other information are not saved;

go through the registration procedure for 3D Secure/SecureCode/Authentication Mode by UPI.