

**OGO PROJECT**  
**Frequently Asked Questions**

No.	Question	Answer
<b>1. General questions</b>		
1	Why was the decision made to close the OGO project?	Due to the termination of the partnership between Jusan Bank and Kcell, the launch of new OGO products is not planned. Previously opened OGO products will reach the end of their lifecycle at Jusan Bank without renewal (extension).
2	Why were OGO products transferred to Jusan Bank?	With the termination of cooperation between Jusan Bank and Kcell, OGO products are no longer available in the Kcell and activ mobile applications. To access OGO products, you need to use the Jusan mobile application.
3	Why are new OGO products unavailable for opening?	New OGO products have not been available for opening since April 15, 2025, due to the termination of the partnership between Jusan Bank and Kcell.
4	Will OGO products be displayed separately in the mobile app or integrated into the Jusan Bank product list?	You can view OGO products in the Jusan Bank product list within the Jusan mobile application.
5	Where can I contact for inquiries related to OGO products?	<p>1. For all OGO products (except OGO investments), please contact the Jusan Bank Call Center: 7711 (free call from mobile phones); +7 7172 587 711 (if calling from outside Kazakhstan). You can also visit Jusan Bank branch.</p> <p>2. For accumulated OGO bonuses, contact Kcell Contact Center.</p> <p>3. For OGO investments, consultations and technical support are provided by Jusan Invest:</p> <ul style="list-style-type: none"> <li>- WhatsApp: +7 (700) 511 1000;</li> <li>- Calls: +7 (707) 264 4000;</li> <li>- Email: <a href="mailto:info@jusaninvest.com">info@jusaninvest.com</a>.</li> </ul>
6	How can I access OGO products?	To manage OGO products, you need to install the Jusan mobile application, which can be downloaded from Google Play (for Android devices) or the App Store (for iOS devices)
<b>2. OGO cards</b>		
1	Why can't I open an OGO card in the Kcell and activ mobile applications?	OGO cards will no longer be available for opening in the Kcell and activ mobile applications due to the termination of the partnership between Jusan Bank and Kcell.
2	Why is the OGO Bank service being disabled in the Kcell and activ mobile applications?	The OGO Bank service is being disabled in the Kcell and activ mobile applications due to the termination of the partnership between Jusan Bank and Kcell.
3	Why is my OGO card no longer displayed in the Kcell and activ mobile applications?	Due to the termination of cooperation between Jusan Bank and Kcell, OGO cards will no longer be displayed in the Kcell and activ mobile applications. However, your OGO card will remain active and can be accessed in the Jusan mobile application.
4	Will the terms of use for my OGO card change after transitioning to the Jusan application?	No, the terms of use for your OGO card will remain the same after transitioning to the Jusan application.
5	What happens after my OGO card expires?	Your OGO card will remain active until its expiration date, after which the card will become inactive. You will need to close the card in Jusan mobile application or in Jusan Bank branch.
6	What operations will be available in the Jusan mobile applications for my OGO card?	In the Jusan application you will be able to perform transfers and payments using your OGO card.

7	How can I top up my OGO card?	You can top up your OGO card or its linked bank account using the following methods: 1. Transfers within Jusan Bank via the Jusan mobile app 2. Transfers from a card of another bank 3. Cash deposits at Jusan Bank branches 4. Via Kacca24 (Kassa24), Yurta, ИТК.
8	How can I withdraw cash from my OGO card?	You can withdraw cash using the following methods: 1. At Jusan Bank ATMs using the "Withdraw by code" function 2. At Jusan Bank branches
9	Where can I find my OGO card details?	You can view your card details: 1. In the Jusan mobile app under "My Bank" → "Card Details" 2. By calling the Jusan Bank Call Center at: 7711 (free from mobile phones) or +7 7172 587 711 (if calling from outside Kazakhstan) 3. By visiting a Jusan Bank branch
10	What is the CVV/CVC of my OGO card, where can I find it, and what is it used for?	The CVV/CVC is a three-digit security code used to verify your card for online transactions. 1. You can find it in the Jusan mobile app under "My Bank" → "Card Details". 2. Never share your CVV/CVC with third parties, even if they claim to be Jusan Bank employees.
11	Can I reissue a virtual or physical OGO card?	No, OGO cards cannot be reissued.
12	How can I check my OGO card's expiration date?	You can check your card's expiration date in the Jusan mobile app under card details. Your OGO card will be valid until its expiration date. After this date, the card will become inactive.
13	What are the transfer fees for OGO cards?	1. From an OGO card to another Jusan Bank card/account – No fee 2. From an OGO card to a card of another bank in Kazakhstan – 0.5% (minimum 250 KZT per transaction, max limit of 1 million KZT per transaction)
14	What are the cash withdrawal fees for OGO cards?	1. At Jusan Bank ATMs – Up to 300,000 KZT per month without fees 2. At ATMs of other banks in Kazakhstan – Up to 200,000 KZT per month without fees, above this limit: 1% of the amount 3. At ATMs outside Kazakhstan – 1% + 1,000 KZT per withdrawal
15	I lost my OGO card. How can I withdraw my funds?	You can withdraw money without a physical card using: 1. The "Withdraw by code" function at Jusan Bank ATMs 2. Jusan Bank branches
16	How can I block or unblock my OGO card?	You can block/unblock your OGO card via the Jusan mobile app
17	The ATM didn't dispense cash, but the amount was deducted from my OGO card. What should I do?	If there is a dispute regarding an ATM withdrawal, you should: 1. Call the Jusan Bank Call Center: -7711 (free from mobile phones) - +7 7172 587 711 (if calling from outside Kazakhstan) 2. Visit a Jusan Bank branch and submit a dispute claim with details of the ATM location and the bank that owns it. - Your claim will be reviewed within 30 calendar days for transactions within Kazakhstan. - For transactions outside Kazakhstan, the review period is up to 45 calendar days. - Response times are based on Kazakhstan's legislation and payment system rules.
18	The ATM captured (didn't return) my OGO card. What should I do?	1. Immediately block your card in the Jusan mobile app or by calling 7711. 2. Visit the nearest Jusan Bank branch and submit a request for card retrieval.
19	How can I close my OGO card?	You can close your OGO card: 1. In the Jusan mobile app 2. By visiting a Jusan Bank branch

20	In what cases is it not possible to close my OGO card in the Jusan app?	Your OGO card cannot be closed if: <ol style="list-style-type: none"> <li>1. It is under legal restrictions (e.g., court orders or asset freezes).</li> <li>2. There is an outstanding debt (overdue payments, fees, or other obligations).</li> <li>3. It is linked to an active deposit contract (closure will be possible after contract expiration or Jusan card issuance).</li> <li>4. It is linked to an active loan contract (closure will be possible after the loan is fully repaid or Jusan card issuance).</li> <li>5. There are blocked funds on the account (e.g., for pending transactions). Funds are held for up to 30 days until Jusan Bank confirms transaction settlement.</li> </ol>
21	How can I get a statement for my OGO card?	You can get your OGO card statement: <ol style="list-style-type: none"> <li>1. In the Jusan mobile app</li> <li>2. By visiting a Jusan Bank branch</li> </ol>
<b>3. OGO loans</b>		
1	What will happen to OGO loans?	The servicing of existing OGO loans will continue to be available at Jusan Bank branches or via the Jusan mobile application
2	How long will open OGO loans remain active?	Open OGO loans will remain active until they are fully repaid
3	Will it be possible to obtain a new OGO loan after transitioning to Jusan Bank, and under what conditions?	New OGO loans will not be available starting from April 15, 2025. However, you can apply for a new loan under Jusan Bank's current terms at Jusan Bank branches or via the Jusan mobile application.
4	If the OGO card is closed upon expiration, how will clients repay their loans?	In this case, you will need to open a Jusan Bank card. After opening the card, when repaying the loan via the Jusan mobile application, you must select the repayment account linked to the newly opened card.
5	Will full early repayment (FER), partial early repayment (PER), or early repayment (ER) be available for the loan?	All these options will be available at Jusan Bank branches and in the Jusan mobile application: FER (full early repayment), PER (partial early repayment), and ER (early repayment).
6	Can other Jusan Bank cards/accounts be linked to the loan in the Jusan mobile application?	You can link other Jusan Bank cards/accounts to the loan. When repaying the loan via the Jusan mobile application, you must select the repayment account linked to the corresponding card.
7	What loan-related information and operations will be available in the Jusan mobile application?	All loan operations will be available at Jusan Bank branches and in the Jusan mobile application, including FER (full early repayment), PER (partial early repayment), and ER (early repayment). Additionally, you will have access to information on the outstanding loan balance, the repayment schedule, and other loan details
<b>4. OGO deposits</b>		
1	What will happen to OGO deposits?	Open OGO deposits will remain active until their maturity date
2	Will it be possible to open a new OGO deposit after transitioning to Jusan Bank, and under what conditions?	New OGO products will not be available starting from April 15, 2025
3	The deposit terms allow for unlimited auto-renewal. Will the deposit be renewed after transitioning to the Jusan mobile application?	Auto-renewal for OGO deposits will no longer be available starting from May 1, 2025, when the OGO project ends

4	Will transfers between accounts from the deposit to a Jusan card and vice versa be available?	Transfers between accounts, including from the deposit to a Jusan card and from a card to the deposit, will be available to you
5	What will be the commission for cash withdrawals from an OGO deposit?	The commission for withdrawing funds from an OGO deposit that have been in the account for less than 7 calendar days is: 1. In KZT – 1%, with a minimum commission of 200 KZT. 2. In foreign currency – 1.2%, with a minimum commission of 1 USD (or the equivalent in the account currency). 3. Funds held in the account for more than 7 calendar days – no commission.
6	Can I withdraw part of the funds from an OGO deposit?	Partial withdrawal of funds is possible within the minimum balance requirement, while maintaining accrued interest in accordance with Jusan Bank's terms
7	Where can I check the terms of my open OGO deposit?	You can view the terms in the Jusan mobile application under the "My Bank" section, in the "Deposits" section
8	Is the OGO deposit guaranteed by the Kazakhstan Deposit Insurance Fund?	The OGO deposit is covered by the Kazakhstan Deposit Insurance Fund, with guarantees of up to 10 million KZT for deposits in KZT and up to 5 million KZT for deposits in foreign currency, including accrued interest, in accordance with the legislation of the Republic of Kazakhstan for commercial banks.
<b>5. OGO bonuses</b>		
1	Will the Kcell bonus program be transferred to Jusan Bank?	No, the bonus program will not be transferred from Kcell to Jusan Bank
2	What will happen to the remaining OGO bonuses?	Accumulated OGO bonuses are stored in a separate account for Kcell subscribers, accessible in the Kcell and activ mobile applications. Subscribers will be able to use their bonuses even after the products are removed from the Kcell and activ mobile applications. Bonuses are valid for 12 months from the date of accrual.
3	Will information about accrued bonuses be displayed in the Jusan mobile application?	No, bonus information will not be displayed in the Jusan mobile application
4	Will it be possible to spend bonuses in the Jusan mobile application?	No, OGO bonuses will not be available in the Jusan mobile application
<b>6. OGO investments</b>		
1	Questions about OGO Investments	OGO Investments are not supported by Jusan Bank. For consultations and technical support regarding OGO Investments, please contact Jusan Invest using the following details: - WhatsApp: +7 (700) 511-10-00; - Calls: +7 (707) 264-40-00; - Email: <a href="mailto:info@jusaninvest.com">info@jusaninvest.com</a> .