

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 shall have the following meanings:

1) **Promotional Bonuses** mean the conditional units credited by the Bank at the expense of the Bank/Partner to the Single Bonus Account, with withholding of the individual income tax at the source of payment and social payments in the order and amount established by the legislation of the Republic of Kazakhstan. The value of the Promotional Bonus is set by the Bank in KZT equivalent;

2) **Bank** means First Heartland Jusan Bank Joint Stock Company;

3) **Bank-Acquirer** means a bank servicing a trade and service company;

4) **Bonuses** mean the conditional units credited by the Bank at the expense of the Bank to the Single Bonus Account for non-cash payments using the Card/Current Account to which the Card/QR is linked. Types and terms of non-cash payments, for which the Bonus is credited to the SBA are specified in Annex 1 to the Rules. The value of the Bonus is set by the Bank in the equivalent of tenge;

5) **Single Bonus Account (SBA)** - a non-bank account opened by the Bank to each Client at the time of issuing the Card and on which the Bank records transactions involving Bonuses and/or Promotional Bonuses: accrual, spending, recovery, write-off and active balance balance;

6) **Card** means a payment card issued by the Bank, which enables the Client to make non-cash payments for the purchase of goods/services and perform other transactions in accordance with the Agreement for the opening and maintenance of a bank account, issuance and maintenance of a payment card and other payment card agreement concluded with the Bank;

7) **Purchase category** means 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 Bonus/Account bonuses from the Bank/Partner, as defined in Appendix 1 to the Terms and Conditions;

8) **Client** means an individual, a Cardholder who has entered into a Comprehensive Agreement for banking services for an individual with the Bank/Agreement for opening and maintaining a bank account, issuing and servicing a payment card/any other agreement for issuing a payment card;

9) **Mobile application** means the software of the Bank installed, running on a mobile device (smartphone, tablet, etc.), which provides the Client with access to the electronic banking services of the Bank;

10) **Partner** means a person with whom Bank has a relationship that is aimed at satisfying the needs of clients;

11) **Settlement Period** means 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;

12) **Spending of Bonuses/Account Bonuses** means 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;

13) **Level** means 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;

14) **MCC (Merchant Category Code)** means a four-digit code determining the type of trade and service enterprise activity assigned by the Bank-Acquirer;

15) **QR** means 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 3 (three) Levels when servicing Clients:

1) "Silver";

2) "Gold";

3) "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)	«Silver»	«Gold»	«Premium»
Non-cash payments for all Cards of the Client in the previous Settlement Period	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	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)

* If the Client closes a bank deposit during the Calculation period and opens a new one, this bank deposit shall not be taken into account in determining the "Premium"/"Private" level in the next Calculation period.

Table 2

Bonus amount and available choice of number of Purchase Category(-ies)			
Level	«Silver»	«Gold»	«Premium»
Amount of Bonus in the current Settlement Period ¹	0,5 %	1%	2%
Available selection of the number of purchase category(s) in the Mobile App, in the current Settlement Period	1	2	4

9. Purchase Categories option is available in the Mobile App and includes the Purchase Categories set out in Appendix 1 to the Terms and Conditions. The list of Purchase Categories and the amount of Bonuses credited within them are indicated in Appendix 1 to the Terms. The list of Purchase Categories and the amounts of Bonuses are determined by the Bank unilaterally.

¹ There are exceptions to Bonus accrual, as well as the payment of reduced or increased Bonuses in the categories of purchases, according to the list in Annex 1 to the Rules

10. Each Level provides for the possibility to select and activate the preferred purchase category(-ies) by the Client 1 (once) per month. The Purchase Categories selected by the Client shall be active until the last day of the month of the Settlement Period. The Bank shall be entitled to independently set and activate certain purchase categories in the Mobile App for the Client.

11. The current Settlement Period shall commence on the date of assignment of the Level by the Bank, during which the Client shall make non-cash payments. Non-cash payments shall be recorded according to the financial documents received by the Bank at the moment of assigning the Level. In this case, for the purposes of determining the Level and calculating Bonuses, the accounting of non-cash payments does not include the transactions listed in Table 2 of Appendix 1 to the Terms and Conditions.

12. The Bank shall analyze the non-cash payment activity of the Client for the previous Settlement Period after the end of the Settlement Period and determine the Level in the current Settlement Period by the first business day of the next month at the latest. Based on the results of the analysis, the respective Level shall be assigned to the Client in each Settlement Period, which shall be reflected by the Bank in the Mobile application.

13. The Client shall determine the maximum amount of non-cash payments to be made in a Settlement Period.

Chapter 4. Procedure for accruing Bonuses

14. Except as provided in this Chapter, the Bank calculates Bonuses in accordance with the Level and based on analytical data on the non-cash payments of the Client made using the Card or its details via POS terminals, including contactless payment or the Internet (electronic shops), or QR code, when authorizing transactions, and crediting (crediting) Bonuses to the UBS as financial documents from acquiring banks arrive. In the calculation for accrual of Bonuses by the Bank, 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 Appendix 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 specified in Appendix 1 to the Rules.

16. For purchases in a retail and service establishment that are subject to MCC exemptions or with a reduced Bonus payment, Bonuses are awarded in the amount set out in Appendix 1 to the Terms and Conditions instead of Bonuses according to the Level.

17. For purchases in each Purchase Category, if selected by the Client in the Mobile App or set by the Bank, Bonuses of a higher amount shall be awarded. The amount of such Bonuses is indicated in the Mobile App. If the Client has not selected the Purchase Category(-ies) in the Mobile App, or if the purchase is made at a merchant whose MCC does not correspond to the selected Purchase Category, no increased Bonus shall be awarded and the Client shall receive the Bonus according to the Level.

18. The Bank does not monitor incorrect assignment of MCC to the merchant and service provider by Bank-Acquirers.

19. Information about the assigned Bonuses is available in the Mobile App.

Chapter 5. Miscellaneous

20. The Bank shall make amendments and/or additions to the Terms unilaterally by posting the new version of the Terms or the text of amendments and/or additions to the Terms on the website/mobile application of the Bank. The Regulations may be cancelled by the Bank. The Bank shall be entitled to notify the Clients of amendments and/or additions to the Terms or of their cancellation by providing the Clients with marketing and/or information messages on the website and/or Mobile app of the Bank. Amendments and/or additions to the Terms and Conditions shall become effective upon their publication on the website/Mobile App, unless otherwise specified by the Bank.

21. Spending of Bonuses/Account bonuses shall only take place in the Mobile App.

22. The Bank shall notify the Clients of special promotions/offers for Clients and their terms and conditions by posting the relevant information on the website of the Bank or in the Mobile App and/or in another way available to the Client at the discretion of the Bank.

23. If there is a balance of Bonuses in the UBS when the bank account is closed on the initiative of the Client, which the Client does not wish to use, the Bonuses are automatically cancelled. If all bank accounts are closed and the bank account is inactive in the system of the Bank within 6 (six) months after the last bank account transaction, the balance of Bonuses is automatically cancelled.

24. If at least one of the bank accounts of the Client is blocked (arrests, suspension of debit transactions, unexecuted collection orders, payment requests, etc.) Bonus/Account Bonuses will not be spent. If the Client cancels/refunds a purchase made using Bonuses/Account Bonuses at the time the bank account is blocked, Bank has the right to cancel the recovery of the amount of used Bonuses/Account Bonuses in the UBS.

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Maximum amount of Bonuses credited to 1 (one) client, regardless of the number of Cards, including other card products:

- no more than 35,000 (Thirty-five thousand) Bonuses* per month for Clients;
- not more than 50,000 (Fifty thousand) Bonuses* per month for Clients, who are Jusan payroll debit card holders;

Maximum amount of Bonuses credited for 1 (one) transaction (cashless payment) - no more than 10,000 (ten thousand) Bonuses*.

*Bonus crediting limits per month and per transaction apply to all non-cash payments made with a payment card or its details as well as payments made via Jusan QR.

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

Monthly and per transaction (cashless payment) Bonus accrual limits apply to all cashless payments with the Card or its details, as well as payments via Jusan QR.

Value of the Bonus: 1 (one) Bonus equals 1 (one) tenge.

The Bonus is applicable only on non-cash payments made in trade and service enterprises registered in the territory of the Republic of Kazakhstan, as well as on Internet transactions within/outside the Republic of Kazakhstan.

Use of Bonuses is available in the Jusan mobile app for the following transactions:

- Payments for goods and services in the Jusan store;
- Services in the "Payments" section (excluding payments to betting shops, taxes and fines, MFI and loan repayment, other services);
- Purchase of tickets for events in the "Tickets" section;
- Buying railroad or airline tickets in the "Travel" section.

Purchase Categories and their descriptions

Table 1

Category	Bonus	MCC	Description
Jusan Shop**	Up to 25% *		Payment for purchases from the online shop with home delivery. Food, household goods, technology and much more.
			Payment for goods/services purchased on credit/advance by means of QR, at the point of sale and service of partner merchants of Jusan Shop.
Insurance**	25%		Paying for insurance via the Mobile App
Jusan Mobile**	15%		Topping up your Jusan Mobile number
Jusan QR**	0,5%		Payment for purchases using the QR Scanner Mobile App via Jusan Tole POS-terminals (for debit cards)

* The specific amount of the Bonus is set by the Bank unilaterally and is indicated in the Jusan Store at the time of purchase of goods/services or in the Mobile App of the Client.

** The purchase category prescribed by the Bank applies to all Levels.

Tickets	4%		Paying for purchases in the Mobile App under "Tickets"
Supermarkets** (for cardholders of the Bank's payroll projects)	5%	5411	Grocery stores, supermarkets, department stores
Cafés and restaurants	5%	5814***	Fast Food restaurants, coffee shops, food delivery services
		5462	Baked goods, baked goods
		5441	Candy, Nut, Confectionery stores
		5811	Caterers
		5812***	Eating places, Restaurants
		5813	Bars, cocktail lounges, discotheques, nightclubs, and taverns— drinking places (alcoholic beverages)
Food delivery	5%	5812****	Courier delivery of ready-made meals from restaurants and cafés with online payment (e-com purchase)
		5814****	
Clothing and shoes	5%	5691	Men's and women's clothing stores
		5681	Furriers and fur shops
		5621	Women's clothing shops
		5137	Men's, women's, and children's uniforms and commercial clothing
		5611	Men's clothing and accessories stores
		5651	Family clothing stores
		5631	Women's accessory and specialty stores
		5655	Sports apparel, riding apparel stores
		5661	Shoe stores
		5941	Sporting goods stores
Children products	5%	5641	Children's and infants' wear stores
		5945	Game, toy, and hobby shops
Taxi****	7%	4121	Passenger transport services in cars and taxi services
		4784	Bridge and road fees, tolls
Beauty salons, Cosmetics	5%	5977	Perfumery
		7230	Barber and beauty shops
		7298	Health and beauty spas (personal or therapeutic services: facials, massages, mud baths, herbal wraps, tanning treatments, hot tubs, steam baths)
Movies 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	Athletic fields, commercial sports, professional sports clubs, sports promoters

*** Excluding payments of purchases in MCC data made online (e-com purchases)

**** Excluding purchases in MCC data made through a physical payment terminal (not e-com purchases)

		7997	Clubs – country clubs, membership (athletic, recreation, sports), private golf courses
		7911	Dance halls, schools, and studios
		7297	Massage parlors
		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 services
		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
Travel	5%	3000-3350	Airlines, air carriers
		4511	Air Carriers, Airlines - Not Elsewhere Classified
		4722	Travel Agencies and Tour Operators
			Payment via Mobile App
Pet	5%	0742	Veterinary services
		5995	Pet shops – pet food and supplies

Table 2

Bonus **is not credited** on non-cash payments at POS terminals with the following MCC categories:

Name	MCC	Bonus
Cash withdrawal	6011 Automated Cash Disbursements	0%
	6010 Manual Cash Disbursements	
Money transfers, crediting of money	4829 Money Transfer	0%
	6531 Payment Service Provider - Money Transfer	
	6532 Payment Transaction - Financial Institution	
	6533 Payment Transaction - Merchant	
	6534 Money Transfer - Member Financial Institut	
	6536 MoneySend Intracountry	

	6537 MoneySend Intercountry	
	6538 MoneySend Funding	
	6540 POI Funding Transactions	
Transactions to pay for trade purchases or services provided by financial institutions	6012 Financial Institutions - Merchandise & Services	0%
Customs payments	9399 Government Services	0%
Payment of bets and wagers, purchase of casino chips, foreign currency, precious metals and securities; Payment of financial transactions with units, pawn shops	7995 Betting, Wagering, Lottery, Gambling Tickets Or Chips	0%
	6050 Quasi Cash-Member Financial Institution	
	5094 Precious Stones and Metals, Watches and Jewelry	
	6051 Quasi Cash—Merchant	
	6211 Security Brokers/Dealers	
	6529 Remote Stored Value Load-Member Financial Institution	
	6530 Remote Stored Value Load	
	9223 Bail and Bond Payments	
	9754 Betting services	
	7800 Government Owned Lottery (U.S. Region Only)	
	5933 Pawn Shops	
Transactions for mobile phone, internet and pay TV services	4812 Telecommunication Equipment	0%
	4813 Key-entry Telecom Merchant providing single local and long-distance phone calls using a central access number in a non-face-to-face environment using key entry	
	4815 Masterphone telephone services	
	4814 Telecommunication Services	
	4816 Computer Network, Information Services	
	4821 Telegraph Services	
	4899 Cable, Satellite, and Other Pay Television and Radio Services	
	7372 Computer Programming, Data Processing	
Payment for insurance services	5960 Direct Marketing—Insurance Services	0%
	6300 Insurance Sales And Underwriting	
Other	7399 Business Services	0%
	7276 Tax Preparation Service	
	7311 Advertising Services	
	6399 Insurance	
	6535 Financial services	
	7299 Other Services	

	8999 Professional Services—not elsewhere classified	
	9402 Postal Services	
Government services (including tax payments)	9211 Alimony, Child Support Or Court Costs	0%
	9222 Fines	
	9223 Bail And Bond Payments	
	9311 Tax Payments	
Utility bills	4900 Utilities (Electric, Gas, Heating Oil, Sanitary, Water)	
Car and truck maintenance	5511 Automobile and Truck Dealers - Sales, Service, Repairs, Parts, and Leasing	0%
	5521 Automobile and Truck Dealers (Used Only) - Sales	

Table 3

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

Name	MCC	Rate
Education	8211 – Schools, Elementary and Secondary	0,5%
	8220 – Colleges, Universities	
	8241 – Schools, Correspondence	
	8244 – Schools, Business and Secretarial	
	8249 – Schools, Trade and Vocational	
	8299 – Schools and Educational Services - not elsewhere classified	
Miscellaneous	6513 – Real Estate Agents and Managers - Rentals	0,5%
	7523 – Automobile Parking Lots	
	5300 – Wholesale Clubs	
	8398 – Organizations, Charitable and Social Service	
Agriculture	0763 – Agricultural Cooperatives	0,5%
	0780 – Horticultural and Landscaping Services	
	4225 – Public Warehousing	

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