

Appendix 1
to the Rules of the bonus program for individuals

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 retail clients not belonging to the Private Banking segment;
- not more than 50,000 (fifty thousand) Bonuses* per month for Private Banking clients, as well as for the Jusan pay debit card.

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

Bonus applies only to non-cash payments made in retail and service establishments that are registered in the Republic of Kazakhstan, as well as to Internet transactions outside the Republic of Kazakhstan.

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)
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

** Purchase Category prescribed by the Bank applies to all Levels

		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
		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)

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

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

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	7995 Betting, Wagering, Lottery, Gambling Tickets Or Chips	0%

metals and securities; Payment of financial transactions with units, pawn shops	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.