



RULES FOR USING THE CARD

1. These Rules are provided to the Cardholder for review and application.
When using the Card, the Cardholder must comply with the conditions and requirements set forth below.
2. The Bank transfers the produced Card directly to the Cardholder.
3. Transfer of the Card to other persons for use or as collateral is prohibited.
The card presented by an unauthorized person is subject to seizure.
4. The Card is not allowed to be exposed to unfavorable factors: electromagnetic fields (proximity to displays, objects that are magnetized or containing magnets, for example, keys, magnetic locks on bags), mechanical damage (scratches, dirt, overheating (for example, by the sun's rays), etc.). that can damage the recording on the magnetic stripe and lead to the impossibility of conducting transactions in an automated mode. It is not recommended to use excessive force when handling the Card.
5. Upon receipt of the Card, its Holder needs to change the standard PIN code to a unique one at the bank's cash desk.
6. All Service Points are equipped with signs with the System logos to inform Card Holders about the possibility of Card service at this point.
7. In order to carry out Card transactions at the Trade and Service Enterprise, as well as at cash withdrawal points, the Card Holder presents the Card to the employee of the corresponding service point; for conducting Card transactions in self-service mode - performs actions with the ATM / Banking kiosk independently.
8. As a rule, cash is issued by Card in the currency of the host country. In some countries, the frequency and maximum amount of cash withdrawal by Card may be limited by the legislation of the country in which the Card transaction is performed.
9. When working with the ATM, remember that if the returned Card or issued banknotes are not removed by the Cardholder from the issuing device within 20 seconds, the security system will work and, in order to preserve the Client's money, the Card and / or banknotes will be pulled into the ATM and detained in a special compartment. In such cases, the Cardholder needs to contact the Bank, which will inform about further possible actions.
10. The reasons for the detention of the Card or cash at the ATM shall be determined by the Bank as soon as possible. The Bank promptly takes appropriate actions after the Cardholder's oral or written application to the Bank.
11. In case of loss or theft of the Card, as well as in case of unauthorized access to the Card Account, its Holder must immediately contact the Bank with an oral (by phone or other communication channels) request to block the Card. Or block the card yourself through Internet banking.
12. When the Bank establishes the fact of blocking the Card with identification data, claims for the consequences of blocking the Card by the Bank will not be accepted.
13. After blocking the Card, on the basis of an additional application of the Client, the Bank issues a new Card with a new number and PIN-code.
14. The Cardholder is responsible for the Card transactions carried out on the Card account before the blocking takes effect, and is released from it from the moment the blocking takes effect.
15. The Bank has the right to determine the measure of responsibility of the Cardholder in case of negligence committed by him while storing the Card or failure to observe the secrecy of the PIN-code even after blocking the Card, as well as in the event that deliberate unlawful actions of the Cardholder are established.
16. The Bank has the right to send the details of the blocked Card through the network of Card Service Points in order to prevent its unauthorized use.
17. Detention of the Card at the Service Point is carried out in cases where: • The card is blocked; • The Bearer of the Card is not a Cardholder (primary or additional); • The Cardholder has forgotten the Card at the Service Point after the Card transaction.
18. If the Card is detained, the Cardholder shall contact the Bank (and the relevant local bank) orally (by phone) or in writing.
19. The reason for the detention of the Card is determined by the Bank no later than the next Banking Day following the day of contacting the Bank of the Cardholder or a local bank.
20. The return of the delayed Card is made by the decision of the Bank by the local bank or the Bank (in case of delivery of the delayed Card to the Bank) or by the Card Service Center directly to the Cardholder, on receipt of receipt.
21. The month and year of its expiration are indicated on the Card. The card is valid until the end of the last day of the specified month of the specified year. All expired Cards are blocked and must be returned to the Bank.

22. The Bank has the right to temporarily block the Card until the disputes that have arisen are settled.
23. In case of refusal to use the Card, the Cardholder applies to the Bank to cancel and return the Card, as well as close the account.
24. Replacement of the issued Card (except for cases of re-issue of the Card after its expiration) or the issue of a new Card instead of the lost one is made on the basis of a written application from the Client.
25. The Card is replaced in cases when its validity period expires, the Card is damaged, the PIN-code has been declassified, as well as at the request of the Client.
The replaced Card must be returned to the Bank.
26. The Cardholder is advised to keep Slips and Checks to keep track of spending money on the account and to settle possible disputes.
27. For all questions concerning the use of the Card, the Cardholder shall contact the Bank.
28. In order to timely receive information on the System and Statements on performed Card transactions, the Cardholder notifies the Bank in case of a change in the address of residence, telephone number, e-mail address, fax number.
29. The Monthly Statement of the Card Account is provided to the Cardholder by the servicing Bank, where, in agreement with the Cardholder, it is issued in person upon visit.
30. To carry out a Card Transaction, the amount of which exceeds the Daily Limit of Transactions, established by the Bank for the Card, the Cardholder may: - to carry out a Card operation using an Additional Card, if such a Card has been received and the Daily limit of operations on it has not been exhausted; - apply to the Bank with an application for the temporary cancellation of the Daily limit of operations in accordance with the terms of the Agreement.
31. In order to avoid the ATM's refusal to accept banknotes when replenishing an account in self-service mode, it is recommended to avoid using banknotes that have significant damage (wrinkled, torn, badly worn, soiled, out of shape, discolored, etc.), as well as new banknotes that have not been used and may stick together due to static electricity.
32. The Cardholder is prohibited from using the Card for illegal purposes, including the purchase of goods and services prohibited by the current legislation of the Republic of Kazakhstan.