

## PAYMENT CARD USER GUIDE

### 1. Procedure for the issue and care of payment cards

1.1. The Bank issues a payment card directly to the Cardholder. When obtaining a card, the Cardholder must put his/her signature in the field specifically provided for this on the reverse of the card with a ball pen in the presence of a Bank clerk. A card verification code (CVV2) is also printed in this space on the card and is to be entered by the Cardholder during Internet transactions.

1.2. The card may not be given to any third party or used as security. The card will be confiscated if presented by an unauthorised person.

1.3. All cards are issued inactive to prevent any transactions with a card before it is issued to a cardholder. The Cardholder can activate their card using their PIN during the first transaction.

1.4. The magnetic stripe on the back side of the card contains encrypted information. Keep the card away from electromagnetic fields (displays, magnetised objects or items containing magnets, e.g. keys, magnetic snaps on purses, etc.) and avoid mechanical damage (scratches, dirt, overheat, direct sunlight, etc.) to protect the magnetic stripe and avoid problems with transactions in the automated mode of authorisation.

1.5. We recommend keeping the card in a holder or wallet and not exerting excessive force when using a card.

### 2. PIN

2.1. Along with a payment card, the Cardholder gets a sealed envelope with a slip on which the PIN is printed. After opening the envelope, it is recommended that the Cardholder memorise the PIN and destroy the slip and the envelope.

2.2. The PIN is not known by the Bank's employees and the Cardholder must keep it secret when using the card.

2.3. The Cardholder should follow the following rules to protect their PIN:

- 1) to keep any record of their PIN, if any, and the card separately;
- 2) to ensure that their PIN is not observed by anyone nearby them when entering it on a keypad.

2.4. When the PIN is entered, digits are displayed as symbols, usually asterisks, on the displays of electronic devices. It is therefore important to enter the PIN correctly. After three incorrect attempts (at any time intervals and on the same or different devices) the card will be blocked or retained by a merchant or a cash advance centre until the circumstances of the incorrect PIN input are clarified.

2.5. Any transactions with the card made in the automated mode of authorisation and authenticated by PIN are considered by the Bank as transactions made by the Cardholder.

2.6. If the Cardholder forgets their PIN, the Cardholder must return their card to the Bank for replacement, because any transactions in the automated mode of authorisation will be impossible.

2.7. When using the *Change PIN* service on an ATM, repetitive or consecutive numbers (e.g. 1111 or 1234) or dates of birth should be avoided, as these number combinations are easy to guess. Using one PIN for all the payment cards owned by a Cardholder is not recommended.

### 3. Cash withdrawal

3.1. Cash can be withdrawn using payment cards at any cash advance centres of banks that

are members of VISA International or from ATMs that display the VISA logo.

3.2. As a rule, the cash received will be in the local currency. There may be a limit to the amount of cash or frequency of withdrawals using the payment card in accordance with local regulations or the bank's procedures.

3.3. Cash can be withdrawn at cash advance centres of banks that are members of VISA International in the manual or automated modes of authorisation. After a successful authorisation, the cashier will issue a slip or a receipt for signature by the Cardholder and provide the required amount of cash.

3.4. The Cardholder can withdraw cash from an ATM without assistance.

3.5. To make a withdrawal, the Cardholder should check if the ATM is operating and if there is a VISA International logo on it. The Cardholder should insert their cards into the slot with the front side facing up (the reverse side with the magnetic stripe should face down) and should then follow the on-screen instructions. If any problems occur, the Cardholder should contact the bank or the company servicing the ATM (the address and telephone number are displayed on the ATM). ATMs are programmed to take money back if it is not collected within 20 seconds. Should this occur, the Cardholder should contact the Bank.

3.6. When the transaction is finished and money has been collected from the ATM, a slip is printed and should be taken in order to maintain the confidentiality of the Cardholder's transactions.

3.7. A transaction can be denied even if the correct PIN is entered, if:

1) the requested amount cannot be given in banknotes held in the ATM's money cassettes. The Cardholder should request amounts that are multiples of the smallest banknote denomination indicated on the ATM;

2) the requested amount exceeds the withdrawal limit set in the specifications of the ATM cash dispenser. The Cardholder should divide the requested amount into parts and make several transactions;

3) the requested amount exceeds the sum available on the Cardholder's balance. The Cardholder may request a smaller amount after checking their account balance ("Check the account balance");

4) the requested amount exceeds the withdrawal limit set for the payment card. The Cardholder should request a smaller amount and/or contact the Bank to extend the withdrawal limit.

3.8. When PIN is entered incorrectly or when the requested amount exceeds the sum on the account, the respective message will appear on the ATM display and the transaction will be denied.

3.9. Entry of the correct PIN and/or signature by the Cardholder on a slip or a receipt is considered the Cardholder's instruction to withdraw an amount from the Cardholder's account.

#### **4. Cash deposit**

4.1. The Cardholder can deposit cash to their card account at:

1) any branch/offices of AsiaCredit Bank;

2) any Cash-in ATM operated by the Halyk Bank of Kazakhstan. To deposit cash, the Cardholder should use their payment card and enter their PIN.

#### **5. Payment for goods and services**

5.1. Payment for goods or services may be effected in the manual or automated mode of

authorisation. After a successful authorisation, a sales slip or receipt will be generated and the transaction will be closed.

5.2. A document proving the Cardholder's identity may be requested to effect the payment.

5.3. The Cardholder may return the goods purchased using the payment card or refuse to accept the services paid using the payment card, e.g. return a purchased air ticket. To enable this, a "Return of the Goods" operation is effected at the request of the Cardholder and with approval by the merchant.

5.4. To return goods, a special reversal slip is generated and signed by the Cardholder and the cashier or a special reversal function is enabled at the electronic terminal and a special receipt is given. The amount paid will be returned to the Cardholder's account the next business day after the Bank receives respective confirmation from VISA International. This should be taken into account when calculating the amount available on the card account.

5.5. The Cardholder's signature on a slip/receipt is a confirmation of the accuracy of data printed on it. If the Cardholder refuses to buy the goods or returns the goods, they should make sure that the cashier aborts the requested authorisation. If an imprinter is used for a card operation, the generated slip must be destroyed in the presence of the Cardholder.

5.6. Payment for goods or services on the Internet is effected on the terms and conditions of those online stores that accept VISA International payment cards.

5.7. In time of performing card operations through the remote access system of the Bank, the Bank provides the information to the Client / Cardholder about the amount of commission charged in monetary terms for the bank electronic services immediately prior of the service provided.

## **6. Payment card blocking**

6.1. If the payment card is stolen or lost, the Cardholder must immediately call or write to the Bank ("Request") to have the card blocked, or, if it is impossible to reach the Bank, contact any local bank that is a member of VISA International.

6.2. The Request must contain the full name of the Cardholder and, if possible, additional information, such as the date of birth, the memorable word, the card number and expiry date, and the reason for the block. The Cardholder's address and telephone number may also be required.

6.3. Telephone numbers and email address of the Bank's Card Service (24/7):

+7 (727) 330-88-18, 8-8000-800-330 (calls from fixed-line phones are free in Kazakhstan), 3311 (calls from mobile phones are free), E-mail: [cardservice@asiacreditbank.kz](mailto:cardservice@asiacreditbank.kz)

6.4. When the Request for the card to be blocked is submitted, the payment card will be blocked after the Bank registers the Request from the Cardholder or a member of an international payment system on behalf of the Cardholder, in accordance with clause 5.1 hereof.

6.5. The Request is considered as submitted by the Cardholder and the Bank will accept no claims for any consequences of the card being blocked.

6.6. After the payment card is blocked, the Bank issues a new card for the same card account, with a new number and a new PIN, at the Cardholder's request.

6.7. If a presumably lost payment card has been found, the Cardholder must report it to the Bank and return the old payment card to the Bank. If the found payment card is not returned to the Bank, the Cardholder will assume any risks relating to such non-return and will reimburse the Bank for any expenses which the Bank may incur as a result of retaining the payment card.

6.8. A payment card may also be blocked with an SMS (03 and the last four digits of the

payment card number) sent to 8080 (if the SMS Banking service is enabled).

## **7. Retaining payment cards**

7.1. Merchants or cash advance centres may retain payment cards if:

- 1) the payment card is blocked;
- 2) the person using the payment card is not the Cardholder;
- 3) the Cardholder left the payment card at a merchant's outlet or at a cash advance centre after a transaction was made.

7.2. A payment card may be retained by an ATM, a merchant, a cash advance centre or the Bank's employee. When a payment card is retained (except when it is retained at an ATM), a respective report is made.

7.3. The Bank will review the reasons for a payment card being retained within three (3) business days of the application, oral or written, from the Cardholder or a member of an international payment system.

7.4. The Bank will return the retained payment card to the Cardholder directly after the respective decision is made by a local bank or the Bank (if the retained card was delivered to the Bank) on the written request of the Cardholder.

## **8. Payment card validity, suspension or expiry**

8.1. The expiry date is shown on the face of a payment card in the following format: MMY. Payment cards are valid until the last day of the month indicated on it. Expired payment cards are blocked and must be returned to the Bank.

8.2. If a Cardholder refuses to use their payment card, the Cardholder should submit a written application to the Bank and return the payment card.

## **9. Replacement and renewal of payment cards**

9.1. Payment cards may be replaced or renewed on the written request of the Cardholder submitted to the Bank.

9.2. Payment cards are replaced upon the expiry date, when a card is damaged, PIN is broken or forgotten, or at the request of the Cardholder. The replaced payment card must be returned to the Bank.

## **10. Settlement of disputes**

10.1. Cardholders should keep slips and receipts to control withdrawal of money from their account and settle any disputes.