

Subsidiary VTB Bank Joint Stock Company (Kazakhstan)

**Rules of using payment cards
of Subsidiary VTB Bank JSC (Kazakhstan)**

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Rules of using payment cards Of Subsidiary VTB Bank JSC (Kazakhstan)

Chapter 1. General Provisions

1. These Rules for the use of payment cards of Subsidiary VTB Bank JSC (Kazakhstan) (hereinafter referred to as the Rules) have been developed in accordance with the legislation of the Republic of Kazakhstan, the Rules of International payment systems (hereinafter – IPS Rules) and define conditions and procedure for issuance, using IPS payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan). These Rules are general and mandatory for all Holders of payment cars of Subsidiary VTB Bank JSC (Kazakhstan).

Chapter 2. Terms and definitions

2. In these Rules, the following terms and definitions are applied with the following meaning:

- 1) Bank – Subsidiary VTB Bank JSC (Kazakhstan);
- 2) ATM – an electronic mechanical device that allows payment cards' holders to receive cash and use other services of the Bank using payment cards;
- 3) Blocking of a payment card – full or partial prohibition on making payments and (or) money transfers using a payment card;
- 4) The holder of a payment card is an individual who uses a payment card in accordance with the terms of the relevant Agreement on the issuance and use of a payment card, IPS rules and the present Rules. The holder of a corporate payment card is an authorized representative of a legal entity owning a bank account;
- 5) Agreement on issuance and use of a payment card means an agreement of incorporation concluded between the Bank and the Client on the basis of a relevant application for incorporation, an application for issuance of an additional card, which is also an integral part of the agreement, according to which the payment card is issued and serviced of the type selected by the Client and in the currency

selected by the Client (KZT, US dollars, euro, ruble), as well as opening of the current account to which the payment card is drawn up, including the cases determined by the Bank, in accordance with the current legislation of the Republic of Kazakhstan, these Rules and other internal documents of the Bank;

5-1) IPT (Information-Payment Terminal) is an electronic mechanical device that provides reception, verification for the authenticity, and storage of banknotes for further payments of individuals, as well as making non-cash transactions using a payment card in self-service mode for provided banking services (including replenishment of bank accounts, repayment of loan debts, transfers to bank accounts in other banks, transfers to service providers);

6) Card transaction means any operation carried out on the current account using a payment card or its details, including payments, transfers, payment for goods and services, receipt of cash, exchange of currency and other transactions made using a payment card or its details in compliance with provisions of the current legislation of the Republic of Kazakhstan, these Rules and the Agreement on issuance and use of a payment card;

7) Client – is an individual or legal entity that has concluded or intends to conclude an Agreement on issuance and use of a payment card with the Bank, being the owner of the current account when concluding an Agreement on issuance and use of a payment card;

8) The international payment system (hereinafter – IPS) is an association of credit and financial institutions and/or organizations that performs the functions of exchanging transactions and performing mutual settlements between the parties to the system under the common trademark Visa International/UnionPay International/MasterCard Worldwide;

9) Signature panel is a special field on the reverse side of the payment card for signature of the Card-holder, used for verification of the signature on payment documents made with the help of a payment card, in cases where the Cardholder's signature is required to confirm the card transaction (except virtual payment cards);

10) Payment card is a credit/debit card that is an instrument of an access to money at the current account through electronic terminals or other devices and is intended for performing card transactions that are settled at the expense of the Client's money at the current account, and as well as for performance of other transactions determined by the Bank and on its terms, with the exception of technical card overdraft. All payment cards have the Bank's logo and the corresponding IPS. The front side of the payment card contains as follows: 16-digit payment card number; validity period of the payment card; name and surname of the Holder of the payment card (except for non-embossed payment cards); the chip, which is a microprocessor-based storage medium that is embedded into the card. The reverse side of the payment card contains as follows: a magnetic stripe, which is an information medium in the form of a flexible tape covered with a thin magnetic layer; panel for signing; CVV2/CVN2/CVC2 code; address and telephone number of the Bank;

- 11) Reissuance of a payment card – production of the new payment card with a new number and PIN-code. The current account for the payment card remains the same;
- 12) Personal identification number (hereinafter referred to as PIN-code) is a secret code assigned to a payment card and intended for identification of the Holder of a payment card;
- 13) Trade and service enterprise (hereinafter referred to as TSE) is a legal entity, as well as a natural person engaged in entrepreneurial activities without the formation of a legal entity, a private notary, private bailiff, lawyer, accepting payment cards for cashless payment for payment of the goods/or services/works provided by them;
- 14) Payment card details – information contained on the payment card and (or) stored in the Bank's information system, including the number, validity period, the name of IPS, which allows the Holder of the payment card and/or the Bank and IPS to determine the ownership of the payment card;
- 15) Validity period of the payment card – the period during which the payment card is valid. Duration format: mm/yy (two last digits of the year). The payment card is valid until the last day of the month indicated on it inclusive;
- 16) Bank tariffs – the list of banking services provided by the Bank on a reimbursable basis and payable by the Customer, indicating the cost and/or amount thereof. Tariffs of the Bank are posted on the Bank's website on the Internet at: www.vtb-bank.kz;
- 17) Current account – bank account opened by the Bank in the name of the Customer on the basis of the Agreement on the issuance and use of a payment card;
- 18) Trade check – a document confirming the fact of making a payment using a payment card;
- 19) Authorization Unit – round-the-clock support service for payment card holders on the questions related to servicing of the payment cards, as well as provision of advisory services for products and services on payment cards;
- 20) Electronic PIN-code is a PIN-code sent to the Customer's mobile phone number specified by the Customer in the Application in the form of an SMS message for entering into the Agreement of accession at issuance of the payment card, in case this method of obtaining a PIN-code was determined by the Client upon signing the Application of accession. The electronic PIN-code can be sent to the mobile phone number of the Cardholder through mobile operators, implementing their activity in the Republic of Kazakhstan;
- 21) Electronic device – any electronic-mechanical device that accepts payment cards (for example, POS-terminal, ATM, automate parking system, self-service terminal, and etc.);
- 22) CVV2/CVN2/CVC2 (Card Verification Number 2) is a special code consisting of 3 digits, located on the back of the payment card and is intended for confirmation of card transactions on the Internet (CVV2 for Visa cards, CVN2 for

UnionPay cards, and CVC2 for MasterCard cards). CVV2/CVN2/CVC2 is not placed on all payment cards;

23) POS-terminal ("POS" – the abbreviation of the English phrase "Point Of Sale Terminal") – the terminal of the point of sale is an electronic mechanical device for cashless payments, as well as the delivery of cash, through which a card transaction is performed by reading the necessary information from a magnetic strip or chip of a payment card;

24) Verified by Visa/MasterCard SecureCode means the service for Visa/MasterCard Cardholders, which provides additional security when making Internet payments. The main element of the security system of Verified by Visa/MasterCard SecureCode service is 3-D Secure technology which allows identification of the Payment Card Holder when making Internet payments with the help of an additional password that is known only to the Holder of a payment card. Verified by Visa service is provided to Visa/MasterCard Cardholders free of charge (automatically provided that the service is connected with SMS-informing). Dynamic password of Verified by Visa/MasterCard SecureCode service consists of 4 digits and comes via SMS to your mobile phone. Dynamic password must be entered within 5 minutes on the Bank's website, to which the Client will be redirected at the time of Internet payment.

Chapter 3. Receipt and storage of a payment card

3. At a positive decision on the issuance of a payment card, the Bank issues a payment card to the Cardholder, and opens a current account in the name of the Client to record card transactions with the commission fee in accordance with the Bank's tariffs in accordance with the procedure established by the Bank.

4. Payment card can be used only by the person in whose name the payment card is issued or by the authorized representative of the Holder of the payment card in case of providing by the latter a notarized power of attorney issued in accordance with the requirements of the legislation of the Republic of Kazakhstan and the Bank. A payment card presented by an unauthorized person without a notarized power of attorney is subject to withdrawal.

5. At receipt of the payment card, the Holder of the payment card should mandatorily affix his signature on the panel for signing on the back of the payment card.

6. At receipt of the credit payment card, the Cardholder needs to activate it by calling the Authorization Unit (within the first 40 minutes after receipt of the payment card), or by means of the initial card transaction with entering of the PIN code (check of balance, cash withdrawal and etc.).

6-1. Upon receipt of the debit payment card, the debit payment card Holder must activate it by calling the Authorization Unit (within the first 40 minutes after receipt of the payment card) or wait for the activation of the payment card.

7. The transfer of a payment card to third parties for use or as a security is prohibited.

8. In case of loss, theft or unauthorized use of the card, the Cardholder must immediately contact the Bank's Authorization Unit (+7 (727) 330 43 43) for the timely blocking of the card

Chapter 4. Payment Card Services

9. Services available on the Bank's payment card are as follows:

- 1) Payment for goods/services in TSE and on the Internet, by phone/fax or mail;
- 2) Cash withdrawal in ATMs and cash desks of banks around the world;
- 3) Replenishment of the current account in the Bank's branches, as well as by electronic self-service devices;
- 4) Online banking – “Online VTB” for individuals/Mobile banking “VTB Online” for individuals is a remote service system that provides access to a current account 24 hours a day, 7 days a week. At any time, the Holder of a payment card can pay for mobile communication services, utilities, cable television, make money transfers, and much more;
- 5) SMS/PUSH-informing – The service for providing information on the transactions performed on the current account to the mobile phone number. The Holder of any payment card of the Bank can connect to the SMS-informing service through an ATM or in the Bank's branch;
- 6) Change of PIN-code through ATM of the Bank;
- 7) Money transfers from a payment card to a payment card via a Bank ATM (only for Visa Cardholders);
- 8) Verified by Visa/MasterCard SecureCode service.

Chapter 5. PIN-code

10. At receipt of a payment card and an envelope with a PIN code, the Cardholder must make sure that there is no damage of the payment card, the proper indication of the name and surname of the Holder of the payment card on the card, the integrity of the envelope, containing a PIN-code.

11. Opening of the envelope containing the PIN code is made only by the Holder of the payment card. It is recommended to destroy the envelope containing the PIN code, immediately after its opening and obtaining information about the PIN code.

12. The Holder of a payment card should observe the certain rules for security protection of a PIN-code:

- 1) if the PIN code – code is written down/fixed somewhere by the Holder of the payment card, the payment card and such written note should be kept separately;
- 2) do not allow the unauthorized persons to see the PIN-code numeric combination on the electronic device keyboard.

13. In case when the PIN code is incorrectly entered 3 (three) times in a row (with any time interval, when using one or different electronic devices), the payment card is automatically blocked. To unlock the payment card, the holder of the payment card should contact the Authorization Unit (+7 (727) 330 43 43).

14. In case the Holder of the payment card has forgotten the PIN-code, it is necessary to apply to the Bank and write an application for re-issue of the payment card. Together with the new payment card, the Client will receive a new PIN code.

14-1. If the payment card Holder has lost/forgotten/deleted the electronic PIN-code, it is necessary to apply to the Bank and write an application for re-acquisition of the electronic PIN-code. After that, SMS with electronic PIN-code will be sent to the telephone number of the payment card Holder.

Chapter 6. Use of the Card at cash withdrawal

15. Before using the ATM, the holder of the payment card must inspect it for suspicious devices that do not correspond to its design. In case of detection of suspicious devices, the Holder of the payment card should immediately inform the Bank and stop using this ATM.

16. If the ATM does not return a payment card when performing operations with the payment card, the Holder of the payment card should contact the Authorization Unit (+7 (727) 330 43 43), block the card, and follow the instructions of the Bank's employee.

Chapter 7. Use of the card when paying for goods/services in TSE

17. When using a payment card to pay for goods and services, the cashier in the TSE may require the Holder of the payment card to provide an identity document, sign a trade receipt or enter a PIN-code. Before signing a trade receipt, the Holder of the payment card must check the amount indicated on the sales receipt.

18. The Holder of a payment card has the right to return a purchase paid from a payment card or to refuse a card-prepaid service. To this end, the cashier performs a "return of purchase" operation upon the request of the Cardholder and with the consent of the TSE.

19. If the operation was "unsuccessful" when trying to pay by a payment card, then one copy of the trade check issued by the POS terminal should be kept for later verification for the absence of the specified operation in the statement of the current account.

20. In no event can you inform the details of the payment card by phone and send them by e-mail, via SMS, and etc. in order to avoid fraudulent actions on the payment card.

21. After visiting countries with an increased risk of fraud where the payment card was used, the Cardholder should contact the Bank to re-issue the payment card. A full list of countries with an increased risk of fraud is posted on the Bank's website www.vtb-bank.kz.

Chapter 8. Using a payment card when paying for goods/services via the Internet, telephone/fax or mail

For security purposes, the Visa/MasterCard card holders are provided with the Verified by Visa/MasterCard SecureCode service and access to card transactions in online stores that support 3-D Secure technology. Connection to this service is performed automatically when the payment card is issued/re-issued.

22-1. If necessary, the card holder may close access to online payments by contacting the Authorization Unit (+7 (727) 330 43 43) in any branch of the Bank or through IPT.

22-2. When the access to online payments is closed, the payment card holder may access for online payments until 00:00 of the same day by contacting the Authorization Unit (+7 (727) 330 43 43), or for a longer period - by sending a written application to any branch of the Bank or through IPT.

23. When carrying out cashless payments for goods/services via the Internet, telephone/fax or mail, the Holder of the payment card can be asked to indicate the CVV2/CVN2/CVC2 code and a dynamic password Verified by Visa/MasterCard SecureCode (when making payments using Visa/MasterCard SecureCode service).

24. It is not recommended to enter the details of the payment card on unknown or questionable websites.

25. The PIN code is by no means used when ordering goods and services via the Internet, telephone/ fax or mail.

26. *The paragraph was excluded by the Minutes of meeting of the Management Board of Subsidiary VTB Bank JSC (Kazakhstan) No. 23 dated 05.06.2018.*

Chapter 9. Re-issuance of a payment card

27. Re-issuance of the payment card is carried out on the basis of a written application of the Holder of the payment card and the presentation of a payment card to the Bank (with the exception of cases of loss or theft of the payment card) with payment of the commission for re-issuance of the payment card in the amount established by the Bank's tariffs for the following reasons:

- 1) forgotten PIN-code/CVV2/CVN2/CVC2code/compromised PIN-code/CVV2/CVN2/CVC2 code;
- 2) the payment card is lost or stolen;
- 3) change of the name of the Holder of the payment card;
- 4) the payment card is damaged due to the fault of the Holder of the payment card and further use of the payment card is impossible.

28. Re-issuance of a payment card on the basis of a written application of the Holder of a payment card without payment of commission for the re-issuance of a payment card shall be made in the following cases:

- 1) PIN-code is printed illegibly;

- 2) the surname and/or name of the Cardholder on the payment card does not correspond to the data, specified by the Holder of the payment card in the relevant application;
- 3) within 5 (five) working days after issuance of the payment card to the Holder of the payment card, during the first card transaction on the payment card, the ATM or POS terminal does not read the information from the chip or magnetic stripe of the payment card;
- 4) by the initiative of the Bank when visiting countries with an increased risk of fraud. The list of countries with an increased risk of fraud is published on the Bank's website www.vtb-bank.kz ;
- 5) the electronic PIN-code is not received on the mobile phone number specified in the Application for Accession to the Agreement on the issuance and use of a payment card.

28-1. Reissue of payment card upon its expiration shall be carried out automatically 1.5 months before the expiration date of the payment card. Payment cards of the Bank's Employees and standard payment cards with certain conditions falling on automatic re-issue shall be automatically re-issued.

The payment card Holder can pick up reissued payment card after the delivery of the payment card to the Bank branch, where the basic payment card was issued on the basis of a written application for re-issue of the payment card Holder.

If the payment card Holder fails to pick up the reissued payment card, then the activities shall be carried out as with unclaimed payment cards.

Chapter 10. Blocking and withdrawal of a payment card

29. The bank shall block the payment card in the following cases:

- 1) receipt of a notice from the Holder of a payment card about the loss, theft or unauthorized use of a payment card;
- 2) failure by the Holder of a payment card to fulfill his obligations under the Agreement on the issuance and use of a payment card;
- 3) non-compliance with the requirements of these Rules.

30. Unblocking of the payment card is made as follows:

- 1) when the payment card is blocked at the request of the Client/Cardholder by means of making a call to the Authorization Unit (in the event of a temporary restriction) or by contacting the Bank department, in cases when further use of the blocked payment card is safe for its Holder, and the Client/Cardholder had fulfilled the obligations to the Bank provided for in the Agreement on the issuance and use of a payment card;
- 2) when the payment card is blocked by the Bank-Bank.

31. The Bank is entitled to withdraw the payment card from the Cardholder in the following cases:

- 1) expiration of the validity period of the payment card;
- 2) failure by the Holder of a payment card to fulfill his obligations under the Agreement on the issuance and use of a payment card;

- 3) the refusal of the Holder of the payment card to use the payment card;
- 4) termination of the Agreement on the issuance and use of a payment card.

Chapter 11. Consideration and settlement of disputable situations

32. In all disputable situations arising from the use of a payment card, the Holder of a payment card shall submit a written application to the Bank.

33. The holder of a payment card must keep copies of POS-terminals' trade checks and other documents issued by the TSE or the branch of the Bank with the signature of the Cardholder within 6 months for settlement of possible disputable situations, including the failed card transactions (including unsuccessful ones).

34. The procedure for consideration of the Client's application and compensation to the Client for losses on unauthorized payment, other requirements of the Client for card transactions carried out by means of a payment card, indicating the terms of consideration and compensation of damages is specified in the relevant Agreement on the issuance and use of a payment card.

35. In order to control the movement of money in the current account and timely prevent fraudulent transactions on a payment card, it is recommended to use the following services:

- 1) SMS-informing;
- 2) Online banking Online VTB for individuals.
- 3) Mobile banking "VTB Online" for individuals.

36. In case of changing the address of residence, telephone and other contact details, the Cardholder should notify the Bank in a timely manner, as this is extremely important for immediate contact of the Bank with the Client in order to prevent fraud on the payment card.

Chapter 12. Final Provisions

37. In all that is not stipulated by these Rules, the Cardholder and the Bank are governed by the current legislation in the territory of the Republic of Kazakhstan, IPS rules in the part that does not contradict the legislation of the Republic of Kazakhstan, and the Agreement on the issuance and use of a payment card. In the event of any conflict between the IPS rules and these Rules and/or other contracts/agreements which provisions affect the use/servicing procedure of the payment card(s), the applicable IPS rules are applied.

38. The Bank is not responsible for situations beyond the limits of its control and related to malfunctions in the operation of external payment systems, settlements, processing and transmission of data.

39. The rules for the use of payment cards of the international payment system VISA International, issued by Subsidiary VTB Bank JSC (Kazakhstan), approved by the protocol of the Board of the Bank No. 29 as of May 21, 2019, shall become invalid after the entry of these Rules into force.

**Managing Director - Deputy
Director of Retail business Department**

A. Bergaripova