

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 referred to as the IPS Rules) and define conditions and procedure for issuance, using payment cards of International Payment Systems (hereinafter referred to as the IPS) issued by Subsidiary VTB Bank JSC (Kazakhstan). These Rules are general and binding for all Holders of payment cards of Subsidiary VTB Bank JSC (Kazakhstan).

Chapter 2. Terms and definitions

2. The following terms and definitions apply to these Rules:

- 1) Bank – Subsidiary VTB Bank JSC (Kazakhstan);
- 2) ATM – an electronic and mechanical device that allows the Holder of a payment card 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 – an individual who uses a payment card in accordance with the terms of the relevant Agreement, IPS rules and these 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 payment card/Comprehensive Banking Services Agreement for LSSBOO (hereinafter referred to as the Agreement) – an agreement of incorporation concluded between the Bank and the Client on the basis of a relevant statement of accession, an application for issuance of an additional payment 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 dollars¹, euro¹, ruble), as well as the 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;

6) IPT (Information-Payment Terminal) – an electronic and 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 (including replenishment of bank accounts, repayment of loan debts, transfers to bank accounts in other banks, transfers to service providers);

7) Card transaction – 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;

8) Client – an individual or legal entity that has concluded or intends to conclude an Agreement with the Bank, being the owner of the current account/Holder of a payment card;

9) IPS – an association of credit and financial institutions and/or organizations that performs the functions of exchanging transactions and performing mutual settlements between the parties-members to the system under the common trademark Visa International/MIR;

10) National Payment Card System Joint Stock Company (hereinafter referred to as NPCS MIR) – the Operator of the MIR National Payment System;

11) Signature panel – a special field on the reverse side of the payment card for the signature of the Holder of the payment card, used for verification of the signature on payment documents made with the help of a payment card, in cases where the signature of the Holder of the payment card is required to confirm the card transaction (except virtual payment cards);

12) Payment card – means of electronic payment which contains information that allows the Holder of the payment card through electronic terminals or other communication channels to make payments and/or money transfers or receive cash, or exchange of currencies and other transactions defined by the Bank and on its terms, except for technical card overdraft. All payment cards have the logo of the Bank and the relevant IPS. The front side of the payment card contains: the number of the payment card; expiration date of the payment card; name and surname of the Holder of the payment card (except for non-embossed payment cards); chip – microprocessor information carrier which is embedded in the card (except for virtual payment cards). The reverse side of the payment card contains:

¹ except for NPCS MIR payment cards.

Issuance of payment cards in U.S. dollars and euros is carried out in the absence of restrictions (legislative, including foreign countries, stipulated by international sanctions, internal/managerial documents of the Bank).

magnetic stripe – information carrier in the form of flexible tape covered with a thin magnetic layer; signature panel; CVV2/CVP code; address and telephone number of the Bank (except for virtual payment cards);

13) Reissuance of a payment card (except for virtual payment cards) – production of the new payment card with a new number and PIN code. The current account for the payment card remains the same;

14) Personal identification number (hereinafter referred to as the PIN-code) – a secret code assigned to a payment card and intended for identification of the Holder of a payment card;

15) Trade and service enterprise (hereinafter referred to as the TSE) – a legal entity, as well as an individual engaged in entrepreneurial activities without the establishment of a legal entity, persons engaged in private practice, accepting payment cards to make cashless payment for goods/work/services supplied by them;

16) Payment card details – the information contained on the payment card and/or stored in the Bank's information system including the number, expiration date, 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;

17) Expiration date of the payment card – the period during which the payment card is valid. Expiration date format: mm/yy (two digits of the month /two last digits of the year). The payment card is valid until the last day of the month indicated on it inclusive;

18) Bank tariffs – the list of banking services provided by the Bank on a reimbursable basis and payable by the Client, 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;

19) Current account – the bank account opened by the Bank in the name of the Client on the basis of an Agreement;

20) Trade receipt – a document confirming the fact of making a payment using a payment card;

21) Customer Support Division (hereinafter referred to as CSD) – consisting of an online banking group and an authorization group, a structural unit operating on a 24-hour basis, within the Customer Service Division of the Retail Business Department;

22) Electronic PIN-code – a PIN-code sent to the Client's cell phone number specified by the Client in the Bank systems, in case this method of obtaining a PIN-code was determined by the Client upon signing the Statement of accession. The electronic PIN code can be sent to the cell phone number of the Holder of the payment card through mobile operators, implementing their activity in the Republic of Kazakhstan;

23) Electronic device – any electronic and mechanical device that accepts payment cards (for example, POS-terminal, ATM, automated parking system, self-service terminal, etc.);

- 24) CVV2/CVP (Card Verification Value 2/Card Verification Parametr) – a special code consisting of 3 digits, located on the reverse side of the payment card which is intended for confirmation of card transactions on the Internet (CVV2 for Visa cards, CVP for MIR cards). CVV2/CVP is not placed on all payment cards;
- 25) POS-terminal (POS – the abbreviation of the English phrase – Point of Sale Terminal) – the terminal of the point of sale, an electronic mechanical and device for cashless payments, as well as the withdrawals of cash, through which a card transaction is performed by reading the necessary information from a magnetic strip or chip of a payment card;
- 26) 3-D Secure is a service for the Bank's Holders of a payment card that provides additional security for Internet payments. The security system of the 3-D Secure service technology allows the identification of the Holder of a payment card when making Internet payments by means of an additional password that is known only to the Holder of a payment card. 3-D Secure service is provided to the Bank's cardholders free of charge (automatically on condition that the SMS-informing service is connected). Dynamic 3-D Secure password consists of 4 digits and comes via SMS message to the mobile phone. The dynamic password must be entered within a certain period of time on Bank's website, to which Client will be redirected at the time of the 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 Holder of a payment card, 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. Upon receipt of the payment card or its details, the Holder of a payment card shall affix his/her signature on the signature panel on the reverse side of a payment card (except for virtual payment cards and corporate MIR payment cards).
6. Upon receipt of the credit payment card, the Holder of a payment card shall activate it by calling the CSD (within the first 40 minutes after receipt of the payment card), or by means of the initial card transaction by entering of the PIN-code (check of balance, cash withdrawal, etc.).
7. Upon receipt of the debit payment card with PIN code in a PIN envelope, the Holder of a debit payment card shall activate it by calling the CSD (within the first 40 minutes after receipt of the payment card) or wait for the activation of the payment card.

7-1. Upon receipt of a debit payment card with an electronic PIN, the payment card is activated as soon as the debit payment card is issued to the Holder of a debit payment card.

8. Activation of the virtual payment card occurs at the moment of issuance of the virtual payment card and confirmation of the phone number of the Holder of the payment card. After the verification of the Client to the virtual payment card, in automatic mode, on the free of charge basis:

- 1) 3-D Secure service is connected to the confirmed phone number;
- 2) CVP code is sent via SMS;
- 3) the middle of the number (6 digits) of the virtual payment card, account currency and expiry date is sent by SMS, example: *****123456***** KZT srok do: 02/23.

*The first six and last four digits of the virtual payment card will be received by the Client in the Payment Card Application, example: 123456*****7890;*

- 4) PIN code is sent.

The Holder of a virtual payment card will receive the specified details from different addresses in the SMS message.

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

10. In case of loss, theft or unauthorized use of the card, the Holder of a payment card shall immediately contact the Bank's CSD (+7 (727) 330 43 43) for the timely blocking of the payment card

Chapter 4. Payment Card Services

11. Services available by the Bank payment card are carried out in the absence of restrictions (legislative, including foreign countries, stipulated by international sanctions, internal/managerial documents of the Bank):

- 1) Payment for goods/work/services in TSE, on the Internet, by phone, mail;
- 2) Cash withdrawal in ATMs and cash desks of banks around the world and in the network of the Bank's Partners;
- 3) Replenishment of the current account in the Bank's branches, as well as by electronic self-service devices;
- 4) VTB Online, mobile banking for individuals – 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 other types of services that are provided in the application;
- 5) SMS/PUSH-informing – the service for providing information on the transactions performed on the current account to the cell 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's ATM and/or VTB Online, mobile banking for individuals;
- 8) 3-D Secure service.

Chapter 5. PIN-code

12. Upon receipt of a payment card and an envelope with a PIN code, the Holder of a payment card shall make sure that there is no damage to the payment card, the proper indication of the name and surname of the Holder of a payment card on the card, the integrity of the envelope containing a PIN-code. For virtual payment cards, an electronic PIN code is issued. Depending on the customer's choice for debit payment cards, the PIN code is issued in a PIN envelope or by SMS as an electronic PIN code.

13. 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.

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

- 1) if the PIN 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 unauthorized persons to see the PIN-code numeric combination on the electronic device keyboard.

15. 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 a payment card should contact the CSD (+7 (727) 330 43 43).

16. If the Holder of a payment card forgot the PIN code printed on the PIN envelope, it is necessary to apply to the Bank and file an application for the reissue of the payment card. Together with the new payment card the Client will receive a new PIN printed in the PIN envelope or an electronic PIN, depending on what method of receipt the Client will specify when issuing the payment card (except for virtual payment cards). If the payment card is reissued at the initiative of the Holder of a payment card, a fee will be charged in accordance with the bank's tariffs.

17. Excluded;

18. In case the Holder of a payment card/Virtual card has lost/forgotten/deleted the electronic PIN Code, he/she shall apply to CSD by phone number (+7 (727) 330 43 43) to receive a new electronic PIN Code. Upon consideration of the application by the Operator of CSD, the Bank system shall automatically send an SMS message with new PIN-code to mobile number of the Holder of a payment card/Virtual card.

Chapter 6. Use of the Payment Card when Withdrawing Cash

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

20. If during transactions with the payment card, ATM does not return the payment card (except for virtual payment cards), the Holder of the payment card should contact the CSD (+7 (727) 330 43 43) and block the payment card, and then follow the instructions of the Bank employee.

Chapter 7. Using a Payment Card when Paying for Goods/Work/Services in TSE²

21. When using a payment card to pay for goods/work/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 shall check the amount indicated on the trade receipt.

22. The Holder of a payment card is entitled 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 Holder of a payment card and with the consent of the TSE.

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

24. In no event shall the Holder of a payment card inform the details of the payment card by phone and send it via e-mail, SMS, etc., in order to avoid fraudulent actions on the payment card.

25. Excluded.

Chapter 8. Using a Payment Card when Paying for Goods/Work/Services via Internet, Telephone, Mail²

26. For security purposes, the Holders of payment cards of the Bank are provided with 3-D Secure service and access to card transactions at online shops that support 3-D Secure technology. Connection to this service is automatic upon issue/reissue of the payment card.

27. If necessary, the Holder of a payment card may close access to online payments by contacting the CSD (+7 (727) 330 43 43) in any branch of the Bank, in VTB Online, mobile banking for individuals, or through IPT.

² the use of payment card of Subsidiary VTB Bank JSC (Kazakhstan) is carried out in the absence of restrictions (legislative, including foreign countries, stipulated by international sanctions, internal/managerial documents of the Bank).

28. In the case of closed access to make online payments, the Holder of a payment card may be granted access to make online payments until 00:00 on Astana city time of the current day, also in exceptional cases (if the Holder of a payment card is abroad at the time of application) access can be provided for any period not exceeding 10 (ten) days by contacting the CSD (+7 (727) 330 43 43), or for a longer period by applying in writing to any Bank branch, through VTB Online, mobile banking for individuals or through IPT.

29. The Holder of the payment card may be asked to provide a CVV2/CVP code and a dynamic 3-D Secure password (when making payments using 3-D Secure) when making non-cash payments for goods/works/services via the Internet, telephone, post.

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

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

Chapter 9. Re-issuing a Payment Card (Except for Virtual 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 (except for cases of loss or theft of the payment card) with payment of the commission for the re-issuance of the payment card in the amount established by the Bank's tariffs for the following reasons:

- 1) forgotten PIN-code/CVV2/CVP code/compromised PIN-code/CVV2/CVP code;
- 2) the payment card is lost or stolen;
- 3) change of name, surname 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.

33. 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 Holder of a payment card on the payment card does not correspond to the data specified by the Holder of a payment card in the relevant application;
- 3) within 5 (five) business days after issuance of the payment card to the Holder of a 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) Excluded;

5) the electronic PIN code is not received on the cell phone number specified in the Statement for accession to the Agreement.

34. Excluded.

Chapter 10. Blocking and Withdrawing 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/her obligations under the Agreement;
- 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/Holder of a payment card by means of making a call to the CSD (in the event of a temporary restriction) or by contacting the branch of the Bank, in cases when further use of the blocked payment card is safe for its Holder, and the Client/ Holder of a payment card had fulfilled the obligations to the Bank provided for in the Agreement;
- 2) when the payment card is blocked by the Bank-Bank.

37. The Bank is entitled to withdraw the payment card (except for virtual payment cards) from the Holder of a payment card in the following cases:

- 1) expiration of the expiry date of the payment card;
- 2) failure by the Holder of a payment card to fulfill his/her obligations under the Agreement;
- 3) the refusal of the Holder of the payment card to use the payment card;
- 4) termination of the Agreement.

Chapter 11. Consideration and Settlement of Disputes

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

39. The holder of a payment card shall keep the copies of POS-terminals trade receipts and other documents on card transactions (including unsuccessful ones) issued by the TSE or branch of the Bank with the signature of the Holder of a payment card for 6 months to settle possible disputes.

40. 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 for losses is specified in the relevant Agreement.

41. In order to control the cash flow 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) VTB Online, mobile banking for individuals.

42. In case of changing the address of residence, telephone number and other contact details, the Holder of a payment card shall notify the Bank promptly, to prevent fraud on the payment card.

Chapter 12. Final Provisions

43. In all that is not stipulated by these Rules, the Holder of a payment card and the Bank are governed by the current legislation of the Republic of Kazakhstan, IPS rules in the part that does not contradict the legislation of the Republic of Kazakhstan, and the Agreement. In case of any contradictions 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 relevant 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 issued by Subsidiary VTB Bank JSC (Kazakhstan), approved by Minutes of the Board of the Bank No. 37 dated August 22, 2017, shall become invalid after the entry of these Rules into force.

**Managing Director – Deputy
Director of Retail Business Department**

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