

1. General provisions

For individuals who receive salaries on the Altyn Bank card, Cashback in the amount of 5% is charged for certain MCC codes (medicine, health, taxis, cinemas, bookstores, beauty salons, hairdressers, education, schools, colleges, universities)

2. List of categories for which cashback is credited 5%

Cashback in the amount of 5% will be credited when making purchases from organizations registered in the following categories, indicated by the corresponding MCC codes:

MSS code	MSS name
8 021	Dentists, orthodontists
5 912	Drug shops, pharmacies
8 062	Hospitals
8 099	Medical services
7 298	Health and beauty spas
8 043	Opticians, optical goods, E
8 011	Physicians (not elsewhere classified)
8050	Nursing and personal care 8,050 Nursing and personal care
8 071	Medical and dental laboratories
5047	Laboratory/medical/dental/ophthalmology/equipment
7 297	Massage parlours
8 351	Child care services
8049	Chiropodists, podiatrists
8 041	Chiropractors
8 042	Optometrists, Optamalogists
4 119	Emergency services
8 031	Osteopathic physicians
4 121	Taxis/Limousines
7 832	Cinemas
5942	Bookshops
5 192	Books/periodicals/newspapers
7 230	Beauty parlours and hairdressing salons
8 299	Schools and educational services
8 211	Primary and secondary schools

8 249	Vocational schools
8 241	Correspondence schools
8 220	Colleges, universities

3. Cashback terms and conditions

- Cashback is credited automatically when making purchases from merchants registered under the above categories of goods and services.

- The amount of cashback on the client's account cannot exceed the established limit, which may be changed depending on the terms of the programme.

- In order for the cashback to be credited, the client must be a salary client of the Bank and receive uninterrupted salary crediting in the MT102 format⁴. Important notes

- All changes to the terms of the cashback program will be published on the official website and will take effect from the moment of their publication.

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