

Approved by the Decision of the Board Minutes
No. 07/12/20 dated December 07, 2020

Approved by the Decision of
the ALMC (Asset and
Liability Management
Committee)
Protocol No. 09032023
dated March 09, 2023

Approved by the Decision of
the ALMC (Asset and
Liability Management
Committee)
Protocol No. 01122023
dated December 01, 2023

Approved by the Decision of the
ALMC (Asset and
Liability Management
Committee) Protocol No.3
dated January 21, 2025

Terms and conditions of accruals/ terms and conditions of restrictions and amount of Cashback

Terms and conditions of accruals/ terms and conditions of restrictions and
amount of Cashback on

Mastercard World Elite/VisaInfinite/UnionPay Diamond payment cards:

1. Cashback amount is 1% of the non-cash operation (transaction) amount;
2. Cashback is not accrued for the following operations (transactions) made using the card:
 - 2.1 receiving monetary funds from ATMs (automatic teller machines) and cash desks of financial institutions/credit institutions (lending institutions);
 - 2.2 money transfers, money crediting, financial institutions, government payments;
 - 2.3 payment for services in the Altyn-i Personal account;
 - 2.4 telecommunication services;
 - 2.5 operations (transactions) with the unique attribute;
 - 2.6 customs payments;
 - 2.7 list of MCCs (merchant category codes) for which Cashback is not accrued.
3. The minimum operation (transaction) amount for which Cashback is credited - is 1 000 tenge;
4. The maximum Cashback amount is 50 000 tenge per month (bank);
5. Accrual of Cashback is performed after the Bank receives a financial document from an acquiring Bank;
6. In case of return of a purchase/cancellation of a purchase/ cancellation of operation (transaction), the amount of accrued Cashback is withdrawn from the payment card account
If at the time of withdrawal there are insufficient accumulated funds on the payment card account, the account balance will have a negative balance;
7. Accrued Cashback may be withdrawn and/or not accrued, at the Bank's decision, in the following cases:
 - establishing the fact of abuse (misuse) on the part of the client;
 - violations of the rules;
 - incorrect excess accrual;
 - establishing the fact of fraud.

The bank has the right not to inform the client of the reason for its decision.

List of MCCs (merchant category codes) for which Cashback is not accrued*

MCC (merchant category code)	Name
4814	Telecommunication services
4829	Money transfers
6010	Financial institutions - manual cash withdrawal
6011	Financial institutions – cash withdrawal automatically
6012	Financial institutions - trade and services
6536	Money transfers via MasterCard MoneySend - within the country
6537	Money transfers via MasterCard MoneySend - between countries
6538	Money transfers via MasterCard MoneySend Funding
9399	Government services - not classified anywhere else
5511	Passenger transport and truck transport – sales, service, repairs, spare parts and leasing
5521	Sale of passenger cars and trucks (used only)
9311	Tax payments
4900	Housing and utility services
9402	Postal services - government services only
8999	Professional services - not included in other categories
7311	Advertising services
6540	POI (Payment on Invoice) financing operations (transactions) (except for sending monetary funds)
7299	Other services - not included in other categories
6211	Operations (transactions) with securities - brokers/dealers
7399	Business services - not included in other categories
6513	Real estate operations (transactions) agents and managers – real estate rental
4812	Telecommunication equipment, including sales of telephones
8699	Organizations, membership in organizations - not included in other categories
8398	Organizations, charity services and social services
7372	Computer programming, integrated systems design and data processing services
8641	Associations - civil associations, social associations, and communities
7273	Dating agencies and companionship services
5960	Direct marketing - insurance services
4784	Bridge tolls and road charges, fare (road tolls)
5571	Motorcycle transport sellers (merchants)
9222	Payment of fines
7033	Trailer parks and recreation centers (recreation camps)
5933	Pawnshops and garages
4813	Telecommunication services sellers (merchants) with keypad entry that provide single local and long-distance telephone calls using a central access number to complete a transaction in the presence of the payment card cardholder using keypad entry
6050	Quasi Cash (pseudo-money transactions) – client financial institutions
6051	Quasi Cash (pseudo-money transactions) - Sellers (Merchants)
6529	Remote uploading of stored value – members of financial institution
6530	Remote uploading of stored value - Sellers (Merchants)
6531	Payment services providers
6532	Operations (transactions) on payments - client financial institutions
6533	Operations (transactions) on payments – Sellers (Merchants)

6534	Money transfers, Fin Inst (Financial institutions)
6539	Operations (transactions) on financing (except for sending monetary funds)
7995	Exchange operations (transactions)
4111	Transport - suburban and local passenger transportation, including crossing by ferry
5211	Lumber materials and building materials (construction materials) stores
4112	Passenger rail travels
4131	Bus lines
1711	Air conditioning, heating systems and sanitary engendering contractors
8111	Lawyer services, legal services
8244	Schools, entrepreneurial business and secretarial services
5816	Digital goods - games
5818	Digital goods - multcategory

4816	Computer networks, information services
6300	Insurance companies services
4411	Cruise lines
1799	Contract services - not classified anywhere else
9406	State lotteries (except for USA)
7993	Accessories for video games
7994	Video games clubs
763	Professional services. Agricultural cooperative societies
780	Professional services. Landscaping and gardening stores
1520	Professional services. General contractors – residential and commercial construction
1740	Professional services. Insulation, mosaic, plastering, masonry, tiling, tiles
1750	Professional services. Carpentry Contractors
1761	Professional services. Roofing and Siding Processing Contractors
1771	Professional services. Concrete contractors
4225	Professional services. Warehouse storage for public use – agricultural products, refrigerated products, storage of household items
4468	Professional services. Marinas, their maintenance and supply
5072	Professional services. Equipment and related materials for technical
7012	Professional services. Timeshare
7276	Professional services. Tax Preparation Service
8651	Political organizations
8661	Religious organizations
8675	Automobile Associations
9211	Ship payments, including alimony and child support
9223	Collateral and payment obligations
9405	Government services. Intra-Government Procurement - Government Only

Additional RSO (retail and service outlet (merchant)) exceptions:

Amazon, PAYPAL, APPLE.COM, GOOGLE

*The bank is not responsible for incorrect provision of the MCC (Merchant Category Code) to RSO (retail and service outlet (merchant)) by the acquiring bank.

Effective date: 04.01.2023

Effective date: 01.01.2024

Effective date: 07.02.2025

