

TERMS AND CONDITIONS of transfer transactions in JSC Halyk Bank between payment cards of international payment systems

Chapter 1. General provision

1. These Terms and Conditions of transfer transactions between payment cards of international payment systems in JSC Halyk Bank (hereinafter - the “Terms and Conditions”) determine the procedure of making free money transfers in JSC Halyk Bank (hereinafter - the “Bank”) by individuals with the use of VISA Direct and MasterCard MoneySend systems.

2. The following terms are used in these Terms and Conditions:

1) *international transfer* – transfer of money made with the use of Visa Direct and MasterCard MoneySend systems, when the sender or the recipient is a holder of VISA International or MasterCard Worldwide payment card (hereinafter - the “IPS”);

2) *sender* – IPS payment card holder, who initiates money transfer;

3) *recipient* – IPS payment card holder, who receives the money transferred.

3. The Bank may initiate transfer transactions between payment cards of international payment systems only in accordance with these Terms and Conditions.

4. The Bank shall not be liable for improper money transfer made due to violation of these Terms and Conditions by the sender or the recipient.

5. In order to initiate transfer transactions by the Bank, the sender must accede to these Terms and Conditions as a whole.

Accession of the sender to these Terms and Conditions is carried out upon confirmation of the transfer via ATM or Homebank. Hereby, the Bank warns that information on transfer transactions between payment cards of international payment systems made by the Bank will be submitted by the Bank to the state or law enforcement bodies in case of their request in accordance with the current legislation of the Republic of Kazakhstan.

6. The fact that the Bank performs transfer transactions between payment cards of international payment systems on behalf of the sender means the sender's consent to these Terms and Conditions and his/her accession to them.

Chapter 2. Terms and Conditions for money transfers via ATM or Homebank

7. Money transfer cannot be made between payment cards of different IPSs.

8. Money transfer must not be connected with conducting by the money sender of entrepreneurial activity and (or) foreign exchange transactions that require receipt of registration certificate, certificate of notification and contract record registration (assignment of record number to the contract).

By pressing the corresponding button on the ATM panel or mobile phone, the sender:

1) confirms that the transfer is free of charge and is not related to entrepreneurial activities and (or) foreign exchange transactions that require a registration certificate, a certificate of notification and contract record registration (assignment of a reference number to the contract);

2) gives consent to:

– disclosure of any information legally possessed by the Bank and constituting, in accordance with the legislation of the Republic of Kazakhstan, a banking or other secret protected by law in order to ensure proper implementation of the transfer in the manner prescribed by the legislation of the Republic of Kazakhstan;

– making a transfer in accordance with these Terms and Conditions.

The confirmation by the payment card holder that this transfer is free of charge, not related to entrepreneurial activity and/or performance of foreign exchange transactions by the sender, and that the sender allowed the Bank to provide information on this money transfer to law enforcement authorities and

the National Bank of Kazakhstan at their request, is the sender's consent to the transfer, given by pressing the appropriate button on the ATM or mobile device panel when the sender accedes these Terms and Conditions.

9. Responsibility for providing unreliable data on money transfer, correctness of entering the recipient's payment card number and transfer amount shall lie fully on the sender.

10. Money transfer can be made via the Bank's ATM or Homebank.

11. Transfer of money from the Bank card to the Bank card through self-service devices shall be carried out only in tenge:

between residents of the Republic of Kazakhstan;

between individuals, from individuals' cards to corporate cards of the Bank, including cards of sole proprietors.

12. Currency transactions between residents are prohibited, except for gratuitous money transfers or gratuitous transfer of currency valuables by individuals to individuals.

13. Money transferred via ATM or Homebank shall be credited to the recipient's current account, access to which is provided by his/her payment card, within no more than 8 (eight) hours from the moment of the transaction. At the same time delays in crediting periods up to 5 (five) calendar days are possible due to different technical capabilities of banks - participants of the transfer.

14. The Bank's fee for providing this service is charged at the time of the transaction by the Bank according to the current rates of the Bank.

15. To transfer money from payment card to payment card via ATM, the sender needs to know the recipient's payment card number or phone number of the recipient.

In order to make/receive money transfer from/to a card using Visa Direct and MasterCard MoneySend systems by a mobile phone number (without indicating the recipient's card number at the time of the transfer), the Customer can assign the "Trusted number + card" link in Homebank. In case the Customer has not assigned the "Trusted number + card" linkage himself/herself, the Bank has the right to create such a linkage on any of the Customer's valid debit cards and transfer the linkage to the international payment systems.

16. When making money transfers from payment card to payment card, the following limits apply:

1) via the Visa Direct system:

– via ATMs, limited to not more than USD 2,500 (two thousand five hundred) per transaction, not more than USD 5,000 (five thousand) during 24 hours, not more than USD 10,000 (ten thousand) per month (equivalent in tenge, other currency);

– via Homebank:

– no more than USD 2,500 (two thousand five hundred) per transaction, not more than USD 5,000 (five thousand) during 24 hours, not more than USD 10,000 (ten thousand) during a month (the equivalent in tenge, other currency);

2) via MasterCard MoneySend system not more than EUR 2,500 (two thousand five hundred) within a month.

17. The cheque is a confirmation that the Bank has accepted the request to transfer money via ATM. The cheque is not a financial document and confirmation of the Bank on the successful completion of the transfer.

18. If the receiving bank refuses to accept money due to the prohibition to receive money from other countries, established by the legislation of the receiving bank, the money will be returned to the current account in the card base, access to which is provided by the payment card of the sender.

19. In case of impossibility to transfer money from payment card due to the presence of restrictions on certain types of transactions on the current account/ payment card, established by the bank, where this current account/ payment card is opened, the Bank shall be entitled to reject the sender's order to transfer money.

20. All responsibility for an erroneous transfer in case of an error in making the transfer shall lie on the sender, namely:

1) in case of indicating an incorrect number of the recipient's payment card;

2) in case of indicating an incorrect amount of money to be transferred;

3) in the case of indicating an incorrect mobile phone number.

For all of these cases, the amounts of erroneous transfers are not refundable.

21. In case of making a processing error during a money transfer by the Bank, a refund (reversal) is possible within 3 (three) business days following the day the sender made the transfer by using the following reversal codes:

- 1) double transfer;
- 2) wrong transaction code.

22. Other issues not regulated by the provisions of these Terms and Conditions shall be resolved in accordance with the legislation of the Republic of Kazakhstan and internal documents of the Bank.