

RULES FOR USING THE CARD

1. General Provisions

- 1.1. The Card is a means of paying for goods (works and services) and receiving cash at the expense of the Cardholder's funds.
- 1.2. The card expires after the last day of the month and year indicated on the card.
- 1.3. A card without the signature of the Cardholder on the reverse side is considered invalid.
- 1.4. The Cardholder has the right to receive card account statements from the Bank in accordance with this Agreement.
- 1.5. The Monthly Statement is considered correct and confirmed by the Cardholder, if no written claims have been received by the Cardholder within 5 (five) calendar days from the date of receipt of the Monthly Statement by the Cardholder.
- 1.6. Funds are deposited to the card account in cash or in non-cash form:
- 1.7. To transfer funds in Kyrgyz soms and other currencies in a non-cash form, the details indicated on the official website of the Bank are used: <https://www.ksvc.kg>.

2. Using the card

- 2.1. When making an operation to pay for goods (works and services) or receiving cash at the cash advance office (CAO), a check is printed. The cardholder must sign the check, making sure that all the fields are filled in and in accordance with the amounts indicated on the indicated documents with the amounts of the actual purchase (service) or the amounts of cash received, after which the cardholder is given a copy of the POS-terminal check.
- 2.2. It is forbidden to sign a POS terminal receipt that does not contain the purchase (service) amount. When shopping (especially in a restaurant), do not let the cashier (waiter) take the card out of your sight.
- 2.3. Don't let the cashier swipe your card twice.
- 2.4. In case of refusal to accept your card and, as a result, make a purchase for cash, always keep your receipts. In case of refusal to pay with the card due to poor connection, you can repeat the payment procedure in a few minutes (of course, if you have firm confidence in the presence of this amount of money on the card).
- 2.5. Keep the first copies of receipts from POS terminals, with their help calculate the balance of funds (payment limit) on your card.
- 2.6. Please note that when paying for a car rental, paying for a hotel or any other service, the cost of the service may be blocked on your card account, and you will not be able to use this amount until it is unblocked.
- 2.7. The commission for transactions carried out with the card is reflected in the Monthly and Additional statements.
- 2.8. The Cardholder should keep in mind that the organization that accepts cards for service has the right to require the presentation of an identity card or other official identification document of the Cardholder.
- 2.9. The documents confirming the fact of the transaction using the card are: a POS terminal check, an ATM check, as well as another document received at the Bank's request from the Processing Center.
- 2.10. In case of discrepancy in the data in these documents, the document received by the Bank from the Processing Center will be the final and only document confirming the fact of the transaction using the card.

3. Rules for using an ATM

- 3.1. With the help of the card, the Cardholder can receive funds from an ATM. To do this, place the card in the ATM reader and carefully read the commands that appear on the screen. You can select the commands you need to receive cash.
- 3.2. When dialing the PIN, do not allow strangers to see it. **ATTENTION!** There are only two attempts to enter the wrong PIN. After the third attempt, the card is blocked and held up by the ATM.
- 3.3. Be careful after the command "TAKE YOUR CARD" appears on the screen - immediately take the card, otherwise it will be delayed by the ATM (after 20 seconds).
- 3.4. When the funds appear in the dispensing device, immediately take them, otherwise, after 20 seconds, they will be detained by the ATM, then you will receive a check on the amount of cash issued to you.
- 3.5. If your card or funds were delayed by an ATM, then contact the Bank that issued the card.

4. Security measures when handling the card

- 4.1. Remember - your card together with the PIN code is the "key" to your card account.
- 4.2. The PIN code must not be known to others. It is best to remember your PIN. If this is difficult to do, write it down out of the reach of unauthorized persons. Do not write the PIN code on the card. Transactions using the PIN code are recognized as committed by the Cardholder and are not subject to dispute.
- 4.3. Store the card in a safe place. Avoid leaving it in places where someone can pick it up and copy your card number and sample of your signature.
- 4.4. Protect the card from mechanical damage and from the effects of electromagnetic fields (car alarms, mobile phones, computers, access frames at airports, banks, shops, etc.) to avoid damaging the magnetic stripe and chip.
- 4.5. Save documents on transactions performed with the card in order to resolve issues on transactions performed using the cards.
- 4.6. In case of detection of loss, theft or unauthorized use of the card, immediately inform the Bank about it by telephone: (+996)312543424, on banking days from 9.00 to 18.00 (Bishkek time), or the Customer Support Center by telephone: (+996)312664325, (+996)312637696. Be sure to duplicate your message by telephone: (+996)312543424 on banking days from 9.00 to 18.00 (Bishkek time). Any oral appeal of the Cardholder must be confirmed by a written statement, which must be submitted to the Bank at the address: **68 Baitik Baatyr str., Bishkek 720005, Kyrgyz Republic**, or send to the email address: bank@ksbc.kg within 5 (five) banking days after the oral statement.
- 4.7. In case of loss of the card, new cards will be issued to the Cardholder on the basis of a written application from the Cardholder after payment of the cost of replacing cards in accordance with the Tariffs.
- 4.8. The cardholder is responsible for the consequences of untimely contacting the Bank and the User Support Center with a request to block the card.
- 4.9. Upon discovery of a card previously declared as lost, theft, or illegally used, the Cardholder is obliged to immediately inform the Bank about it by telephone: (+996)312543424 on banking days from 9.00 to 18.00 (Bishkek time), after which it must be delivered to address: 68 Baitik Baatyr str., Bishkek 720005, Kyrgyz Republic, no later than 5 (five) banking days from the date of discovery of the card.