#TravelCard Cashback Program

****

# Cashback Program

1.1. The Program is designed to increase customer loyalty to the Bank’s products, to incentify customers to make more non-cash purchases using a payment card and/or its details and/or token.

# 2. Terms and Definitions

2.1. Bank means JSC Bank CenterCredit.

* 1. Cashback means refund of a part of money from the amount spent on a non-cash purchase made using a card (its details/token) via POS-terminal or the Internet to a customer.

# 1 cashback = KZT 1.

* 1. МСС (Merchant Category Code) means a special four-digit code that describes a merchant’s type of business.

# Cashback Types

* 1. The Bank determines the purchase categories for which cashback is credited by the MCC (Merchant Category Code) - a code provided by Visa and Mastercard International Payment Systems to identify the merchant’s main business activity (for example, MCC 4511 - Airlines or 7011 - Hotels).
	2. The Bank provides the following types of cashback on #TravelCard product:

|  |  |
| --- | --- |
| **Type of Cashback**  | **Size, % of purchase amount**  |
| Cashback on purchases in the travel category | 7% |

* 1. If you have a combination of cards:

- #TravelCard and #rentacar, the total limit on these cards is KZT 50,000, of which up to KZT 20,000 can be accumulated for car rentals with #rentacar.

* 1. The list of MCCs included in the travel category is as follows:

|  |  |
| --- | --- |
| **MCC** | **Description** |
| 3000-3303, 3308, 4511 | Airlines, Air Carriers |
| 3351-3423, 3425-3441 | Car Rental |
| 3501-3839, 7011, 7032 | Motels and Hotels |

|  |  |
| --- | --- |
| 4111, 4112, 4131, 4789, 5962 | Passenger Transportation |
| 4411 | Cruise Lines |
| 4457 | Boat Leases and Boat Rentals |
| 4582 | Airports |
| 4722, 7991 | Travel Agencies |
| 7512 | Automobile Rental Agencies |

* 1. The maximum monthly cashback amount is KZT 50,000.
	2. Discounts and special offers from the Bank partners and Visa International Payment System are also available for purchases made with the card. To get the discount, a customer needs to identify himself/herself as a #TravelCard holder and use this card for payment. For more information about the offers, please visit <https://www.visa.com.kz/ru_kz/visa-offers-and-perks/>. International privileges and discounts require card payment via special Visa links. For more information about the offers, please visit <https://www.visa.com.kz/ru_KZ/pay-with-visa/find-a-card/signature.html>.

# General Provisions

4.1. Cashback shall become available to a customer immediately after a successful purchase (by increasing the available card account balance). If the purchase is canceled or the Bank fails to receive purchase confirmation from a merchant (if the purchase amount is not debited from the card account) within 14 (fourteen) calendar days, cashback shall be canceled and the available card account balance shall be reduced.

4.2. Cashback shall be paid in amounts determined by the Bank and communicated to the customer through the Bank’s communication channels.

4.2. Cashback terms and conditions may be amended/supplemented by the Bank unilaterally, based on the Bank’s relevant decision.

4.3. Cashback can be canceled at the Bank’s decision. The Bank may not notify the customer of the reason for such decision.

4.4. The Bank shall not be liable for incorrect MCC assignment to merchants by acquiring banks.

# Miscellaneous

* 1. The Customer shall independently monitor amendments and additions to this Program.
	2. The Bank shall be entitled to introduce amendments and additions to the terms and conditions of the Program unilaterally by posting a new Program or amendments to the existing Program on the Bank’s website. Additionally, the Bank may inform customers about any changes in the Program by providing marketing and/or information messages to customers.
	3. If any cashback credited as a result of misuse of the Program privileges has already been used by the customer, the customer shall instruct the Bank to refund the credited funds to the Bank by the Bank’s acceptance-free debiting/direct debiting of the amount of the credited cashback from any card account.