**#IronCard 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.

# Terms and Definitions

2.1. Bank means JSC Bank CenterCredit.

2.2. 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.**

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

2.4. Payments via BCC.KZ mean payment for goods and services made via the BCC.KZ mobile app.

# Cashback Types

3.1. 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).

3.2. The Bank provides the following types of cashback on #IronCard product:

|  |  |
| --- | --- |
| **Type of Cashback** | **Size, % of purchase amount** |
| Cashback on personal purchases (basic) | 2% |
| Cashback on personal purchases (if you have a deposit ranging from KZT 1 mln to KZT 6 mln)[[1]](#footnote-1) | +1% (total 3%) |
| Cashback on personal purchases (if you have a deposit of min. KZT 6 mln)1 | +2% (total 4%) |

3.3. If you have a combination of cards:

- #IronCard and #rentacar, the total limit on these cards is KZT 100,000, of which up to KZT 20,000 can be accumulated for car rentals with #rentacar.

3.4. The maximum monthly cashback amount is KZT 100,000.

3.5. The Bank shall have the right not to credit cashback for the following debit transactions: - payments via BCC.KZ; - Automated cash disbursements and manual cash disbursements at cashdesks of financial institutions/credit organizations (MCC 6011, 6010); - Wire Transfers, Funding Transactions, Financial Institutions, Government Payments (MCC 4829, 6531-6540, 6012, 6022-6028, 9211, 9222, 9311, 9399, 9402, 9405 and other MCC, if the transaction involves money transfer); - Telecommunication Services, Payment for Mobile Communication, Internet and Paid TV Services (MCC 4813, 4814, 4815, 4821, 4899); - Utility Payments (MCC 4900); Payment of Bets and Wagers, Purchase of Casino Chips, Foreign Currency, Securities, Payment for Financial Transactions in Units, Pawn Shops (MCC 5933, 6050, 6051, 6211, 6529, 6530, 7800, 7801, 7802, 7995, 9223, 9754); - Wholesale/Commercial Trade (MCC 5046 - Commercial Equipment, 5099 - Fire Extinguishers, Fire Alarms, etc., 5715 – Alcohol); - Other (MCC 4816 - Computer Network/Information Services, 5960 – Insurance through Direct Mail, TV Commercials, etc., 6300 - Insurance Sales, Underwriting and Premiums, 6399 - Insurance – Not Elsewhere Classified, 6513 - Real Estate Agents and Managers–Rentals, 7276 - Tax Preparation Service, 7299 - Other Services–Not Elsewhere Classified, 7311 - Advertising Services, 7372 - Computer Programming, Data Processing and Integrated System Design Services, 7399 - Business Services, 8999 - Professional Services–Not Elsewhere Classified, 8398 - Charity).

3.6. Discounts and special offers from the Bank partners at <https://club.bcc.kz/> and Visa International Payment System at <https://www.visa.com.kz/ru_kz/visa-offers-and-perks/> are also available for purchases made with the card[.](https://www.visa.com.kz/ru_kz/visa-offers-and-perks/) To get the discount, a customer needs to identify himself/herself as a #IronCard holder and use this card for payment.

International privileges and discounts require payment with #IronCard 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/infinite.html.](https://www.visa.com.kz/ru_KZ/pay-with-visa/find-a-card/infinite.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

5.1. The Customer shall independently monitor amendments and additions to this Program.

5.2. 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.

5.3. 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.

5.4. The Bank shall notify the Customers of any special promotions/offers for Customers under the Program and their terms and conditions by posting respective information on the Bank’s website or on the mobile app, or in another way available to the Customer at the Bank’s discretion.

5.5. The Bank shall be entitled to remove any Customer from the Program participants without notification if the Customer fails to comply with the Program terms and conditions and/or performs fraudulent actions, and/or misuses any privileges and/or incentives granted to the Customer under the Program, and/or provides misleading information to the Bank. In case of termination of the Customer’s participation in the Program on the above grounds, the Customer’s Cashback shall be canceled.

5.6. If the Customer misuses the Program privileges (for example, making Purchases at the same merchant and/or using the same POS terminal), the Bank may stop crediting Cashback to the Customer, cancel the previously credited Cashback and/or exclude the Customer from the Program participants.

5.7. If the Cashback credited as a result of misuse of the Program privileges has already been transferred by the Customer to the Customer’s card account, the latter agrees to the Bank to refund the credited funds by the Bank’s acceptance-free debiting/direct debiting of the amount of the credited Cashback from the card account.

5.8. The Bank shall be entitled not to credit Cashback to the Customer if the merchant is classified by its servicing bank to the specified MCC, but at the same time the Bank has a reason to believe that the merchant does not qualify for increased Cashback by the type of its business.

1. List of Deposits: Jubilee, Rakhmet (without replenishment option), Rakhmet+ (with replenishment option), Champion, Etalon, Etalon+, Our Deposit, PROGRESS, Flexible, Reliable. [↑](#footnote-ref-1)