**PUBLIC OFFER AGREEMENT
ON THE PROVISION OF ELECTRONIC MONEY PAYMENT SERVICES
BY AsiaCredit Bank JSC
IN THE Visa QIWI Wallet PAYMENT SYSTEM**

This Offer sets forth the conditions for entering into the Agreement on the Provision of Electronic Money Payment Services by AsiaCredit Bank JSC in the Visa QIWI Wallet Payment System (“Service Agreement” and/or “Agreement”).

The performance of actions specified in this Offer is the confirmation of an individual’s consent to enter into the Service Agreement on the conditions, in accordance with the procedure, and within the scope set forth in this Offer.

The below text of the Offer is an official public offer by AsiaCredit Bank JSC to individuals to enter into the Service Agreement in accordance with Article 395 of the Civil Code of the Republic of Kazakhstan. The Service Agreement shall be deemed executed and shall take effect when an individual performs the actions specified herein, which shall mean the full and unconditional acceptance by such individual of all the conditions of this Offer without any exception or limitation, by way of accession.

**Terms and Definitions**

**“Subscriber Number”** means the mobile phone number given by a mobile network operator to a User when the User and the mobile network operator enter into a mobile service agreement, which makes it possible to identify the User in the mobile network operator’s recording system.

**“E-Wallet Balance”** means the amount of the Bank’s liabilities to the Client, to the extent of which the Client may require that the Bank make Payments to a Payee with E-money. The E-Wallet Balance is formed with money, which is preliminarily paid by the Client to the Bank to purchase E-money.

**“Bank”** means AsiaCredit Bank JSC, which issues and redeems E-money and undertakes to make Payments on behalf of the Client with such money in the Visa QIWI Wallet Payment System, in connection with the Bank being the member of the System.

**“Issue of E-money”** means a transaction, which involves the provision of E-money by the Bank to individual Users by means of exchanging them for an equivalent amount of money at face value.

“**Cash/money/unit of currency”** means the tenge, which is the lawful currency compulsory for acceptance at face value throughout the Republic of Kazakhstan and used for cash and non-cash payments.

“**Agreement**” means the text of this Offer, including Appendices and Supplements, which form an integral part hereof.

**“Use of E-money”** means the transfer of E-money within the System by their owner (a User) to another Member of the System as payment within a civil and/or another transaction involving the transfer of title to E-money.

**“Client”** means an individual who has full legal capacity in accordance with the current laws of the Republic of Kazakhstan and who has taken implied actions to enter into the Service Agreement by means of accepting the terms and conditions of this Offer, and who has requested the Bank to issue E-money and make Payments with it as provided for herein. The Client and the User may be the same person.

**“Implied Actions”** means the actions by a person, which express their consent/will to enter into the Agreement. The Implied Actions necessary to enter into the Agreement on the terms and conditions of this Offer are specified in Clause 6.2 of this Offer.

**“Unauthorised Issue of E-money”** means a transaction, which involves the provision of electronic money to individuals by means of putting electronic money into electronic wallets not by the Bank, but another (third) person, which has got access to the system, including, for example, an attempt to forge an issue of electronic money (without the Bank’s knowledge and receipt of money from the Clients to purchase electronic money), all kinds of fraud, or malfunction of the system.

**“Partner”** means a legal entity and/or an individual entrepreneur, which receives money from the Users and/or Clients under an agreement entered into with the Bank to discharge their liabilities to the Bank, which have arisen in connection with the purchase of E-money hereunder.

**“Payment”** means the conduct any of the following transactions by a User:

* paying the face value of E-money to the Bank at the moment of purchase;
* requesting the Bank to redeem E-money with cash and/or exchange it for a non-cash payment to the Payee; or
* making payments with E-money.

**“Visa QIWI Wallet Payment System/System”** means a combination of software and hardware, documentation, and organisational and technical arrangements, which ensures the making of Payments and the conduct of other transactions with E-money with the use of the Visa QIWI Wallet Payment Service. The System is operated by QIWI Koshelek Limited Liability Company (Moscow, Russian Federation).

**“Visa QIWI Wallet Payment Service/Service”** means a combination of software and hardware used to provide a User with the service of making payments to sub-ledger accounts in the accounting systems of trade and service enterprises, for which the User is a payee or a subscriber. A sub-ledger account records transactions associated with the sale of goods/services to a User by trade and service enterprises. The Service is operated by QIWI Koshelek Limited Liability Company (Moscow, Russian Federation).

**“Payee”** means a legal entity, an individual entrepreneur, and/or an individual, which has full legal capacity in accordance with the current laws of the Republic of Kazakhstan, and to which the Client makes a Payment with E-money.

**“User of the Visa QIWI Wallet Payment Service/User”** means an individual who has full legal capacity in accordance with the current laws of the Republic of Kazakhstan and who has entered into the Agreement on the use of the Visa QIWI Wallet Payment System with the System operator by means of accepting the Public Offer by QIWI Koshelek LLC on the use of the Visa QIWI Wallet Payment Service. The Client and the User may be the same person.

**“Redemption of E-money”** means the exchange by the Bank of E-money provided by the Client or redeemable without its provision by the Client in the instances set forth by the laws of the Republic of Kazakhstan for an equivalent amount of money at face value.

**“Rules”** means the Bank’s (System Operator’s) Regulations on the Visa QIWI Wallet Payment System, and the Bank’s (System Operator’s) Internal/Operating Rules, which describe the processes necessary for the Bank to provide the Services to the Client hereunder.

**“Money Request Amount”** means the amount of money, for which the Client may request the Bank to issue E-money to make Payments with it. The Money Request Amount may not exceed the lesser of seventy-five thousand (75,000) tenge or the balance of the E-Wallet.

**“E-money Payment Order”** means an electronic document, in which the Client indicates the Payee, the Money Request Amount, and the details of the document substantiating the Payee’s right to receive money, and which is transmitted by means of electronic communication technology, and has been prepared in accordance with the standards set forth by the laws of the Republic of Kazakhstan.

**“Parties to the Agreement/Parties”** means the Bank and the Client.

**“Bank Rates”** means the rates/fees for the issue, use and redemption of E-money (including other charges for additional services), which the Bank has the right to impose in the amount set forth in Appendix 1 hereto, as also published at the Bank’s website.

**“Terminal”** means a hardware and software unit of any type, including POS terminals (special point-of-sale devices at cash registers), fixed equipment, pocket mobile devices, portable terminals and cash registers, as well as the payment web-server for the authorisation of Transactions on the Internet (payment gateway).

**“Payment Acceptance Point”** means special divisions of the Bank and/or the Partner, which accept payments with the participation of an authorised representative of the Bank and/or the Partner.

**“Service”** means a service provided by the Bank to the Client hereunder, which involves the arrangement and issue, redemption and use by the Client of E-money for Payments.

**“Participants in the System”** means the Parties to the Agreement (the Client and the Bank) and other persons, which participate directly in making payments with E-money, and which have, under an agreement, the right or the obligation to transfer, accept, use, purchase, or sell E-money in the Visa QIWI Wallet Payment System.

**“E-money Electronic Receipt (electronic receipt)”** means an electronic document in the form provided in Appendix 2 hereto, which is included in the interface of the Client’s electronic wallet when electronic money is issued and contains compulsory details required by the laws of the Republic of Kazakhstan; the content of the document is also available at the Bank’s website.

**“E-money”** means the Bank’s unconditional and irrevocable liabilities to the Client, which are stored electronically and used as a means of payment for respective expenses in the System. The Bank issues E-money in the electronic form after it receives money from individual Clients in the amount equivalent to the face value of the liabilities it undertakes. The E-money issued hereunder may only be used by the Client to make Payments to the Payee and pay associated expenses.

**“The Visa QIWI Wallet (E-Wallet)”** means the User’s account in the Visa QIWI Wallet Payment Service, which ensures through a combination of software and hardware (including, but not limited to, a web interface, mobile and tablet applications, Terminal software, etc.) the storage of the Client’s E-money and/or the Client’s access to E-money for the purposes of making Payments with it. The procedure for E-Wallet registration is set forth by the Public Offer by QIWI Koshelek LLC on the use of the VISA QIWI Wallet Payment Service. A User may register only one E-Wallet for a Subscriber Number at a time.

**“Bank’s Website”** means the following websites: www.asiacreditbank.kz и www.qiwi.ru.

1. **Subject Matter of Agreement**
	1. The subject matter of the Agreement the Client enters into by means of accepting this Offer through the Implied Actions provided for herein is the provision by the Bank of the Service to the Client under the Agreement.
	2. For the Bank to properly provide the Service under the Agreement, the Client shall add money to the E-Wallet Balance in an amount of not more than seventy-five thousand (75,000) tenge.
	3. The result of the Service provided to the Client hereunder will be:
		1. the issue of E-money by the Bank; and/or
		2. the use of E-money by the Client; and/or
		3. the redemption of E-money by means of its exchange for cash and/or non-cash payment to the Client’s bank account; and/or
		4. the redemption of E-money and its subsequent transfer to the Payee.

If the Client does not make Payments with E-money (in any form provided for in Clauses 1.3.1-1.3.4 hereof) during the effective period of the Agreement, the result of the Service provided to the Client will be the issue by the Bank of E-money to the Client and their availability in their E-Wallet Balance (less the fee (if any) payable to the Bank for the services associated with the issue of E-money, at the Bank’s rates specified in Appendix 1 hereto) in the amount paid by the Client to the Bank.

1. **Provision of Services**
	1. The Client shall pay to the Bank to purchase E-money and add it to the E-Wallet Balance an amount of not more than seventy-five thousand (75,000) tenge via a Terminal, to the Bank’s/Partner’s/Agent’s cash office at a Payment Acceptance Point, and/or by any other accessible means envisioned by the Public Offer of QIWI Koshelek LLC on the use of the Visa QIWI Wallet Payment Service.
		1. The confirmation of the Bank’s receipt of the Client’s payment for E-money in accordance with Clause 2.1 of the Agreement is the display/receipt by the Client of an electronic confirmation in the interface of the Client’s E-Wallet. E-money shall be deemed issued by the Bank when information about the available amount of electronic money is displayed in the Client’s electronic wallet. This provision shall not extend to any unauthorised issues of electronic money.
	2. From the effective date of the Agreement entered into in accordance with this Offer and the Client’s payment to the Bank in accordance with Clauses 2.1 and 2.1.1 hereof, the Bank shall have an unconditional and irrevocable obligation to redeem the E-money it has issued at face value in the tenge, save as provided for in Clause 2.8 of the Agreement, and to provide the Service to the Client. To provide the Service properly, the Bank shall issue and make available in the E-Wallet Balance E-money in the amount of the Client’s respective payment, less the fee (if any) payable to the Bank at the Bank’s rate, however not in excess of the amount specified in Clause 2.1 hereof.
	3. The Client may not assign their rights of claim arising when the Client enters into the Agreement to third persons.
	4. The Service provided by the Bank to the Client shall include the following:
		1. The purchase of E-money by means of:
* registering the User in the E-Wallet Service in accordance with the Public Offer of QIWI Koshelek LLC on the use of the Visa QIWI Wallet Payment Service;
* the User paying money via a Terminal or any other accessible means to the Bank in the amount equivalent to the face value of E-money purchased (less the Bank’s fee (if any);
	+ 1. The User uses E-money by means of:
* exchange of E-money between the System Participants within the System, or transfer of E-money by the Client to another System Participant;
* transferring E-money by the Client to another System Participant as payment under a civil transaction where E-money is the means of Payment;
	+ 1. E-money is redeemed by means of:
* the Bank’s paying cash to the Client at the Bank’s cash office, provided that the Client comes to the Bank personally and that Clause 2.7 hereof is complied with;
* non-cash payment to the Client’s account specified by the Client.
	1. The payment of the Client’s orders to the Bank, which arises as a result of the Client’s purchase of E-money and adding it to the E-Wallet Balance (Clause 2.2 of this Offer) shall be made by one of the following means:
		1. At any time during the effective period of the Agreement entered into pursuant to this Offer, the Client may submit to the Bank or another person authorised by the Bank an E-money Payment Order, which constitutes an order to the Bank to effect the following transactions:
			1. the payment of a fee (if any) payable to the Bank for the services associated with the issue, use and redemption of E-money at the Bank’s rates (in accordance with Appendix 1 hereto);
			2. a payment to a Payee, using payment details provided by the Client (Clause 3.1.5 hereof).
			3. The total amount of orders submitted by the Client to the Bank (Clauses 2.5.1.1 and 2.5.1.2 hereof) may not exceed the available E-Wallet Balance.
			4. The Client shall be responsible for the accuracy of information provided in the E-money Payment Order and may not have any claims to the Bank where the Bank fails to properly perform its obligations under the Agreement because of the Client’s failure to provide correct data in the E-money Payment Order.
		2. At any time during the effective period of the Agreement entered in accordance with this Offer, the Client may make Payments with the Bank’s E-money to a Payee by means of transferring E-money to the Payee or its legal representative (under an effective agreement).
	2. The Bank’s obligations to the Client shall be deemed discharged in full when money in the amount of the Payment is debited from the Bank’s correspondent account to the Payee using payment details provided by the Client in accordance with Clause 3.1.5 hereof, or when E-money is paid from the User’s E-Wallet Balance to another System Participant.
		1. The confirmation of the Client’s payment with electronic money shall be the display/receipt by the Client of an electronic receipt in the interface of the Client’s electronic wallet, in the form provided in Appendix 4 hereto. E-money shall be deemed issued by the Bank when information about the available amount of electronic money is displayed in the Client’s electronic wallet. This provision shall not extend to any unauthorised issues of electronic money.
	3. The Client may request that E-money be redeemed in the equivalent amount of cash at any time during the effective period of the Agreement; to this end, the Client who is the owner of E-money (an individual) shall come personally to the Bank’s office at 181A Rozybakiyev St., Almaty (stated at the Bank’s Website), provide an identity document for the purposes of identification checks, and provide a confirmation of their rights to the E-Wallet Balance (by means of providing an original agreement with the mobile network operator, which confirms the Client’s right to use the Subscriber Number). The full information about the rates, conditions of, and the procedure for the redemption of E-money by means of its exchange for an equivalent amount of cash at face value is available at the Bank’s website.
	4. If an E-Wallet Balance is positive when the effective period of the Agreement expires, any E-Wallet Balance unclaimed by the Client shall be debited as the Bank’s income.
1. **Rights and Obligations of the Parties**
	1. *Rights and Obligations of the Client:*
		1. The Client may join the Agreement by means of taking implied actions specified in Clause 6.2 hereof as necessary for accepting the terms and conditions of this Offer and entering into the Agreement.
		2. The Client may not assign their rights of claim to the Bank arising in connection with the purchase of E-money and adding it to the E-Wallet Balance to a third person.
		3. The Client shall read the terms and conditions of this Offer in a timely manner and in full, as well as any amendments and supplements to the Agreement made by the Bank as set forth in Clause 6 (*Entering into, Amending and Terminating Agreement*) of this Offer.
		4. The Client confirms that they are not restricted in their legal capacity, and are not under custodial care, guardianship, or patronage, their health conditions make it possible for them to exercise and protect their rights on their own, and they do not have any diseases, which prevent them from understanding the essence of the Agreement they enter into and the circumstances of its execution.
		5. The Client shall be responsible in person for the correctness of information about: (i) the Payee, to which a Payment with E-money is made; (ii) payment details identifying the purpose of Payment (such as the subscriber’s phone number, number and date of the agreement between the Client and the Payee, or other details depending on what information must be provided at the moment of payment); (iii) Payment amount, etc. If the above information is incorrect, the Bank shall not be liable for the Client’s failure to properly discharge their obligations to the Payee.
		6. If the Client loses an electronic device, which ensures access to the E-Wallet, or if the E-Wallet is used unlawfully by third persons, the Client shall notify the Bank immediately by means of sending a respective message to the email address support@qiwi.ru.
		7. The Client shall have the right, at any time during the effective period of the Agreement, to request that the Bank redeem E-money in accordance with Clause 2.7 hereof.
		8. The Client shall have the right to submit financial claims to a person who have issued electronic money without authorisation.
		9. The Client shall have the right to request a report from the Bank with information on all transactions effected by the owner of electronic money in their electronic wallet. A detailed report shall be provided in the form of statement provided in Appendix 3 hereto within \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (period) of sending a request to the Bank in the interface of the Client’s E-Wallet. The statement will be displayed in an electronic form in the Client’s account.
	2. *Rights and Obligations of the Bank:*
		1. The Bank shall undertake to provide the Service under the Agreement when the Client takes actions specified in Clause 2.2 hereof.
		2. The Bank shall issue and redeem E-money and make Payments with it as set forth in Clause 2.5 hereof.
		3. The Bank shall fulfil the Client’s orders specified in Clause 2.5 hereof within three (3) banking days of submitting them, provided that the following conditions are complied with:
2. the Client submits an order in the amount equivalent to the Money Request Amount;
3. the Client submits an order during the effective period of the Agreement; and
4. the Client submits an order in the amount equivalent to the E-Wallet Balance less the Bank’s fee (if any charged in accordance with Appendix 1 hereto).
	* 1. If any of the conditions set forth in Clause 3.2.3 hereof is not met, the Bank shall have the right to reject the Client’s order specified in Clause 2.5 hereof.
		2. In effecting transactions associated with the issue of E-money and making Payments with it, the Bank shall be governed by the current laws of the Republic of Kazakhstan, regulations of the National Bank of the Republic of Kazakhstan, and the Rules.
		3. The Bank shall have the right to charge a fee to the Client for the issue, use and redemption of E-money at the rates set by the Bank in accordance with Appendix 1 to this Offer (if any).
		4. The Bank shall have obligations to the Client associated with the issue, redemption and use by the Client of E-money, and assumes an unconditional and irrevocable obligation to redeem E-money it has issued at face value in the tenge. The provisions of this clause shall not extend to any unauthorised issues of E-money.
		5. If a Payment cannot be made to the Payee for any reasons beyond the Bank’s control, including where the Client provides incorrect information (Clause 3.1.5 hereof), the Bank shall notify the Client accordingly by placing the respective information in their account, in the respective section of the web interface of the Client’s E-Wallet.
		6. The Bank shall make the full text of this Offer and other information and references pertaining to the Bank’s provision of the Service to the Client (if any) available at the Bank’s Website.
		7. The Bank shall have the right to amend and supplement this Offer as set forth in Clause 6 (*Entering into, Amending and Terminating Agreement*) hereof.
		8. The Bank shall ensure confidentiality of any information received by the Bank from the Client in connection with the performance of the Agreement.
		9. The Bank shall have the right to disclose information about the owners/payment details of E-Wallets and E-money amounts in the E-Wallet Balances, as well as about transactions effected with E-money, as and to the extent provided for by Article 50 of the Law of the Republic of Kazakhstan *On Banks and Banking Activities in the Republic of Kazakhstan*, and other statutes of the Republic of Kazakhstan.
		10. The Bank shall have the right to block the Client’s Payments with E-money in the following instances:
5. a notice from the Client;
6. the Client’s failure to discharge their obligations hereunder;
7. the Client’s making of Payments in violation of the established requirements for, and conditions of. the use of E-money;
8. an attachment of the Client’s E-money by authorised bodies for the reasons provided by the laws of the Republic of Kazakhstan.
	* 1. The Bank may discontinue issuing E-money if it is issued without authorisation by giving a notice to the Users/Clients to that extent three (3) business days in advance, by means of publishing such notice at the Bank’s Website. Any E-money issued without authorisation shall not be accepted by the Bank for redemption upon expiry of this period.
9. **Liability of the Parties**
	1. If the Parties fail to perform and/or properly perform their obligations under the Agreement, they shall be liable in accordance with the terms and conditions of this Offer and the current laws of the Republic of Kazakhstan.
	2. The Bank shall not be liable for failure to perform and/or properly perform its obligations under the Agreement if such failure is due to the fault of the Client and/or other participants in payments.
	3. The Bank shall not be liable for failure to properly perform its obligations under the Agreement if such failure is caused by the Client’s failure to provide correct data in the E-money Payment Order.
	4. The Bank shall not be responsible for the quality, completeness, and other consumer properties of the goods or services paid for by the Client with E-money, or for the Payee’s performance of its obligations to the Client, which are paid by the Client with E-money.
	5. The Bank shall not be liable for the Client’s failure to comply with this Offer and the Rules with respect to Payments.
	6. The Bank shall not be liable for the Client’s failure to properly perform its obligations to the Payee if the Client fails to provide correct information (Clause 3.1.5 hereof).
	7. The Bank shall not be liable for any losses the Client incurs because of the Client’s failure to read and/or read in a timely manner this Offer, and/or any amendments or supplements made by the Bank to the Agreement as set forth in Clause 6 (*Entering into, Amending and Terminating Agreement*) hereof.
	8. The Bank shall not be liable to the User/Client for any unauthorised issue of electronic money, subject to Clause 3.2.14 hereof.
10. **Additional Provisions**
	1. The relationships between the Parties relating to the performance of the Agreement shall be governed by the current laws of the Republic of Kazakhstan, the Bank’s internal documents, the Agreement, and amendments and supplements thereto.
	2. The Bank, or another person authorised by the Bank under an agreement they enter into, shall consider the Client’s/owner’s of E-money requests with respect to the use of E-money and provide explanations after such consideration.
	3. Any disputes or controversies that arise between the Parties or other System Participants shall be resolved by means of negotiations. If no agreement is reached, the disputes arising with respect to Payments with E-money shall be referred to courts for resolution in accordance with the laws of the Republic of Kazakhstan.
	4. The Bank shall provide all necessary publicly available information to the Client by placing it on the Bank’s Website, and shall consider any issues and claims relating to Payments with E-money.
	5. By entering into the Agreement in accordance with this Offer, the Client consents to the Bank’s processing of their personal data, including, but not limited to, the following: collection, systematisation, accumulation, storage, refinement (update, alteration), use, distribution (including transfer), depersonalisation, blocking, and deletion, for the purpose of entering into agreements with the Bank, the performance of the agreements entered into, and compliance with the anti-money laundering legislation. The above actions may be performed with the use of automated technology.

The Client also consents to the transfer by the Bank, vith a view to performing the actions envisioned by this Clause, of their personal data and data on transactions effected with E-money to third persons, provided that the Bank and such third persons have a respective duly executed agreement.

* 1. When processing the Client’s personal data the Bank shall ensure full compliance with the laws of the Republic of Kazakhstan.
	2. By entering into the Agreement in accordance with this Offer, the Client provides the Bank with the right to make voice calls and consents to receiving from the Bank, or other persons authorised by the Bank under agreements entered into between them, SMS messages to the Subscriber Number provided by the Client when registering the E-Wallet, with a view to:
1. improving security in making Payments with E-money;
2. sending inquiries to confirm the making of a Payment with E-money;
3. sending the Client information about the status of the Payment made with E-money;
4. sending additional information to the Client as instructed by the Payee, to which a Payment with E-money has been made;
5. informing the Client about other services provided by the Bank, in the framework of its banking licence provided to it in accordance with the laws of the Republic of Kazakhstan, including about its promotion events, new products, etc.
	1. By entering into the Agreement in accordance with this Offer, the Client confirms that they have read the terms and conditions of this Offer and the Public Offer on the use of the Visa QIWI Wallet System, and accepts them without any exception or restriction by way of accession.
	2. Appendices 1, 2, 3, 4 and 5, and the Rules form an integral part of this Offer. The most recent version of the Rules is available at the Bank’s Website.
6. **Entering into, Amending and Terminating Agreement**
	1. The Client’s performance of the actions stated in Clause 6.2 hereof shall be deemed as the Client’s full and unconditional acceptance of all the terms and conditions of this Offer, without exception, and the entering into the Agreement between the Client and the Bank in accordance with this Offer.
	2. The Agreement shall be deemed entered into in accordance with this Offer (Clause 6.1 hereof) when the Client performs the actions stated in Clause 2.1 hereof. The confirmation of payment shall be a payment document received by the Client when they make the respective payment, in the form provided in Appendix 5 hereto.
	3. The Agreement shall take effect on the day the Client performs the actions stated in Clause 6.2 hereof, and remain in effect for 11 months of the Client’s most recent Payment via the E-Wallet.
	4. The Client agrees that the Bank shall have the right, at any moment, unilaterally, and without sending a written notice to the Client, to amend or supplement the Agreement and Appendices thereto, including the procedure for, and conditions of, adding money to the E-Wallet Balance, the procedure for effecting transactions, or limitations on the amounts and types of transactions. Such amendments or supplements to the Agreement shall take effect ten (10) business days after the publication of the new version of such amendments at the Bank’s website.
	5. If one or more provisions of the Agreement is or become invalid because of changes in the current laws of the Republic of Kazakhstan, this shall not be deemed as a reason for suspending the remaining provisions of the Agreement. The invalid provisions shall be substituted with lawful provisions, which shall be close in their meaning to the substituted provisions.
	6. The Agreement shall be deemed terminated automatically, upon the expiry of its effective period.
7. **Bank’s Name, Location and Bank Details**
	1. AsiaCredit Bank JSC, 95/70 Gogol St., Almaty, 050004, tel. +7 (727) 258 85 55, RNN 600 700 059 760, BIC LARIKZKA, BIN 920 140 000 508, KBE 14, IIK KZ0377411KZ186717014.

Appendix 1
TO THE PUBLIC OFFER AGREEMENT
ON THE PROVISION OF ELECTRONIC MONEY PAYMENT SERVICES
BY AsiaCredit Bank JSC
IN THE Visa QIWI Wallet PAYMENT SYSTEM

**AsiaCredit Bank JSC’s Rates
for E-money Transactions in the Visa QIWI Wallet Payment System**

|  |  |  |
| --- | --- | --- |
| **No.** | **Type of services** | **Rates** |
| **1** | **Processing applications for the redemption of E-money by means of receiving cash at a cash office** |  |
| 1.1. | at a cash office of AsiaCredit Bank JSC | 5% |
| **2** | **Processing applications for the redemption of E-money by means of non-cash payment to the client’s bank account via a self-service kiosk or the QIWI portal (without visiting the Bank)** |  |
| 2.1. | at AsiaCredit Bank JSC | 1%, 100 tenge minimum |
| 2.2. | at another bank | 1%, 100 tenge minimum |

Appendix 2
TO THE PUBLIC OFFER AGREEMENT
ON THE PROVISION OF ELECTRONIC MONEY PAYMENT SERVICES
BY AsiaCredit Bank JSC
IN THE Visa QIWI Wallet PAYMENT SYSTEM

Electronic Confirmation of the Issue of E-money (electronic receipt)

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Asia Credit Bank JSC

Bank

BIC LARIKZKA

BIN 920 140 000 508

Date and time (KZ) YYYY-MM.DD 00:00:00.0

Confirmation number 0000000000

Amount (KZ) 00.0 KZT

Amount of E-money issued (KZT) 00.0 KZT

Fee (KZT) 00.0

Transaction code: 0000000000

Wallet number 00000000000

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Appendix 3
TO THE PUBLIC OFFER AGREEMENT
ON THE PROVISION OF ELECTRONIC MONEY PAYMENT SERVICES
BY AsiaCredit Bank JSC
IN THE Visa QIWI Wallet PAYMENT SYSTEM

**Statement of
Transactions Effected with E-money**

|  |  |  |  |
| --- | --- | --- | --- |
| Date and time of transaction | Name of provider and payer’s comments | Amount paid (print receipt) | Amount withdrawn (print receipt) |
| 1 | … | … | … |
| 2 | … | … | … |
| 3 | … | … | … |
|  | Total | incoming payments for the period | withdrawals for the period |

Appendix 4
TO THE PUBLIC OFFER AGREEMENT
ON THE PROVISION OF ELECTRONIC MONEY PAYMENT SERVICES
BY AsiaCredit Bank JSC
IN THE Visa QIWI Wallet PAYMENT SYSTEM

**Electronic Confirmation of Transaction with E-money**

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Asia Credit Bank JSC

Bank

BIC LARIKZKA

Date and time (KZ) YYYY-MM.DD 00:00:00.0

Confirmation number 0000000000

Amount paid (KZT) 00.0 KZT

Fee (KZT) 00.0 KZT

Transaction code: 0000000000

Name of provider ХХХХХХХХХ

Account number 0000000000

Wallet number 000000000000

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

Appendix 5
TO THE PUBLIC OFFER AGREEMENT
ON THE PROVISION OF ELECTRONIC MONEY PAYMENT SERVICES
BY AsiaCredit Bank JSC
IN THE Visa QIWI Wallet PAYMENT SYSTEM

**Payment Confirmation Document for Client**

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

**Visa QIWI Wallet**

**INN 3123011520**

Receipt 0000000000

Date: YYYY-MM.DD 00:00:00.0

Operator: Payment to Visa QIWI Wallet

Telephone/account number: 00000000000

Amount paid: 00000

Transaction code: 00000000000

**Customer Support Service**

Tel.: 8-800-555-74-94, 8 (495) 771-74-94

e-mail: support@qiwi.ru

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