

Rules of Online Payment for mobile communication services of Kcell JSC

Please, read carefully these Rules of Online Payment for mobile communication services (the Rules) before using the Online Payment service.

If you agree to the terms stated below, please confirm your consent to abide by the Rules *“I have read and agree to the Online Payment terms. I have checked and confirm that I want to credit the amount selected to the provided mobile account. The information I have entered in correct”*. By ticking the box, you unconditionally accept confirm that you have read and understood the Rules and will not challenge them in future. If you select the Auto Top Up service, you also agree to have the selected amount automatically deducted from your mobile account every month.

1. DEFINITIONS:

Card Holder	Owner of a bank card who instructs his/her bank via the Internet to transfer funds to Operator in payment of mobile communication services using Online payment service.
Subscriber number	Mobile number assigned to and used for subscriber identification in Operator’s network
Personal account	a register of analytical accounting maintained in the Operator’s billing system in respect of the amount of Services provided, money received from and spent by the Subscriber in accordance with the Agreement.
Payment Card	a bank card of payment systems: Visa International*, MasterCard International, American Express. <i>*Visa Electron cards are only accepted if online transactions are allowed by the relevant issue bank.</i>
Authorization	Permission of the Bank-issuer (issuer of payment card) based on the identification of the Card holder that confirms opportunity of the Card Holder to carry out transaction (Online payment), i.e. a) availability of the Card account and availability on the latter sufficient money resources to pay the Order; b) compliance of Card details to the Card account; c) confirmation of the effective period of the Card; as well as d) confirmation of the fact that at the time of applying to the Card account for payment effecting the Payment card has not been blocked.
Subscriber	Legal entity or person that use Operator`s services
Operator	Kcell JSC

Bank	A bank that receives the Payer instruction to transfer money via the Internet as payment for the mobile services of the Operator via Online Payment.
Services of Kcell JSC	Services of cellular communication, provided by Operator under the Activ and Kcell trade marks (Activ / Kcell services).
Online Payment system	payment services that allow the Payer to pay online for the Operator's services using a payment card;
Online payments	online payments made by the Payer using a payment card by instructing the Bank to transfer money in payment for the Operator's services.

2. Service description

1. The opportunity for payment of Activ/Kcell services by using payment cards.
2. This opportunity is an additional option for payment of Operator services via Online Payment system. Payment is carried out through the authorized server of the Bank through its protected WEB-portal <https://epay.kkb.kz>
3. Online payments are carried out in Kazakhstani tenge. There are minimum and maximum of payment limits, the system will notify the Payer accordingly prior to making an online payment.
4. Operator does not charge commission or other fees for Online Payment. Amount that you have chosen will be send to top up Customer account of Subscriber's number inserted by you.
5. The Card Holder's Bank can charge commission for online payment transaction. Operator is not responsible for additional fee (charge), charged by Card Holder's Bank or international payment system. Therefore, prior online payment Card Holder should contact with Bank-Issuer of his payment card.
6. For more secure electronic transactions on the internet some banks ask 3D Secure code. Card Holder might be asked to provide a 3D Secure code after entering his payment bank card details. The Bank may set a minimum amount of payment that requires a 3D Secure/SecureCode. If he has no 3D Secure code, he should consult the Bank that issued the payment bank card.

3. Making an online payment

1. On www.activ.kz and www.kcell.kz websites, the Payer can make:
 - a one-time top up from his mobile or any other account;
 - activate an automatic top-up option from his mobile or any other account. For that he should activate the Auto Top Up service and set the top up rules: when account balance reaches 100 tenge; schedule top up; by sending a USSD request.

2. Card Holder enters the Subscriber number (without space) which he/she wants to top up.

Номер телефона

Mobile number

+7 () - -

11-digit number, e.g. + 7(702) 2346783

3. Card Holder selects the top-up amount:

Сумма оплаты

200

4. The Payer accepts the payment terms and presses the button “Continue” to be transferred to the next page.

Продолжить

Я прочитал **правила**, согласен и принимаю условия проведения онлайн оплаты. Я проверил и подтверждаю, что намерен оплатить выбранную сумму на указанный абонентский номер. Вся информация внесена мной правильно.

5. Once the Payer has pressed the Continue button, he will be taken to <https://epay.kkb.kz> page where he will be prompted to enter his card details. The Card Holder will see Subscriber`s number and chosen amount for balance top up that he inserted on the previous page.

6. Online payment is carried out only after Subscriber inserts at protected WEB-portal information on payment card, special code of dynamic identification of payment card and payment card`s successful authorization by the Bank.

7. The payer enters his e-mail address to receive a payment receipt or error notification.

8. After filling out all the required fields on the WEB-portal <https://epay.kkb.kz> the Payer clicks the Pay button.

9. After successful Bank authorization of payment card of Card Holder and positive transaction results (Online payment) Subscriber`s balance will be topped up. Informative SMS on balance top up will be send to Subscriber`s number (on which online payment was done)

4. Limitations

1. Online payment is available to all Payers who have received access from the Bank to make electronic online payments.

2. Operator is not responsible for payments to wrong number and in wrong amount. Payment made to the wrong number and in wrong amount will not be returned. Since the Operator does not transfer money and does not provide any banking services, the Bank and the Payer are fully responsible for the correctness of the transfer. All claims for refunds for the online payments should be resolved directly between the Bank and the Payer.

3. In case of stolen/lost payment card Card Holder should contact with Bank –Issuer of payment card. Operator is not responsible for misuse by third parties of Card Holder`s payment card.

4. The Card Holder guarantees the legality of his actions when making a payment. Operator is not responsible for misuse of Payment card. Important! In order to reduce the risks of fraudulent transactions (payments), the Bank does not provide authorization if during a single calendar day the number of transactions (payments) using any single payment card exceeds 3 (three) transactions (payment).

5. The Payer undertakes to independently take all necessary measures to preserve confidentiality, prevent unauthorized use and protect data of his payment card (payment card details, 3DSecure / SecureCode code, etc.) from unauthorized access by third parties. The Payer undertakes to independently install and timely update the anti-virus software on his devices.

6. By clicking the “Pay” button, you confirm that you have read the Rules and have been forewarned about applicable limitations.

ATTENTION:

In order to ensure the safety of payment transactions, the Payer must enter his payment card details and its identification code (CVV2/CVC2/CID) ONLY at the website of Kazkommertsbank JSC - <https://epay.kkb.kz>.

Subscribers will get notified of termination or changes to the Rules through the Operator`s website. The changes will come into force from the date stated in the Operator`s notification.