

**TERMS AND CONDITIONS**  
**IMPLEMENTATION OF OPERATIONS IN THE SYSTEM OF MOBILE BANKING (hereinafter Rules)**

**1. TERMS AND DEFINITIONS**

**Mobile banking** – a complex of software and hardware tools and organizational measures designed to provide banking services to the customers through mobile devices (hereinafter the Service).

**Mobile Application** – a software for mobile devices (smart phone, tablet) on the Android and iOS platforms, designed to provide customers with an opportunity to pay for services, to manage bank accounts, and to make other transactions via the mobile devices using the Internet.

**USSD (Unstructured Supplementary Service Data)** – a service in GSM network, allowing to organize interactive communication between the subscriber and the service application in a data transfer mode.

**Login** – codename of a Client to enter the mobile application. Client's login is a mobile phone number in the format of "996 \*\*\*\*\*".

**Pin code** – a secret code used by the client to carry out operations in the USSD.

**Codeword** – a secret code used to identify the client when on the phone. The codeword of a client is needed in order to connect to the service of "Mobile Banking".

**Minimum balance (reserve commission)** – is part of the funds of the client's bank account reserved for retention of direct payment for services, according to the current tariffs.

**Overdraft** – is a form of a short-term loan, which allows customers to make payments in excess of the amount of money available on the bank account. The overdraft amount and other conditions are specified in the contract between the Bank and the client.

**2. TERMS OF USE**

- 2.1 Connection to the Service is made according to the contract on the basis of customers' applications.
- 2.2 Registration of the Client to the Service is confirmed with a password received by the Client via SMS-text message that is sent to the user's mobile phone. The password is only valid for 1 time and consists of six (6) digits. In addition, it is used to login to the system and set a different permanent 4-digit password.
- 2.3 PIN-code policy: PIN-code consists of at least 4 characters, which should not be the same, should not go straight descending / ascending, and should not repeat the last three input combinations. PIN-code is used to enter the USSD and the mobile application.

- 2.4 When connecting to the service, a client determines a PIN-code for performing operations in USSD by himself/herself.
- 2.5 Orders to the Bank to perform operations with the correct login, password or PIN-code are considered as Customer's orders and implemented by the Bank within the period under concluded contracts with the service providers, but as a rule, not later than one working day following the day of the transaction.
- 2.6 Access to the mobile banking is available 24 hours a day (every day without interruption, except for the period of preventive, maintenance and repair work) from a mobile device via USSD or via the mobile application which should be connected to the Internet.
- 2.7 Payment operations for various services, management of the accounts opened with the Bank, and other operations are carried out with assistance of USSD-sessions and mobile applications.
- 2.8 In order to use the Mobile Application «CBK mBank», it is necessary to download it from the Market (Google play, App Store), depending on the operating system (Android, iOS - respectively) of the mobile device of the Client.

### 3. SAFETY

- 3.1 PIN-code is strictly confidential information and should be known only to the client. Disclosure of the PIN-code can lead to an unauthorized access to the customer's bank accounts. If there is a suspicion that the PIN-code has become known to third parties, it is necessary to go to the appropriate menu item and change the PIN-code or otherwise contact the Bank.
- 3.2 It is recommended not to save login and PIN-code on the mobile device, especially if it does not have additional protection tools (for example, password or digital key).
- 3.3 When PIN-code is mistyped three times successively, for safety reasons, the bank account is temporarily blocked until Client's personal appeal to the Bank.
- 3.4 In case of loss or theft of mobile phone, the Client should immediately contact the bank by phone: +996 (312) 61-33-33 (day and night), saying codeword to disable an account, or apply in person at the Bank. Oral treatment should be confirmed with customer's written request within three days.
- 3.5 To reduce the amount of risk in the circumstances mentioned in § 2.4, CLIENT has the right to set the limits on service transactions.
- 3.6 For a safe usage of services from a mobile device for general (not personal) purpose, it is recommended to ensure the confidentiality of the data entered via the keyboard and the display, while providing personal information, During the process of shutdown - gracefully exit from the Mobile Banking (by clicking the menu item "Exit").

### 4. LIST OF POSSIBLE TRANSACTIONS USING THE MOBILE BANKING:

- 4.1 Checking the balance of the Bank account;
- 4.2 Remittances:
  - ✓ Between your own accounts;
  - ✓ By phone number;
- 4.3 Sending a request for funds from;
- 4.4 Transfer of funds using account details;
- 4.5 Regular payments:
  - ✓ Utility bills;
  - ✓ Communication services;
  - ✓ Other payments;
- 4.6 Payment of fund requests from other users of Mobile Banking
- 4.7 Preparation of statements of accounts;
- 4.8 Viewing of exchange rates;

- 4.9 Submitting of applications for credit, deposit;
- 4.10 Payment for goods and services in the sales and service network
- 4.11 Other services
- 4.12 Money withdrawal operation can be made by account holder through the expendable cash order in all divisions of the bank, with the obligatory presentation of the passport or through a payment card at ATMs.
- 4.13 List of bank centers for withdrawing money from the account or topping up the current account balance can be viewed at [www.cbk.kg](http://www.cbk.kg) as well as information stands of the BANK or employees of the BANK.

## 5. THE PAYMENT FOR GOODS AND SERVICES IN TRADE AND SERVICE SECTORS

- 5.1 The payment via mobile banking is only possible in those trade and service enterprises that have the appropriate stickers with the logo of the Service.
- 5.2 Order of payment:
  - 5.2.1 The cashier makes a request of funds from the client to the amount of the purchase (services) via the USSD, mobile application or web interface (for established businesses).
  - 5.2.2 The Client makes sure that the sum of the query matches the amount of purchase, and then completes the payment for this request, thereby giving the order to the bank to debit the relevant amount of money from the personal bank account.
  - 5.2.3 Bank statement, sms with the text and cashier's receipt from a trade and service enterprise serve as a proof of payment.

## 6. RECEIPT OF ACCOUNT BALANCE INFORMATION

6.1 Account balance information at the Bank presents total balance, account balance and credit limit.

✓ **Total balance** – displays:

*For "Golden Crown" card* - the balance of all funds, including minimum balance, credit limit (if any overdraft) and means, supplemented by "Golden Crown" card.

*For "VISA" card* - the residue of all funds, including the remaining balance. These funds minus the minimum balance are available for transactions in mobile banking.

✓ **Account balance** – displays:

*For "Golden Crown" card* - the minimum balance, as well as funds not replenished to the card. These funds minus the minimum balance are available for transactions in mobile banking.

*For "VISA" card* - only the means of the minimum balance.

✓ **Credit limit** – is a maximum limit of available funds provided by the Bank to the customer in a form of an overdraft, as stated in the contract signed between the Bank and the client. \*In case the client has a certain limit of an unused credit (overdraft), the total balance displayed may not match the actual balance of funds in the bank account.

- 6.2 Operations related to credit card and debit of funds from card account are performed in the points of disposal replenishment at ATMs by customers or at the offices of the bank with the participation of the Bank's employees.
- 6.3 List of bank centers for withdrawing money from the account or topping up the current account balance can be viewed at [www.cbk.kg](http://www.cbk.kg) as well as information stands of the BANK or employees of the BANK.
- 6.4 At the request of the residue and a statement of account in the mobile banking, information is provided with the exception of unprocessed transactions.