

## **Payment Processing Policy. Online Payment by Bank Card**

Our website is connected to internet acquiring, and you can pay for your order using a Visa or Mastercard bank card. After confirming your selected order, you will receive a link to a secure window with the payment page of the Robokassa payment service. There, you need to enter your bank card details and your email address for the receipt or fiscal check. We use the 3D Secure protocol to confirm payment. If your Bank supports this protocol, you will be redirected to the bank's server for additional identification via an SMS code. For information about the rules and methods of additional identification, please check with the Bank that issued your bank card.

The fields on the payment page require you to enter the card number, email address, card expiry date, and the three-digit security code (CVV2 for VISA or CVC2 for MasterCard). All necessary data is displayed on the surface of the bank card. CVV2/CVC2 is the three-digit security code located on the back of the card. Next, the page of your issuing bank will open in the same window to enter the 3-D Secure code. If you do not have a static 3-D Secure set up, it will be sent to your phone number via SMS. If the 3-D Secure code does not reach you, you should contact your issuing bank.

3-D Secure is the most modern technology for ensuring the security of card payments on the internet. It allows for unambiguous identification of the authenticity of the cardholder performing the operation and minimizes the risk of fraudulent transactions with the card.

### **Cases of Payment Refusal:**

If your payment was unsuccessful or the transaction was canceled, please check:

- Were the details entered correctly? Pay attention to your card's expiry date and number.
- Are there sufficient funds on your card? For more details on the availability of funds on your payment card, you can contact the bank that issued the bank card.
- Is online payment functionality enabled? For more details on your card's capabilities, you can contact the issuing bank.
- Is your daily limit for online payments sufficient? For more details on your card's limits, you can contact the issuing bank.

For questions regarding unsuccessful payments, please contact the customer support service of the issuing bank that issued your bank card, or the support service of the website where the payment was made.

### **Security Guarantees**

The Robokassa payment service protects and processes your bank card data according to the PCI DSS security standard. The transfer of information to the payment gateway occurs using SSL encryption technology. Further transmission of information occurs through closed banking networks with the highest level of reliability. Robokassa does not transfer your card data to the online store or third parties. For additional cardholder authentication, the 3D Secure protocol is used.

If you have questions about a completed payment, you can contact the customer support service by email at [support@robokassa.kz](mailto:support@robokassa.kz)

### **Online Payment Security**

The personal information you provide (e-mail, bank card number) is confidential and will not be disclosed. Your bank card data is transmitted only in encrypted form and is not stored on our server.

The security of online payment processing is guaranteed by the Robokassa payment service. All payment card operations comply with the requirements of VISA International, MasterCard Worldwide, and other payment systems. When transmitting information, special security technologies for online card payments are used, and data processing is carried out on the secure, high-tech server of the payment service.

Payment by payment cards is safe because:

- The authorization system guarantees the buyer that the payment details of their payment card (number, expiry date, CVV2/CVC2) will not fall into the hands of fraudsters, as this data is not stored on the server in encrypted form and cannot be stolen.
- The buyer enters their payment data directly in the Robokassa authorization system, not on the online store's website. Therefore, the buyer's card payment details will not be accessible to third parties.

### **Public Offer Agreement**

(A public offer is a proposal containing all the essential terms of a contract, which shows the intention of the person making the offer to conclude a contract on the terms specified in the public offer with any person who responds to this proposal in accordance with Clause 5, Article 395 of the Civil Code of the Republic of Kazakhstan)

The text of the Agreement is an offer (public offer) to use the online service [www.iskraindex.com](http://www.iskraindex.com) (hereinafter – the Site), access to which provides the opportunity to receive services and use the information resources of the Site Administrator TOO "IskraIndex" (hereinafter – the Administrator).

Payment for services presented on the Administrator's site by an individual/legal entity (hereinafter – the User) constitutes acceptance of this public offer, which is equivalent to concluding a contract (hereinafter – the Agreement) on the terms set forth therein.

If the User does not agree with the text of the presented Agreement, the Administrator suggests refraining from using the provided services.

#### 1. General Provisions

1.2. The User and the Administrator have concluded this agreement (hereinafter – the Agreement) for the receipt of services provided by the Administrator, in accordance with the current legislation of the Republic of Kazakhstan.

## 2.2. Terms used in the text of the Agreement:

- "Offer" - public offer to use the online service;
- "Acceptance" - unconditional acceptance by the User of the terms of the agreement in full;
- "Administrator" - service provider, being the owner of the site;
- "User" - any individual/legal entity that accepts the terms of the agreement and uses the services presented on the Administrator's site;
- "Services" - Receiving model portfolios optimized by TOO "IskraIndex";
- "Site" - a set of software tools ensuring the publication for general viewing of information and data united by a common purpose, via technical means. The Site is accessible to Users at a unique electronic address or its letter designation. Under the Site in the Agreement is understood the Administrator's Site located on the Internet at [www.iskraindex.com](http://www.iskraindex.com).

## 2. Subject of the Offer

2.1. The Administrator provides services for selecting and receiving model portfolios presented on the Site.

2.2. The Administrator undertakes to provide technical maintenance and support for the Site.

2.3. The current version of the Agreement is publicly available on the Site at [www.iskraindex.com](http://www.iskraindex.com).

## 3. Use of the Online Service

3.1. To receive the Administrator's service, the User at their discretion selects the type of model portfolio, makes payment, and receives a password to access the personal account on the Site based on personal data (email address). The Administrator sends a report with the selected model portfolio to the User's email address, and its simplified version with the portfolio structure will be available in the personal account.

3.2. Payment by the User signifies unconditional and complete agreement with the terms of the Agreement. The day of payment by the User for the Services is considered the day of conclusion of the Agreement for the period specified in the service package.

## 4. Registration on the Site, Confidentiality and Protection of Personal Data

4.1. Personal data includes the following information:

- Email address (E-mail);
- Password for logging into the personal account.

4.2. If necessary, the User has the right to edit their entered data in the personal account.

4.3. The Administrator undertakes not to disclose information received from the User. Disclosure of information in accordance with justified requirements under the current legislation of the Republic of Kazakhstan is not considered a breach of obligations.

4.4. The User is responsible for all actions and consequences of using the personal account, for voluntarily transferring access to their personal account to third parties, as well as for unauthorized access. All listed actions will be considered performed by the User themselves.

## 5. Rights and Obligations of the Parties

### 5.1. The Administrator:

- Undertakes to provide technical support and full information within the scope of the packaged Services.
- Undertakes not to disclose the User's personal data;
- Is not responsible in connection with information provided by the User.
- Has the right to unilaterally change the terms of service provision and make changes to the version of the Agreement.

### 5.2. The User:

- Bears full responsibility for the correctness of information entered during registration on the Administrator's Site, as well as for untimely submission of changes to registration data;
- Bears personal responsibility for any actions performed using their personal account, as well as for any consequences that such use by third parties could cause or has caused due to improper storage of the login and password by the User.
- Has the right to use the Site's services for their own interests, without directly interfering with its operation.

## 6. Payment Procedure

6.1. Payment is made to the Administrator's account by bank cards or other non-cash methods according to the following tariff plans (service packages):

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### **"Premium" Tariff**

The cost of following one of IskraIndex model portfolio is 2,000 US dollars / 963,800 Tenge per month. A 10% discount is provided for advance payment for one year forward.

The tariff conditions are valid until December 31, 2026.

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6.2. Services are provided subject to 100% prepayment; trial periods are not provided.

6.3. The Administrator independently monitors the expiration date of service provision.

6.4. Responsibility for payment correctness lies with the User.

## 7. Liability of the Parties, Dispute Resolution

7.1. For non-fulfillment or improper fulfillment of their obligations, the Parties bear responsibility in accordance with the current legislation of the Republic of Kazakhstan.

7.2. All disputes arising between the Parties in the execution of this Offer are resolved through peaceful negotiations, and in case of failure to reach agreement between the Parties, the dispute is considered in court in accordance with the current legislation of

the Republic of Kazakhstan in the arbitration court at the place of registration of the Administrator.

## 8. Term of the Agreement and Its Termination

8.1. The public offer comes into force from the moment of acceptance of the Offer and is valid for the period of providing access to the Administrator's Site.

8.2. The Administrator has the right to block access to the server in the following cases:

- Upon receipt of instructions from state bodies of the Republic of Kazakhstan;
- In case of violation of copyright and related rights;
- Upon motivated appeal from third parties in case of violation of their rights;
- Upon detection of information prohibited by legislation posted by the User.

8.3. The User has the right to refuse to use the provided Services. Refusal of Services is accepted within 14 (fourteen) calendar days from the date of receiving access to the Site by sending a written statement from the User to the Administrator's e-mail explaining real, motivated reasons for refusal. In case of violation of the period during which refusal is possible, claims from the User are not accepted.

8.4. The refund of funds is made by the Administrator minus the monetary amount for actually rendered Services within 14 (fourteen) calendar days to the User's details specified in the application after the Administrator confirms the motivated reasons for refusal of the Services. In case of refusal of Services with an advance payment for 1 year forward, the cost of rendered services is recalculated based on the cost of the service with monthly payment.

8.5. In case of violation of the terms of the Agreement, prepaid funds are not refunded.

## 9. Other Terms

9.1. The Administrator has the right to unilaterally change the terms of the Agreement in whole or in part without consulting the User. The current version is published in public access on the Site.

9.2. This version of this Agreement is current and cancels the previous version.

9.3. The Parties are released from liability for non-fulfillment or improper fulfillment of the terms of this Agreement for the duration of force majeure circumstances. These include events such as: natural disasters, military actions, mass riots, as well as the adoption by state bodies of legislative acts hindering the fulfillment of the terms of this Agreement. In this case, the fulfillment of obligations by both Parties is postponed for the duration of the force majeure circumstances and their consequences.

9.4. In all other matters not provided for by the terms of this Agreement, the Parties are guided by the current legislation of the Republic of Kazakhstan.

## **Contractor Details**

TOO "IskraIndex"

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