

«IPCA» LLP

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Almaty city, Al-Farabi ave., 53V

aetis.kz

AETIS

### **Payment policy. Payment by bank card online**

Our website is connected to internet acquiring, and you can pay for your order with a Visa or Mastercard directly on the website. After confirming your selected order, a secure window with [Robokassa](#) payment service page will open, where you need to enter your bank card details and email address for a 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 using an SMS code. **For information on the rules and methods of additional identification, please contact the bank that issued your bank card.**

In the fields on the payment page, you need to enter the card number, email address, card expiration date, and the three-digit security code (CVV2 for VISA or CVC2 for MasterCard). All necessary details are displayed on the surface of your bank card.

CVV2/CVC2 is the three-digit security code located on the back of the card.

Next, a page from 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 code set up, it will be sent to your phone number via SMS. If you do not receive the 3-D Secure code, you should contact your issuing bank.

3-D Secure is the most advanced technology for ensuring the security of card payments on the internet. It allows for unequivocal identification of the cardholder performing the transaction and minimizes the risk of fraudulent card operations.

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

If your payment did not go through or the transaction was canceled, please check the following:

- Were the details entered correctly? Pay attention to the card's expiration date and number.
- Are there sufficient funds on your card? For more information about your card's balance, please contact the bank that issued your card.
- Is the ability to make online payments enabled? For more information about your card's capabilities, please contact the issuing bank.
- Do you have enough daily limits for online payments? For more information about your card's limits, please contact the issuing bank.

For questions regarding failed payments, please contact the support service of the issuing bank or the support service of the website where the payment was made.

### **Security Guarantees**

[Robokassa](#) payment service protects and processes your bank card data according to the PCI DSS security standard. Information is transmitted to the payment gateway using SSL encryption technology. Further transmission of information occurs through secure banking networks with the highest level of reliability. [Robokassa](#) does not share your card details with the online store or third parties. The 3D Secure protocol is used for additional cardholder authentication.

If you have any questions about the payment, you can contact customer support at [info@aetis.kz](mailto:info@aetis.kz).

### **Online Payment Security**

The personal information you provide (email, bank card number) is confidential and not subject to disclosure. 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 [Robokassa](#) payment service. All operations with payment cards are carried out in accordance with the requirements of VISA International, MasterCard Worldwide, and other payment systems. Special security technologies for online card payments are used for information transmission, and data is processed on a secure high-tech server of the payment service.

### **Payment by bank cards is safe because:**

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

# Public Offer Agreement

A public offer is an offer containing all the essential terms of a contract, from which the will of the person making the offer to conclude a contract on the specified terms with any person who responds to this offer is inferred, in accordance with paragraph 5 of Article 395 of the Civil Code of the Republic of Kazakhstan.

The text of the Agreement is an offer (public offer) for the use of the online service: aetis.kz (hereinafter referred to as the "Site"), access to which provides the opportunity to receive services and use the information resources of the Site Administrator, Limited Liability Partnership "IPCA" (Legal Entities or Individual Entrepreneurs) (hereinafter referred to as the "Administrator").

Payment for services presented on the Administrator's site by an individual or legal entity (hereinafter referred to as the "User") constitutes acceptance of this public offer, which is equivalent to concluding a contract (hereinafter referred to as 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

1.1. The User and the Administrator have concluded this agreement (hereinafter referred to as the "Agreement") for the provision of services offered by the Administrator, in accordance with the current legislation of the Republic of Kazakhstan.

### 1.2. Terms Used in the Agreement

- "Offer" - a public offer for the use of the online service;
- "Acceptance" - unconditional acceptance by the User of the terms of the agreement in full;
- "Administrator" - the service provider who owns the website;
- "User" - any individual or legal entity that accepts the terms of the agreement and uses the services provided on the Administrator's website;
- "Services" - digital escrow services;
- "Site" - a set of software tools that ensure the publication of information and data for public viewing, united by a common purpose, through technical means. The Site is accessible to Users at a unique electronic address or its alphanumeric designation. In the Agreement, the Site refers to the Administrator's Site located on the Internet at aetis.kz.

## 2. Subject of the Offer

2.1. The Administrator provides digital escrow services 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 aetis.kz.

### 3. Use of the Online Service

3.1. To receive the Administrator's service, the User, at their discretion, selects a tariff plan, registers by providing personal data, and makes a payment.

3.2. The User's payment signifies unconditional and complete agreement with the terms of the Agreement. The day the User pays for the Services is considered the day the Agreement is concluded 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:

- User's last name, first name, and patronymic;
- Email address (E-mail);
- Password and login for accessing the personal account;
- User's status (individual/legal entity);
- Residential address;
- IIN/BIN.

4.2. If necessary, the User has the right to edit their personal 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 violation of obligations.

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

### 5. Rights and Obligations of the Parties

5.1. Administrator:

- Undertakes to provide technical support and complete information within the scope of the service packages.
- Undertakes not to disclose the User's personal data.
- Is not responsible for the information provided by the User.
- Has the right to unilaterally change the conditions for the provision of services and make changes to the Agreement.

5.2. User:

- Is fully responsible for the accuracy of the information entered during registration on the Administrator's Site, as well as for the timely provision of changes to the registration data.
- Is personally responsible for any actions performed using their personal account, as well as for any consequences that may result from or have resulted from such use by third parties due to improper storage of the login and password by the User.
- Has the right to use the Site's services in their interest, without directly interfering with its operation.

## 6. Payment Procedure

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

6.2. Services are provided on the condition of 100% prepayment; no trial periods are offered.

6.3. The Administrator independently monitors the expiration date of the Services.

6.4. The User is responsible for the accuracy of payments.

## 7. Liability of the Parties and Dispute Resolution

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

7.2. All disputes arising between the Parties in the performance of this Offer shall be resolved through peaceful negotiations, and if no agreement is reached, the dispute shall be considered in court in accordance with the current legislation of the Republic of Kazakhstan in the arbitration court at the location of the Administrator's registration.

## 8. Term of the Agreement and Termination

8.1. The public offer comes into force from the moment of acceptance of the Offer and is valid for the duration of the 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 orders from state authorities of the Republic of Kazakhstan;
- For violations of copyright and related rights;
- Upon a motivated request from third parties regarding violations of their rights;
- Upon discovering information prohibited by law posted by the User.

8.3. The User has the right to refuse the provided Services. Refusal of Services is accepted within 14 (fourteen) calendar days from the date of access to the Site by sending a written statement from the User to the Administrator's email with an explanation of the real motivated reasons for the refusal. Claims from the User are not accepted if the refusal period is violated.

8.4. Refunds are made by the Administrator minus the amount for the actually provided Services within 14 (fourteen) calendar days to the User's details specified in the statement after confirmation by the Administrator of the motivated reasons for the refusal of Services.

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

## 9. Other Conditions

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

9.2. This version of the Agreement is current and supersedes the previous version.

9.3. The Parties are released from liability for non-fulfillment or improper fulfillment of the terms of this Agreement during the period of force majeure. These include events such as natural disasters, military actions, mass riots, and the adoption of legislative acts by state authorities that prevent 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 in the terms of this Agreement, the Parties are guided by the current legislation of the Republic of Kazakhstan.

## Contractor Details

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Account Number: KZ18998CTB0001743284

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