## Payments. Online Payments with a Bank Card

Our website is connected to the Internet-acquiring, and you may pay for the Service with a Visa or Mastercard bank card. Upon confirmation of the selected Merchandise or service, a secure window with ForteBank JSC payment page will open, where you will be required to enter your bank card details. 3-D Secure protocol is used for additional cardholder authentication. If your issuer Bank supports this technology, you will be redirected to its server to undergo the additional identification. You may receive the information on the rules and methods of the additional identification from the Bank that has issued your bank card.

The online payment service is provided in accordance with the rules of Visa and Mastercard International Payment Systems based on the principle of maintaining confidentiality and payment security, using the most recent methods of verification, encryption, and data transmission over the closed communication channels to achieve that goal. The bank card data input is performed in a secured window on the payment page of ForteBank JSC.

A card number, cardholder name, card expiration date and three-digit security code (CVV2 for VISA and CVC2 for MasterCard) should be entered into the fields on the payment page. All the required data are displayed on the bank card.

CVV2/ CVC2 is a three-digit security code located on the reverse side of a card.

Next, your issuer Bank's page requiring 3-D Secure code will open in the same window. If you have no static 3-D Secure, the code will be sent to your telephone number via SMS. If you receive no 3-D Secure, please contact your issuer Bank.

3-D Secure is the most modern technology for ensuring online card payment security. It provides exact identification of a cardholder performing a transaction, as well as the maximum card fraud risk reduction.

### **Security Guarantees**

ForteBank JSC protects and processes the data of your bank card according to PCI DSS 3.0 security standard. The information transfer to the payment gateway uses SSL encryption technology. Further transfer of the information is performed along the closed bank networks with the highest level of reliability. ForteBank JSC does not disclose your card data to us or to other third parties. 3-D Secure is used for additional cardholder authentication.

If you have any questions regarding a performed payment, please contact the payment service customer support service via e-mail **ystepanova@haileyburyalmaty.kz**.

## **Online Payments Security**

The personal information provided by you (name, address, telephone, e-mail, credit card number) is confidential and shall not be subject to disclosure. You credit card data shall be transmitted only in encrypted form and shall not be stored on our Webserver.

ForteBank JSC guarantees security of the Internet-payments processing. All payment card transactions take place in accordance with the requirements of VISA International, MasterCard and other payment systems. The specialized online card payment security technologies are used upon transmission of the information, and the data processing is performed on a secure high-tech server of a processing company.

Payment with the payment card is safe, because:

- The authorization system guarantees to the buyers that their payment card details (number, expiration date, CVV2/CVC2) will not end up in the hands of frauds, because such data is not stored on the authorization server and cannot be stolen.
- The buyers enter their payment details directly within ForteBank JSC authorization system, not on an online-story website, thus, the buyers' card payment details will not be available to the third parties.





## **Rules of Delivery**

Delivery of goods is carried out by Yandex courier or customer pickup. To call a courier, you must select the Delivery by courier option, specify the address, preferred date and time of delivery. The shipping cost will be included in the total price of the item.

### Refund

When performing online payment using a payment card, cash refunds are not permissible. The refund procedure is regulated by the rules of the international payment systems:

- A consumer is entitled to reject the merchandise at any time prior to its transfer; after the transfer of the merchandise, the rejection must be executed within 14 days;
- 2. Return of the proper quality merchandise is possible if its marketable state, application properties and a document confirming the fact and the terms of purchase of said merchandise are preserved;
- 3. A consumer may not reject the merchandise of proper quality with individually determined properties if said merchandise may be used solely by the purchaser;

4. Upon rejection of the merchandise by a consumer, a seller must refund the amount paid by the consumer no more than ten days after filing of the corresponding request by the consumer.

To make a refund to a bank card, it is necessary to complete "Refund Request" which is sent upon request by the Company by e-mail and send it together with an attached copy of the identity document to the address **ystepanova@haileyburyalmaty.kz**.

Refund shall be made to a bank card within 3 business days from the date of receipt of the "Refund Request" by the Company.

To make a refund of an erroneous transaction, please file a written statement and attach a copy of the identity document and receipts/till slips confirming the erroneous write-off. This statement should be sent to the address **ystepanova@haileyburyalmaty.kz**.

A refund amount equals a purchase amount. A Request consideration and refund period starts from the date of receipt of the Request by the Company and shall be estimated in business days, not considering holidays/weekends.

# **Cases of Refusal to Make a Payment:**

- a bank card is not intended for payments via the Internet, which may be learned by contacting your issuing bank;
- a bank card having insufficient funds to make the payment. You may learn more
  details about availability of funds on a payment card by contacting the bank that
  has issued that bank card;
- incorrect input of a bank card data;
- a bank card has expired. As a rule, a card's expiration is specified on its face side (a month and a year when the card will expire). You may learn more on a card's period of validity by contacting the issuing bank.

You may make inquiries regarding the bank card payments and other issues related to the operation of the website by calling the following numbers: +7 778 355 0101.

## Confidentiality

### 1. Definitions

The Internet project <a href="https://schooluniform.haileybury.kz">https://schooluniform.haileybury.kz</a>/ (hereinafter – URL, "we") treats the matter of confidentiality of its customers and visitors of the website <a href="https://schooluniform.haileybury.kz">https://schooluniform.haileybury.kz</a>/ (hereinafter – "you", "visitors of the website") very seriously. We refer as "Personalized" to the information containing personal data (for example: full name, login, or company name) of the website visitor, as well as the information on the actions performed by you on the website URL (for example: order by a visitor of the website containing the visitor's contact information). We refer as

"Anonymous" to the data that cannot be definitively identify as belonging to a certain visitor of the website (for example: website attendance statistics).

#### 2. Information User

We use the personalized information of a certain visitor of the website solely to provide them with quality service and recording thereof. We do not disclose the personalized data of the visitors of the website URL to other visitors of the website. We never publish the personalized information in public access and never disclose it to the third parties. The sole exception is the situation where such information is provided to the appropriate public authorities as per the law of the Republic of Kazakhstan. We publish and disseminate only reports based on the gathered anonymous data. At the same time, these reports no not contain any information that could be used to identify any personalized data of the service users. We also use the anonymous data for the internal analysis intended to develop the products and services of URL.

#### 3. Links

The website <a href="https://schooluniform.haileybury.kz">https://schooluniform.haileybury.kz</a>/ may contain links to other websites not related to our Company and owned by the third parties. We shall not be liable for accuracy, completeness and authenticity of the information posted on the third-party websites and shall not be obligated to maintain confidentiality of the information left by you on such websites.

### 4. Limitation of Liability

We take all reasonable efforts to comply with this confidentiality policy, however, we may not guarantee safety on the information in the event of occurrence of certain factors outside of our control resulting in disclosure of the information. The website <a href="https://schooluniform.haileybury.kz">https://schooluniform.haileybury.kz</a>/ and all information posted there are being provided based on the principle "as is", without any guarantees. We shall not be liable for any adverse consequences and any losses incurred dues to restriction of access to the website URL or due to visiting the website and using the information posted thereon.

### 5. Contacts

Should any questions arise regarding this policy, please contact us at the address ystepanova@haileyburyalmaty.kz

# **Legal Entity**

#### **Haileybury Almaty Non-Profit JSC**

Al-Farabi ave., building 112, Almaty, Republic of Kazakhstan

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