# Bank Card Payment Rules

**Edition of 23 October 2026.**

## 1. General provisions

1.1. These Rules set out the procedure for paying for the services of House Concierge Company LLP (hereinafter, HCC) on the website https://hcckz.com, in the personal account and in the mobile app. Payment is made by non-cash means only: by bank card, by QR code or by invoice issued by HCC. Cash is not accepted.

1.2. The payee and the contractor under the contract with the client is HCC. Payment for the services of contractors (self-employed persons, individual entrepreneurs, legal entities) engaged by HCC is made by the client **only to HCC**; HCC settles with contractors independently. Paying a contractor in cash or by transfer to a personal card is not allowed.

1.3. The payment currency is the Kazakhstani tenge (KZT). Prices on the website are stated without VAT (HCC is not a VAT payer); for services marked "from", the final price is confirmed by the client before payment.

1.4. Cards of the Visa and Mastercard payment systems and others supported by the acquiring bank are accepted. The payment is processed by the acquiring bank Freedom Bank (the Freedom Pay payment service).

1.5. Payment by QR code: the client scans the QR code in their bank's mobile app and confirms the payment; the money is credited to HCC's account.

1.6. Payment by invoice: HCC issues an invoice (for legal entities and, by agreement, for individuals) stating the services, the amount and the details. Payment is made by non-cash transfer to the details in the invoice. For legal entities a certificate of completed work is issued after the services are provided.

## 2. Payment procedure

1. Choose a service and place a request or order.

2. Wait for the manager's confirmation: the manager agrees the scope of work and the price (response time — up to 15 minutes during working hours from 9:00 to 18:00, and up to 30 minutes at other times).

3. The specialist performs the work. After completion, check the result and accept the work: confirm acceptance to the manager or in the personal account. One-off services are paid for after acceptance.

4. Check the payment details: the service, the amount, the payee (House Concierge Company LLP), the purpose.

5. Click "Pay". You will be redirected to the acquiring bank's secure page.

6. Enter the card details: number, expiry date, cardholder name, CVV/CVC.

7. Confirm the payment with the 3-D Secure code that the bank sends to your phone.

8. After successful payment, an electronic confirmation and a receipt will be sent to your e-mail and the personal account.

## 3. When money is charged

• **One-off services:** on the website, paid when the order is placed (100% is refunded if cancelled no later than 30 minutes before the specialist's arrival); in the mobile app, paid after the service is provided and the client has accepted the result of the work.

• **Specialist's visit:** 5,000 ₸. The visit is included in the price of the service (not paid separately) only for an order of at least 15,000 ₸; for a smaller order the visit is paid additionally.

• **Subscriptions (taking out the trash, dog walking):** payment for the period in advance (a month or a year). Additional work beyond the rate is invoiced separately.

• **Autopayment:** currently unavailable. The client pays for each subscription period independently. Automatic charging will become possible after the service is further developed; it will be enabled only with the client's

separate consent to saving the card on the bank's side and can be disabled in the personal account or by letter to info@hcckz.com. HCC will announce the launch of autopayment on the website.

## 4. Payment security

4.1. Payment goes through the acquiring bank's secure payment gateway with TLS encryption and 3-D Secure authentication.

4.2. Card details are entered by the client only on the bank's page. HCC and HCC employees do not see or store the card number, expiry date or CVV/CVC. HCC receives from the bank only the result of the operation and the masked card number.

4.3. HCC never asks you to disclose card details, SMS codes or passwords by phone, in messengers or by e-mail. If you are asked to do so on behalf of HCC, it is fraud; report it to info@hcckz.com.

## 5. If the payment fails

The bank may decline the operation if: there are insufficient funds; the card has a limit or a ban on online payments; the operation looks suspicious; 3-D Secure was not passed; a technical error occurred. In these cases contact the bank that issued the card or repeat the payment. If the money has been charged but there is no confirmation, write to info@hcckz.com stating the date, the amount and the last four digits of the card. HCC checks the payment within 3 business days.

## 6. Receipts and documents

After payment an electronic receipt is generated and, where necessary, a certificate of completed work. HCC is not a VAT payer; prices are stated without VAT.

## 7. Refunds

The terms and periods of refunds are set out in the Payment Refund Policy. The refund is made to the same card from which the payment was made. The crediting period depends on the issuing bank and is usually up to 10 business days.

## 8. Payment by a third party

A payment can be made with another person's card (a relative, an organization). The refund is then made to the payer's card.

## 9. Contacts

House Concierge Company LLP

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Actual address: Republic of Kazakhstan, Almaty, Tole Bi St., 189/3, building 6

E-mail: info@hcckz.com · Website: https://hcckz.com · Phone: +7 775 771 60 23

Bank: Kaspi Bank JSC, BIC CASPKZKA, IBAN KZ58722S000051248942 (KZT)