

Terms and Conditions

CJSC «KSB Commercial Bank» (hereinafter – the Bank) provides the ability to use your bank card in secure contactless payment services (hereinafter – the Service), which allows you to make payments in stores, applications and online using devices based on operating systems.

The Service replaces physical cards by storing their digital copies (hereinafter – Tokenization) in the corresponding application (hereinafter – Wallet). You can add your Bank card to the Wallet and use it in the Service: 1. independently through the corresponding applications on your mobile device, 2. via the Bank's KSB Online mobile application, or 3. by contacting the Bank's Contact Center at short number 2424 or via mobile operator numbers: O!: +996 (705) 54 34 24, Mega: +996 (755) 54 34 24, Beeline: +996 (222) 54 34 24.

Please note: when Tokenizing your card, some of your personal data is transferred to third parties involved in providing this service.

When adding your Bank card to the Wallet — linking it to the Service — no additional terms and conditions apply. The use of the card and making payments through devices or online is carried out under the same conditions as when using the Bank's physical bank card. You can review the card usage rules on the Bank's official website: <https://www.ksbc.kg/cards/private/>.

It is important to ensure the security of your Bank card opened in your name, as well as your device on which the Wallet is installed and to which the card has been added, and the KSB Online mobile application through which the card is linked to the Service. If the card has been added to the Wallet or linked to the Service, any person who has access to your device and knows the login, password, PIN code or other authentication means can use your card to make payments.

In case of loss of the device, compromise of access to it, or suspicion of unauthorized use of the card, you can immediately block the card via the KSB Online mobile application or by contacting the Bank's Contact Center at short number 2424 or via mobile operator numbers: O!: +996 (705) 54 34 24, Mega: +996 (755) 54 34 24, Beeline: +996 (222) 54 34 24.