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

Our site is connected to Internetacquiring, and you can pay for your order with a Visa or Mastercard bank card directly on the site. After confirming the selected order, a secure window opens with the payment page [of the Robokassa payment service](http://www.robokassa.kz), where you need to enter your bank card details and email address for the receipt or fiscal receipt. We use the 3D Secure protocol for payment confirmation. If your Bank supports this protocol, you will be redirected to the bank's server for additional identification cusing an SMS code. **For more information about the rules and methods of additional identification, please contact the Bank that issued your bank card.**

You must enter the card number, email address, card expiration date, and three-digit security code (CVV2 for VISA or CVC2 for MasterCard) in the fields on the payment pageMasterCard. All necessary data is displayed on the bank card's surface.

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

Then, in the same window, the page of your issuing bank opens for entering the 3-D Secure code. If you don't have static 3-D Secure configured, it will be sent to your phone number via SMS. If you haven't received the 3-D Secure code, please contact your issuing bank.

3-D Secure is the most advanced technology for ensuring the security of card payments on the Internet. Allows you to uniquely identify the authenticity of the cardholder performing the transaction, and minimize the risk of fraudulent card transactions.

**Cases of refusal to make a payment:**

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

—were your bank details entered correctly? Pay attention to the validity period of your card and its number.

—do you have enough funds on your bank card? You can find out more about the availability of funds on the payment card by contacting the bank that issued the bank card.

—is it possible to make payments online? You can learn more about the features of your bank card by contacting the issuing bank.

—do you have enough daily limit for online payments? You can find out more about the limits of your bank card by contacting the issuing bank.

If you have any questions about a failed payment, please contact the support service of the issuing bank that issued your bank card, or the support service of the site where the payment was made.

**Security guarantees**

Платёжный сервис [The Robokassa payment service](http://www.robokassa.kz) protects and processes your bank card data according to the PCI DSS security DSSstandard. Information is transmitted to the payment gateway using SSL encryption technology. Further transmission of information takes place over closed banking networks that have the highest level of reliability. [Robokassa](http://www.robokassa.kz) does not share your card details with the online store or third parties. For additional authentication of the cardholder, the 3D Secure protocol is used.

If you have any questions about the completed payment, you can contact customer support by email aapartnerskazakhstan@gmail.com@gmail.com

**Online payment Security**

The personal information you provide (e-mail, bank card number) is confidential and is 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 the Robokassa payment service](http://www.robokassa.kz). All operations with payment cards are performed in accordance 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 is processed on a secure, high-tech payment service server.

**Payment by credit card is safe because:**

* The authorization system guarantees the buyer that the payment details of their payment card (number, expiration date, CVV2/CVC2) will not fall into the hands of fraudsters, since this data is not stored on the server in encrypted form and cannot be stolen.
* The buyer enters their payment details directly in [the Robokassa authorization](http://www.robokassa.kz)system, and not on the online store's website. Therefore, the buyer's payment details will not be available to third parties.

**Public Offer Agreement**

(A public offer is an offer containing all the essential terms of the contract, which implies the will 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 offer 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 using the online service: "https://hrgrowbit.com/" (hereinafter referred to as the Site), access to which provides the opportunity to receive services and use information resources of the Site Administrator "IP Zhastilekov E. Zh." (Legal Entity or Sole Proprietor)(hereinafter referred to as the Administrator).

Payment for services provided on the Administrator's website by an individual / legal entity (hereinafter referred to as the User) is an acceptance of this public offer, which is equivalent to entering into an agreement (hereinafter referred to as the Agreement) on the terms set out in it.

If the User does not agree with the text of the submitted Agreement, the Administrator offers to refuse to use the services provided.

1. Main provisions

1.2. The User and the Administrator have entered into this agreement (hereinafter referred to as the Agreement) to receive the 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" - a public offer to use the online service.
* "Acceptance" - the User's unconditional acceptance of the terms of the agreement in full.
* "Administrator" - a service provider that is the owner of the site.
* "User" - any individual/legal entity that accepts the terms of the agreement and uses the services provided on the Administrator's website;
* "Services" - "Testing candidates using AI for their skills";
* "Site" - a set of software tools that ensure the publication for public viewing of information and data united by a common purpose, through technical means. The Site is accessible to Users by a unique email address or its letter designation. The Site in the Agreement is understood as the Site of the Administration located on the Internet at the address "https://hrgrowbit.com/"

2. Subject of the offer

2.1. The Administrator provides services for "Testing candidates with the help of AI of their skills" "Selecting resumes by keywords" "Drawing up a personal development plan"on the Site.

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

2.3. The current version of the Agreement is publicly available on the Website at: "https://hrgrowbit.com/".

3. Using the online service

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

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

4. Registration on the site, confidentiality and protection of personal data

4.1. Personal data contains the following information:

* Last name, first name, patronymic of the User.
* E-mailaddress.
* Password and login to log in to your merchant profile.
* User status (individual / legal entity).
* Residential address.
* IIN / BIN

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

4.3. The Administrator undertakes not to disclose the information received from the User. Disclosure of information in accordance with reasonable requirements, in accordance with 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 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 himself.

5. Rights and obligations of the parties

5.1. The Administrator:

* Undertakes to provide technical support and complete information as part of the package Services.
* Undertakes not to disclose the User's personal data;
* It is not responsible in connection with the information provided by the User.
* Has the right to unilaterally change the terms of service and make changes to the wording of the Agreement.

5.2. The User:

* Bears full responsibility for the correctness of the information entered during registration on the Administrator's Website, as well as for late submission of changes to the registration data;
* He is personally responsible for any actions performed using his personal account, as well as for any consequences that such use by third parties may have entailed or entailed if the User improperly stored the username and password.
* Has the right to use the services of the Site in 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 after registration according to the following tariff plans (service packages):

6.2. Services are provided subject to 100% prepayment, test periods are not provided.

6.3. The Administrator independently controls the expiration date for the provision of Services.

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

7. Liability of the parties, dispute resolution

7.1. The Parties are responsible for non-performance or improper performance of their obligations in accordance with the current legislation of the Republic of Kazakhstan.

7.2. All disputes arising between the Parties during the execution of this Offer are resolved through peaceful negotiations, and if no agreement is reached 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 duration of granting access to the Administrator's Website.

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

* When receiving orders from state bodies of the Republic of Kazakhstan;
* In case of violation of copyright and related rights;
* In case of motivated appeal of third parties in case of violation of their rights;
* If information posted by the User that is prohibited by law is detected.

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

8.4. Refund of funds is made by the Administrator minus the amount of money for the Services actually rendered within 14 (fourteen) calendar days to the User's banking details specified in the application after the Administrator confirms the reasoned reasons for refusal of Services.

8.5. In case of violations of the terms of the Agreement, the prepaid funds will not be refunded.

9. Other terms and conditions

9.1. The Administrator has the right to unilaterally change the terms of the Agreement in whole or in part without the User's consent. The current version is published in the public domain 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-performance or improper performance of the terms of this Agreement for the duration of force majeure. These include such events as: natural disasters, military operations, mass riots, as well as the adoption by State bodies of legislative acts that prevent the implementation of the terms of this Agreement. In this case, the fulfillment of obligations by both Parties is postponed for the duration of force majeure circumstances and their consequences.

9.4. In everything else that is not provided for by the terms of this Agreement, the Parties are guided by the current legislation of the Republic of Kazakhstan.

Contractor's banking details

ИП Жастілеков Е.

Address: г.Актау15-42a-5 Aktau, 130000 Kazakhstan

BIN/IIN: 950511351065

Р/c: **KZ69722S000020169944 Kaspi Bank**

BIC: **CASPKZKA**

JSC "Bank Name" Kaspi Bank

Contact emailaddress: aapartnerskazakhstan@gmail.com