

APPROVED
by Decision of the Management Board
Minutes of Meeting No.21022019 dated 21.02.2019.

Tariffs for individuals for services using payment cards issued by the Bank¹

(coming into force from March 1 2019)

	Payroll – 1	Payroll – 2 (Student)	“VIP” package product	“VIP+” package product
Type of payment card	Mastercard World, Mastercard World Elite ²	Mastercard World	Mastercard World Elite	Mastercard World Elite
Multi-currency card issue	KZT 0	KZT 0	KZT 0	KZT 0
Monthly servicing in the first year of the main card/additional card ³	KZT 0	KZT 0	KZT 500 per month	KZT 0
Monthly servicing in the following years of the main card/additional card ³	KZT 0	KZT 0	KZT 500 per month	KZT 0
Issue / monthly servicing of an ISIC card ⁴	Not provided	KZT 0	Not provided	Not provided
Re-issue of the card/additional card/ISIC upon expiration	Not provided	KZT 0	Not provided	Not provided
Re-issue of the card/additional card at the initiative of the client, before the expiration date	KZT 2,000	KZT 2,000	KZT 2,500	KZT 2,500
Re-issue of the ISIC card at the initiative of the client, before the expiration date	Not provided	KZT 3,000	Not provided	Not provided
Urgent production of cards/package product	KZT 5,000	KZT 5,000	KZT 5,000	KZT 5,000
Depositing money to a card account/card received by cashless payment or by depositing cash	KZT 0	KZT 0	KZT 0	KZT 0
Receipt of cash at ATMs of other banks in the Republic of Kazakhstan ⁵	up to KZT 500,000 (inclusive) per month – free of charge, over – 0.5% of the amount	up to KZT 300,000 (inclusive) per month, no more than 3 operations – free of charge, over – 0.5% of the amount	up to KZT 300,000 (inclusive) per month, no more than 3 operations – free of charge, over – 0.5% of the amount	up to KZT 2,000,000 (inclusive) per month – free of charge, over – 0.5% of the amount
Receipt of cash at ATMs of banks outside the Republic of Kazakhstan ⁵	up to EUR 500 (inclusive) per month – free of charge, over – 1% of the amount, at least KZT 500	up to EUR 500 (inclusive) per month – free of charge, over – 1% of the amount, at least KZT 500	at least 1% of the amount KZT 500	up to EUR 1,000 (inclusive) per month – free of charge, over – 1% of the amount, at least KZT 500
Receipt of cash at the cash desk of the Bank (via POS-terminals) ⁵	0.8%, min. KZT 500	0.8%, min. KZT 500	0.8%, min. KZT 500	0.8%, min. KZT 500
Receipt of cash at the cash desk of banks in the Republic of Kazakhstan and outside the Republic of Kazakhstan (via POS-terminals) ⁵	0.8% + KZT 500	0.8% + KZT 500	0.8% + KZT 500	0.8% + KZT 500
Payment at sales and service points via POS-terminals (non-cash payment), on the Internet ⁵	KZT 0	KZT 0	KZT 0	KZT 0
Payment for services through ATMs, the Internet Banking System ⁵ (excluding VAT)	KZT 0	KZT 0	KZT 0	KZT 0
Money transfer using card details (card accounts) ⁵	KZT 0	KZT 0	KZT 0	KZT 0
Request for the card account balance in ATMs				

of banks in the Republic of Kazakhstan, cash desks (through POS-terminals) of banks in the Republic of Kazakhstan, via SMS-request ⁵ (excluding VAT)	KZT 50	KZT 50	KZT 50	KZT 50
Request for the card account balance in ATMs of banks outside the Republic of Kazakhstan, cash desks (through POS-terminals) of banks outside the Republic of Kazakhstan ⁵ (excluding VAT)	KZT 200	KZT 200	KZT 200	KZT 200
Receipt of mini-statement on the card account in the ATM network, via SMS-request (excluding VAT)	KZT 200	KZT 200	KZT 200	KZT 200
Receipt of monthly statements for cards/card account for the past month (excluding VAT)	KZT 0	KZT 0	KZT 0	KZT 0
Receipt of statements in branches for a period longer than the expired calendar month (excluding VAT)	KZT 1,000	KZT 1,000	KZT 1,000	KZT 1,000
Resetting the counter for incorrect PIN punching in	KZT 200	KZT 200	KZT 200	KZT 200
Change PIN-code through ATMs (excluding VAT)	KZT 200	KZT 200	KZT 200	KZT 200
Change restrictions on payment cards, including a change of the daily spending limit	KZT 0	KZT 0	KZT 0	KZT 0
Blocking / unblocking a main/additional card	KZT 0	KZT 0	KZT 0	KZT 0
SMS-informing service, monthly fee (excluding VAT) ⁶	The first year – KZT 0, the next years – KZT 250 per month	The first year – KZT 0, the next years – KZT 250 per month	KZT 250	KZT 250
“SMS-informing to the Numbers Of Foreign Telecom Operators” service, for each SMS-message (excluding VAT)	KZT 30	KZT 30	KZT 30	KZT 30
Cash-back for cashless transactions (except for public utilities, government and telecommunications services and car dealerships) ⁷	0.7% – air/railway and postal services, supermarkets and gas stations ⁸ , 1% – for all other services with the volume of non-cash transactions per month up to KZT 100,000 (inclusive), 1.3% – with the volume of non-cash transactions per month more than KZT 100,000 (the maximum Cash-back amount per month is limited to KZT 200,000)			1.5% (except for air/railway and postal services, supermarkets and gas stations – 0.7% ⁸), the maximum Cash-back amount per month is limited to KZT 200,000
Special Cash-back terms for non-cash transactions ⁷	With a daily balance on the card account for the current month of at least KZT 500,000, the Cash-back amount for the next month shall be 1.5%, with a daily balance on the card account for the current month of at least KZT 1,000,000, the Cash-back amount for the next month shall be 2.0%, If the average daily balance on the card account for the current month is not less than KZT 2,000,000, the Cash-back amount for the next month shall be 2.2%	If the average daily balance on the card account for the current month is not less than KZT 500,000, the Cash-back amount for the next month shall be 1.5%	With a daily balance on the card account for the current month of at least KZT 500,000, the Cash-back amount for the next month shall be 1.5%, with a daily balance on the card account for the current month of at least KZT 1,000,000, the Cash-back amount for the next month shall be 2.0%, If the average daily balance on the card account for the current month is not less than KZT 2,000,000, the Cash-back amount for the next month shall be 2.2%	With a daily balance on the card account for the current month of at least KZT 500,000, the Cash-back amount for the next month shall be 1.5%, with a daily balance on the card account for the current month of at least KZT 1,000,000, the Cash-back amount for the next month shall be 2.0%, If the average daily balance on the card account for the current month is not less than KZT 2,000,000, the Cash-back amount for the next month shall be 2.2%
Issue of briefing notes/letters of any nature regarding a bank account (including issue of duplicates/copies) and other certificates for third parties (excluding VAT)	KZT 2,000	KZT 2,000	KZT 2,000	KZT 2,000
Connection, blocking/unblocking access, disconnection from the “Internet Banking” System (excluding VAT)	KZT 0	KZT 0	KZT 0	KZT 0

public

NOTES:

Services that do not fall into the category of “financial services” in accordance with the tax laws of the Republic of Kazakhstan shall be subject to VAT.

The services shall be provided at the discretion of the Bank and shall be subject to periodic review. The Bank reserves the right to change the conditions of these limits on rates and tariffs in the event of changes in market conditions.

Banking fees shall be charged in accordance with the current legislation of the Republic of Kazakhstan.

¹ Including for persons connected with the Bank by special relations. Additional privileges provided by Mastercard payment system (loyalty program, access to VIP halls at airports all over the world, concierge service, etc.) shall be applied to all Bank payment cards. A full list of services can be found at www.mastercard.kz. The cost of paid services shall be payable in accordance with the tariffs of the Mastercard payment system.

² The type of payment card shall be determined based on the position of an employee at the organization in accordance with the internal regulatory documents of the bank, defining such conditions of the card product.

³ The monthly servicing fee for a payment card shall be charged at the time of the card activation, and during the following months it shall be charged after the first issue/receipt transaction on the card account/card.

⁴ The ISIC (International Student Identity Card) shall be issued for a period up to December 31 of a year following the year of issuing the ISIC card. The holders can be all valid full-time students of universities and colleges, schoolchildren at least 14 years old, as well as students of educational courses lasting at least 9 months, upon presentation of a corresponding supporting document.

⁵ Without taking into account the fee of the acquiring bank and/or correspondent banks, the Bank tariffs for individual customers shall be applied in respect of transfer/payment from the Client's account.

⁶ The subscription fee for the “SMS-informing” service shall be charged from the moment the service is activated on a monthly basis after the first issue/receipt transaction, each month, using the card.

⁷ Cash-back shall not be charged for non-cash transactions in POS-terminals with the following MCC (Merchant Category Code – a four-digit number that classifies the type of activity of the trade and service point): 4900, 9211, 9222, 9223, 9399, 9311, 5511, 5521, 4814, 5816, 5817, 6050, 6051, 7995, 9754.

⁸ MCC: 3000-3350, 4511, 5499, 5541, 5542, 5411, 9402, 4112.