

Commission fee tariff for issuance and servicing of payment cards under the product "Deposit Card/ Super card" for individuals

*Approved by the decision of the Assets and Liabilities Management Committee meeting dated 05.05.2023 (Minutes №. 92)*

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**1. DepositCard/SuperCard**

№	Package Types	Individual cards				Salary project Mass segment	
		Mass segment				Package I **	Package II ***
	Types of payment cards issued Name of service	MasterCard Gold/ World /VISA Gold /VISA Rewards				MasterCard Gold/ World /VISA Gold /VISA Rewards	
1.	Annual maintenance of the main or additional card	0				0	
2.	Issuance of payment card:	For citizens of the Republic of Kazakhstan	For citizens of foreign countries			0	
		without delivery	with delivery	without delivery	with delivery		
2.1.	Issuance of the main card	0		0	20 000		

2.2.	Issuance of an additional card	2 000	0	20 000	Issuance of an additional card under the Salary Project product is carried out under the terms and conditions and in accordance with the tariffs for issuance and servicing of payment cards under the type of package - Individual cards Mass segment.	
2.3.	Issuance of a non-name/name card on a physical carrier to the main card	0	0	20 000	0	
<b>3</b>	<b>Card Reissue:</b>					
3.1.	Reissuance of the card to a non-named/named card on a physical medium upon the application of the cardholder (including in case of loss/theft/damage) *.	2 000	0	20 000	2 000	
3.2.	Reissuance of a card to a card without a physical carrier at the request of the cardholder (including in case of loss/theft/damage) *	2000			2000	
3.3.	Reissuance at the initiative of the Bank	0			0	
3.4.	Re-issuance upon expiry	0			0	
<b>4.</b>	<b>Replenishment:</b>					
4.1.	Replenishment of payment card account via the Bank's ATM with cash acceptance function	0			0	
4.2.	Replenishment of payment card account from account/card within the Bank	0			0	
4.3.	Replenishment of payment card account from the bank account of another Bank	0			0	
<b>5.</b>	<b>Cash Disbursement:</b>					
5.1.	At the cash withdrawal point of the Bank (without using payment card	For citizens of the Republic of Kazakhstan	For citizens of foreign countries		1%	
		1%	2%			
5.2.	In the network of ATMs and POS-terminals at the Bank's cash desk (for each transaction, regardless of the amount)	per month up to 1 000 000 - 0, over 1 000 000 - 1%	1,5% min 1 500		per month up to 1,000,000 - 0, over 1,000,000 - 1%	per month up to 4,300,000 - 0, over 4,300,000 - 1%
5.3.	In the network of ATMs and cash withdrawal points (via POS-terminal) of other banks in the territory of the Republic of Kazakhstan (for each transaction, regardless of the amount)					
5.4.	In the network of ATMs and cash withdrawal points (via POS-terminal) of other banks outside the territory of the Republic of Kazakhstan (for each transaction, regardless of the amount)	1,5% + 1 500	2% + 1 500		1,5% + 1 500	
6.	Conversion transaction on bank account with the use of payment card	0			0	

7.	<b>Translations:</b>		
7.1.	Transfers between own accounts (for each transaction) (including via Internet banking/mobile application of the Bank)	0	0
7.2.	Transfers to the card of another Bank's client (per each transaction) (including via Internet banking/mobile application of the Bank/to cell phone number)		
7.3.	Transfer from a card to a client card of another Bank in the territory of the Republic of Kazakhstan (for each transaction) (including via Internet banking/mobile application of the Bank/to a cell phone number, via Internet banking/mobile application of a third-party Bank). Internet banking/mobile application of a third-party Bank)	For citizens of the Republic of Kazakhstan up to 1,000,000 -0, over 1,000,000 - 0.9%	For citizens of foreign countries 1,5%
7.4.	Transfer from a card to a client card of another Bank outside the territory of the Republic of Kazakhstan (for each transaction) (including via Internet banking/mobile application of the Bank, via Internet banking/mobile application of a third-party Bank/to a cell phone number)	1% min 250	1% min 250
7.5.	Transfer from card to bank account within the Bank (including via Internet banking/mobile application of the Bank)	0	0
7.6.	Transfer to the bank account of another Bank (including via Internet banking/mobile application of the Bank)	200	200
8.	<b>Balance /mini statement request:</b>		
8.1.	Balance inquiry in the Bank's ATM network and in the network of other banks	first request - 0, subsequent requests - 50	first request - 0, subsequent requests - 50
8.2.	Request for mini-statement (in the Bank's ATM network)	100	100
9.	Payment card blocking without entering card details into the stop list	0	0
10.	Blocking of payment card with entering of card details into the stop list	15,000 per region	15,000 per region
11.	<b>SMS-informing:</b>		
11.1.	Connection fee	0	0
11.2.	Monthly subscription fee for each payment card (including VAT)	0	0
12.	Payments in favor of service providers in the Bank's network (including via Internet banking/mobile application)	0	0
13.	Change of PIN-code in ATM	200	200

14.	Change PIN-code in the mobile application	0				0			
15.	<b>Provision of photo or video materials from ATM cameras (VAT inclusive):</b>								
15.1.	When servicing in the Bank's network (including for customers of other banks), (including VAT)	3 000				3000			
№	Types of payment cards issued	MasterCard	Visa	MasterCard	Visa	MasterCard	Visa	MasterCard	Visa
16.	<b>Unjustified appeal of an unauthorized payment or other claim on a card transaction (including VAT):</b>								
16.1.	In conducting the dispute resolution cycle	10 000	0	10 000	0	10 000	0	10 000	0
16.2.	When considering a claim by the IPU Arbitration Commission	300 000				300 000			
* After technical realization									
** The tariff is applied for payroll projects, where the organization does not pay commission for crediting									
*** Tariff is applied for payroll projects where the organization pays 0.3% commission for enrollment.									

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		Mass segment		Package I **	Package II ***
	Types of payment cards issued	MasterCard Gold/ World /VISA Gold /VISA Rewards		MasterCard Gold/ World /VISA Gold /VISA Rewards	
	Name of service				
<b>5. Cash Disbursement:</b>					
		For citizens of the Republic of Kazakhstan			
5.2.	In the network of ATMs and POS-terminals at the Bank's cash desk (for each transaction, regardless of the amount)	per month up to 2,500,000 - 0, over 2,500,000 - 1%		per month up to 2,500,000 - 0, over 2,500,000 - 1%	per month up to 4,300,000 - 0, over 4,300,000 - 1%
5.3.	In the network of ATMs and cash withdrawal points (via POS-terminal) of other banks in the territory of the Republic of Kazakhstan (for each transaction, regardless of the amount)				
<b>7. Translations:</b>					
7.	Transfer from a card to a client card of another Bank in the territory of the Republic of Kazakhstan (for each transaction) (including via Internet banking/mobile application of the Bank/to a cell phone number, via Internet banking/mobile application of a third-party Bank, via Internet banking/mobile application of a third-party Bank).	For citizens of the Republic of Kazakhstan		per month up to 2,500,000 - 0, over 2,500,000 - 0.9%	
3.	Internet banking/mobile application of the Bank/to a cell phone number, via Internet banking/mobile application of a third-party Bank, via Internet banking/mobile application of a third-party Bank.	Up to 2,500,000 -0, over 2,500,000 - 0.9%			
Tariffs apply to cash withdrawal and transfers according to the campaign: on increasing spending limits on card transactions within the framework of "Deposit Card" product and "Super Card" subproduct.					