

Section 3		Transfers
<b>3.1.</b>	<b>Interbank transfers<sup>1</sup></b>	
<b>3.1.1.</b>	<b>In KZT</b>	
3.1.1.1	Transfers between accounts of the same customer	Free of charge
3.1.1.2	In favor of third parties**	0,2% (min 500 KZT, max 3,000 KZT), 0 KZT <sup>6</sup>
3.1.1.3	For transferring the loan amount to the car dealership's account with account with JSC Bank CenterCredit under auto loan products and to the real estate seller's account on the secondary market (individual or developer); to the accounts of construction companies and partners under mortgage products issued by JSC Bank CenterCredit and to the Partner/Trade organization's account under the unsecured POS product "Commodity Fast Loan"***	Free of charge
3.1.1.4	Execution (full/partial) of the payment request (PR), collection order (CO)**	Free of charge
3.1.1.5	Transfers from the special account for lump sum payments	Free of charge
3.1.1.6	Transfer of funds as part of credit products refinancing **	Free of charge
3.1.1.7	Issuance of the standing order "Intra-bank Transfer: In Favor of Third Parties – Individuals"	Free of charge
3.1.1.8	Issuance of the standing order "Tenge Intra-bank Transfer: In favor of Legal Entities' that have an Account with JSC Bank CenterCredit	Free of charge
<b>3.2.1.</b>	<b>In foreign currency</b>	
3.1.2.1.	Transfers between accounts of the same customer**	Free of charge
3.1.2.2.	In favor of third parties**	0.2% (min. 500 KZT, max. 5,000 KZT), 0 KZT <sup>6</sup>
<b>3.2.</b>	<b>Intra-bank transfers<sup>1</sup></b>	
<b>3.2.1.</b>	<b>in KZT<sup>2</sup></b>	
3.2.1.1.	Transfer of funds to other banks in Kazakhstan at the Bank's branch, with the current value date**	0.3% (min. 500 KZT, max. - 5,000 KZT), 0 KZT <sup>6</sup>
3.2.1.2.	Transfer of funds to other banks in Kazakhstan at the Bank's branch, with the future value date**	0.15% (min. 300 KZT, max. – 3,000 KZT), 0 KZT <sup>6</sup>
3.2.1.3.	For transferring the loan amount to the car dealership's account with account with JSC Bank CenterCredit under auto loan products and to the accounts of construction companies and partners under mortgage products issued by JSC Bank CenterCredit and to the Partner/Trade organization's account under the unsecured POS product "Commodity Fast Loan"***	Free of charge
3.2.1.4.	To the account of the legal entity under the BCC Invest Standing Order product (this tariff applies exclusively to the BCC Invest Standing Order, under which transfers are sent automatically on business days at 8:00 a.m. or 12:00 p.m.).	0,3 % (min – 200 KZT, max – 5,000 KZT)
3.2.1.5.	Fee for execution (full/partial) of the payment request (PR), collection order (CO) <sup>3**</sup>	KZT 300
3.2.1.6.	Transfers from the special account for lump sum payments	Free of charge
3.2.1.7.	Transfer of funds to other banks in Kazakhstan as part of credit products refinancing **	Free of charge
3.2.1.8.	Issuance of the standing order "Tenge Intra-bank Transfers: to the Accounts of Individuals or Legal Entities"	Free of charge
3.2.1.9.	Issuance of the standing order "Tenge Intra-bank Transfers: to the Accounts of Individuals or Legal Entities" as part of BCC Invest product	Free of charge
<b>3.3.</b>	<b>In foreign currency (SWIFT)<sup>4</sup></b>	
<b>3.1.3.</b>	<b>Freely convertible currency (FCC)</b>	
3.3.1.1.	BEN transfer at the Bank's branch ( <b>offline</b> ). BEN means that all bank fees are paid by the beneficiary, including the sender's bank fee (the sender's bank fee is debited from the transfer amount at the time of its sending and in the transfer currency) and the beneficiary's bank fee.	0.3% (min. 6,000 KZT, max. 90,000 KZT)
3.3.1.2.	SHA transfer at the Bank's branch ( <b>offline</b> ). SHA – the sender shall pay the fee of the sender bank in a separate amount, the fees of all other banks, including the fee of the beneficiary bank, shall be paid by the beneficiary.	0.3% (min. 5,000 KZT, max. 90,000 KZT)
3.3.1.3.	OUR transfer at the Bank's branch ( <b>offline</b> ). OUR means that the sender pays all bank fees (including the sending bank's fees) separately, and no deductions are made from the transfer amount	0.35% (min. 16,000 KZT, max. 120,000 KZT), 0 KZT <sup>6 7</sup>
3.3.1.4.	OUR transfer via BCC.KZ in all currencies ( <b>online</b> ). The sender pays the fee.	0.3% (min. 12,000 KZT, max. 110,000 KZT), 0 KZT <sup>6 7</sup>
<b>3.3.1.5.</b>	<b>OUR transfer to Russia/Belarus in EUR</b>	<b>200 EUR added to the main commission<sup>7</sup></b>
<b>3.3.2.</b>	<b>In CIS countries' currencies</b>	

3.3.2.1.	OUR transfer in CIS currencies at the Bank's branch ( <b>offline</b> ). OUR means that the sender pays the sender bank's fee; no deductions are made from the transfer amount.	0.35% (min. 12,000 KZT, max. 85,000 KZT), 0 KZT <sup>6 7</sup>
3.3.2.2.	OUR transfer in foreign currencies and CIS currencies to Loro accounts at the Bank's branch. The sender pays only the sender bank's fee.	KZT 4,000
<b>3.3.3.</b>	<b>Additional services</b>	
3.3.3.1.	Transfer in foreign currencies based on customer requests received after 4:00 p.m. , subject to the Bank's technical capability.	The basic tariff doubled.
3.3.3.2.	Changes to transfer details, cancellation requests, searches for transferred amounts, requests for confirmation of the date funds are credited to the beneficiary's account, and other inquiries related to foreign currency transfers (individuals).	KZT 15,000
3.3.3.3.	Furnishing a copy of the SWIFT confirmation to the customer.**	KZT 1,000
3.3.3.4.	Confirmation of original payment details in response to a foreign bank's inquiry (details remain unchanged).	Free of charge
3.3.3.5.	Return of transfer at the customer's initiative.	According to the tariffs for international transfers in foreign currency (SWIFT)
3.3.3.6.	Contributions to mutual funds under the BCC Invest program.	Free of charge
3.3.3.7.	Top-up of brokerage accounts under the BCC Invest program	Free of charge
3.3.3.8.	Transfer for the purchase of securities issued by the Bank	Free of charge
<b>3.4.</b>	<b>Standing orders<sup>5</sup></b>	
3.4.1.	Standing order issuance	Free of charge
<b>3.5.</b>	<b>Transactions via the KoronaPay system</b>	
3.5.1.	According to the KoronaPay System Tariffs published on the website	<a href="https://koronapay.com/transfers/tariffs/offline/?ysclid=mi76baep6o8694329">https://koronapay.com/transfers/tariffs/offline/?ysclid=mi76baep6o8694329</a>
<b>3.6.</b>	<b>Transactions via the Western Union system</b>	
3.6.1.	According to the Western union System Tariffs published on the website <a href="https://www.bcc.kz/personal/transfers/western-union/">https://www.bcc.kz/personal/transfers/western-union/</a>	<a href="https://www.bcc.kz/personal/transfers/western-union/">https://www.bcc.kz/personal/transfers/western-union/</a>
<b>3.7.</b>	<b>Transfers to Uzbekistan</b>	
<b>3.7.1.</b>	To HUMO and UZCARD cards	KZT 200 per transaction

\*The rates specified in this section apply to current and savings accounts. The rates for transactions on current accounts with the use of payment card in the 'Payment Cards' section.

\*\* Including VAT

<sup>1</sup>Transfers are made using a bank account.

<sup>2</sup>Tenge intra-bank transfers with the current value date are processed until 04:45 p.m. Astana time (after 04:45 p.m. subject to the Bank's technical capability).

<sup>3</sup> If, after execution of the PR and/or CO, the account balance is less than the approved minimum service amount or its equivalent in foreign currency, the remaining amount will be debited in full to zero

– if, after execution of the PR and/or CO, the account balance is zero, the fee will be KZT 0.'

<sup>4</sup>Intra-bank transfers in foreign currency with the current value date are processed until 04:00 p.m. Astana time (after 04:00 p.m. subject to the Bank's technical capability).

<sup>5</sup>These tariffs are quoted per single order.

<sup>6</sup>in favor of JSC BCC Invest

<sup>7</sup>When sending transfers in EUR to Russia/Belarus, an additional fee of EUR 200 per transfer applies.