

Annex 1:

Approved by the decision of the meeting of the
Business Development and Management Committee (WSM) of
JSC Bank CenterCredit dated 17.06.22

**Tariffs for the bcc junior
product**

Card tariffs	bcc junior
1. Currency	KZT
2. Issue of additional card	-
3. Express card issuance (personalised card) – 2 business days (excluding delivery to branches)	0
4. Main/supplementary card maintenance	
5.1 For the 1st year	0
4.2 For the second and subsequent years	0
5. Reissuing (replacing) the card	
5.1 After the expiry date	KZT 0
5.2 At the customer's request or in case of loss	more than 3 times – KZT 1,000
5.3 At the initiative of the Bank	KZT 0
6. Crediting money	
6.1 Crediting money to an account	KZT 0 (without limitation)
7. Service at retail and service outlets	
7.1 Without instalments (including payment for customs services)	KZT 0
7.2 In instalments	
- Within the Bank's partner network	-
- Outside the Bank's partner network	-
8. Receiving cash	
8.1 At the Bank's ATM	1% (over KZT 1,000,000 per month)
8.2 At ATMs of other banks in the Republic of Kazakhstan	1% (over KZT 10,000 per month)
8.3 At ATMs of other banks outside the RoK	1% (over KZT 10,000 per month)
8.4 At the Bank's cash desks	KZT – 1,5% + KZT 300, USD – 1,5% + KZT 300, EUR – 1,5% + KZT 300
8.5 At other banks' cash desks	1.5% + KZT 1,000
9. Transfers and payments from a card/card account in the bcc.kz system	
9.1 Transfers between your accounts (to your card/account) within the Bank	KZT 0
9.2 Transfers by telephone number	KZT 0
- Within the Bank	KZT 0

- To another bank of the Republic of Kazakhstan	1% (over KZT 10,000 per month)
9.3 Transfers to a card from another bank of the Republic of Kazakhstan	1% (over KZT 10,000 per month)
9.4 Transfers to an account with another bank of the Republic of Kazakhstan	1% (over KZT 10,000 per month)
9.5 Transfers to another bank of the Republic of Kazakhstan of the fee for providing a report again by First Credit Bureau LLP at bcc.kz	KZT 200 + fee of First Credit Bureau LLP
9.6 Non-cash payments using a card/account in the bcc.kz system	KZT 0
10. Transfers and payments via remote banking channels (ATMs, self-service terminals, online banking)	
10.1 Transfers to a card from another bank of the Republic of Kazakhstan	KZT 0
10.2 Transfers between your accounts (to your card/account) within the Bank	KZT 0
10.3 Online transfers to another customer's card within the Bank	KZT 0
10.4 Transfers to another customer's card/account within the Bank via the Bank's ATM/IPT	KZT 0
10.5 Online transfers to a card in another bank of the Republic of Kazakhstan	KZT 0
10.6 Transfers to a card in another bank of the Republic of Kazakhstan via ATM	KZT 0
10.7 Transfers to a foreign bank card Online	0.5% + KZT 500
10.8 Transfers to a foreign bank card via ATM	2.5% + KZT 500
10.9 Online transfers to another bank's card	1% (over KZT 10,000 per month)
10.10 Cashless payments via ATMs/IPTs	KZT 50 ¹
11. Transfers and payments at Bank branches	
11.1 Transfers and payments at Bank branches	in accordance with the 'Money Transfers' tariffs for individuals
12. Card blocking	
12.1 without adding to the stop list	KZT 0
12.2 without adding to the stop list in bcc.kz	KZT 0
12.3 with adding to the stop list	-
13. Provision of account statements	
13.1 In bcc.kz , to the customer's email address	KZT 0
13.2 At a Bank branch	
- for the previous/current month	KZT 0
- for any other period (up to 6 months)	KZT 0
- for a period exceeding 6 months	KZT 0

14. Other services	
14.1 Monthly subscription fee for 'SMS-notification' service on account/card ²	KZT 0 (for a child and a parent, two numbers)
14.2 Informative SMS messages ²	KZT 0
14.3 'E-mail Notification' service on account/card ²	KZT 0
14.4 Requesting balance via ATM	
- within the Bank's network	KZT 0
- within other banks' network	KZT 0
14.5 Getting a mini-statement via ATM (the last 10 transactions on the account)	KZT 0
14.6 Changing PIN in ATM	KZT 0
14.7 Resetting the PIN counter	KZT 0
14.8 Providing the certificate ²	
- on the account availability, on the current account balance	KZT 1,000
- loan receivables statement	-
- certificate of absence of loan debt ⁴	-
14.9 Registration of a long-term order from a card account to another account	KZT 0
14.10 Provision of video recordings from ATM cameras ²	KZT 0 ³ , KZT 2,000
14.11 Monitoring of inactive card accounts	in the amount of the balance, but not exceeding KZT 2,000 per month (if there has been no movement of funds for more than 1 year)
15. Cardholders insurance services	KZT 0 – Infinite/Black Edition/World Elite
16. Penalty for technical overdraft	KZT – 40% per annum, USD – 30% per annum
17. Blocking one subscription via the 'My Subscriptions' service in bcc.kz ⁵	KZT 250

¹ Unless otherwise provided by the agreement between the Bank and the legal entity

² The service rate is indicated including value added tax

³ For government service agencies

⁴ Upon the customer's request, after full repayment of the loan debt, the bank shall, free of charge and within no more than 15 (fifteen) calendar days from the date of receipt of the request, provide in writing a certificate confirming that there is no outstanding debt.

⁵ 'My Subscriptions' service is a service in the bcc.kz app that allows you to view and manage paid subscriptions with regular payments.