

Approved by the Decision of
JSC Bank CenterCredit Business Development and Management Committee
(Weekly Scheduled Meeting (WSM)) Minutes No. 56/1 dated 06 September 2024
Minutes No. 29 dated 23 January 2025
Minutes No. 23 dated 22 January 2026
Minutes No. 64 dated 11 March 2026

Debit Card Tariffs	#GoldCard Debit Card
1. Currency	KZT/USD/CNY
2. Primary card issuance	KZT 0 - for residents KZT 1,000 - for non-residents ⁷
3. Additional card issuance	Not applicable
4. Card Maintenance	
4.1 For the 1st year and subsequent years	KZT 0
5. Card Reissuance (replacement)	
5.1 Upon expiry	KZT 0
5.2 At the customer's request or if lost	KZT 1,000
5.3 At the Bank's initiative	KZT 0
6. Cash Depositing	
6.1 Cash depositing to an account*	KZT 0 ⁴
7. Cash Withdrawal	
7.1 ATMs of the Bank and other banks in Kazakhstan (including outside Kazakhstan), per calendar month	Up to KZT 1,500,000 - KZT 0, Over KZT 1,500,000 - 1%, min. KZT 250
7.2 Cash desks of the Bank*	KZT - 1.5% + KZT 300, USD - 1.5% + KZT 300, CNY- 1.5% + KZT 300
7.3 Cash desks of other banks*	1.5% + KZT 1,000
8. Transfers and Payments from a Card/Card Account via BCC.KZ, Internet, on the ONLINE.BCC.KZ platform¹⁰	
8.1 Intra-bank transfers between own accounts (own card/account* via BCC.KZ	KZT 0
via Internet	KZT 0
8.2 Intra-bank transfer to another customer's card* via BCC.KZ	KZT 0
via Internet	KZT 0
8.3 Transfer to a card from another Kazakhstani bank	KZT 0
8.4 Transfers to another Kazakhstani bank by phone number via BCC.KZ (Instant Payment System)*	KZT 0
by phone number via BCC.KZ (VISA Allias)	KZT 0 ⁵ , 1% - min. KZT 250
to a card via BCC.KZ	KZT 0 ⁵ , 1% - min. KZT 250
to a card via Internet	0.5% - min. KZT 250
8.5 Transfers to an account with another Kazakhstani bank*	KZT 0 ⁵ , 0.3% - min. KZT 500, max. KZT 5,000
8.6 Transfer to another Kazakhstani bank of a fee for provision of First Credit Bureau LLP's repeat report via BCC.KZ*	KZT 200 + First Credit Bureau LLP's fee
8.7 Non-cash payments using a card/account via BCC.KZ*	KZT 0
8.8 Non-cash payments using a card/account on the ONLINE.BCC.KZ platform ^{3 10}	KZT 0
9. Transfers and Payments from a Card/Card Account via machines (ATMs, self-service terminals) and international transfers	
9.1 Intra-bank transfers to own card/account or to another customer's card/account via the Bank's ATM/self-service terminal	KZT 150
9.2 Transfers to a card with another Kazakhstani bank via ATM	1% + KZT 250
9.3 Transfers to a card in a foreign bank via ATM	2,5% + KZT 500
9.4 Transfers to a card in a foreign bank via Internet/BCC.KZ	0,5% + KZT 500
9.5 Non-cash payments via ATMs/self-service terminals	KZT 50 ¹
10. Transfers and Payments at Bank branches	
10.1 Transfers and payments at the Bank branches	согласно тарифам "Переводы" для физических лиц
11. Card Blocking	
11.1 without stop-listing	KZT 0

11.2 without stop-listing via BCC.KZ	KZT 0
11.3 with stop-listing	KZT 20,000
12. Account Statement Issue	
12.1 Via BCC.KZ, to the customer's email address*	KZT 0
12.2 At the Bank branch	
for the previous/current month	KZT 0
for any other period (up to 6 months)	KZT 300
for a period exceeding 6 months	KZT 1,000
13. Other Services	
13.1 Monthly subscription fee for SMS-notification service on account/card	KZT 0
13.2 Informational SMS messages	KZT 0
13.3 E-mail notification service on account/card	KZT 0
13.4 ATM Balance Enquiry	
within the Bank network*	KZT 50
within the network of other banks*	KZT 100
13.5 Getting a mini statement via ATM (last 10 account transactions)*	KZT 100
13.6 PIN change via ATM	KZT 250
13.7 PIN counter reset	KZT 200
13.8 Issuance of a certificate of bank account, certificate of account balance ^{2*}	KZT 1,000
13.9 Execution of a standing order from a card account to another account*	KZT 0
13.10 Provision of ATM camera footage ^{2*}	KZT 0 ³ , KZT 2,000
13.11 Dormant card account monitoring*	In the amount of remaining balance, but not exceeding KZT 1,000 per month (if there are no cash movements for more than 1 year)
13.12 Penalty for technical overdraft	KZT - 40% p.a., USD - 30% p.a.
13.13 Payslip request ⁶	
for 1 (one) calendar month*	first request - KZT 0, subsequent requests - KZT 100
for 3 (three) calendar months*	KZT 200

***The service fee is inclusive of Value Added Tax**

1. Unless otherwise provided for in the Contract between the Bank and a legal entity;

2. The service fee is inclusive of Value Added Tax;

3. For government institutions and services;

4. Pursuant to the terms and conditions of the Payroll Card Program Contract;

5. Up to KZT 300,000 per month

6. For payroll card program participants only

7. When the card is issued to non-residents as part of the payroll card program - KZT 0

8. From the moment of technical implementation readiness

If currency conversion occurs for transactions made in foreign currency within the network of other banks, the Optional Issuer Fee (OIF) may apply at the rate of 1.5% of the transaction amount.