

Approved by the Decision of
JSC Bank CenterCredit Business Development and Management Committee
(Weekly Scheduled Meeting (WSM)) dated 06 September 2024

Minutes No. 5 dated 23 January 2025

Minutes No. 23/2026/П/ДКТПУ dated 22 January 2026

Minutes No. 64/2026/П/ДКТПУ dated 11 March 2026

Minutes No. 121/2026/П/ДКТПУ dated 12 May 2026

Debit Card Tariffs	#bccpay Debit Card
1. Currency	KZT/USD/EUR
2. Primary card issuance	KZT 0 - for residents KZT 1,000 - for non-residents ¹
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	
- from digital card to digital card	KZT 0
- from plastic card to digital card	KZT 0
- from digital card to plastic card	KZT 1,000
- from plastic card to plastic card	KZT 1,000
5.3 At the Bank's initiative	KZT 0
6. Cash Depositing	
6.1 Cash depositing to an account*	KZT 0 ²
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, EUR - 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, on ONLINE.BCC.KZ platform, Internet¹⁰	
8.1 Intra-bank transfers between own accounts (to 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 Transfer to a card from another Kazakhstani bank	
by phone number via BCC.KZ (Instant Payment System)*	KZT 0
by phone number via BCC.KZ (VISA Allias)	0 KZT ³ , 1% - min. KZT 250
to a card via BCC.KZ	0 KZT ³ , 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 ⁴ , 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 ^{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 ⁵
10. Transfers and Payments at Bank branches	
10.1 Transfers and payments at the Bank branches	as per the Transfers tariffs for retail customers
11. Salary Withdrawal	
11.1 ATMs of the Bank and other Kazakhstani banks (including outside Kazakhstan) per calendar month, and at the Bank's cash desks	Up to KZT 1,500,000 - KZT 0; if higher, as per the tariffs for other funds
11.2 Card-to-card transfers (P2P) via BCC.KZ	Up to KZT 700,000 ¹⁹ - KZT 0; if higher, as per the tariffs for other funds
12. Card Blocking	
12.1 without stop-listing	KZT 0
12.2 without stop-listing via BCC.KZ	KZT 0
12.3 with stop-listing	KZT 20,000
13. Account Statement Issue	
13.1 Via BCC.KZ, to the customer's email address*	KZT 0
13.2 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
14. Other Services	
14.1 Monthly subscription fee for SMS-notification service on account/card*	KZT 0
14.2 Informational SMS messages*	KZT 0
14.3 E-mail notification service on account/card*	KZT 0
14.4 ATM Balance Enquiry*	
within the Bank network*	KZT 50
within the network of other banks*	KZT 100
14.5 Getting a mini statement via ATM (last 10 account transactions)*	KZT 100
14.6 PIN change via ATM	KZT 250
14.7 PIN counter reset	KZT 200
14.8 Issuance of a certificate bank account, certificate of account balance ^{6*}	KZT 1,000
14.9 Execution of a standing order from a card account to another account*	KZT 0
14.10 Provision of ATM camera footage ^{7*}	KZT 0 ⁷ , KZT 2,000
14.11 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)
14.12 Penalty for technical overdraft	KZT - 40% p.a., in foreign currency - 30% p.a.
14.13 Payslip request**	
for 1 (one) calendar month*	first request - KZT 0, subsequent requests - KZT 100
for 3 (three) calendar months*	KZT 200
15 Blocking a single subscription via the My Subscriptions service in BCC.KZ ^{2,9}	KZT 250

*The service fee is inclusive of Value Added Tax.

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

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

3. Up to KZT 700,000 per month

4. Up to KZT 300,000 per month

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

6. The service fee is inclusive of Value Added Tax

7. For government institutions and services

8. For payroll card program participants only

9. The My Subscriptions service is a service offered in the bcc.kz app enabling to view and manage paid subscriptions with regular payment debiting

10. 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.