

bcc plus subscription rates

1. Cards

1.1. Debit cards

#IronCard	Private
Production functional	
Card opening at the Bank branches, KZT	0 ₸
Card closing fee (within 1 year from issue date)	0 ₸
Card maintenance	0 ₸
#IronCard (OYU) * issue is available only for VIP and/or in Private/ Private+ PU	100 000 ₸
Reissue (replacement) of the card: * reissue for #IronCard (OYU) is available only for VIP and/or in Private/Private+ PU	
Upon expiration	0 KZT - for #IronCard 80,000 KZT - for #IronCard (OYU)
At the request of the client or in case of loss	0 ₸ - for #IronCard 80,000 ₸ - for #IronCard (OYU)
At the initiative of the Bank	0 ₸ - from #IronCard to #IronCard, from #IronCard (OYU) to #IronCard (OYU) / #IronCard, 80,000 ₸ - from #IronCard to #IronCard (OYU)

Withdrawal of funds (limits):	
Limit for free withdrawals at any Bank ATMs per month	from 5,000 to 7,000,000 KZT
Limit for free withdrawals at Bank cash desks (BCC) in KZT per month	20,000,000 KZT
Transfers (limits):	
Limit for free transfer to a foreign card per month (in BCC.KZ, on the Internet, at an ATM)	3,000,000 KZT
Commission for transfer to a foreign card (in BCC.KZ, on the Internet) over the free limit	0.8% min. 250 KZT

#TravelCard	Private
Card opening at the Bank branches, KZT	0 KZT
Card maintenance	0 KZT
Withdrawals (limits only for the tariff part):	
Limit for free withdrawals at any Bank ATMs per month	from 5,000 to 5,000,000 KZT
Limit for free withdrawals at Bank cash desks (BCC) in KZT per month	15,000,000 KZT
Transfers (limits only for the tariff part):	
Limit for free transfer to a foreign card per month (in BCC.KZ, on the Internet, at an ATM)	1,500,000 KZT
Commission for transfer to a foreign card (in BCC.KZ, on the Internet) over the free limit	0.8% min. 250 KZT

#bccpay

Private

Money withdrawal:

Commission for withdrawal at ATMs of the Bank, other banks in Kazakhstan, outside Kazakhstan in excess of the established limit

0.6% min. 250 KZT

#bccjunior

Private

Commission for card reissue

0 ₸

Money withdrawal:

Limit for free withdrawal at the Bank's ATMs

2,000,000 KZT

Commission for withdrawal at the Bank's ATMs in excess of the established limit

0.8% min 250 KZT

Commission for withdrawal at ATMs of Kazakhstan and outside Kazakhstan in excess of the established limit

0.8% min 250 KZT

Commission for withdrawal at cash desks of Kazakhstan and outside Kazakhstan

1.2%+300 KZT

Transfers:

Limit for free transfer Junior bank (to another Bank)

150,000 KZT

Commission for transfer in the Junior bank system (to another Bank)

0.7% min. 250 KZT

1.2. Credit cards

#картакарта	Private
Money withdrawal:	
Withdrawal of own funds at the Bank's ATMs	up to 400,000 KZT per month - 0 KZT, over 1.5% + 300 KZT
Withdrawal of own funds at the ATMs of other banks in Kazakhstan	up to 300,000 KZT per month - 0 KZT, over 1%
Withdrawal of own funds from ATMs of other banks outside Kazakhstan	0.5% + 300 KZT
Withdrawal of credit funds at the Bank's ATMs, other banks in the RoK / outside the RoK	2,5%
Withdrawal of own funds from the Bank's cash desks	up to 400,000 KZT per month - 0 KZT, over 1.5% + 300 KZT
Withdrawal of own funds from the cash desks of other banks	0.5% + 300 KZT
Withdrawal of credit funds at the Bank's cash desks, other banks in the RoK / outside the RoK	2,5%
Transfers:	
Transfers of credit funds within the Bank in the BCC.KZ system, on the BCC.KZ website	2,5%
Transfer of credit funds to another Bank of Kazakhstan in the BCC.KZ system by phone number (SMP)	2,5%
Transfer of own funds in the BCC.KZ system to a card in another Bank	up to 300,000 KZT per month - 0 KZT, over 1.5% + 300 KZT
Transfer of own funds in the BCC.KZ web-site to a card in another Bank	up to 300,000 KZT per month - 0 KZT, over 1.5% + 300 KZT
Transfer of own funds to an account in another Bank	up to 300,000 KZT per month - 0 KZT, over 1.5% + 300 KZT

Transfer of own/credit funds in other channels to a card in another bank of the Republic of Kazakhstan	2,5%
Transfers to a card in a foreign bank via the Internet/ BCC.KZ of own funds	0.5% +500 KZT
Transfers to a card in a foreign bank via the Internet/ BCC.KZ of credit funds	2.5%+250 KZT
Transfers to a card in a foreign bank in other channels of credit/own funds	2.5%+250 KZT
Transfer of credit funds in the BCC.KZ system, on the BCC.KZ website to a card in another Bank	2,5%
Transfers of credit funds to an account in another bank of Kazakhstan	2,5%
Credit limits:	
Grace period for repayment of the used credit limit, in calendar days	85

2. Savings

Private

Premium on the nominal interest rate of the Champion KZT deposit (upon opening a new deposit)	0,4%
Gold bars (discount for denominations of 50 g and above)	0,8%
Withdrawal from cash desk (amount converted to FX)	0,5%
Safe box rental (for a period of 12 months)	7%
Commission for the purchase and sale of securities on NICE/NASDAQ	0\$
Fee for securities purchase and sale on KASE	0%

3. Transactions

Private

SWIFT transfers at the branch	0,28%
-------------------------------	-------

4. Discount on insurance	Private
Accident insurance	15%
Comprehensive property insurance	15%
Card fraud insurance	15%
Travel insurance abroad	15%

Free criterion	Private
Transaction volume #IronCard*	$\geq$ KZT 3 000 000
Balances in deposits, cards, current and savings accounts, including cash funds held in a brokerage account (excluding securities), of at least	$\geq$ KZT 100 000 000

Subscription fees for bcc plus	Private
Subscription fee per month (if the free-of-charge criteria are not met)	KZT 40000
Subscription fee, ₸ per year (refunded monthly if the free-of-charge criteria are met)	KZT 480000

*purchases at POS terminals and via ECOM