



centercredit

Why to choose Bank CenterCredit?

[Get started](#)



bcc business

March 2026

Why to choose Bank CenterCredit?

How can our Bank help your business? What free or preferential services can we offer you today? What unique solutions do we provide for our customers?

All this information can be found in this leaflet.

Account Opening



Payments



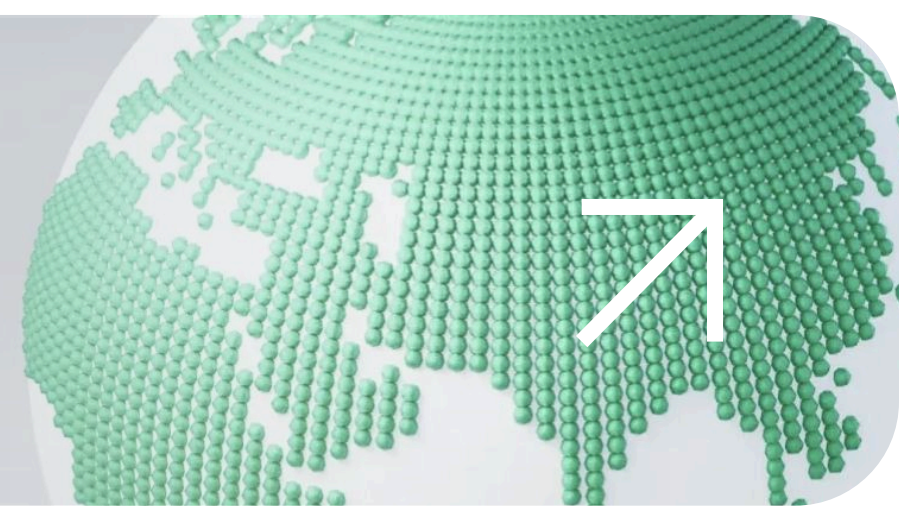
Revenue Collection Tools



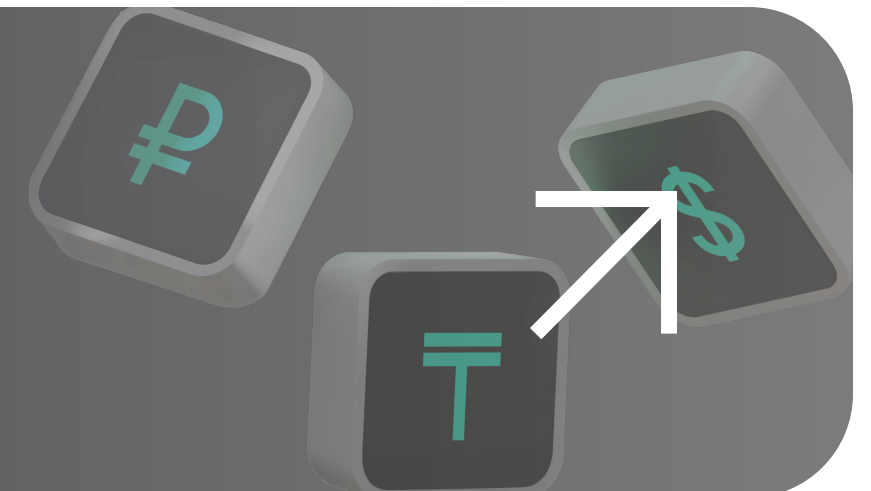
Taxes



For FEA Entities



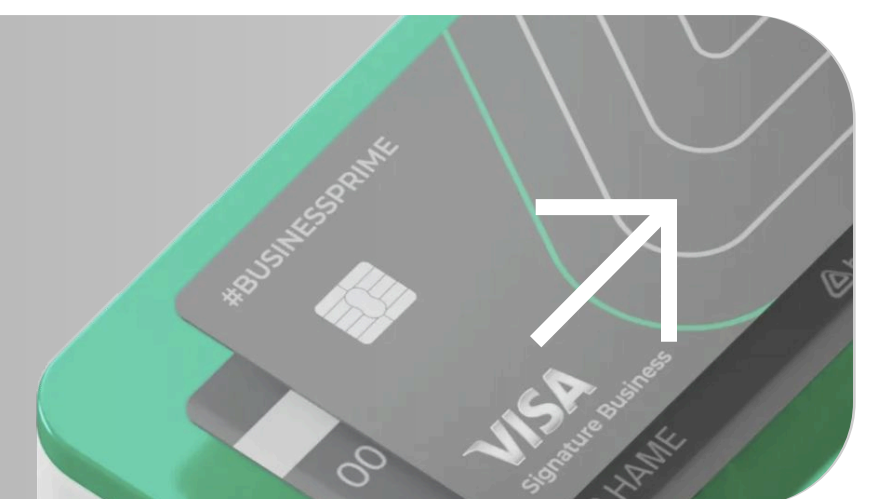
Currency Conversion



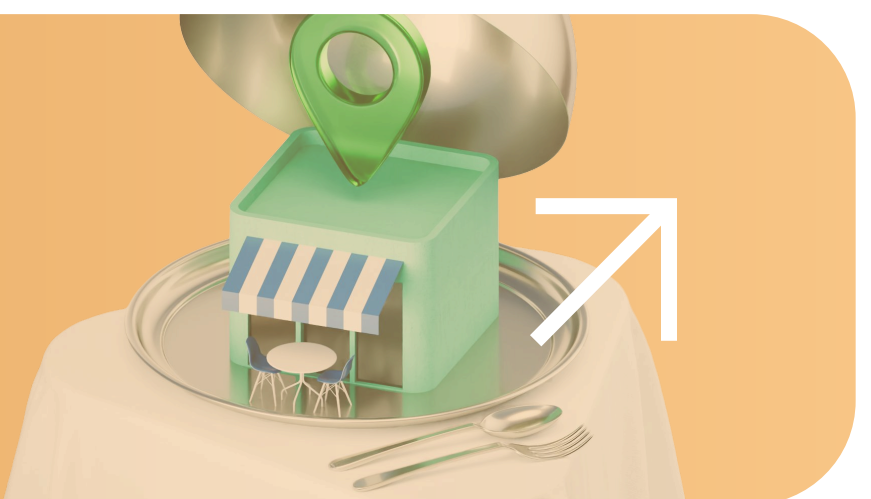
Deposits



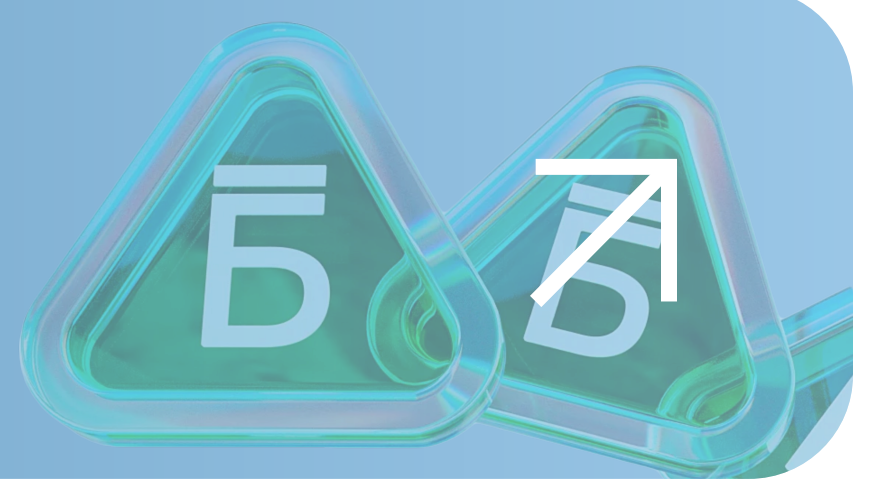
Card Products



Industry Solutions



Bonuses and Loyalty Program



Ecosystem



bcc business 2.0



Account Opening

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Online and In-Branch
Account Opening



Escrow accounts and exchange of escrow receipt via Internet Banking (Secure transaction), when the Contractor receives the funds only after fulfilling its obligations



Online
Digital Tenge
Wallet



Special account or ACC (Agrarian Credit Corporation) borrowers coupled with monitoring of the targeted use of funds



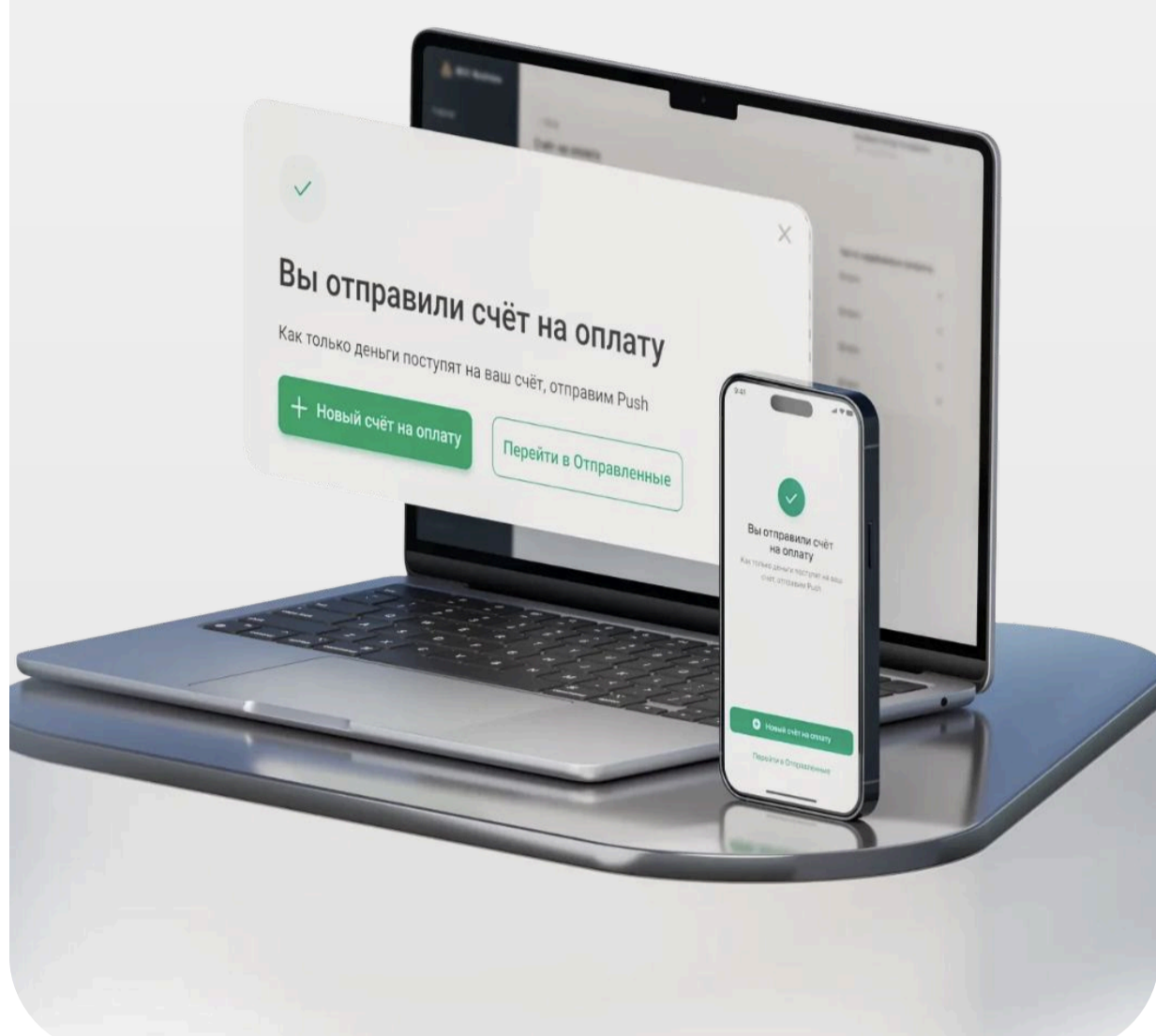
The Association of Property Owners' Account, together with the Association of Property Owners' Deposit

Open an account

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Payments

24/7 Intra-Bank
Payments in KZT



Free Intra-Bank
Payments in KZT

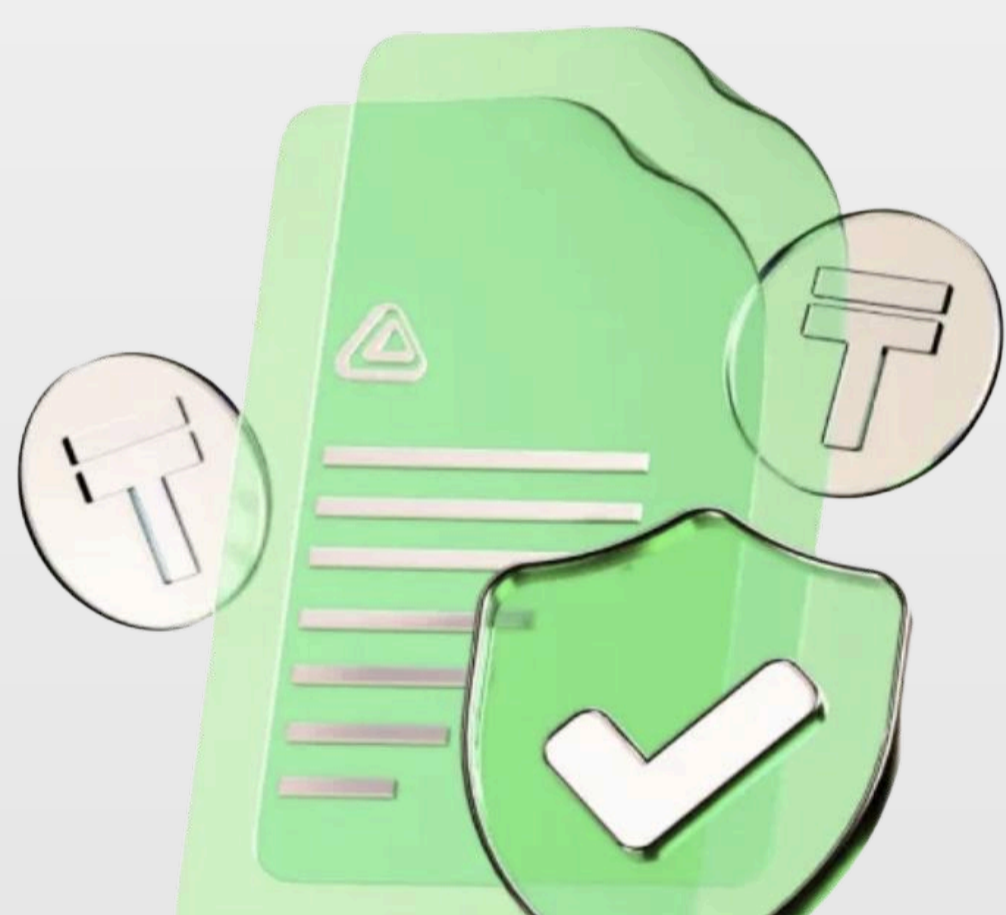


Quick execution
of transfers to other banks
within 30 minutes

**Automatic
Counterparty
Verification**
by their details



Auto Payments based
on pre-specified details



**Payments to counterparties
based on preloaded registers**
with automatic generation
of payment orders, recurring
payments, and editable templates



Payment for KTZ
(Kazakhstan Temir Zholy) services
via Internet Banking with instant
crediting to the Single Personal
Account (SPA) and the option
to pay on behalf of a third party



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Revenue Collection Tools

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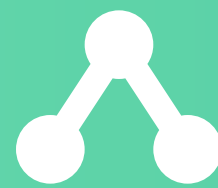
BCC Payments



Remote B2B Payment



Remote B2C Payment



B2C E-com Payment Link



Merchant Acquiring



IE Account Top-Up (C2A)



Cash-in-Transit

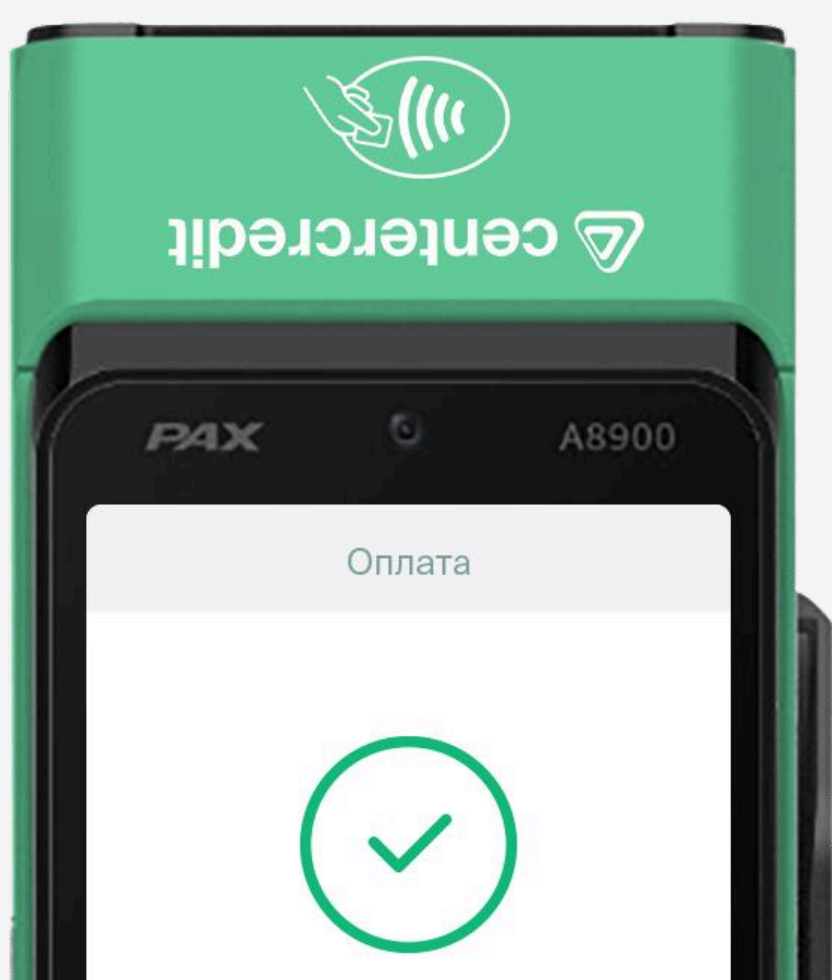


Cash Depositing

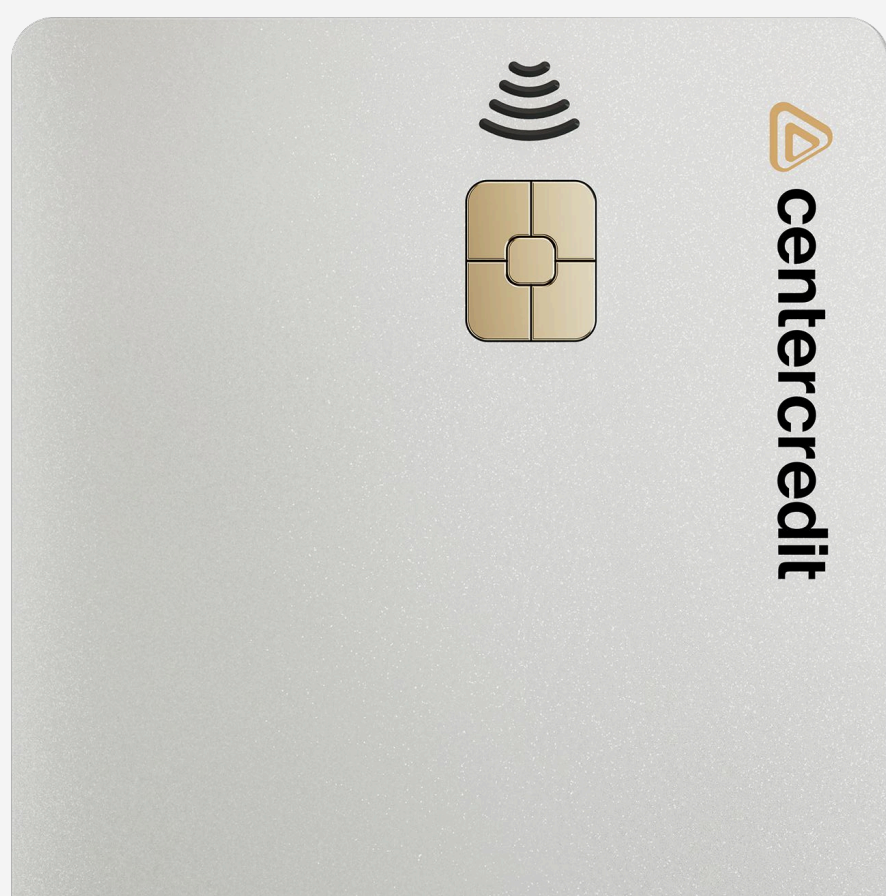
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BCC Payments

Customers can pay through various bank channels (bcc.kz mobile app, payment terminals, partner terminals and branches)



Your payers get 10% cashback to #bccpay (for kindergartens, utilities, internet & TV services, public transport)



24/7

Funds are available in your account immediately: payments are credited 24/7



Auto payments: customers choose the amount, date, and frequency – you receive regular payments effortlessly



Fee ranges from 0% to 1%, depending on your business type

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B2B Invoicing



Your counterparty receives a ready invoice and just needs to confirm it



One-click payment of invoices, and funds are credited within 1-2 minutes. Invoices are immediately available for payment via Internet Banking

Activate the package free of charge for paid Invoices.

Free account maintenance is available under the service packages



You can send dozens or even hundreds of invoices simultaneously. All invoices are issued in a single format.

* When the free service criteria are met:

Number of invoices issued:

- Basic – 15 invoices;
- Optimal+ – 35 invoices;
- Premium – 175 invoices;
- Ultra – 1,500 invoices.

or

Number of invoices paid:

- Basic – 1 invoice;
- Optimal+ – 35 invoices;
- Premium – 175 invoices;
- Ultra – 1,500 invoices



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Remote B2C Payment

Invoice by Phone Number



Funds are credited to the settlement account within T+2, without delays, at any time of day



An easy way to receive payments – no terminal, acquiring, or cash registers needed



Invoices can be issued in batches, with payment statuses tracked online

Cost-effective fees

- **0.4%** for intra-bank transactions
- **0.6%** for cards issued by other second-tier banks (Visa)



Free of charge for your customers, with **minimum fees** for your business



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B2C E-com Payment Link



Acceptance of payments
via **Apple Pay,**
Samsung Pay,
or Google Pay
in a single tap – no need
to check the Buyer's bank



Sales proceeds will
be credited to your
primary account
the next business day



Share the payment link
via **WhatsApp,**
Instagram, or **SMS**



Minimum fees for
payment acceptance:

- IEs: **1.2%** (min KZT 25)
- Corporate customers:
1.8% (min KZT 25)

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Merchant Acquiring

Install a POS terminal to accept payments via **Apple Pay, Samsung Pay, Google Pay, WeChat Pay, NPC QR, and VISA, Mastercard, and UPI cards**



Apply for a POS terminal via **online.bcc.kz** – **delivery in just 1 day**



Acceptance of QR payments with Bank cards via POS terminal – **free of charge**

Enable the Double Settlement option in the Partner Dashboard on the BCC Business website. Proceeds for transactions completed between 7:00 a.m. and 3:00 p.m. will be credited the same day.



- **From 0%** with service packages for IEs
- **From 1.1%** for LLPs per transaction

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IE account top up using any bank cards

IE account top up
using cards issued
by any **Kazakhstani
second-tier bank**



Instant crediting –
the funds appear in your
account immediately
once the transaction is
completed



Top up your account 24/7
Everything is done online.
It's easy to confirm and
track all transactions

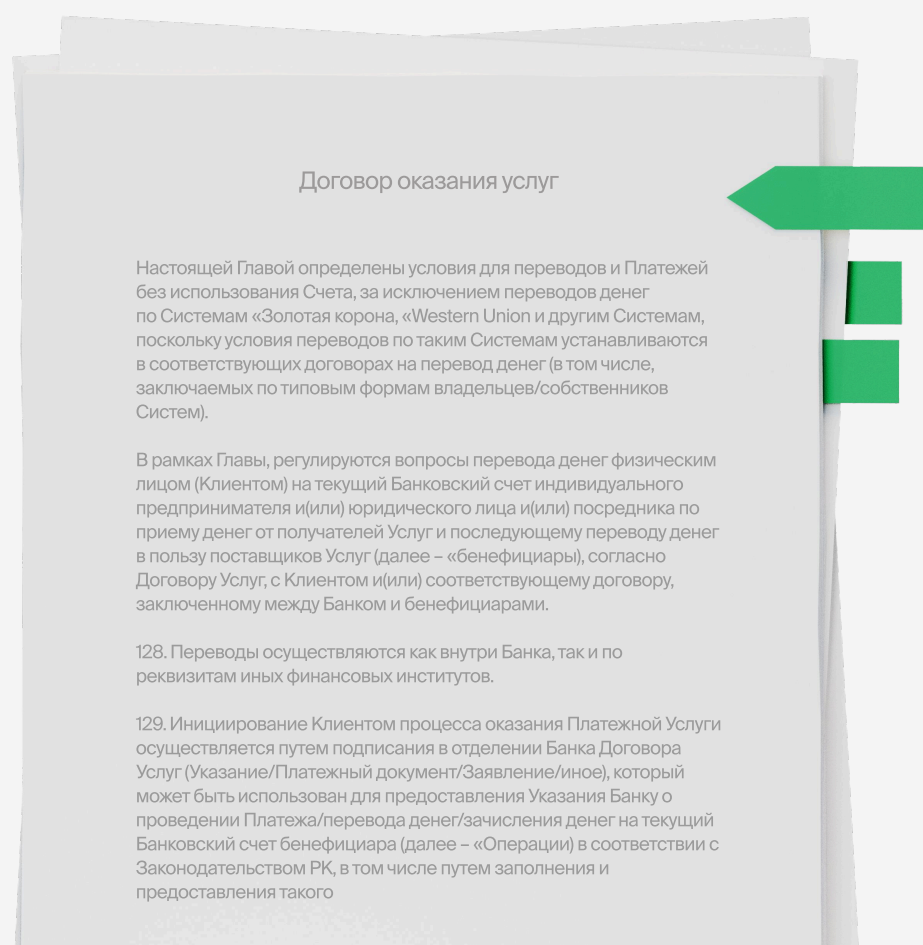


No fees for top-ups
of up to ₸1 million
per month

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Cash-in-Transit Services

Easy: one service agreement, applicable at all branches throughout the country



Online cash-in-transit service – instant crediting of 80% of the proceeds to the account



Flexible cash-in-transit schedule – choose a day and time convenient for you



Cost-effective fees

- Collection fees: **from 0.03%** (min. ₸4,000)
- Counting fees: **from 0.05%** (min. ₸ 500)



Guaranteed insurance of valuables

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Cash depositing

Cash-in ATM / ADM

24/7

24/7 account top-ups without queues



Funds are credited **instantly** once the account is topped up



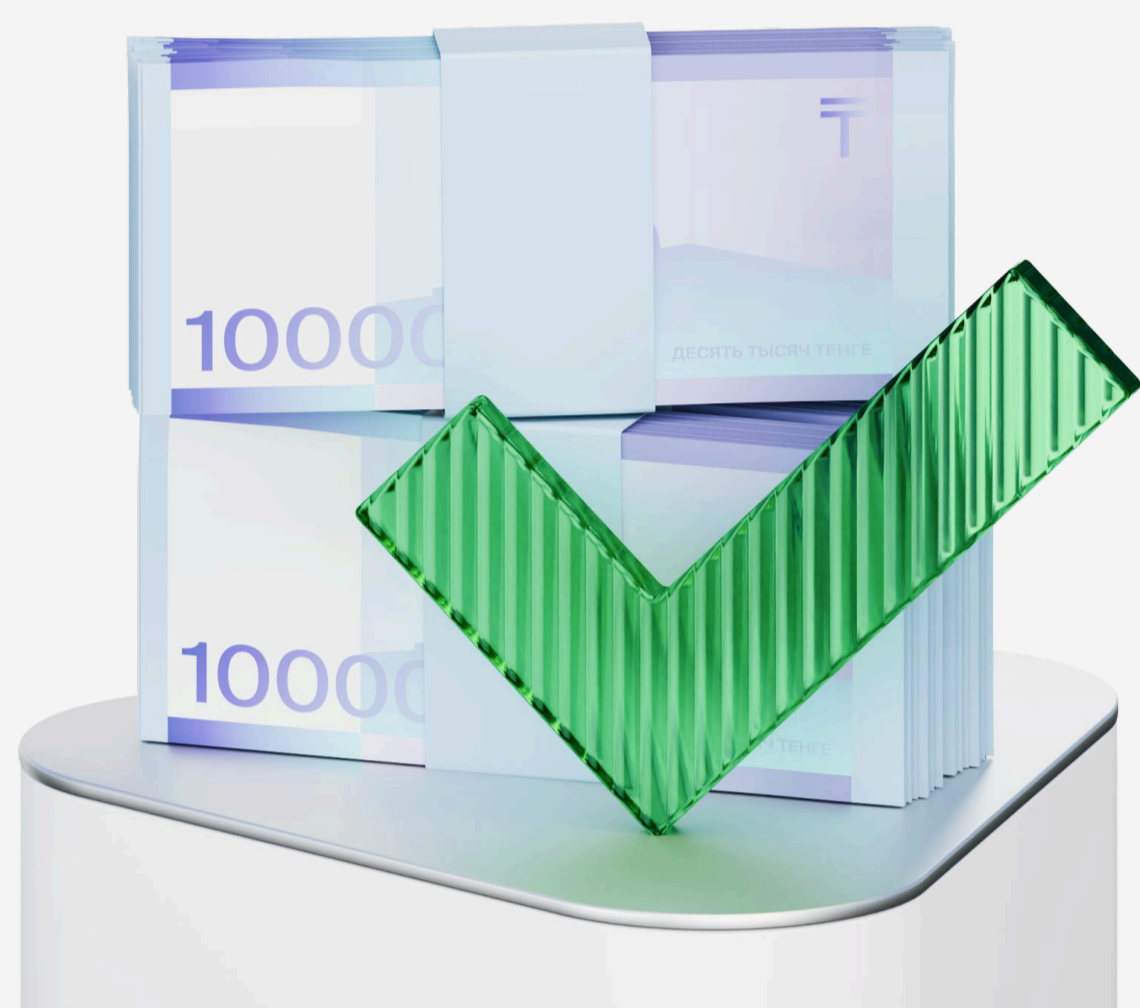
For large deposits by corporate customers (ADM: without a card – up to ₸500,000*; with a card – no limits)



Top-up fee:

- **free** for up to ₸1 million per month;
- above this amount: **0.2% (min. ₸200)**

*per transaction. After completing a transaction, it can be repeated.



Kazpost Branches



3,800 branches of JSC Kazpost located in all cities and remote regions of Kazakhstan



Top up fee:

0.3% (min. ₸300)

Payment Agents

24/7

24/7 account top-ups without queues



Top up fee: **1% of the transaction amount**



15,970
QIWI terminals



kassa²⁴

17,000
Kassa-24 terminals



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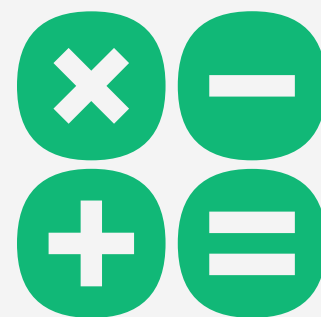
Taxes

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Receive
push notifications
about tax events



Unified Tax Payment
calculator

24/7

Instant **24/7 tax**
payments
from anywhere
in the world

Submission of
Form 910

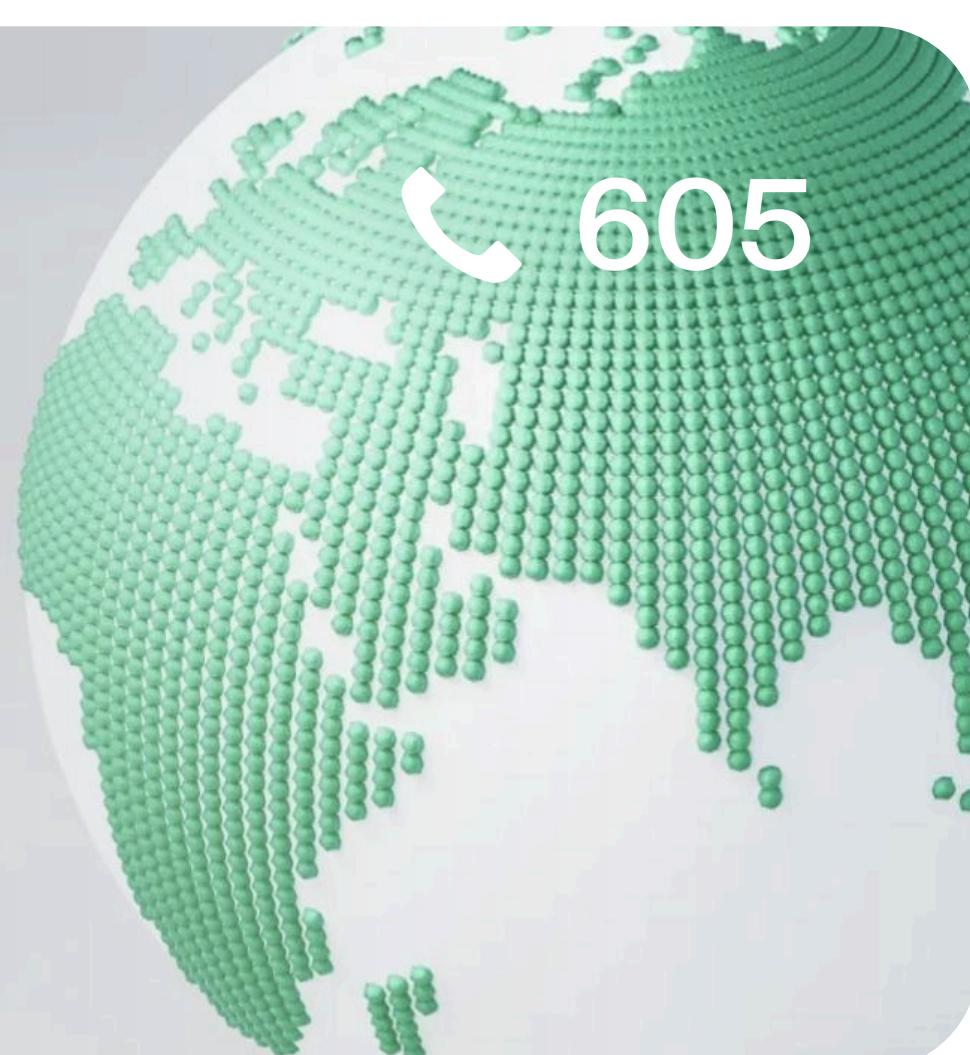


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For FEA Entities

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Pre-validation – automatic verification of details for correctness when filling out currency payments



Kazakhstan,
Russian and Chinese
Counterparty Verification



Free currency payments and free registration of foreign exchange contracts

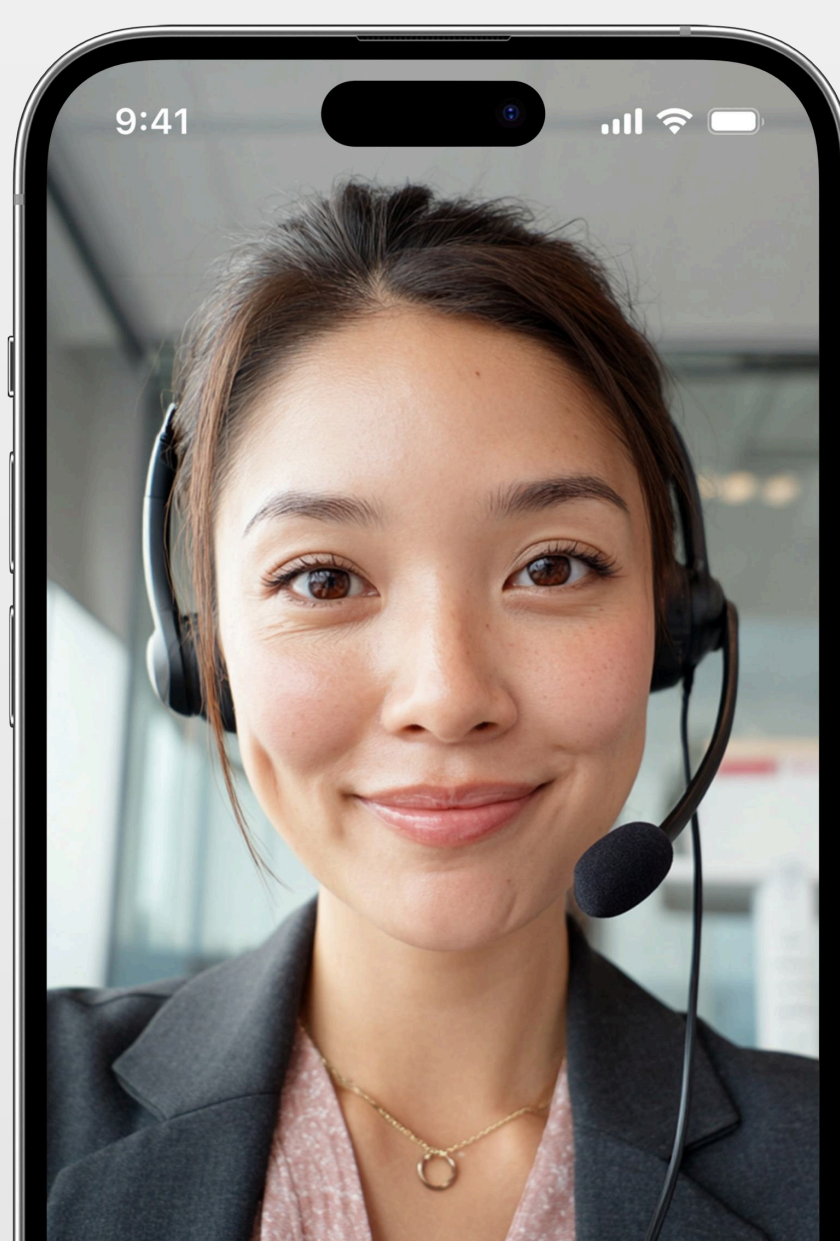


Screening counterparties and FEA CN codes against sanctions risks

Video Bank – the option to consult with a currency control specialist via an online call



SWIFT GPI – a visual display of the currency payment current status



Advance alerts on potential violations of foreign exchange legislation (helping prevent liability and the imposition of fines)



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Currency Conversion

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Best exchange rates
and the ability to convert
from one currency
to another without
converting into KZT



Individual exchange rate
for exchanging amounts
equivalent to \$50,000
or more



Dedicated Support Line
for currency control
inquiries



**Online currency
converter**
(no login required)

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Deposits

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Online deposit opening, including term deposits (for a fixed period with no withdrawal option), savings deposits (with the option to withdraw and top up), overnight deposits (automatic depositing of the current account balance at 5:00 p.m. with the funds being returned to the current account the next morning)



Deposits:

Term
Savings Plus
Overnight
Security Deposit



Cash-pooling –
automatic consolidation
of funds into the parent
company's account (for
Groups of Companies)

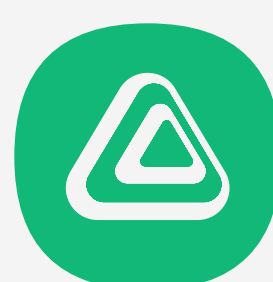
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Card Products

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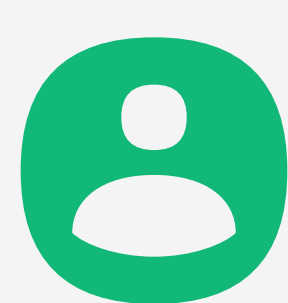
Free premium cards



Issuance of corporate cards via the mobile app with the option to pay via Apple Pay and Google Pay, and 24/7 cash withdrawal and depositing



Online joining to the payroll card program and card ordering



Corporate cards for employees with option to adjust limits



#businesscredit is the first business credit card on the market, offering up to ₹5 million credit limit and up to 6-month installment plan options

Free issuance and maintenance of the Smart Fuelling card



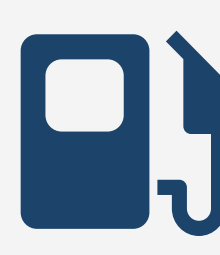
Control of drivers' fuel expenses through the personal account



Fraud and Fuel Theft Protection



Report automation



Fuel expenses based on actual usage, with no prepayment required



Accepted at more than 500 fuel filling stations with no network limitations



Allows drivers to refuel abroad, including in the Russian Federation



Possibility of VAT refund for VAT payers



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Industry Business Solutions

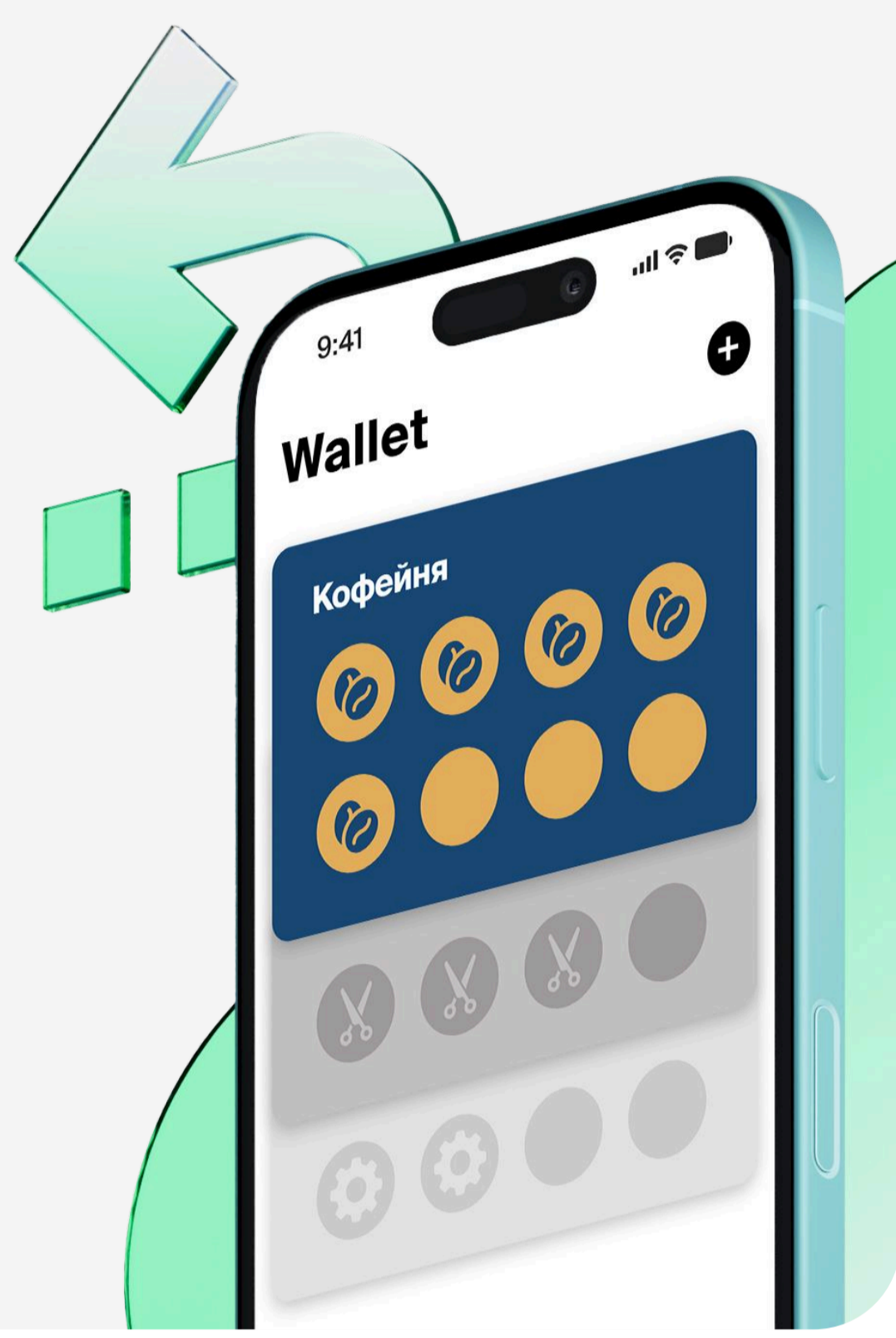
 bcc business



Cafes and Restaurants Option

kel**back**

A toolkit that helps you launch your own loyalty program and turn one-time customers into loyal ones



Merchant acquiring – the best rate on the second-tier bank market



Unlimited payments: free external payments in KZT with no limits

bcc.club

Enhanced cashback for your customers funded jointly by our Bank and your business, including marketing support with access to 1.6 million active BCC customers



3 months free: try the option and see if it fits your business

[Learn more about the option](#)

Property Owners Association



Free service and transfers



POA (Property Owners Association) deposit intended for accumulating funds for capital repairs



No limits on amount or number of transactions



Valid for the entire service period

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Bonuses and Loyalty Program

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Accrual of rewards for everyday transactions, which can be used to cover up to 30% of fees charged for payments and service packages



Free service under service packages if one of the conditions below is met:

- Average daily balance on Term Deposits
- Corporate card purchase volume
- Minimum required balance
- Payroll card program
- Issuance of invoices or payment of issued invoices

As well as free services included in the service packages:

- bid bonds
- currency payments
- registration of foreign currency contracts
- increased deposit interest rates
- premium cards
- merchant acquiring
- Internet acquiring

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Ecosystem

 bcc business



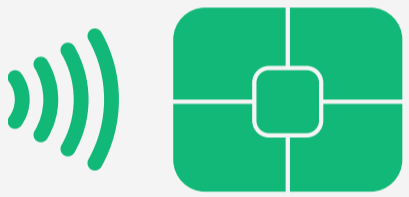
Bank CenterCredit products form a comprehensive ecosystem of convenient, flexible, and cost-effective services designed for businesses and tailored to business needs from retail outlets to production consortia and include the following:



Loan products



Insurance products



Payroll card program

bcc.club

Access to 1.5 million customers



Brokerage services



Favorite brands on bcc.kz



**BNPL/
Installment plans**

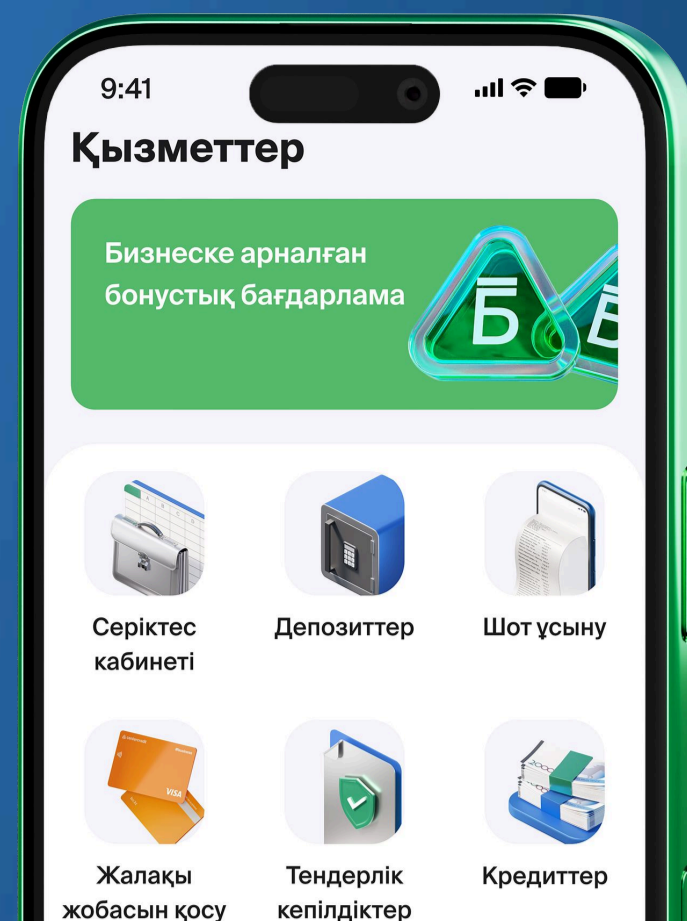
bcc  leasing

Leasing



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bcc business 2.0 Mobile App for Success



Meet the new version of the mobile app designed for business customers.

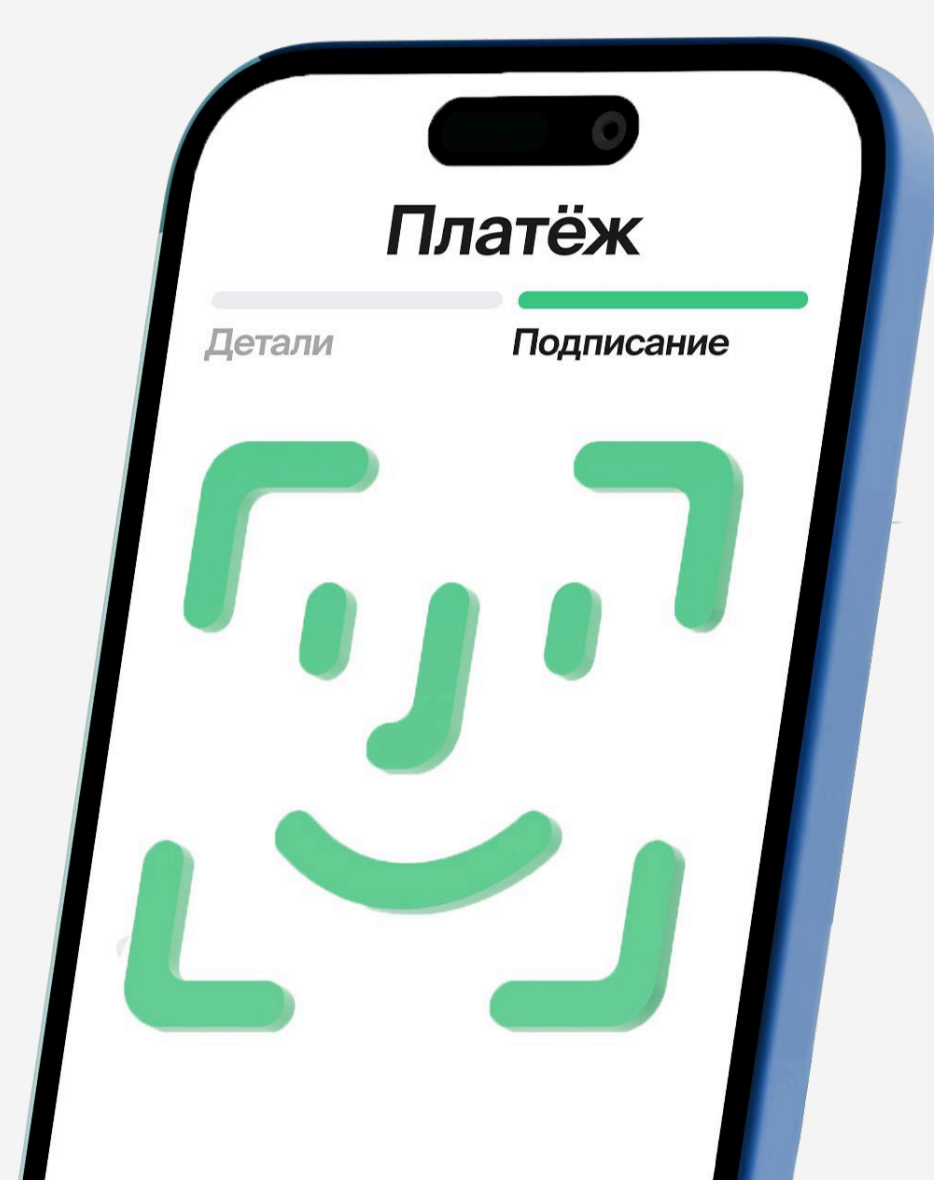


New interface design

Touch ID and Face ID signing



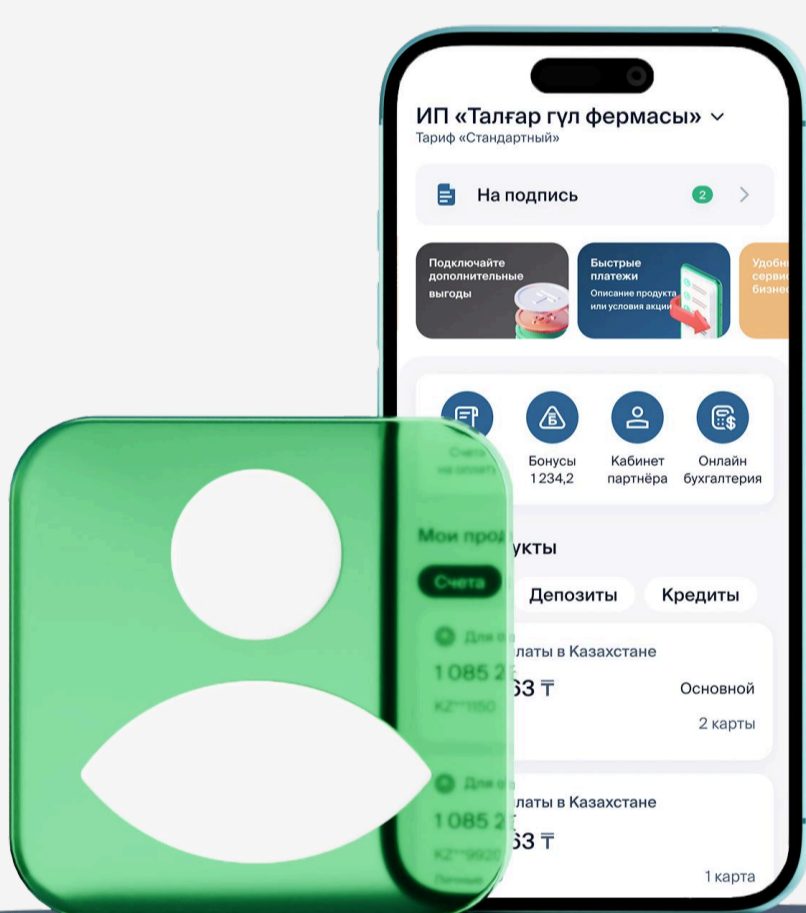
Enhanced security



Delegation of rights to employees



All documents to be signed in a single window



Transfers from IE accounts to retail customer accounts



Live exchange rate updates

Get rewarded for everyday transactions



Online business credit card opening

 Download on the
App Store

 GET IT ON
Google Play

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