Debit Card Tariffs	#GoldCard Debit Card
1. Currency	KZT/USD/CNY
2. Primary Card Issue	KZT 0 - for residents
2.11 mary Card issue	KZT 1,000 - for non-residents ⁷
3. Additional Card Issue	Not applicable
4. Card Maintenance	
4.1 For the 1st year and subsequent years	KZT 0
5. Card Reissue (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	1122 0
7.1 ATMs of the Bank and other banks in Kazakhstan (including	Up to KZT 5,000 - KZT 100,
abroad) during a calendar month	from KZT 5,000 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,
7.2 Cash desks of the Bank	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 the BCC.KZ, Internet	
8.1 Transfers between own accounts (to own card/account) within the	
Bank	WZW 0
via BCC.KZ	KZT 0
via the Internet	KZT 0
8.2 Transfers to another customer's card within the Bank	-
via BCC.KZ	KZT 0
via the Internet	KZT 0
8.3 Transfers 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)	0 KZT
by phone number via BCC.KZ (VISA Allias)	KZT 0 ⁵ , 1% min. KZT 250
to card via BCC.KZ	KZT 0 ⁵ , 1% min. KZT 250
to card via the 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 a repeated First Credit Bureau LLP 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
9. Transfers and Payments from a card/card account via machines (ATMs, self-service terminals) and international transfers	
9.1 Transfers to own card/account or another customer's card/account within the Bank 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

9.4 Transfers to a card with a foreign bank via the Internet/BCC.KZ. 9.5 Non-cash payments via ATMs/Sclf-Service Terminals 10.1 Transfers and Payments at the Bank branches 10.1 Transfers and Payments at the Bank branches 10.1 Transfers and Payments at the Bank branches 11.1 without stop-listing 11.2 without stop-listing 11.3 with stop-listing 11.3 with stop-listing 11.4 without stop-listing in KZT 0 11.3 with stop-listing in KZT 0 11.3 with stop-listing in KZT 0 11.4 without stop-listing in KZT 0 11.5 without stop-listing via BCC.KZ 11.6 without stop-listing in KZT 0 12.2 Account Statement Issue 12.1 Via BCC.KZ, to the customer's email address 12.2 Account Statement Issue 12.2 Account Statement Issue 12.3 via bBC.KZ, to the customer's email address 12.4 with Bank branch 1-for any other period (up to 6 months) 13.4 monthly subscription fee for SMS-notification service on account/card 13.1 Monthly subscription fee for SMS-notification service on account/card 13.2 Informational SMS messages 13.3 E-mail-notification service on account/card 13.4 ATM Balance Inquiry	9.3 Transfers to a card with foreign bank via ATM	2,5% + KZT 500
10.1 Transfers and Payments at the Bank branches As per the Transfers tariff rates for individuals	9.4 Transfers to a card with a foreign bank via the Internet/BCC.KZ	0,5% +KZT 500
10.1 Transfers and Payments at the Bank branches 11.1 without stop-listing is BCC.KZ. 11.3 with stop-listing is BCC.KZ. 11.3 with stop-listing is BCC.KZ. 11.4 without stop-listing is BCC.KZ. 11.5 without stop-listing is BCC.KZ. 11.5 without stop-listing is BCC.KZ. 11.6 with stop-listing is BCC.KZ. 11.7 with stop-listing is BCC.KZ. 11.8 with stop-listing is BCC.KZ. 11.9 with stop-listing is BCC.KZ. 11.1 with stop-listing is BCC.KZ. 11.1 with stop-listing is BCC.KZ. 11.1 with stop-listing is BCC.KZ. 11.2 with stop-listing is BCC.KZ. 11.3 with stop-listing is BCC.KZ. 11.4 with stop-listing is BCC.KZ. 11.5 with stop-listing is BCC.KZ. 12.2 At the Bank branch 12.2 It the Bank branch 13.2 with Bank branch 13.4 with Bank branch 13.4 within with stop-period (up to 6 months) 13.5 within with stop-period (up to 6 months) 13.6 within with stop-period (up to 6 months) 13.1 Monthly subscription fee for SMS-notification service on account/card 13.2 Informational SMS messages 13.3 within with with stop-period within w	9.5 Non-cash payments via ATMs/Self-Service Terminals	KZT 50 ¹
11.1 without stop-listing	10. Transfers and Payments at the Bank branches	
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13.13 Getting a payroll slip ⁶ for 1 (one) calendar month first request - 0 KZT, any further - KZT 100		
for 1 (one) calendar month first request - 0 KZT, any further - KZT 100	13.12 Penalty for technical overdraft	KZT - 40% p.a., USD - 30% p.a.
for 1 (one) calendar month first request - 0 KZT, any further - KZT 100	13.13 Getting a payroll slip ⁶	
		first request - 0 KZT, any further - KZT 100
	for 3 (three) calendar months	KZT 200

- 1. Unless otherwise provided for by the Agreement between the Bank and a legal entity;
- 2. The service rate is inclusive of Value Added Tax;
- 3. For government agencies and services;
- ${\it 4. \ Pursuant\ to\ the\ terms\ of\ the\ Payroll\ Card\ Program\ Contract;}$
- 5. Up to KZT 300,000 per month
- 6. For payroll card program participants only
- 7. If a card is issued to non-residents under the payroll card program KZT 0