

Debit Card Tariffs	#GoldCard Debit Card
1. Currency	KZT/USD/CNY
2. Primary Card Issue	KZT 0 - for residents KZT 1,000 - for non-residents
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
7. Cash Withdrawal	
7.1 ATMs of the Bank and other banks in Kazakhstan (including abroad) during a calendar month	Up to KZT 5,000 - KZT 100, 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, 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 the BCC.KZ, Internet	
8.1 Transfers between own accounts (to own card/account) within the Bank	
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 Alias)	KZT 0 ⁴ , 1% min. KZT 250
to card via BCC.KZ	KZT 0 ⁴ , 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 ³ , 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
9.3 Transfers to a card with foreign bank via ATM	2,5% + KZT 500
9.4 Transfers to a card with a foreign bank via the 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 the Bank branches	
10.1 Transfers and Payments at the Bank branches	As per the Transfers tariff rates for individuals
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 Inquiry	
- 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 current account balance ²	KZT 1,000
13.9 Execution of 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 more than 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.

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;

4. Up to KZT 300,000 per month

- If transactions made in foreign currency through other banks' networks involve currency conversion, an Optional Issuer Fee (OIF) of 1.5% of the transaction amount may apply.