

Section 3	Transfers	
3.1.	Intra-bank Transfers¹	
3.1.1.	In Tenge	
3.1.1.1	Between accounts of the same client	Free
3.1.1.2	To the benefit of third parties	0,2% (min 500 KZT, max 3 000 KZT)
3.1.1.3	For transferring a loan amount to the account of a car dealership with an account at JSC "Bank CentrCredit," for auto loan products, to a seller of real estate on the secondary market (individual/developer), as well as to construction companies and partners within the framework of mortgage products issued by JSC "Bank CentrCredit"; to the account of the Partner/Trading Organization for the unsecured POS product "Commodity Express Credit"	Free
3.1.1.4.	Transfer from an individual's account to TOO "Directorate for Rehabilitation of Objects," TOO "Investment Construction Company ASI" (only within the framework of the "My House" and "My House ASI" projects and to TOO "KAONTEK International," TOO "Invest Center," TOO "Project Company Zhalalau-3" (within the framework of the "My House NT" project). This tariff is only applicable for the branch in Nur-Sultan	Free
3.1.1.5.	Execution (full/partial) of a payment request (PT) or collection order (IR)	Free
3.1.1.6.	Transfer from a current account/payment card to the current/savings account/payment card of another individual/legal entity within the bank, via BCC.KZ	Free
3.1.1.7.	Transfers from a special account for one-time payments	Free
3.1.2.	In Foreign Currency	
3.1.2.1.	Between accounts of the same client	Free
3.1.2.2.	To the benefit of third parties	0.2% (min 500 KZT, max 5,000 KZT)
3.2.	Interbank Transfers¹	
3.2.1.	In Tenge²	
3.2.1.1.	Transfer of money to other banks in Kazakhstan at the bank branch, current date of currency value	0.3% (min 500 KZT, max 5,000 KZT)
3.2.1.2.	Transfer of money to other banks in Kazakhstan at the bank branch, future date of currency value	0.15% (min 300 KZT, max 3,000 KZT)
3.2.1.3.	Transfer of money to accounts in other banks in Kazakhstan via the BCC.KZ system	0 KZT ⁶ , 0,3% max 5 000 KZT
3.2.1.4.	For transferring a loan amount to the account of a car dealership with an account at JSC "Bank CentrCredit," for auto loan products, as well as to construction companies and partners within the framework of mortgage products issued by JSC "Bank CentrCredit"; to the account of the Partner/Trading Organization for the unsecured POS product "Commodity Express Credit"	Free
3.2.1.5.	To the account of a legal entity within the BCC Invest Long-term Assignment product (this tariff applies only to BCC Invest Long-term Assignment when sending transfers automatically daily on working days at 8:00/12:00)	0,3 % (min - 200 KZT, max - 5000 KZT)
3.2.1.6.	Transfer of a Unified Aggregate Payment (from one individual)	400 KZT
3.2.1.7.	Commission for execution (full/partial) of a payment request (PT), collection order (IR)	300 KZT
3.2.1.8.	Interbank transfers in Tenge by phone number of SMP	Free
3.2.1.9.	Transfers from a special account for one-time payments	Free

3.3.	In Foreign Currency (SWIFT)	
3.3.1.	Freely Convertible Currency	
3.3.1.1.	BEN transfer at the Bank branch (offline). BEN means that fees charged by all banks are to be borne by the beneficiary, including the sending bank's fee (the sending bank's fee is deducted from the transfer amount at the time of sending in the transfer currency) and the beneficiary bank's fee.	0,3% (min. 5 000 KZT, max. 75 000 KZT)
3.3.1.2	SHA transfer at the Bank branch (offline). SHA means that the sender pays the sending bank's fee in a separate amount, while fees of all other banks, including the beneficiary bank's fee, are to be borne by the beneficiary.	0,3% (min. 4 200 KZT, max. 75 000 KZT)
3.3.1.3.	OUR transfer at the Bank branch (offline). OUR means that the sender pays fees of all banks (including the sending bank) in a separate amount, no deductions are to be made from the transfer amount.	0,35% (min. 13 000 KZT, max. 100 000 KZT)
3.3.1.4	OUR transfer in BCC.KZ in all currencies (online). A fee is to be borne by the sender.	0,3% (min. 10 000 KZT, max. 90 000 KZT)
3.3.2.	In currencies of the CIS countries	
3.3.2.1.	OUR transfer in currencies of the CIS countries at the Bank branch (offline). OUR means that the sender pays the sending bank's fee, no deductions are to be made from the transfer amount.	0,35% (min. 10 000 KZT, max. 70 000 KZT)
3.3.2.2.	OUR transfer in foreign currencies and currencies of the CIS countries to Loro accounts at the Bank branch. The sender pays the sending bank's fee only.	3 000 KZT
3.3.3.	Additional Services	
3.3.3.1.	Transfer in foreign currencies for customer requests accepted after 16:00, subject to the bank's technical capability	The main tariff doubled
3.3.3.2.	Changes to transfer details, requests for cancellation, sum searches, requests for confirmation of the date of transfer crediting to the beneficiary and other requests for customer transfers in foreign currency	12 000 KZT
3.3.3.3.	Provision of a copy of the SWIFT confirmation to the client	1 000 KZT**
3.3.3.4.	Confirmation of the initial payment details in response to a foreign bank's request (details remain unchanged)	Free
3.3.3.5	Return of the transfer at the client's initiative	According to tariffs for external transfers in foreign currency (SWIFT)
3.3.3.6.	Contributions to investment funds under the BCC Invest program	Free
3.3.3.7.	Replenishment of brokerage accounts under the "BCC Invest" program	Free
3.3.3.8.	For transfer for the acquisition of securities issued by the Bank	Free
3.4.	Long-term Assignments	
3.4.1.	Registration of a long-term assignment	Free
3.5.	Transactions under the Zolotaya Korona system	
3.5.1.	According to the Tariffs of the Zolotaya Korona System posted on the website https://www.bcc.kz/product/zolotaya-korona/	https://www.bcc.kz/product/zolotaya-korona/
3.6.	Операции по системе Western Union	
3.6.1.	According to the Tariffs of the Western Union System posted on the website https://www.bcc.kz/product/western-union/	https://www.bcc.kz/product/western-union/
3.7.	Transfers to Uzbekistan	
3.7.1.	To HUMO UZCARD cards*	0
*0 tariff is valid for 3 months from the date of approval		

*Tariffs indicated in this section are applicable to current and savings accounts. Tariffs for current account transactions with the use of a payment card are available in the Payment Cards section

** Including VAT

¹Transfers are carried out using a bank account.

²Interbank transfers in Tenge with the current currency valuation date are processed until 16:45 Nur-Sultan time (after 16:45, depending on the Bank's technical capability).

³ If, after the execution of the payment request (PT) and/or collection order (IR), the remaining balance on the account is less than the approved minimum service amount or its equivalent in foreign currency, the remaining amount will be fully deducted to zero; if, after the execution of the PT and/or IR, the balance on the account is zero, the commission is 0 KZT.

⁴Interbank transfers in foreign currency with the current currency valuation date are processed until 16:00 Nur-Sultan time (after 16:00, depending on the Bank's technical capability)

⁵These tariffs are specified based on a single request.

⁶ Up to 200,000 KZT per month.

⁷The tariff for clients is 5% for transfers in Rubles to countries: Azerbaijan, Kazakhstan, Kyrgyzstan, Russia during the period from December 29, 2022, to March 31, 2023.