

ision of the Business Development and Management Committee (BDMC) of Bank dated 31.12.2019 (Minutes No. 56/1), BDMC dated 02.03.2021 Minutes No.343, 07.2021 Minutes No.448, BDMC dated 03.12.2021 Minutes No.619, BDMC dated 04.05.2023, BDMC dated 30.01.2024 Minutes No.55, Standing Commission-Making on Tariffs/Products/Services (SCD) dated 18.03.2024 Additions and changes under Protocol No.16 are taken into account (changes will come into effect from 24.04.2024)*

Tariffs for the #DragonCard (Asia Prestige Diamond) product

Tariffs for the card	#DragonCard
1. Currency	KZT (main account), USD, EUR, CNY (upon connection to the card)
2. Issue of the main card	30,000 KZT
3. Issue of an additional card	-
4. Urgent issue of a card (personalized card) – 2 business days (excluding delivery to branches)	-
5. Main/additional card maintenance	
5.1 For the 1st year	0 KZT ¹ , 8,000 KZT (monthly fee)
5.2 For the 2nd and subsequent years	0 KZT ¹ , 8,000 KZT (monthly fee)
6. Reissue (replacement) of the card:	
6.1 Upon expiration	0 KZT
6.2 At the request of the client or in case of loss	80,000 KZT
6.3 At the initiative of the Bank	0 KZT
7. Crediting funds	
7.1 Crediting funds to an account	0 KZT
7.2 Acceptance of cash in rubles (RUB) at a Bank branch	according to the tariffs, “Cash transactions” for individuals
8. Service at retail and service points	
8.1 Without installments (including payment for customs services)	0 KZT
8.2 In installments	
- in the Bank's partner network	-
- Outside the Bank's partner network	-
9. Cash withdrawal	
9.1 At ATMs of the Bank and other banks in/outside the RoK	up to 800,000 KZT per month - 0 KZT, over – 1% min 250 KZT one-time withdrawal up to 5,000 KZT – 1% min 100 KZT
9.2 At the Bank's cash desks	KZT - up to 8,000,000 KZT per month – 0 KZT, over – 1.5% + 300 KZT in foreign currency – 1.5% + 300 KZT
9.3 At cash desks of other banks	1.5% +1,000 KZT
10. Transfers and payments from a card/card account in the BCC.KZ system, Internet	
10.1 Transfers between your accounts (to your card/account) within the Bank	

- in the BCC.KZ system	0 KZT
- through Internet	0 KZT
10.2 Transfer to the other client's card in the Bank	
- in the BCC.KZ system	0 KZT
- through Internet	0 KZT
10.3 Transfers to the other RoK bank card	0 KZT
10.4 Transfers to other RoK bank	
- by phone number in the BCC.KZ system	0 KZT
- to a card in the BCC.KZ system	0 KZT
- to a card via the Internet (channels of other banks)	0.5% min 250 KZT
10.5 Transfers to an account in another RoK bank	0.3% min 500 KZT max 5,000 KZT
10.6 Transfer to another RoK bank of the commission amount for providing a repeated report of First Credit Bureau LLC in BCC.KZ	200 KZT + commission of First Credit Bureau LLC
10.7 Cashless payments using a card/account in the BCC.KZ system	0 KZT
11. Transfers and payments from a card/card account through equipment (ATMs, IPT) and international transfers	
11.1 Transfers to your card/account or the card/account of another client within the Bank through an ATM/IPT of the Bank	0 KZT
11.2 Transfers to a card in another RoK bank via ATM	up to 800,000 KZT per month - 0 KZT, over – 1% min 250 KZT
11.3 Transfers to a card in foreign bank via ATM	0 KZT ² , 1% min 250 KZT
11.4 Transfers to a card in a foreign bank via the Internet/BCC.KZ	0 KZT ² (in the BCC.KZ system), 1% min 250 KZT
11.5 Cashless payments through ATMs/IPT	50 KZT ³
12. Transfers and payments in Bank branches	
12.1 Transfers and payments in Bank branches	according to the tariffs "Transfers" for individuals
13. Card blocking	
13.1 without adding to the stop list	0 KZT
13.2 without adding to the stop list via BCC.KZ	0 KZT
13.3 with adding to the stop list	20,000 KZT
14. Providing an account statement	
14.1 In BCC.KZ, to the client's email address	0 KZT
14.2 At the Bank branch	
- for the previous/current month	0 KZT
- for any other period (up to 6 months)	300 KZT
- for a period over 6 months	1,000 KZT
15. Other services	
15.1 Monthly subscription fee for the SMS Notification service for an account/card ⁵	0 KZT

15.2 Information SMS messages ⁵	0 KZT
15.3 Email Notification service for an account/card ⁵	0 KZT
15.4 Balance inquiry via ATM	
- in the Bank's network	0 KZT
- in other Bank networks	0 KZT
15.5 Receiving a mini-statement via ATM (last 10 transactions on the account)	0 KZT
15.6 Changing the PIN at the ATM	0 KZT
15.7 Resetting the PIN counter	0 KZT
15.8 Providing a certificate ⁵	
- on existence of an account, on the current balance on it	1,000 KZT
- a certificate on loan debt	0 KZT
- certificate of no debt on the loan	0 KZT
15.9 Registration of a long-term order from a card account to another account	0 KZT
15.10 Provision of video recordings from ATM cameras ⁴	0 KZT ⁵ , 2 000 KZT
15.11 Monitoring an inactive card account	in the amount of the balance, but not more than 1,000 KZT per month (if there are no money movements for over 1 year)
16. Cardholder insurance services	-
17. Penalty for occurrence of a technical overdraft	KZT – 40% per annum, in foreign currency – 30% per annum

¹ Commission is not charged in the following cases:

- for purchases by card from 800,000 KZT (equivalent in another currency) during a full calendar month;
 - if there is a balance on the KZT card account of 1,000,000 KZT on a daily basis during a full calendar month
- Commission is charged monthly on the 5th day if the conditions for the free card are not met.

² Up to 500,000 KZT (equivalent in another currency) per month – at the Bank's ATM, in the BCC.KZ system (single limit)

³ Unless otherwise provided by the agreement between the Bank and the legal entity

⁴ The rate for the service is indicated taking into account the value added tax

⁵ For government agencies of the services

- Bank - Bank CenterCredit

- If conversion occurs for transactions carried out in the network of other banks in foreign currency, an **Optional Issuer Fee (OIF)** of 1.5% of the transaction amount may be applied.