

Approved by the decision of the meeting of the  
Business Development and Management Committee  
of CenterCredit Bank JSC (WPM) dated 13 November 2024  
(Minutes No. 512),  
taking into account the additions and amendments:  
Minutes No. 59/2025/ПДКТПУ dated 23.05.2025  
(amendments shall enter into force on 24.07.2025)\*

### Tariffs for the #DragonCard product (Asia Prestige Diamond)

Card tariffs	#DragonCard
1. Currency	KZT (main account), USD, CNY (when connected to a card)
2. Main card issue *	
2.1 Digital card	KZT 15,000
2.2 Metal card	KZT 30,000
3. Issue of additional card	-
4. Urgent card issuance (personalised card) – 2 business days (excluding delivery to branches)	-
<b>5. Main/supplementary card maintenance</b>	
5.1 For the first year	0 KZT <sup>1</sup> , KZT 8,000 (monthly fee)
5.2 For the second and subsequent years	0 KZT <sup>1</sup> , 8,000 KZT (monthly fee)
<b>6. Card reissue (replacement)</b>	
6.1 After the expiry date	KZT 0
6.2 At the customer's request or in case of loss*	
- from a digital card to a digital card	KZT 0
- from a metal card to a digital card	KZT 0
- from a digital card to a metal card (for digital cards issued before 24.07.2025)	KZT 0 – first reissue/additional order of a metal card, KZT 60,000 – next reissue/additional order of a metal card
- from a digital card to a metal card (for digital cards issued from 24.07.2025)	KZT 15,000 – first reissue/additional order of a metal card KZT 60,000 – next reissue/additional order of a metal card
- from a metal card to a metal card	KZT 60,000
6.3 At the initiative of the Bank	KZT 0
<b>7. Crediting money</b>	
7.1 Crediting money to an account	KZT 0
7.2 Acceptance of cash in roubles (RUB) at the Bank Branch	according to the tariffs, 'Cash transactions' for individuals
<b>8. Service at retail and service outlets</b>	
8.1 Without instalments (including payment for customs services)	KZT 0
8.2 In instalments	

- within the Bank's partner network	-
- Outside the Bank's partner network	-
<b>9. Receiving cash</b>	
9.1 At ATMs of the Bank and other banks in the Republic of Kazakhstan/abroad	up to KZT 800,000 per month – KZT 0 over – 1% min KZT 250 One-time withdrawal of up to KZT 5,000 – 1% min. KZT 100
9.2 At the Bank's cash desks	KZT – up to KZT 8,000,000 per month - KZT 0, over – 1.5% + KZT 300, in foreign currency – 1.5% + KZT 300
9.3 At other banks' cash desks	1.5% + KZT 1,000
<b>10. Transfers and payments from a card/card account in the BCC.KZ system, Online</b>	
10.1 Transfers between your accounts (to your card/account) within the Bank	
- in the BCC.KZ system	KZT 0
– online	KZT 0
10.2 Transfers to another customer's card within the Bank	
- in the BCC.KZ system	KZT 0
– online	KZT 0
10.3 Transfers to a card from another bank of the Republic of Kazakhstan	KZT 0
10.4 Transfers to another bank of the Republic of Kazakhstan	
- by phone number in the BCC.KZ system	KZT 0
- to a card in the BCC.KZ system	KZT 0
- to a card online (other banks' channels)	0.5% min. KZT 250
10.5 Transfers to an account with another bank of the Republic of Kazakhstan	0.3% min. KZT 500 max. KZT 5,000
10.6 Transfers to another bank of the Republic of Kazakhstan of the fee for providing a report again by First Credit Bureau LLP to bcc.kz	KZT 200 + fee of First Credit Bureau LLP
10.7 Non-cash payments using a card/account in the BCC.KZ system	KZT 0
<b>11. Transfers and payments from a card/card account via equipment (ATMs, IPTs) and international money transfer service</b>	
11.1 Transfers to your card/account or another customer's card/account within the Bank via the Bank's ATM/IPT	KZT 0
11.2 Transfers to a card in another bank of the Republic of Kazakhstan via ATM	up to KZT 800,000 per month – KZT 0 over – 1% min KZT 250
11.3 Transfers to a foreign bank card via ATM	KZT 0 <sup>2</sup> , 1% min. KZT 250
11.4 Transfers to a foreign bank card online/in BCC.KZ	KZT 0 <sup>2</sup> (in the BCC.KZ system), 1% min. KZT 250
11. 5 Cashless payments via ATMs/IPTs	KZT 50 <sup>3</sup>
<b>12. Transfers and payments at Bank branches</b>	
12.1 Transfers and payments at Bank branches	in accordance with the 'Money Transfers' tariffs for individuals

<b>13. Card blocking</b>	
13.1 without adding to the stop list	KZT 0
13.2 without adding to the stop list in BCC.KZ	KZT 0
13.3 with adding to the stop list	KZT 20,000
<b>14. Provision of account statements</b>	
14.1 In BCC.KZ, to the customer's email address	KZT 0
14.2 At a 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
<b>15. Other services</b>	
15.1 Monthly subscription fee for 'SMS-notification' service on account/card <sup>5</sup>	KZT 0
15.2 Informative SMS messages <sup>5</sup>	KZT 0
15.3 'E-mail Notification' service on account/card <sup>5</sup>	KZT 0
15.4 Balance Inquiry via ATM	
- within the Bank's network	KZT 0
- within another banks' network	KZT 0
15.5 Receiving a mini statement via ATM (last 10 account transactions)	KZT 0
15.6 Changing PIN in ATM	KZT 0
15.7 Resetting the PIN counter	KZT 0
15.8 Providing the certificate <sup>5</sup>	
- on the account availability, on the current account balance	KZT 1,000
- loan debt statement	KZT 0
- certificate of absence of loan debt	KZT 0
15.9 Registration of a long-term order from a card account to another account	KZT 0
15.10 Provision of video recordings from ATM cameras <sup>4</sup>	KZT 0 <sup>5</sup> , KZT 2,000
15.11 Monitoring of inactive card accounts	in the amount of the balance, but not exceeding KZT 1,000 per month (if there has been no movement of funds for more than 1 year)
16. Cardholders insurance services	-
17. Penalty for technical overdraft	KZT – 40% per annum, in foreign currency – 30% per annum

<sup>1</sup> The fee is not charged in the following cases:

- for purchases made with the card in the amount of KZT 800,000 or more (equivalent in another currency) during a full calendar month;

- if the balance on the KZT card account is KZT 1,000,000 or more on a daily basis during a full calendar month

The fee is charged monthly on the 5th day in case of failure to comply with the conditions for free use of the card.

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

<sup>3</sup> Unless otherwise provided by the agreement between the Bank and the legal entity

<sup>4</sup> The service rate is indicated including value added tax

<sup>5</sup> For government agencies and services

- Bank – Bank CentreCredit JSC

- 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.