Approved by the Decision of JSC Bank CenterCredit Business Development Committee Meeting (Weekly Scheduled Meeting) dated 06 September 2024 Minutes №25 23.01.2025

Debit Card Tariffs	#bccpay Debit Card
1. Currency	KZT/USD/EUR
2. Primary Card Issue	KZT 0 - for residents
3. Additional Card Issue	KZT 1,000 - for non-residents <sup>7</sup> Not applicable
4. Card Maintenance	
4.1 For the 1st year and subsequent years	KZT 0
5. Card Reissue (Replacement)	
<ul><li>5.1 Upon expiry</li><li>5.2 At the Customer's request or if lost</li></ul>	KZT 0 KZT 1,000
5.3 At the Bank's initiative	KZT 0
6. Cash Depositing	
6.1 Cash depositing to an account	KZT 0 <sup>4</sup>
<ul><li>7. Cash Withdrawal</li><li>7.1 ATMs of the Bank and other banks in Kazakhstan (including</li></ul>	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 KZT - 1,5% + KZT 300,
7.2 Cash desks of the Bank	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 via the Internet	KZT 0 KZT 0
8.3 Transfers to a card from another Kazakhstani bank	KZT 0 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) to card via BCC.KZ	KZT 0 <sup>5</sup> , 1% min. KZT 250
to card via BCC.KZ	KZT 0 <sup>5</sup> , 1% min. KZT 250 0,5%, min. KZT 250
8.5 Transfers to an account with another Kazakhstani bank	KZT 0 <sup>5</sup> , 0,3% - min. KZT 500, max. KZT 5,000
8.6 Transfer to another Kazakhstani bank of a fee for provision of a	KZT 200 +First Credit Bureau LLP's fee
repeated First Credit Bureau LLP report via BCC.KZ 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
<ul><li>9.3 Transfers to a card with foreign bank via ATM</li><li>9.4 Transfers to a card with a foreign bank via the Internet/BCC.KZ</li></ul>	2,5% + KZT 500 0,5% +KZT 500
	0,0 /0 /121 000
<ul><li>9.5 Non-cash payments via ATMs/Self-Service Terminals</li><li>10. Transfers and Payments at the Bank branches</li></ul>	KZT 50 <sup>1</sup>
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 12. Account Statement Issue	KZT 20,000
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
<ul><li> for any other period (up to 6 months)</li><li> for a period exceeding 6 months</li></ul>	KZT 300 KZT 1,000
- for a period exceeding 6 months 13. Other Services	NZ1 1,000
13.1 Monthly subscription fee for SMS-notification service on	KZT 0
account/card 13.2 Informational SMS messages	KZT 0
13.3 E-mail-notification service on account/card	KZT 0 KZT 0
13.4 ATM Balance Inquiry	
- within the Bank network	KZT 50
<ul> <li>within the network of other banks</li> <li>13.5 Getting a mini statement via ATM (last 10 account transactions)</li> </ul>	KZT 100 KZT 100
	NZ1 100
13.6 PIN change via ATM	KZT 250
<ul><li>13.7 PIN counter reset</li><li>13.8 Issuance of a certificate of bank account, certificate of current</li></ul>	KZT 200 KZT 1,000
account balance <sup>2</sup>	
13.9 Execution of standing order from a card account to another	KZT 0
account 13.10 Provision of ATM camera footage <sup>2</sup>	KZT 0 <sup>3</sup> , 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.
13.13 Getting a payroll slip <sup>6</sup> for 1 (one) calendar month	first request - 0 KZT, any further - KZT 100
for 3 (three) calendar months	KZT 200
14 Blocking one subscription via the "My Subscriptions" service in	250 KZT
BCC.KZ <sup>2'8</sup>	

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. Pursuant to the terms of the Payroll Card Program Contract;

5. Up to KZT 500,000 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

8. The "My Subscriptions" service is a service in the bcc.kz application that allows you to view and manage paid subscriptions with