

#180
Credit Card Tariff Rates

Card Tariffs	#180 Credit Card
1. Currency	KZT
2. Primary card issuance	KZT 0
3. Additional card issuance	-
4. Primary Card Maintenance	
4.1 For the 1 st year	KZT 0
4.2 For the 2 nd and subsequent years	KZT 0
5. Card Reissuance (replacement)	
5.1 Upon expiry	KZT 0
5.2 At the customer's request or if lost	KZT 2,500
5.3 At the Bank's initiative	KZT 0
5.4 A personalized card at the customer's request *	KZT 2,500
6. Cash Depositing	
6.1 Cash depositing to an account*	KZT 0
7. Servicing at Merchants	
7.1. Servicing at Merchants	0 KZT
8. Cash Withdrawal	
8.1 ATMs of the Bank	Personal cash – up to KZT 500,000 per month - 0% Over KZT 500,000 per month – 1.5% + KZT 300 Loan proceeds – 3.9% + KZT 390
8.2 ATMs of other banks in Kazakhstan	Personal cash - up to KZT 300,000 per month – 0%, from KZT 300,000 per month – 1.5% + KZT 300, Loan proceeds – 3.9% + KZT 390
8.3 ATMs of other banks outside Kazakhstan	Personal cash – 1.5% + KZT 300 Loan proceeds – 3.9% + KZT 390
8.4 Cash desks of the Bank and other Kazakhstani banks*	Personal cash – 1.5% + KZT 300 Loan proceeds – 3.9% + KZT 390
9. Transfers and Payments from a Card/Account via BCC.KZ, Internet	
9.1 Intra-bank transfers between own accounts (to own card/account*)	
- via BCC.KZ	Personal cash – KZT 0, Loan proceeds – 3.9% + KZT 390
- via Internet	Personal cash – KZT 0, Loan proceeds – 3.9% + KZT 390
9.2 Intra-bank transfer to another customer's card*	
- via BCC.KZ	Personal cash – KZT 0, Loan proceeds - 3.9% + KZT 390
- via Internet	Personal cash – 0 KZT, Loan proceeds - 3.9% + KZT 390
9.3 Transfer to a card from another Kazakhstani bank	KZT 0

9.4 Transfers to another Kazakhstani bank	
- by phone number via BCC.KZ (Instant Payment System)**	Personal cash – 0% ¹ , 1% - min. KZT 250 Loan proceeds - 3.9% + KZT 390
- by phone number via BCC.KZ (VISA Allias)	Personal cash – 0% ¹ , 1% - min. KZT 250 Loan proceeds - 3.9% + KZT 390
- to a card via BCC.KZ	Personal cash – 0% ¹ , 1% - min. KZT 250 Loan proceeds - 3.9% + KZT 390
- to a card via Internet – bank's website	<u>On the bcc.kz website:</u> Personal cash – 0% ¹ , 1% - min. KZT 250 Loan proceeds – 3.9% + KZT 390 Other channels: 3.9% + KZT 390
9.5 Transfers to an account with another Kazakhstani bank*	Personal cash – 0% ¹ , 0.3% - min. KZT 500, max KZT 5,000 Loan proceeds – 3.9% + KZT 390
9.6 Transfer to another Kazakhstani bank of a fee for provision of First Credit Bureau LLP's repeat report via BCC.KZ*	KZT 200 + First Credit Bureau LLP's fee
9.7 Non-cash payments using a card/account via BCC.KZ*	KZT 0
9.8 Payment related to a transfer to own card/account or another customer's card/account with another Kazakhstani bank*	Personal cash – KZT 0, Loan proceeds - 3.9% + KZT 390
10. Transfers and Payments from a Card/Account via machines (ATMs, self-service terminals) and international transfers	
10.1 Intra-bank transfers to own card/account or to another customer's card/account via the Bank's ATM/self-service terminal	3.9% + KZT 390
10.2 Transfers to a card with another Kazakhstani bank via ATM	3.9% + KZT 390
10.3 Transfers to a card in a foreign bank via ATM	3.9% + KZT 390
10.4 Transfers to a card in a foreign bank via Internet/BCC.KZ	<u>On the bcc.kz website/BCC.KZ:</u> Personal cash – 1% - min. KZT 250 Loan proceeds – 3.9% + KZT 390 Other channels: 3.9% + KZT 390
10.5 Non-cash payments via ATMs/self-service terminals	KZT 0
11. Transfers and Payments at Bank branches	
11.1 Transfers and payments at the Bank branches	per the Transfers tariffs for retail customers (using personal cash only)
12. Card Blocking	
12.1 without stop-listing	KZT 0
12.2 without stop-listing via BCC.KZ	KZT 0
13. Account Statement Issue	
13.1 Via BCC.KZ, to the customer's email address*	KZT 0
13.2 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
14. Other Services	
14.1 Monthly subscription fee for SMS-notification service on account/card ² *	KZT 0
14.2 Informational SMS messages ² *	KZT 0

14.3 E-mail notification service on account/card ² *	KZT 0
14.4 ATM Balance Enquiry*	
- within the Bank network*	KZT 0
- within the network of other banks*	KZT 100
14.5 Getting a mini statement via ATM (last 10 account transactions)*	KZT 0
14.6 PIN change via ATM	KZT 0
14.7 PIN counter reset	KZT 0
14.8 Issuance of a certificate ^{2,43}	
- certificate of bank account, certificate of account balance via a Bank branch*	1 000 KZT
- certificate of outstanding loan indebtedness via a Bank branch*	KZT 4,000
- certificate of no outstanding loan indebtedness via a Bank branch*	KZT 0
14.9 Execution of a standing order from a card account to another account*	KZT 0
14.10 Provision of ATM camera footage ²	KZT 0 ⁴ , KZT 2,000
14.11 Retention for dormant card account	In the amount of remaining balance, but not exceeding KZT 1,000 per month (if there are no cash movements for more than 1 year)
15. Penalty for technical overdraft	0.3% of the overdue payment amount on the technical overdraft daily – for 90 days of delay
16. Western Union Transactions	
16.1 Western Union transfers from a card/account via BCC.KZ	3.9% + KZT 390 and according to the Western Union tariffs posted on www.bcc.kz/product/western-union/

¹ Up to KZT 300,000 per month. The monthly limit for card transfers is specified as a total amount regardless of the transfer method.

² The service fee is inclusive of Value Added Tax.

³ The tariff is not applicable to certificates requested via bcc.kz

⁴ For government institutions and services.

* The service fee is inclusive of Value Added Tax

If currency conversion occurs for transactions made in foreign currency within the network of other banks, the Optional Issuer Fee (OIF) may apply at the rate of 1.5% of the transaction amount.