

Approved by the Decision of
 JSC Bank CenterCredit Business Development and Management Committee
 (Weekly Scheduled Meeting (WSM)) dated 13 November 2024
 (Minutes No. 512),
 as amended by:
 Minutes No. 59/2025/ПДКППУ dated 23 May 2025
 (amendments effective from 24 July 2025)
 Minutes No. 23/2026/ПДКППУ dated 22 January 2026

#DragonCard (Asia Prestige Diamond) Tariff Rates

Card Tariffs	#DragonCard
1. Currency	KZT (primary account), USD, EUR, CNY (if connected to the card)
2. Primary card issuance	
2.1 Digital card	KZT 15,000
2.2 Metal card	KZT 30,000
3. Additional card issuance	-
4. Express card issuance (personalized card) - 2 business days (excluding delivery to branches)	-
5. Primary/Additional Card Maintenance	
5.1 For the 1 st year	KZT 0 ¹ , KZT 8,000 (monthly fee)
5.2 For the 2 nd and subsequent years	KZT 0 ¹ , KZT 8,000 (monthly fee)
6. Card Reissuance (replacement)	
6.1 Upon expiry	KZT 0
6.2 At the customer's request or if lost	KZT 80,000
- from digital card to digital card	KZT 0
- from metal card to digital card	KZT 0
- from digital card to metal card (for digital cards issued before 24 July 2025)	KZT 0 – first reissuance/additional order of a metal card, KZT 60,000 – subsequent reissuance/ additional order of a metal card
- from digital card to metal card (for digital cards issued starting from 24 July 2025)	15 000 KZT – first reissuance/additional order of a metal card 60 000 KZT – subsequent reissuance/ additional order of a metal
- from metal card to metal card	KZT 30,000
6.3 At the Bank's initiative	KZT 0
7. Cash Depositing	
7.1 Cash depositing to an account ^{2*}	KZT 0
7.2 Cash acceptance in RUB at the Bank branches	As per the Cash Operations tariffs for retail customers
8. Servicing at Merchants	

8.1 Without installment plan (including payment for customs services)	KZT 0
8.2 On installment plan	-
- within the network of the Bank partners	-
- outside the network of the Bank partners	-
9. Cash Withdrawal	
9.1 ATMs of the Bank and other banks in Kazakhstan/outside Kazakhstan	Up to KZT 800,000 per month - KZT 0, higher - 1%, min. KZT 250 one-time withdrawal up to KZT 5,000 - 1%, min. KZT 100
9.2 Cash desks of the Bank ^{2*}	KZT – up to KZT 8,000,000 per month - KZT 0, higher - 1,5% + KZT 300, in foreign currency - 1,5% + KZT 300
9.3 Cash desks of other banks ^{2*}	1,5 % + KZT 1,000
10. Transfers and Payments from a Card/Card Account via BCC.KZ, on ONLINE.BCC.KZ platform, Internet*	
10.1 Intra-bank transfers between own accounts (to own card/account) ^{2*}	
- via BCC.KZ	KZT 0
- via Internet	KZT 0
10.2 Intra-bank transfer to another customer's card ^{2*}	
- via BCC.KZ	KZT 0
- via Internet	KZT 0
10.3 Transfer to a card from another Kazakhstani bank	KZT 0
10.4 Transfers to another Kazakhstani bank	
- by phone number via BCC.KZ ^{3*}	KZT 0
- to a card via BCC.KZ	KZT 0
- to a card via Internet (channels of other banks)	0.5%, min. KZT 250
10.5 Transfers to an account with another Kazakhstani bank ^{2*}	0.3%, min. KZT 500, max. KZT 5,000
10.6 Transfer to another Kazakhstani bank of a fee for provision of First Credit Bureau LLP's repeat report via BCC.KZ ^{2*}	KZT 200 + First Credit Bureau LLP's fee
10.7 Non-cash payments using a card/account via BCC.KZ ^{2*}	KZT 0
10.8 Non-cash payments using a card/account on the ONLINE.BCC.KZ platform ^{3*}	KZT 0
11. Transfers and Payments from a Card/Card Account via machines (ATMs, self-service terminals) and international transfers	
11.1 Intra-bank transfers to own card/account or to another customer's card/account via the Bank's ATM/self-service terminal	KZT 0
11.2 Transfers to a card with another Kazakhstani bank via ATM	Up to KZT 800,000 per month (equivalent in another currency) - KZT 0, higher - 1%, min. KZT 250

11.3 Transfers to a card in a foreign bank via ATM	KZT 0, 1% - min. KZT 250
11.4 Transfers to a card in a foreign bank via Internet/BCC.KZ	Up to KZT 500,000 per month (equivalent in another currency) - KZT 0, higher - 1%, min. KZT 250
11.5 Non-cash payments via ATMs/self-service terminals	KZT 50 ⁴
12. Transfers and Payments at Bank branches	
12.1 Transfers and payments at the Bank branches	as per the Transfers tariffs for retail customers
13. Card Blocking	
13.1 without stop-listing	KZT 0
13.2 without stop-listing via BCC.KZ	KZT 0
13.3 with stop-listing	KZT 20,000
14. Account Statement Issue	
14.1 Via BCC.KZ, to the customer's email address ^{2*}	KZT 0
14.2 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
15. Other Services	
15.1 Monthly subscription fee for SMS-notification service on account/card ³	KZT 0
15.2 Informational SMS messages ²	KZT 0
15.3 E-mail notification service on account/card ²	KZT 0
15.4 ATM Balance Enquiry ^{2*}	
- within the Bank network ^{2*}	KZT 0
- within the network of other banks ^{2*}	KZT 0
15.5 Getting a mini statement via ATM (last 10 account transactions) ^{2*}	KZT 0
15.6 PIN change via ATM	KZT 0
15.7 PIN counter reset	KZT 0
15.8 Issuance of a certificate	
- certificate of bank account, certificate of account balance ^{2*}	KZT 1,000
- certificate of outstanding loan indebtedness	KZT 0
- certificate of no outstanding loan indebtedness	KZT 0
15.9 Execution of a standing order from a card account to another account ^{2*}	KZT 0
15.10 Provision of ATM camera footage ²	KZT 0 ⁵ , KZT 2,000
15.11 Dormant card account monitoring ²	KZT 2,000
16. Cardholder insurance services	-
17. Penalty for technical overdraft	KZT - 40% p.a., in foreign currency - 30% p.a.

¹ No fee shall be charged in the following cases:

- card purchases of KZT 800,000 and more (equivalent in another currency) during a full calendar month;
- daily balance in the KZT card account of KZT 1,000,000 or more during a full calendar month.

The fee shall be charged monthly on the 5th day of a month if the free-of-charge basis conditions are not met.

² The service fee is inclusive of Value Added Tax.

³ ONLINE.BCC.KZ platform is an online branch of Bank CenterCredit, the tariff is applicable to cards issued by the Bank and other banks.

⁴ Unless otherwise provided for by the Agreement between the Bank and a legal entity.

⁵ For government institutions and services.

- 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.