

Debit Card Tariffs	
1. Currency	
2. Primary card issuance	
3. Additional card issuance	
4. Card Maintenance	
4.1 For the 1st year and subsequent years	
5. Card Reissuance (replacement)	
5.1 Upon expiry	
5.2 At the customer's request or if lost	
5.3 At the Bank's initiative	
6. Cash Depositing	
6.1 Cash depositing to an account*	
7. Cash Withdrawal	
7.1 ATMs of the Bank and other banks in Kazakhstan (including outside Kazakhstan), per calendar month	
7.2 Cash desks of the Bank*	
7.3 Cash desks of other banks*	
8. Transfers and Payments from a Card/Card Account via BCC.KZ, Internet, on the ONLINE.BCC.KZ platform¹⁰	
8.1 Intra-bank transfers between own accounts (own card/account)*	
via BCC.KZ	
via Internet	
8.2 Intra-bank transfer to another customer's card*	
via BCC.KZ	
via Internet	
8.3 Transfer to a card from another Kazakhstani bank	
8.4 Transfers to another Kazakhstani bank	
by phone number via BCC.KZ (Instant Payment System)*	
by phone number via BCC.KZ (VISA Allias)	
to a card via BCC.KZ	
to a card via Internet	
8.5 Transfers to an account with another Kazakhstani bank*	
8.6 Transfer to another Kazakhstani bank of a fee for provision of First Credit Bureau LLP's repeat report via BCC.KZ*	
8.7 Non-cash payments using a card/account via BCC.KZ*	
8.8 Non-cash payments using a card/account on the ONLINE.BCC.KZ platform ^{3 10}	
9. Transfers and Payments from a Card/Card Account via machines (ATMs, self-service terminals) and international transfers	

9.1 Intra-bank transfers to own card/account or to another customer's card/account via the Bank's ATM/self-service terminal
9.2 Transfers to a card with another Kazakhstani bank via ATM
9.3 Transfers to a card in a foreign bank via ATM
9.4 Transfers to a card in a foreign bank via Internet/BCC.KZ
9.5 Non-cash payments via ATMs/self-service terminals
10. Transfers and Payments at Bank branches
10.1 Transfers and payments at the Bank branches
11. Card Blocking
11.1 without stop-listing
11.2 without stop-listing via BCC.KZ
11.3 with stop-listing
12. Account Statement Issue
12.1 Via BCC.KZ, to the customer's email address*
12.2 At the Bank branch
for the previous/current month
for any other period (up to 6 months)
for a period exceeding 6 months
13. Other Services
13.1 Monthly subscription fee for SMS-notification service on account/card
13.2 Informational SMS messages
13.3 E-mail notification service on account/card
13.4 ATM Balance Enquiry
within the Bank network*
within the network of other banks*
13.5 Getting a mini statement via ATM (last 10 account transactions)*
13.6 PIN change via ATM
13.7 PIN counter reset
13.8 Issuance of a certificate of bank account, certificate of account balance ^{2*}
13.9 Execution of a standing order from a card account to another account*
13.10 Provision of ATM camera footage ^{2*}
13.11 Dormant card account monitoring*
13.12 Penalty for technical overdraft
13.13 Payslip request ⁶
for 1 (one) calendar month*
for 3 (three) calendar months*

**The service fee is inclusive of Value Added Tax*

1. Unless otherwise provided for in the Contract between the Bank and a legal person;
2. The service fee is inclusive of Value Added Tax;
3. For government institutions and services;
4. Pursuant to the terms and conditions of the Payroll Card Program Contract;
5. Up to KZT 300,000 per month
6. For payroll card program participants only

7. When the card is issued to non-residents as part of the payroll card program

8. From the moment of technical implementation readiness

If currency conversion occurs for transactions made in foreign currency within the rate of 1.5% of the transaction amount.

Approved by the Decision of
Bank CenterCredit Business Development and Management Committee
Scheduled Meeting (WSM)) Minutes No. 56/1 dated 06 September 2024

Minutes No. 29 dated 23 January 2025

Minutes No. 23 dated 22 January 2026

#GoldCard Debit Card
KZT/USD/CNY
KZT 0 - for residents
KZT 1,000 - for non-residents ⁷
Not applicable
KZT 0
KZT 0
KZT 1,000
KZT 0
KZT 0 ⁴
Up to KZT 5,000 - KZT 100, KZT 5,000 - KZT 1,500,000 - KZT 0, Over KZT 1,500,000 - 1%, min. KZT 250
KZT - 1.5% + KZT 300, USD - 1.5% + KZT 300, CNY- 1.5% + KZT 300
1.5% + KZT 1,000
KZT 0
KZT 0 ⁵ , 1% - min. KZT 250
KZT 0 ⁵ , 1% - min. KZT 250
0.5% - min. KZT 250
KZT 0 ⁵ , 0.3% - min. KZT 500, max. KZT 5,000
KZT 200 + First Credit Bureau LLP's fee
KZT 0
KZT 0

KZT 150
1% + KZT 250
2,5% + KZT 500
0,5% + KZT 500
KZT 50 ¹
согласно тарифам "Переводы" для физических лиц
KZT 0
KZT 0
KZT 20,000
KZT 0
KZT 0
KZT 300
KZT 1,000
KZT 0
KZT 0
KZT 0
KZT 50
KZT 100
KZT 100
KZT 250
KZT 200
KZT 1,000
KZT 0
KZT 0 ³ , KZT 2,000
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)
KZT - 40% p.a., USD - 30% p.a.
first request - KZT 0, subsequent requests - KZT 100
KZT 200

entity;

- KZT 0

the network of other banks, the Optional Issuer Fee (OIF) may apply at