

Approved by the Decision of
 JSC Bank CenterCredit Business Development and Management Committee
 (Weekly Scheduled Meeting (WSM)) dated 31 December 2019
 (Minutes No. 56/1),
 as amended by:
 WSM Minutes No. 343 dated 02 March 2021,
 WSM Minutes No. 448 dated 09 July 2021,
 WSM Minutes No. 619 dated 03 December 2021,
 WSM Minutes No. 781 dated 29 April 2022, 04 May 2023,
 WSM Minutes No. 55 dated 30 January 2024,
 Standing Tariffs/Products/Services Decision-Making Commission (SC)
 Minutes No. 16 dated 18 March 2024
 Minutes No. 152 dated 18 October 2024
 Minutes No. 5 dated 23 January 2025
 Minutes No. 59/2025/ПДКПУ dated 23 May 2025
 (amendments effective from 24 July 2025)
 Minutes No. 23/2026/ПДКПУ dated 22 January 2026

#IronCard (Visa Infinite) Tariff Rates

Card Tariffs	Visa #IronCard, Visa #Rentacar
1. Currency	KZT (primary account), USD, EUR, RUB, GBP, AED (if connected to the card)
2. Primary card issuance	
2.1 Digital card	KZT 15,000
2.2 Metal card without nickname engraving	
- #IronCard	KZT 30,000
- #IronCard (OYU)	KZT 200,000
2.2 Metal card with nickname engraved	
- #IronCard	KZT 40,000
- #IronCard (OYU)	-
3. Additional card issuance	KZT 0 - #Rentacar
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 10,000 (monthly fee) – #IronCard, KZT 0 - #Rentacar
5.2 For the 2 nd and subsequent years	KZT 0 ¹ , KZT 10,000 (monthly fee) – #IronCard,

	KZT 0 - #Rentacar
6. Card Reissuance (replacement)	
6.1 Upon expiry	KZT 0 - #IronCard KZT 80,000 - #IronCard (OYU) KZT 0 – #Rentacar
6.2 At the customer's request or if lost	
- from digital card to digital card	KZT 0 – #IronCard, #Rentacar
- from metal card to digital card	KZT 0 – #IronCard, #Rentacar
- from digital card to metal card (for digital cards issued before 24 July 2025)	KZT 0 - first reissuance/additional order of a metal #IronCard KZT 60,000 – subsequent reissuance/ additional order of a metal #IronCard KZT 0 – #Rentacar
- from digital card to metal card (for digital cards issued starting from 24 July 2025)	KZT 15,000 – first reissuance/additional order of a metal #IronCard KZT 60,000 – subsequent reissuance/ additional order of a metal #IronCard KZT 0 – #Rentacar
- from metal card to metal card	KZT 60,000 – #IronCard KZT 0 – #Rentacar
6.3 Card closing (before expiry of 1 year, if a metal card was issued) ^{2*}	KZT 30,000 ³ – #IronCard KZT 0 – #Rentacar
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 5,000 (equivalent in another currency) – 1%, min. KZT 100, KZT 5,000 - KZT 3,000,000 per month

	(equivalent in another currency) – KZT 0, over KZT 3,000,000 per month (equivalent in another currency) - 1%, min. KZT 250
9.2 Cash desks of the Bank ^{2*}	KZT – up to KZT 15,000,000 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*}	KZT 0
- 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 c	
- by phone number via BCC.KZ ^{2*}	KZT 0
- to a card via BCC.KZ	KZT 0
- to a card via Internet	On the bcc.kz website KZT 0
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 ^{4*}	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 150
11.2 Transfers to a card with another Kazakhstani bank via ATM	1% + KZT 250
11.3 Transfers to a card in a foreign bank via ATM	Up to KZT 1,000,000 per month (equivalent in another currency) - KZT 0, higher - 1%, min. KZT 250
11.4 Transfers to a card in a foreign bank via Internet/BCC.KZ	Up to KZT 1,000,000 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 ⁵
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 ²	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	-
- certificate of no outstanding loan indebtedness	-
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 ⁶ , KZT 2,000
15.11 Dormant card account monitoring ²	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)
15.12 Blocking a single subscription via the My Subscriptions service in BCC.KZ ^{2,7}	KZT 250
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 1,000,000 and more (equivalent in another currency) during a full calendar month;
- if you have a deposit (Rakhmet/Rakhmet+/Champion/ Etalon/ Etalon+) / a daily card balance of KZT 15,000,000 (equivalent in another currency) or more during a full calendar month;
- if you have \$50,000 (equivalent in another currency) in mutual funds (MF) with BCC Invest on the 5th day of the 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 No fee shall be charged in the following cases:

- more than 12 months have passed from the card opening date to its closure;
- customer's death.

⁴ ONLINE.BCC.KZ platform is an online branch of Bank CenterCredit, the tariff is applicable to cards issued by the Bank and other banks.

⁵ Unless otherwise provided for by the Agreement between the Bank and a legal entity.

⁶ For government institutions and services.

⁷ The My Subscriptions service is a service offered in the bcc.kz app enabling to view and manage paid subscriptions with regular payment debiting.

- #Rentacar (Visa Gold) is an additional card issued to #IronCard intended for purchases in the lease, car rental category only.
- Issuance and reissuance (replacement) of the card to #IronCard (OYU) is available for VIP customers only and/or as part of the Private, Private+ service packages.
- 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.