

as amended by:

No. 23/1 dated 13 February 2020, No. 174 dated 09 October 2020,
No. 224 dated 19 November 2020, No. 305 dated 15 February 2021,
No. 393 dated 27 May 2021, No. 511 dated 13 September 2021
No. 1046 dated 28 September 2022, No. 1394 dated 04 April 2023,
No.5 dated 04 January 2024

(amendments effective from 23 January 2024)

Amendments to the Standing Commission Minutes No. 5 dated 23 January

2025

No. 75/2025/П/ДКТПИУ dated 10 June 2025

Minutes No. 23/2026/П/ДКТПИУ dated 22 January 2026

#kartakarta Credit Card Tariff Rates

Card Tariffs	#kartakarta Credit Card
1. Currency	KZT
2. Primary card issuance	KZT 0
3. Additional card issuance	-
4. Express card issuance (personalized card) - 2 business days (excluding delivery to branches)*	KZT 3,500
5. Primary/Additional Card Maintenance	
5.1 For the 1 st year	KZT 0
5.2 For the 2 nd and subsequent years	KZT 0
6. Card Reissuance (replacement)	
6.1 Upon expiry	KZT 0
6.2 At the customer's request or if lost	KZT 0
6.3 At the Bank's initiative	KZT 0
6.4 A personalized card at the customer's request*	KZT 1,000
7. Cash Depositing	
7.1 Cash depositing to an account**	KZT 0
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	2-20% ^{1,2}
- outside the network of the Bank partners	Not applicable
9. Cash Withdrawal	
9.1 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 – 4%
9.2 ATMs of other banks in Kazakhstan	Personal cash - up to KZT 300,000 per month – 0%, from KZT 300,000 per month – 1% Loan proceeds - 4%
9.3 ATMs of other banks outside Kazakhstan	Personal cash – 1.5% + 300 KZT Loan proceeds - 4%
9.4 Cash desks 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 – 4%
9.5 Cash desks of other banks**	Personal cash – 1.5% + KZT 300 Loan proceeds – 4%

10. Transfers and Payments from a Card/Card Account via BCC.KZ, Internet	
10.1 Intra-bank transfers between own accounts (to own card/account)**	
- via BCC.KZ	Personal cash – 0% Loan proceeds – 4%
- via Internet	Personal cash – 0% Loan proceeds – 4%
10.2 Intra-bank transfer to another customer's card**	
- via BCC.KZ	Personal cash – 0% Loan proceeds – 4%
- via Internet	Personal cash – 0% Loan proceeds – 4%
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 (Instant Payment System)**	Personal cash – 0% Loan proceeds – 4%
- by phone number via BCC.KZ (VISA Allias)	Personal cash – 0% ³ , 1% - min. KZT 250 Loan proceeds – 4%
- to a card via BCC.KZ	Personal cash – 0% ³ , 1% мин 250 KZT Loan proceeds – 4%*
- to a card via Internet – bank's website	<u>On the bcc.kz website:</u> Personal cash – 0% ³ , 1% Loan proceeds – 4% <u>Other channels:</u> 4%
10.5 Transfers to an account with another Kazakhstani bank**	Personal cash – 0% ³ , 0.3% - min. KZT 500, max. KZT 5,000 Loan proceeds – 4%
10.6 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
10.7 Non-cash payments using a card/account via BCC.KZ**	KZT 0
10.8 Payment related to a transfer to own card/account or another customer's card/account with another Kazakhstani bank**	Personal cash – 0% Loan proceeds – 4%*
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	4%
11.2 Transfers to a card with another Kazakhstani bank via ATM	4%. min. KZT 250
11.3 Transfers to a card in a foreign bank via ATM	4% + KZT 500
11.4 Transfers to a card in a foreign bank via Internet/BCC.KZ	<u>On the bcc.kz website/BCC.KZ:</u> Personal cash – 1% + KZT 250 Loan proceeds – 4% + KZT 250 <u>Other channels:</u> 4% + 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 (using personal cash only)
13. Card Blocking	
13.1 without stop-listing	KZT 0
13.2 without stop-listing via BCC.KZ	KZT 0
13.3 deleted	

14. Account Statement Issue	
14.1 Via BCC.KZ, to the customer's email address**	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 ⁵ **	KZT 0
15.2 Informational SMS messages ⁵ **	KZT 0
15.3 E-mail notification service on account/card ⁵ **	KZT 0
15.4 ATM Balance Enquiry**	
- within the Bank network**	KZT 0
- within the network of other banks**	KZT 0
15.5 Getting a mini statement via ATM (last 10 account transactions)**	KZT 0
15.6 PIN change via ATM	KZT 0
15.7 PIN counter reset	KZT 0
15.8 Issuance of a certificate ⁵	
- certificate of bank account, certificate of account balance**	KZT 1,000
- certificate of outstanding loan indebtedness**	KZT 4,000
- certificate of no outstanding loan indebtedness**	KZT 0
15.9 Execution of a standing order from a card account to another account**	KZT 0
15.10 Provision of ATM camera footage ⁵	KZT 0 ⁶ , KZT 2,000
15.11 Dormant card account monitoring	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)
16. Cardholder insurance services	-
17. Penalty for technical overdraft	0.3% of the overdue payment amount on the technical overdraft daily – for 90 days of delay*
18. Blocking a single subscription via the My Subscriptions service in bcc.kz ⁷	KZT 250
19. Western Union Transactions	
19.1. Western Union transfers from a card/card account via BCC.KZ*	Personal cash – 0% ³ , 1% Loan proceeds – 4% and according to the Western Union tariffs posted on www.bcc.kz/product/western-union/

1 Installment plan for any amount using the credit limit.

2 The fee is payable by the Bank's partner (a merchant).

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

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

5 The service fee is inclusive of Value Added Tax.

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 payments subscriptions with regular payment debiting.

* The changes are to take effect upon technical implementation.

** 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.

