

Approved by the Decision of  
JSC Bank CenterCredit Business Development and Management Committee  
(Weekly Scheduled Meeting (WSM)) dated 07 February 2020  
(Minutes No. 21),  
as amended by:

WSM Minutes No. 781 dated 29 April 2022, 04 May 2023  
Standing Tariffs/Products/Services Decision-Making Commission (SC)  
Minutes No.16 dated 18 March 2024  
Standing Tariffs/Products/Services Decision-Making Commission (SC)  
Minutes No.152 dated 18 October 2024  
(amendments effective from 01 November 2024)  
Minutes No.5 dated 23 January 2025  
Minutes No.59/2025/ПДКТПУ dated 23 May 2025  
(amendments effective from 24 July 2025)  
Minutes No.23/2026/ПДКТПУ dated 22 January 2026

### #TravelCard (Visa Signature) Tariff Rates

Card Tariffs	#TravelCard, #Rentacar
1. Currency	KZT (primary account), USD, EUR, RUB, GBP, AED (if connected to the card)
2. Primary card issuance <sup>1</sup>	
2.1 Digital card	KZT 5,000
2.2 Plastic card	KZT 10,000
3. Additional card issuance	0 KZT - #Rentacar
4. Express card issuance (personalized card) - 2 business days (excluding delivery to branches)	KZT 1,500
<b>5. Primary/Additional Card Maintenance</b>	
5.1 For the 1 <sup>st</sup> year	KZT 0 <sup>2</sup> , KZT 5,000 (monthly fee) – #TravelCard, KZT 0- #Rentacar
5.2 For the 2 <sup>nd</sup> and subsequent years	KZT 0 <sup>2</sup> , KZT 5,000 (monthly fee) – #TravelCard, KZT 0- #Rentacar
<b>6. Card Reissuance (replacement)</b>	
6.1 Upon expiry	KZT 0
6.2 At the customer's request or if lost	KZT 0 – #TravelCard KZT 1,000 – #Rentacar
6.3 At the Bank's initiative	KZT 0
<b>7. Cash Depositing</b>	
7.1 Cash depositing to an account <sup>3*</sup>	KZT 0
7.2 Cash acceptance in RUB at the Bank branches	As per the Cash Operations tariffs for retail customers
<b>8. Servicing at Merchants</b>	
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	-
<b>9. Cash Withdrawal</b>	

9.1 ATMs of the Bank and other banks in Kazakhstan/outside Kazakhstan	Up to KZT 1,500,000 per month (equivalent in another currency) - KZT 0, higher (equivalent in another currency) - 1%, min. KZT 250 one-time withdrawal from KZT 5,000 - KZT 0 up to KZT 5,000 - KZT 100
9.2 Cash desks of the Bank <sup>3*</sup>	KZT – up to KZT 7,000,000 per month – KZT 0, higher – 1.5% + KZT 300, in foreign currency – 1.5% + KZT 300
9.3 Cash desks of other banks <sup>3*</sup>	1.5 % + KZT 1,000
<b>10. Transfers and Payments from a Card/Card Account via BCC.KZ, on ONLINE.BCC.KZ platform, Internet*</b>	
10.1 Intra-bank transfers between own accounts (to own card/account) <sup>3*</sup>	
- via BCC.KZ	KZT 0
- via Internet	KZT 0
10.2 Intra-bank transfer to another customer's card <sup>3*</sup>	
- 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 <sup>3*</sup>	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 <sup>3*</sup>	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 <sup>3*</sup>	KZT 200 + First Credit Bureau LLP's fee
10.7 Non-cash payments using a card/account via BCC.KZ <sup>3*</sup>	KZT 0
10.8 Non-cash payments using a card/account on the ONLINE.BCC.KZ platform <sup>4*</sup>	KZT 0
<b>11. Transfers and Payments from a Card/Card Account via machines (ATMs, self-service terminals) and international transfers</b>	
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 500,000 per month - 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 (equivalent in another currency)
11.4 Transfers to a card in a foreign bank via Internet/BCC.KZ	Up to KZT 500,000 per month - KZT 0, higher - 1%, min. KZT 250 (equivalent in another currency)
11.5 Non-cash payments via ATMs/self-service terminals	KZT 50 <sup>5</sup>

<b>12. Transfers and Payments at Bank branches</b>	
12.1 Transfers and payments at the Bank branches	as per the Transfers tariffs for retail customers
<b>13. Card Blocking</b>	
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
<b>14. Account Statement Issue</b>	
14.1 Via BCC.KZ, to the customer's email address <sup>3*</sup>	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
<b>15. Other Services</b>	
15.1 Monthly subscription fee for SMS-notification service on account/card <sup>3</sup>	KZT 0
15.2 Informational SMS messages <sup>3</sup>	KZT 0
15.3 E-mail notification service on account/card <sup>3</sup>	KZT 0
15.4 ATM Balance Enquiry <sup>3*</sup>	
- within the Bank network <sup>3*</sup>	KZT 0
- within the network of other banks <sup>3*</sup>	KZT 0
15.5 Getting a mini statement via ATM (last 10 account transactions) <sup>3*</sup>	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 <sup>3*</sup>	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 <sup>3*</sup>	KZT 0
15.10 Provision of ATM camera footage <sup>3</sup>	KZT 0 <sup>6</sup> , KZT 2,000
15.11 Dormant card account monitoring <sup>3</sup>	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 <sup>3,7</sup>	KZT 250
16. Cardholder insurance services	-
17. Penalty for technical overdraft	KZT - 40% p.a., in foreign currency - 30% p.a.

<sup>1</sup> A customer may be granted a discount on the card issuance upon agreement with the Card Business Directorate; moreover, customers who are managers of the company's payroll card programs/decision-makers are provided with free card issuance in accordance with quotas approved by the Bank.

<sup>2</sup> No fee shall be charged in the following cases:

- card purchases of KZT 500,000 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 3,000,000 (equivalent in another currency) or more during a full calendar month;
- crediting of salary in the amount of min. KZT 140,000 (for payroll card programs only).

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

<sup>3</sup> The service fee is inclusive of Value Added Tax.

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

<sup>5</sup> Unless otherwise provided for by the Agreement between the Bank and a legal entity.

<sup>6</sup> For government institutions and services

<sup>7</sup> 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.

- 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.