

Approved by the Decision of JSC Bank CenterCredit Business Management and Development Committee  
 (Weekly Scheduled Meeting (WSM))  
 Minutes No. 56/1 dated 31 December 2019  
 as amended by Minutes No. 619\_03/12/2021-HΠC dated 03 December 2021  
 (amendments effective from 11 January 2022)  
 as amended by Minutes No. 130 (SC) dated 19 September 2024  
 (amendments effective from 27 September 2024)  
 JSC Bank CenterCredit (WSM) Minutes No. 23 dated 22 January 2026

Debit Card Tariffs	#UlkengeQurmet, #bccpay coupled with special accounts (for pension, social cards and cards for alimony payments)
1. Currency	KZT/USD/EUR
2. Primary card issuance	KZT 0
3. Additional card issuance	KZT 0
4. Express card issuance (personalized card) - 2 business days (excluding delivery to branches)	KZT 3,500
<b>5. Primary/Additional Card Maintenance</b>	
5.1 For the 1st and subsequent years	KZT 0
<b>6. Card reissuance (replacement)</b>	
6.1 Upon expiry	KZT 0
6.2 At the customer's request or if lost	KZT 1,000
6.3 At the Bank's initiative	KZT 0
<b>7. Cash depositing</b>	
7.1 Cash depositing to an account*	0 KZT <sup>4</sup>
<b>8. Cash withdrawal</b>	
8.1 ATMs of the Bank and other banks in Kazakhstan (including outside Kazakhstan), per calendar month	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
8.2 Cash desks of the Bank*	KZT - 1.5% + KZT 300, USD - 1.5% + KZT 300, EUR - 1.5% + KZT 300
8.3 Cash desks of other banks*	1.5 % + KZT 1,000
<b>9. Transfers and Payments from a Card/Card Account via BCC.KZ, on the ONLINE.BCC.KZ platform, Internet</b>	
9.1 Intra-bank transfers between own accounts (own card/account)*	
via BCC.KZ	KZT 0
via Internet	KZT 0
9.2 Intra-bank transfer to another customer's card*	
via BCC.KZ	KZT 0
via Internet	KZT 0
9.3 Transfer to a card from another Kazakhstani bank	KZT 0
9.4 Transfers to another Kazakhstani bank	
by phone number via BCC.KZ (Instant Payment System)	KZT 0
by phone number via BCC.KZ (VISA Allias)	KZT 0 <sup>5</sup> , 1% - min. KZT 250
to a card via BCC.KZ	KZT 05, 1% - min. KZT 250
to a card via Internet	0.5% - min. KZT 250
9.5 Transfers to an account with another Kazakhstani bank*	KZT 0 <sup>5</sup> , 0.3% - min. KZT 500, max. KZT 5,000
9.6 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
9.7 Non-cash payments using a card/account via BCC.KZ*	KZT 0
9.8 Non-cash payments using a card/account on the ONLINE.BCC.KZ platform <sup>7</sup> *	KZT 0
<b>10. Transfers and Payments from a Card/Card Account via machines (ATMs, self-service terminals) and international transfers</b>	
10.1 Intra-bank transfers to own card/account or to another customer's card/account via the Bank's ATM/self-service terminal	KZT 150

10.2 Transfers to a card with another Kazakhstani bank via ATM	1% +KZT 250
10.3 Transfers to a card in a foreign bank via ATM	2.5% + KZT 500
10.4 Transfers to a card in a foreign bank via Internet/BCC.KZ	0.5% + KZT 500
10.5 Non-cash payments via ATMs/self-service terminals	KZT 50 <sup>1</sup>
<b>11. Transfers and Payments at Bank branches</b>	
11.1 Transfers and payments at the Bank branches	as per the Transfers tariffs for retail customers
<b>12. Card Blocking</b>	
12.1 without stop-listing	KZT 0
12.2 without stop-listing via BCC.KZ	KZT 0
12.3 with stop-listing	KZT 20,000
<b>13. Account Statement Issue</b>	
13.1 Via BCC.KZ, to the customer's email address*	KZT 0
13.2 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>14. Other Services</b>	
14.1 Monthly subscription fee for SMS-notification service on account/card*	KZT 0
14.2 Informational SMS messages*	KZT 0
14.3 E-mail notification service on account/card*	KZT 0
14.4 ATM Balance Enquiry*	
within the Bank network*	KZT 50
within the network of other banks*	KZT 100
14.5 Getting a mini statement via ATM (last 10 account transactions)*	KZT 100
14.6 PIN change via ATM	KZT 250
14.7 PIN counter reset	KZT 200
14.8 Issuance of a certificate of bank account, certificate of account balance <sup>2</sup> *	KZT 1,000
14.9 Execution of a standing order from a card account to another account*	KZT 0
14.10 Provision of ATM camera footage <sup>2</sup>	KZT 0 <sup>3</sup> , KZT 2,000
14.11 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)
14.12 Penalty for technical overdraft	KZT - 40% p.a., USD - 30% p.a.
14.13 Payslip request <sup>6</sup> *	
for 1 (one) calendar month*	first request - KZT 0, subsequent requests - KZT 100
for 3 (three) calendar months*	KZT 200

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

1. Unless otherwise provided for in the Contract between the Bank and a legal entity;
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. From the moment of technical implementation readiness

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.