

Approved by the decision of the meeting of the  
Business Development and Management Committee  
of CenterCredit Bank JSC (WPM) dated 31.12.2019  
(Minutes No. 56/1),

taking into account the additions and amendments:

WPM, Minutes No. 343 dated 02.03.2021

WPM, Minutes No. 448 dated 09.07.2021

WPM, Minutes No. 619 dated 03.12.2021

WPM, Minutes No. 781 dated 29.04.2022, 04.05.2023

WPM, Minutes No. 55 dated 30.01.2024

Permanent Commission for Making Decisions  
on Tariffs/Products/Services (PC)

Minutes No.16 dated 18.03.2024

Minutes No.152 dated 18.10.2024

Minutes No.5 dated 123.01.2025

Minutes No. 59/2025/ПДКТПИУ dated 23.05.2025  
(amendments shall enter into force on 24.07.2025)\*

### Tariffs for the #IronCard Card product (Visa Infinite)

Card tariffs	Visa #IronCard, Visa #Rentacar**
1. Currency	KZT (main account), USD, EUR, RUB, GBP, AED (when connected to a card)
2. Main card issue*	
2.1 Digital card	KZT 15,000
2.2 Metal card without name engraving	
- #IronCard	KZT 30,000
- #IronCard (OYU)	KZT 200,000
2.2 Metal card with name engraving	
- #IronCard	KZT 40,000
- #IronCard (OYU)	-
3. Issue of additional card	KZT 0 – ##Rentacar
4. Urgent card issuance (personalised card) – 2 business days (excluding delivery to branches)	-
<b>5. Main/supplementary card maintenance</b>	
5.1 For the first year	KZT 0 <sup>1</sup> , KZT 10 000 (monthly fee)– #IronCard, KZT 0 – #Rentacar
5.2 For the second and subsequent years	KZT 0 <sup>1</sup> , KZT 10 000 (monthly fee)– #IronCard, KZT 0 – #Rentacar

<b>6. Card reissue (replacement)*</b>	
6.1 After the expiry date	KZT 0 - on #IronCard KZT 80,000 - on #IronCard (OYU) KZT 0 – #Rentacar
6.2 At the customer's request or in case of loss*	
- from a digital card to a digital card	KZT 0 – #IronCard, #Rentacar
- from a metal card to a digital card	KZT 0 – #IronCard, #Rentacar
- from a digital card to a metal card (for digital cards issued before 24.07.2025)	KZT 0 – first reissue/additional order of a metal card #IronCard KZT 60,000 – next reissue/additional order of a metal card #IronCard KZT 0 – #Rentacar
- from a digital card to a metal card (for digital cards issued from 24.07.2025)	KZT 15,000 – first reissue/additional order of a metal card #IronCard KZT 60,000 – next reissue/additional order of a metal card #IronCard KZT 0 – #Rentacar
- from a metal card to a metal card	KZT 60,000 – #IronCard KZT 0 – ##Rentacar
6.3 Card closure (before 1 year, if a metal card was issued)	KZT 306000 <sup>2</sup> – #IronCard* KZT 0 – #Rentacar
<b>7. Crediting money</b>	
7.1 Crediting money to an account	KZT 0
7.2 Acceptance of cash in roubles (RUB) at the Bank Branch	according to the tariffs ‘Cash transactions’ for individuals
<b>8. Service at retail and service outlets</b>	
8.1 Without instalments (including payment for customs services)	KZT 0
8.2 In instalments	
- Within the Bank's partner network	-
- Outside the Bank's partner network	-
<b>9. Receiving cash</b>	
9.1 At ATMs of the Bank and other banks in the Republic of Kazakhstan/abroad	up to KZT 5,000 – 1% min. KZT 100, from KZT 5,000 to KZT 3,000,000 per month – KZT 0 over KZT 3,000,000 per month – 1% min. KZT 250

9.2 At the Bank's cash desks	KZT – up to KZT 15,000,000 per month – KZT 0, over – 1.5% + KZT 300, In foreign currency* – 1.5% + KZT 300
9.3 At other banks' cash desks	1.5% + KZT 1,000
<b>10. Transfers and payments from a card/card account in the BCC.KZ system, Online</b>	
10.1 Transfers between your accounts (to your card/account) within the Bank	KZT 0
- in the BCC.KZ system	KZT 0
– online	KZT 0
10.2 Transfers to another customer's card within the Bank	
- in the BCC.KZ system	KZT 0
– online	KZT 0
10.3 Transfers to a card from another bank of the Republic of Kazakhstan	KZT 0
10.4 Transfers to another bank of the Republic of Kazakhstan	
- by phone number in the BCC.KZ system	KZT 0
- to a card in the BCC.KZ system	KZT 0
- to a card online	On the bcc.kz website KZT 0
10.5 Transfers to an account with another bank of the Republic of Kazakhstan	0.3% min. KZT 500 max. KZT 5,000
10.6 Transfers to another bank of the Republic of Kazakhstan of the fee for providing a report again by First Credit Bureau LLP to BCC.KZ	KZT 200 + fee of First Credit Bureau LLP
10.7 Non-cash payments using a card/account in the BCC.KZ system	KZT 0
<b>11. Transfers and payments from a card/card account via equipment (ATMs, IPTs) and international money transfer service</b>	
11.1 Transfers to your card/account or another customer's card/account within the Bank via the Bank's ATM/IPT	KZT 150
11.2 Transfers to a card in another bank of the Republic of Kazakhstan via ATM	1% + KZT 250
11.3 Transfers to a foreign bank card via ATM	KZT 0 <sup>3</sup> , 1% min. KZT 250

11.4 Transfers to a foreign bank card via ATM Online/BCC.KZ	KZT 0 <sup>3</sup> , 1% min. KZT 250
11. 5 Cashless payments via ATMs/IPTs	KZT 50 <sup>4</sup>
<b>12. Transfers and payments at Bank branches</b>	
12.1 Transfers and payments at Bank branches	in accordance with the 'Money Transfers' tariffs for individuals
<b>13. Card blocking</b>	
13.1 without adding to the stop list	KZT 0
13.2 without adding to the stop list in BCC.KZ	KZT 0
13.3 with adding to the stop list	KZT 20,000
<b>14. Provision of account statements</b>	
14.1 In BCC.KZ, to the customer's email address	KZT 0
14.2 At a 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>5</sup>	KZT 0
15.2 Informative SMS messages <sup>5</sup>	KZT 0
15. 3 'E-mail Notification' service on account/card <sup>5</sup>	KZT 0
15.4 Balance Inquiry via ATM	
- within the Bank's network	KZT 0
- within another banks' network	KZT 0
15.5 Receiving a mini statement via ATM (last 10 account transactions)	KZT 0
15.6 Changing PIN in ATM	KZT 0
15.7 Resetting the PIN counter	KZT 0

15.8 Providing the certificate <sup>5</sup>	
- on the account availability, on the current account balance	KZT 1,000
- loan receivables statement	-
- certificate of absence of loan debt	-
15.9 Registration of a long-term order from a card account to another account	KZT 0
15.10 Provision of video recordings from ATM cameras <sup>5</sup>	KZT 0 <sup>6</sup> , KZT 2,000
15.11 Monitoring of inactive card accounts	in the amount of the balance, but not exceeding KZT 1,000 per month (if there has been no movement of funds for more than 1 year)
15.12 Blocking one subscription via the 'My Subscriptions' service in BCC.KZ <sup>5,7</sup>	KZT 250
16. Cardholders insurance services	-
17. Penalty for technical overdraft	KZT – 40% per annum, in foreign currency* – 30% per annum

\*\* #Rentacar (Visa Gold) – is an additional card to #IronCard, intended only for purchases in the rental and car hire categories.

<sup>1</sup> The fee is not charged in the following cases:

- for purchases made with the card in the amount of KZT 1,000,000 or more (equivalent in another currency) during a full calendar month;
  - if you have a deposit /a balance of at least KZT 15,000,000 (equivalent in another currency) on your card on a daily basis for a full calendar month
  - if the amount of \$50,000 (equivalent in another currency) is available in mutual funds (MF) at BCC Invest on the 5th day of the month
- The fee is charged monthly on the 5th day in case of failure to comply with the conditions for free use of the card.

<sup>2</sup> The fee is not charged in the following cases:

- more than 12 months have passed from the date the card was opened
- due to the death of the customer

<sup>3</sup> Up to KZT 1,000,000 per month (equivalent in another currency)

<sup>4</sup> Unless otherwise provided by the agreement between the Bank and the legal entity

<sup>5</sup> The service rate is indicated including value added tax

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

<sup>7</sup> 'My Subscriptions' service is a service in the bcc.kz app that allows you to view and manage paid subscriptions with regular payments.

- Issue and reissue (replacement) of the #IronCard (OYU) is only available to VIP customers and/or in the 'Private' and 'Private+' service packages.

- If transactions made in foreign currency through other banks' networks involve currency conversion, an **Optional Issuer Fee (OIF)** of 1.5% of the transaction amount may apply.