

Approved by the decision of the meeting of the Business Development and Management Committee

of CenterCredit Bank JSC (WPM) dated 07.02.2020
(Minutes No. 21),

taking into account the additions and amendments:
Weekly Planning Meeting (WPM), Minutes No.781 dated 29.04.2022, 04.05.2023

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

Minutes No.16 dated 18.03.2024
Permanent Commission for Making Decisions
on Tariffs/Products/Services (PC)

Minutes No.152 dated 18.10.2024
(amendments shall enter into force on 01.11.2024)*

Minutes No.5 dated 123.01.2025
Minutes No. 59/2025/ПДКТИИВ dated 23.05.2025
(amendments shall enter into force on 24.07.2025)*

Tariffs for the #TravelCard product (Visa Signature)

Card tariffs	#TravelCard, #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 5,000
2.2 Plastic card	KZT 10,000
3. Issue of additional card	KZT 0 – ##Rentacar
4. Urgent card issuance (personalised card) – 2 business days (excluding delivery to branches)	KZT 1,500
5. Main/supplementary card maintenance	
5.1 For the first year	KZT 0 ² , KZT 5 000 (monthly fee) – #TravelCard, KZT 0 - #Rentacar
5.2 For the second and subsequent years	KZT 0 ² , KZT 5 000 (monthly fee) – #TravelCard, KZT 0 - #Rentacar
6. Card reissue (replacement)	
6.1 After the expiry date	KZT 0
6.2 At the customer's request or in case of loss	KZT 0 – #TravelCard KZT 1,000– #Rentacar
6.3 At the initiative of the Bank	KZT 0
7. Crediting money	
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
8. Service at retail and service outlets	
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	-
9. Receiving cash	

9.1 At ATMs of the Bank and other banks in the Republic of Kazakhstan/abroad	up to KZT 1,500,000 per month – KZT 0 over – 1% min KZT 250 One-time withdrawal of up to KZT 5,000 – KZT 0 up to KZT 5,000 – KZT 100
9.2 At the Bank's cash desks	KZT – up to KZT 7,000,000 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
10. Transfers and payments from a card/card account in the BCC.KZ system, Online	
10.1 Transfers between your accounts (to your card/account) within the Bank	
- 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
11. Transfers and payments from a card/card account via equipment (ATMs, IPTs) and international money transfer service	
11.1 Transfers to your card/account or another customer's card/account within the Bank via the Bank's ATM/IPT	KZT 0
11.2 Transfers to a card in another bank of the Republic of Kazakhstan via ATM	up to KZT 500,000 per month – KZT 0 over – 1% min KZT 250
11.3 Transfers to a foreign bank card via ATM	KZT 0 ³ , 1% min. KZT 250
11.4 Transfers to a foreign bank card online/in BCC.KZ	up to KZT 500,000 per month – KZT 0 over – 1% min KZT 250
11. 5 Cashless payments via ATMs/IPTs	KZT 50 ⁴
12. Transfers and payments at Bank branches	
12.1 Transfers and payments at Bank branches	in accordance with the 'Money Transfers' tariffs for individuals

13. Card blocking	
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
14. Provision of account statements	
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
15. Other services	
15.1 Monthly subscription fee for 'SMS-notification' service on account/card ⁵	KZT 0
15.2 Informative SMS messages ⁵	KZT 0
15.3 'E-mail Notification' service on account/card ⁵	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 ⁵	
- on the account availability, on the current account balance	KZT 1,000
- loan debt statement	KZT 0
- certificate of absence of loan debt	KZT 0
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 ⁵	KZT 0 ⁶ , 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 ^{5,7}	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.

¹ The customer may be granted a discount on the issuance of the card upon agreement with the Card Business Directorate; in addition, customers who are managers of payroll projects/decision-makers of the entity are entitled to free issuance of the card in accordance with the quotas approved by the Bank.

² The fee is not charged in the following cases:

- for purchases made with the card in the amount of KZT 500,000 or more (equivalent in another currency) during a full calendar month;
- if you have a deposit (Rakhmet/Rakhmet+/Champion/Etalon/Etalon+) /a balance of at least KZT 3,000,000 (equivalent in another currency) on your card on a daily basis for a full calendar month
- if the payroll is calculated at KZT 140,000 or more (only for payroll salaries)

The fee is charged monthly on the 5th day in case of failure to comply with the conditions for free use of the card.

³ Up to KZT 500,000 (equivalent in another currency)

⁴ Unless otherwise provided by the agreement between the Bank and the legal entity

⁵ The service rate is indicated including value added tax

⁶ For government agencies and services

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

- 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.