

Approved by the decision of the meeting of the Committee for
Development and Business Management of
JSC Bank CenterCredit (NPS) dated 31.12.2019r
(Protocol No. 56/1),
taking into account additions and amendments:
NPS Minutes No. 343 dated 02.03.2021,
NPS Minutes No. 448 dated 09.07.2021,
NPS Minutes No. 619 dated 03.12.2021,
NPS Minutes No. 781 dated 29.04.2022, 04.05.2023,
NPS Minutes No. 55 dated 30.01.2024,
Permanent Commission for Decision-Making on Tariffs/Products/Services
Minutes No. 16 dated 18.03.2024
(amendments as of 24.04.2024)*
Permanent Commission for Decision-Making on Tariffs/Products/Services
Minutes No. 152 dated 18.10.2024
(amendments as of 01.11.2024)*
Minutes 5 of 23. dated.2025

#IronCard (Visa Infinite) Tariff Rates

Card Tariffs	Visa #IronCard, Visa #Rentacar**
1. Currency	KZT (primary account), USD, EUR, RUB, GBP, AED (if connected to a card)*
2. Primary Card Issue	
2.1 #IronCard	KZT 30,000
2.2 #IronCard (OYU)*	KZT 200,000
2.3 Engraving of a custom nickname	KZT 5,000
3. Additional Card Issue	KZT 0 - #Rentacar
4. Express card issue (embossed card) - 2 business days (excluding delivery to branches)	-
5. Primary/Additional Card Maintenance	
5.1 For the 1 st year	KZT 0 ¹ , KZT 10,000 (monthly fee) - #IronCard, KZT 0 - #Rentacar
5.2 For the 2 nd and subsequent years	KZT 0 ¹ , KZT 10,000 (monthly fee) - #IronCard, KZT 0 - #Rentacar
6. Card Reissue (Replacement)	
6.1 Upon expiry	KZT 0 - to #IronCard KZT 80,000 – to #IronCard (OYU)* KZT 0 – #Rentacar
6.2 At the Customer's request or if lost	KZT 80,000 – #IronCard, #IronCard (OYU)* KZT 1,000 – #Rentacar
6.3 At the Bank's initiative	KZT 0 - from #IronCard to #IronCard, from #IronCard (OYU)* to #IronCard (OYU)*/#IronCard KZT 80,000 - from #IronCard to #IronCard (OYU)* KZT 0 – #Rentacar

6.4 Closing the card (before 1 year)	50 000 KZT ² – #IronCard 0 KZT – #Rentacar
7. Cash Depositing	
7.1 Cash depositing to an account	KZT 0
7.2 Cash acceptance in RUB at the Bank branch	As per the Cash Transaction tariff rates for individuals
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	-
- outside the network of the Bank partners	-
9. Cash Withdrawal	
9.1 ATMs of the Bank and other banks in Kazakhstan/abroad	Up to KZT 5,000 – 1% min. KZT 100, from KZT 5,000 to KZT 3,000,000 per month – 0 KZT, over KZT 3,000,000 per month – 1% min KZT 250
9.2 Cash desks of the Bank	Up to KZT 15,000,000 per month - KZT 0, higher – 1.5% + KZT 300, in foreign currency* – 1.5% + KZT 300
9.3 Cash desks of other banks	1.5 % + KZT 1,000
10. Transfers and Payments from a card / card account via the BCC.KZ, Internet	

10.1 Transfers between own accounts (to own card/account) within the Bank	
- via bcc.kz	KZT 0
- via the Internet	KZT 0
10.2 Transfers to another customer's card within the Bank	
- via bcc.kz	KZT 0
- via the Internet	KZT 0
10.3 Transfers to a card from another Kazakhstani bank	KZT 0
10.4 Transfers to another Kazakhstani bank	
- by phone number via bcc.kz	KZT 0
- to card via bcc.kz	KZT 0
- to card via Internet (channels of other banks)	On the website bcc.kz KZT 0
10.5 Transfers to an account with another Kazakhstani bank	0.3%, min. KZT 500, max. KZT 5,000
10.6 Transfer to another Kazakhstani bank of a fee for provision of a repeated First Credit Bureau LLP report via bcc.kz	KZT 200 + First Credit Bureau LLP fee
10.7 Non-cash payments using a card/account via bcc.kz	KZT 0

11. Transfers and Payments from a card/card account via machines (ATMs, kiosks) and international transfers	
11.1 Transfers to own card/account or another customer's card/account within the Bank via the Bank's ATM/kiosk	KZT 150
11.2 Transfers to a card with another Kazakhstani bank via ATM	1% + KZT 250
11.3 Transfers to a card with foreign bank via ATM	KZT 0 ³ , 1% min. KZT 250
11.4 Transfers to a card with a foreign bank via the Internet / bcc.kz	KZT 0 ³ , 1% min. KZT 250
11.5 Non-cash payments via ATMs/kiosks	KZT 50 ⁴
12. Transfers and Payments at the Bank branches	
12.1 Transfers and Payments at the Bank branches	As per the Transfers tariff rates for individuals
13. Card Blocking	
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
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 Inquiry	KZT 0
- 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	-
- certificate of no outstanding loan indebtedness	-
15.9 Execution of standing order from a card account to another account	KZT 0
15.10 Provision of ATM camera footage ⁵	0 KZT 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)
15.12 Blocking one subscription via the “My Subscriptions” service in BCC.KZ ^{5,7}	KZT 250
16. Cardholder insurance services	-
17. Penalty for technical overdraft	KZT - 40% p.a., in foreign currency* - 30% p.a.

** #Rentacar (Visa Gold) - An additional card for #IronCard, intended only for purchases in the category of rental, car rental.

¹ No fee shall be charged in the following cases:

- card purchases of KZT 1,000,000 and more (equivalent in other currency) during a full calendar month;
- if there is a deposit/balance on the card from 15,000,000 KZT (equivalent in another currency) on a daily basis during a full calendar month
- if there is an amount of \$50,000 (equivalent in another currency) in mutual investment funds (PIF) in BCC Invest on the 5th day of the month

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

² No fee shall be charged in the following cases:

- more than 12 months have passed since the card was opened until it was closed
- due to the death of the client

³ Up to KZT 1,000,000 (equivalent in other currency) per month

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

⁵ The service rate is inclusive of Value Added Tax

⁶ For government agencies and services

⁷ “My Subscriptions” service is a service in the bcc.kz application that allows you to view and manage paid subscriptions with regular debits.

- Issuance and reissuance (replacement) of the #IronCard (OYU)* is provided only for VIP clients and/or in the ‘Private’, ‘Private+’ service packages
- 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