## Product tariffs #180 credit card

Card tariffs	#180 credit card
1. Currency	KZT
2. Primary card issue	KZT 0
3. Additional card issue карты	-
4. Primary card maintenance	
4.1 For the 1st year	KZT 0
4.2 For the 2nd and subsequent years	KZT 0
5. Card re-issue (replacement)	
5.1 Upon expiration	KZT 0
5.2 Upon request of customer or if lost	KZT 2,500
5.3 At the Bank's initiative	KZT 0
5.4 To embossed card upon request of customer *	KZT 2,500
6. Crediting of money	
6.1 Crediting of money to the account	KZT 0
7. Maintenance at outlets and points of sale	
7.1. Maintenance at outlets and points of sale	KZT 0
8. Cash withdrawal	
8.1 At Bank ATMs	personal money –up to KZT 500,000 per month - 0%, over KZT 500,000 per month – 1.5% + KZT 300, credit money – 3.9% + KZT 390
8.2 At ATMs of other banks in Kazakhstan	personal money –up to KZT 300,000 per month - 0%, over KZT 300,000 per month – 1.5% + KZT 300, credit money – 3.9% + KZT 390
8.3 At ATMs of other banks outside Kazakhstan	personal money -1.5% + KZT 300, credit money – 3.9% + KZT 390
8.4 At the cash desks of the Bank and other Kazakhstani banks	personal money -1.5% + KZT 300, credit money – 3.9% + KZT 390
9. Transfers and payments from the card/account in the	
BCC.KZ system, Internet	
9.1 Transfers between own accounts (to own card/account) within the Bank	
-in the BCC.KZ system	personal money -KZT 0, credit money – 3.9% + KZT 390
- via Internet	personal money -KZT 0, credit money – 3.9% + KZT 390
9.2 Transfers to another customer's card within the Bank	
-in the BCC.KZ system	personal money -KZT 0, credit money – 3.9% + KZT 390
- via Internet	personal money -KZT 0, credit money – 3.9% + KZT 390
9.3 Transfers to the card from another Kazakhstani bank	KZT 0
9.4 Transfers to another Kazakhstani bank	
- by phone number in the BCC.KZ system (MAS)	personal money – 0% <sup>1</sup> ,1% - at least KZT 250, credit money – 3.9% + KZT 390

- by phone number in the BCC.KZ system (VISA Allias)	personal money – 0% <sup>1</sup> ,1% - at least KZT 250, credit money – 3.9% + KZT 390
- to the card in the BCC.KZ system	personal money $-0\%^1$ , 1% - at least KZT 250, credit money $-3.9\%$ + KZT 390
- to the card via Internet – the Bank's website	$\frac{\text{On bcc.kz website:}}{\text{personal money} - 0\%^1, 1\% - \text{at least KZT 250, credit}}$ $\frac{\text{money} - 3.9\% + \text{KZT 390}}{\text{In other sources: } 3.9\% + \text{KZT 390}}$
9.5 Transfers to the account of another Kazakhstani bank	personal money – 0% <sup>1</sup> ,0.3% - at least KZT 500, max. KZT 5,000, credit money– 3.9% + KZT 390
9.6 Transfer fees to another Kazakhstani bank for the recurrent report of First Credit Bureau LLP submitted to BCC.KZ	KZT 200 + fees of First Credit Bureau LLP
9.7 Non-cash payments using cards/accounts in the BCC.KZ system	KZT 0
9.8 Payment related to transfer to own card/account or card/account of another customer to another Kazakhstani bank	personal money –KZT 0, credit money– 3.9% + KZT 390
10. Transfers and payments from a card/account through equipment (ATMs, SST) and international transfers	
10.1 Transfers to own card/account or the card/account of another customer within the Bank via ATM/SST of the Bank	
10.2 Transfers to the card to another Kazakhstani bank via ATM	3.9% + KZT 390
10.3 Transfers to the card to a foreign bank card via ATM	3.9% + KZT 390
10.4 Transfers to the card to a foreign bank via Internet/BCC.KZ	On bcc.kz website /BCC.KZ:  personal money – 1% - at least KZT 250, credit  money – 3.9% + KZT 390  In other sources: 3.9% + KZT 390
10.5 Non-cash payments via ATM/SST	0 KZT
11. Transfers and payments at branches of the Bank	
11.1 11. Transfers and payments at branches of the Bank	according to the tariffs, "Transfers" are for individuals (against personal money only)
12. Card blocking	
12.1 without including in the stop-list	KZT 0
12.1 without including in the stop-list via BCC.KZ	KZT 0
13. Statement obtaining	WZTD 0
13.1 In the BCC.KZ system, to the customer's e-mail	KZT 0
13.2 At the branch of the Bank	W/T 0
- for previous/current month	KZT 0
- for any other period (up to 6 months)	KZT 300
- for the period over 6 months  14. Other services	KZT 1,000
14.1 Monthly subscription fee for the "SMS notification" service on an account/card <sup>2</sup>	KZT 0
14.2 Information SMS messages <sup>2</sup>	KZT 0
14.3 "E-mail notification" service on an account/card <sup>2</sup>	KZT 0
14.4 Balance request via ATM	
-in branches of the Bank	KZT 0
in branches of other banks	KZT 100

14.5 Mini statement obtaining through ATM (last 10	
transactions on the account)	KZT 0
14.6 PIN change in ATM	KZT 0
14.7 PIN counter reset	KZT 0
14.8 Provision of the following: <sup>2,43</sup>	
- notices of bank accounts held, notices of balances of	KZT 1,000
monetary resources in accounts through a branch	
- certificate of outstanding loan through a branch	KZT 4, 000
- certificate of no arrears on loans through a branch	KZT 0
14.9 Execution of a long-term order from the card account to	V7T 0
another account	KZT 0
14.10 Provision of video recordings from ATM cameras <sup>2</sup>	KZT 0 <sup>4</sup> , KZT 2, 000
	1210,1212,000
14.11Fees for dormant card account	in the amount of the balance, but not more than KZT
	1,000 per month (if there are no money movements
	for more than 1 year)
15. Penalty for technical overdraft	0.3% of overdue technical overdraft payment daily
	<ul><li>within 90 days of delay</li></ul>
16. Western Union transactions	
	3.9% + KZT 390
16.1 Transfers from the card/account in the BCC.KZ system	
using the Western Union system	System posted on
Lin to V7T 200 000 mon month. There is a total month	www.bcc.kz/product/western-union/

<sup>&</sup>lt;sup>1</sup> Up to KZT 300,000 per month. There is a total monthly limit for transfers from the card regardless of the transfer method

<sup>&</sup>lt;sup>2</sup> The rate for the service is provided inclusive of value added tax

 $<sup>^3</sup>$  The tariff does not apply to notices and certificates requested via bcc.kz

<sup>&</sup>lt;sup>4</sup> For government agencies and services