

## Tariffs on Service Packages

Production functional Cards	Package rates		
	Standard	Comfort	Premium
<b>1.1 Debit cards</b>			
<b>Debit #bccpay</b>			
<b>Money withdrawal:</b>			
Limit on free withdrawals at the Bank's ATMs, ATMs of other banks in the RoK / at ATMs of banks outside the RoK	1,600,000	1,700,000	1,900,000
<b>Transfers:</b>			
Limit on free transfer to a card in another Bank (except for a foreign card) per month (in BCC.KZ, on the Internet, at an ATM)	400,000	500,000	700,000
<b>"Favorite categories" in cashbacks:</b>			
Cashback, number of categories for #bccpay holders (select at the beginning of the month in the mobile application)	3	4	5
Cashback, number of categories for #bccpay and #cardcard holders (select at the beginning of the month in the mobile application)	4	5	6
<b>IronCard</b>			
Card opening at the Bank branches for a resident / non-resident, KZT	30,000	30,000	30,000
Card maintenance, KZT	10,000	10,000	5000
<b>Withdrawals (limits only for the tariff part):</b>			
Limit for free withdrawals at any Bank ATMs per month	from 5,000 to 3,000,000 KZT	from 5,000 to 3,000,000 KZT	from 5,000 to 5,000,000 KZT
Limit for free withdrawals at Bank cash desks (BCC) in KZT per month	15,000,000 KZT	15,000,000 KZT	17,000,000 KZT
<b>Transfers (limits only for the tariff part):</b>			
Limit for free transfer to a foreign card per month (in BCC.KZ, on the Internet, at an ATM)	1,000,000 KZT	1,000,000 KZT	2,000,000 KZT
Commission for transfer to a foreign card (in BCC.KZ, on the Internet) over the free limit	1.5% min. 250 KZT	1.2% min. 250 KZT	1% min. 250 KZT
Additional card - RentaCar	+	+	+
<b>TravelCard</b>			
Card opening at the Bank branches for a resident / non-resident, KZT	10,000.00	8,000.00	-
Card maintenance, KZT	5,000.00	3,000.00	-
<b>Withdrawals (limits only for the tariff part):</b>			
Limit for free withdrawals at any Bank ATMs per month	from 5,000 to 1,500,000 KZT	from 5,000 to 1,500,000 KZT	from 5,000 to 3,000,000 KZT
Limit for free withdrawals at Bank cash desks (BCC) in KZT per month	7,000,000 KZT	7,000,000 KZT	10,000,000 KZT
<b>Transfers (limits only for the tariff part):</b>			
Limit for free transfer to a foreign card per month (in BCC.KZ, on the Internet, at an ATM)	500,000 KZT	500,000 KZT	1,000,000 KZT

Commission for transfer to a foreign card (in BCC.KZ, on the Internet) over the free limit	1.5% min 250 ₸	1.2% min 250 ₸	1% min. 250 KZT
Additional card - RentaCar	+	+	+
<b>1.2. Credit cards</b>			
<b>Kartakarta</b>			
<b>Money withdrawal:</b>			
Withdrawal of credit funds at the Bank's cash desks, other banks in the RoK / outside the RoK	3.90%	3.70%	3.50%
Withdrawal of credit funds at the Bank's ATMs, other banks in the RoK / outside the RoK	3.90%	3.70%	3.50%
Withdrawal of own funds at the Bank's ATMs	up to 250,000 KZT per month - 0 KZT, over 1.5% + 300 KZT	up to 300,000 KZT per month - 0 KZT, over 1.5% + 300 KZT	up to 350,000 KZT per month - 0 KZT, over 1.5% + 300 KZT
Withdrawal of own funds at the ATMs of other banks in Kazakhstan	up to 150,000 KZT per month - 0 KZT, over - 1,5% + 300 KZT	up to 200,000 KZT per month - 0 KZT, over - 1,5% + 300 KZT	up to 250,000 KZT per month - 0 KZT, over 1,5% + 300 KZT
Withdrawal of own funds from ATMs of other banks outside Kazakhstan	1.5% + 300 KZT	1% + 300 KZT	1% + 300 KZT
Withdrawal of own funds from the Bank's cash desks	up to 250,000 KZT per month - 0 KZT, over 1.5% + 300 KZT	up to 300,000 KZT per month - 0 KZT, over 1.5% + 300 KZT	up to 350,000 KZT per month - 0 KZT, over 1.5% + 300 KZT
Withdrawal of own funds from the cash desks of other banks	1.5% + 300 KZT	1% + 300 KZT	1% + 300 KZT
<b>Transfers:</b>			
Transfers of credit funds in the BCC.KZ system, on the BCC.KZ website to a card and to an account in another Bank	3.7%	3.5%	3%
Transfers of credit funds in other channels to a card in another bank of Kazakhstan	3.7%	3.5%	3%
Transfers of credit funds to an account in another bank of Kazakhstan	3.7%	3.5%	3%
Transfer of credit funds to another Bank of Kazakhstan in the BCC.KZ system by phone number (SMP)	3.7%	3.5%	3%
Transfer of own funds in the BCC.KZ system to a card in another Bank	up to 150,000 KZT per month - 0 KZT, over 1.5% + 300 KZT	up to 200,000 KZT per month - 0 KZT, over 1.5% + 300 KZT	up to 250,000 KZT per month - 0 KZT, over 1.5% + 300 KZT
Transfer of own funds in the BCC.KZ web-site to a card in another Bank	up to 150,000 KZT per month - 0 KZT, over 1.5% + 300 KZT	up to 200,000 KZT per month - 0 KZT, over 1.5% + 300 KZT	up to 250,000 KZT per month - 0 KZT, over 1.5% + 300 KZT
Transfer of own funds to an account in another Bank	up to 150,000 KZT per month - 0 KZT, over 1.5% + 300 KZT	up to 200,000 KZT per month - 0 KZT, over 1.5% + 300 KZT	up to 250,000 KZT per month - 0 KZT, over 1.5% + 300 KZT
Transfer of own funds to another Bank of the Republic of Kazakhstan in the BCC.KZ system by phone number (Visa Alias)	up to 150,000 KZT per month - 0 KZT, over 1.5% min 250 KZT	up to 200,000 KZT per month - 0 KZT, over 1.5% min 250 KZT	up to 250,000 KZT per month - 0 KZT, over 1.5% min 250 KZT
Transfers to a card in a foreign bank via the Internet/BCC.KZ of own funds	1% + 250 KZT	1% + 250 KZT	0.75% +250 KZT
Transfers to a card in a foreign bank via the Internet/BCC.KZ of credit funds	3.7% + 250 KZT	3.5% + 250 KZT	3%+250 KZT

Transfers to a card in a foreign bank in other channels of credit/own funds	3.7% + 250 KZT	3.5% + 250 KZT	3%+250 KZT
<b>up to 300,000 KZT per month - this limit is the same for all types of transfers with an asterisk</b>			
<b>Credit limits:</b>			
Additional installment period, months	0	3	6
Grace period for return of used credit limit, calendar days	55	85	115
<b>Savings</b>			
<b>Gold bars</b>			
Discount from total amount for purchases over 50 grams	0.00%	0.40%	0.50%
Pers. gold purchase rate at NMS in grams	50	40	35
Withdrawal from cash desk (amount converted to FX)	1.00%	0.80%	0.70%
<b>Storage cell rental (for 12 months), discount on base rate</b>	0%	0%	3%
<b>Transactions</b>			
<b>Swift transfers</b>	+	+	+
Swift (unit)	0.30%	0.29%	0.28%
<b>Insurance (discount)</b>			
Accident insurance	10.00%	10.00%	15.00%
Turnkey property insurance	10.00%	10.00%	15.00%
Fraud insurance for cards	10.00%	10.00%	15.00%
Travel insurance	10.00%	10.00%	15.00%
<b>Free criteria (it is enough to fulfill one of them)</b>			
Number of transactions *	>= 15	-	-
Transaction volume*	>= KZT 100 000	>= KZT 300 000	>= KZT 1 000 000
Salary card with crediting	+	-	-
Balances on deposit/card/current and savings account	>= KZT 1 000 000	>= KZT 3 000 000	>= KZT 20 000 000
<b>Commission payments for packages</b>			
Package cost (if free criteria are not met) monthly	500	1990	4990
Package cost (if free criteria are not met) annually			

\*Internet purchases, ECOM (except high-risk)

\*\* Commission for package cost for salary clients is not withheld