(Weekly Scheduled Meeting) dated 06 September 2024 Minutes №5 23.01.2025

| Debit Cond Toniffs | #boonay Dobit Cond |
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| Debit Card Tariffs 1. Currency | #bccpay Debit Card KZT/USD/EUR |
| 2. Primary Card Issue | KZT 0 - for residents |
| 3. Additional Card Issue | KZT 1,000 - for non-residents ⁸ Not applicable |
| 4. Card Maintenance | 1401 аррисавіе |
| 4.1 For the 1st year and subsequent years | KZT 0 |
| 5. Card Reissue (Replacement) | |
| 5.1 Upon expiry | KZT 0 |
| 5.2 At the Customer's request or if lost 5.3 At the Bank's initiative | KZT 1,000 KZT 0 |
| 6. Cash Depositing | AZI 0 |
| 6.1 Cash depositing to an account | KZT 0 ⁴ |
| 7. Cash Withdrawal | |
| 7.1 ATMs of the Bank and other banks in Kazakhstan (including abroad) during a calendar month | Up to KZT 5,000 - KZT 100, from KZT 5,000 to KZT 1,500,000 - KZT 0, over KZT 1,500,000 - 1%, min. KZT 250 |
| 7.2 Cash desks of the Bank | KZT - 1,5% + KZT 300, USD - 1,5% + KZT 300, EUR - 1,5% + KZT 300 |
| 7.3 Cash desks of other banks | 1,5 % +KZT 1,000 |
| 8. Transfers and Payments from a card / card account via the BCC.KZ, Internet | |
| 8.1 Transfers between own accounts (to own card/account) within | |
| the Bank via BCC.KZ | KZT 0 |
| via the Internet | KZT 0 |
| 8.2 Transfers to another customer's card within the Bank | |
| via BCC.KZ | KZT 0 |
| via the Internet 8.3 Transfers to a card from another Kazakhstani bank | KZT 0 KZT 0 |
| 8.3 Transfers to a card from another Kazakhstani bank 8.4 Transfers to another Kazakhstani bank | NZ1 U |
| by phone number via BCC.KZ (Instant Payment System) | 0 KZT |
| by phone number via BCC.KZ (VISA Allias) | KZT 0 ⁵ , 1% min. KZT 250 |
| to card via BCC.KZ | KZT 0 ⁵ , 1% min. KZT 250 |
| to card via the Internet | 0,5%, min. KZT 250 |
| 8.5 Transfers to an account with another Kazakhstani bank8.6 Transfer to another Kazakhstani bank of a fee for provision of a | KZT 06, 0,3% - min. KZT 500, max. KZT 5,000 |
| repeated First Credit Bureau LLP report via BCC.KZ | KZT 200 +First Credit Bureau LLP's fee |
| 8.7 Non-cash payments using a card/account via BCC.KZ | KZT 0 |
| 9. Transfers and Payments from a card/card account via machines (ATMs, self-service terminals) and international transfers | |
| 9.1 Transfers to own card/account or another customer's card/account within the Bank via the Bank's ATM/Self-Service Terminal | KZT 150 |
| 9.2 Transfers to a card with another Kazakhstani bank via ATM | 1% + KZT 250 |
| 9.3 Transfers to a card with foreign bank via ATM | 2,5% + KZT 500 |
| 9.4 Transfers to a card with a foreign bank via the Internet/BCC.KZ | 0,5% +KZT 500 |
| 9.5 Non-cash payments via ATMs/Self-Service Terminals | KZT 50 ¹ |
| 10. Transfers and Payments at the Bank branches | |
| 10.1 Transfers and Payments at the Bank branches 11. Card Blocking | As per the Transfers tariff rates for individuals |
| 11.1 without stop-listing | KZT 0 |
| 11.2 without stop-listing via BCC.KZ | KZT 0 |
| 11.3 with stop-listing | KZT 20,000 |
| 12. Account Statement Issue | |
| 12.1 Via BCC.KZ, to the customer's email address 12.2 At the Bank branch | KZT 0 |
| - 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 |
| 13. Other Services | |
| 13.1 Monthly subscription fee for SMS-notification service on account/card | KZT 0 |
| 13.2 Informational SMS messages | KZT 0 |
| 13.3 E-mail-notification service on account/card | KZT 0 |
| 13.4 ATM Balance Inquiry | VZT CO |
| - within the Bank network - within the network of other banks | KZT 50 KZT 100 |
| 13.5 Getting a mini statement via ATM (last 10 account transactions) | KZT 100 KZT 100 |
| - | |
| 13.6 PIN change via ATM 13.7 PIN counter reset | KZT 250 KZT 200 |
| 13.8 Issuance of a certificate of bank account, certificate of current | KZT 1,000 |
| account balance ² | |
| 13.9 Execution of standing order from a card account to another account | KZT 0 |
| 13.10 Provision of ATM camera footage ² | KZT 0 ³ , KZT 2,000 |
| 13.11 Dormant card account monitoring | In the amount of remaining balance, but not more than KZT 1,000 per month (if there are no cash movements for more than 1 year) |
| 13.12 Penalty for technical overdraft | KZT - 40% p.a., USD - 30% p.a. |
| 13.13 Getting a payroll slip ⁷ | |
| for 1 (one) calendar month | first request - 0 KZT, any further - KZT 100 |
| | KZT 200 |
| for 3 (three) calendar months 14 Blocking one subscription via the "My Subscriptions" service in | 250 KZT |

- 1. Unless otherwise provided for by the Agreement between the Bank and a legal entity;
- 2. The service rate is inclusive of Value Added Tax;
- 3. For government agencies and services;
- 4. Pursuant to the terms of the Payroll Card Program Contract;
- 5. Up to KZT 500,000 per month
- 6. Up to KZT 300,000 per month
- 7. For payroll card program participants only
- 8. If a card is issued to non-residents under the payroll card program KZT θ
- 9. The "My Subscriptions" service is a service in the bcc.kz application that allows you to view and manage paid subscriptions with regular debits.
- 10. 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.