

Approved by the Decision of
the Business Development and Management Committee
of JSC Bank CenterCredit (WSM)
Minutes No. 22 dated 05 November 2019
as amended:
Minutes No. 23/1 dated 13 February 2020, No. 174 dated 09 October 2020,
No. 224 dated 19 November 2020, No. 305 dated 15 February 2021,
No. 393 dated 27 May 2021, No. 511 dated 13 September 2021,
No. 1046 dated 28 September 2022, No. 1394 dated 04 April 2023,
No. 5 dated 04 January 2024
(Changes shall take effect from 23 January 2024)

Tariffs for #kartakarta Credit Card

Card Tariffs	#kartakarta Credit Card
1. Currency	KZT
2. Primary Card Issue	KZT 0
3. Additional Card Issue	-
4. Express Card Issue (personalized card) - 2 business days (excluding delivery to branches) *	KZT 3,500
5. Primary/Additional Card Maintenance	
5.1 For the 1 st year	KZT 0
5.2 For the 2 nd and subsequent years	KZT 0
6. Card Reissue (replacement)	
6.1 Upon expiry	KZT 0
6.2 At the Customer's request or if lost	KZT 0
6.3 At the Bank's initiative	KZT 0
6.4 To a personalized card at the Customer's request*	KZT 1,000
7. Crediting Funds	
7.1 Crediting funds to an account	KZT 0
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	2-20% ^{1,2}
- Outside the network of the Bank partners	Not applicable
9. Cash Withdrawal	
9.1 ATMs of the Bank	Personal cash – up to KZT 500,000 per month - 0%, over KZT 500,000 per month – 1.5% + KZT 300, Loan proceeds – 4%
9.2 ATMs of other Kazakhstani banks	Personal cash – up to KZT 300,000 per month – 0%, over KZT 300,000 per month – 1% Loan proceeds - 4%
9.3 ATMs of other banks outside Kazakhstan	Personal cash - 1.5% + KZT 300 Loan proceeds - 4%
9.4 Cash desks of the Bank	Personal cash – up to KZT 500,000 per month – 0% over KZT 500,000 per month – 1.5% + KZT 300, Loan proceeds – 4%
9.5 Cash desks of other banks	Personal cash – 1.5% + KZT 300, Loan proceeds – 4%
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 system	Personal cash – 0% Loan proceeds – 4%
- via the Internet	Personal cash – 0% Loan proceeds – 4%
10.2 Transfers to another customer's card within the Bank	
- via BCC.KZ system	Personal cash – 0% Loan proceeds – 4%
- via the Internet	Personal cash – 0% Loan proceeds – 4%
10.3 Transfers to a card from another Kazakhstani bank	
KZT 0	
10.4 Transfers to another Kazakhstani bank	
- by phone number via the BCC.KZ system (Instant Transfer System)	Personal cash – 0% Loan proceeds – 4%
- by phone number via the BCC.KZ system (VISA Allias)	Personal cash – 0% ³ , 1% min. KZT 250 Loan proceeds – 4%
- to card via the BCC.KZ system	Personal cash – 0% ³ , 1% min. KZT 250 Loan proceeds – 4%*
- to card via Internet - the Bank's website	<u>On bcc.kz website:</u> Personal cash – 0% ³ , 1% Loan proceeds – 4% <u>Other channels:</u> 4%
10.5 Transfers to an account with another Kazakhstani bank	
Personal cash – 0% ³ , 0.3% min. KZT 500, max. KZT 5,000 Loan proceeds – 4%	
10.6 Transfer to another Kazakhstani bank of fee amount for submission of a repeated report to First Credit Bureau LLP via BCC.KZ	
KZT 200 + First Credit Bureau LLP's fee	
10.7 Non-cash payments using a card/account via the BCC.KZ system	
KZT 0	
10.8 Payment related to a transfer to own card/account or another customer's card/account with another Kazakhstani bank	
Personal cash – 0% Loan proceeds – 4%*	
11. Transfers and Payments from a card/card account via equipment (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	
4%	
11.2 Transfers to a card with another Kazakhstani bank via ATM	
4% min. KZT 250	
11.3 Transfers to a card with foreign bank via ATM	
4% + KZT 500	
11.4 Transfers to a card with a foreign bank via the Internet/BCC.KZ	
<u>On bcc.kz website /BCC.KZ:</u> Personal cash – 1% + KZT 250 Loan proceeds – 4% + KZT 250 <u>Other channels:</u> 4% + 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	
according to the Transfers tariffs for individuals (using personal cash only)	
13. Card Blocking	
13.1 without stop-listing	
KZT 0	
13.2 without stop-listing via BCC.KZ	
KZT 0	
13.3 excluded	
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	
- 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	KZT 4,000
- certificate of no outstanding loan indebtedness	KZT 0
15.9 Execution of standing order from a card account to another account	KZT 0
15.10 Provision of ATM camera footage ⁵	KZT 0 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)
16. Cardholder insurance services	-
17. Penalty for technical overdraft	0.5% of overdue payment amount daily – during 90 days of delay, 0.03% of overdue payment amount daily – after 90 days of delay
18. Western Union Transactions	
18.1. Western Union transfers from card / card account via BCC.KZ system *	Personal cash – 0% ³ , 1% Loan proceeds – 4% and according to Western Union tariffs posted at www.bcc.kz/product/western-union/

¹ Installment for any amount on account of credit limit

² Fee is to be paid by the Bank partner (merchant)

³ Up to KZT 300,000 per month. This is a total monthly limit for card transfers, regardless of the transfer method

⁴ Unless otherwise provided 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

* Changes shall take effect from the moment of technical implementation