No.	Name of tariffs	Fee applied		
	BLOCK 5. Payment card fees for Private Banking customers			
1.	**Private Banking**			
		Private Banking Package[1]	**Visa Infinite Private Banking Package**	**Mastercard World Elite Private Banking Package**
	Type of payment card	**Visa Infinite (Metal)** **Package:** **1. Two additional cards for free:** **- MC Black Edition** **- Visa Platinum** **2. Insurance certificate for the basic holder;** **3. Concierge service for the basic card holder.**	**Visa Infinite (Metal)** **Package:** **1. Two additional for free[8]:** **- Visa Platinum/Signature/Infinite (plastic card)** **2. Insurance certificate for the basic holder;** **3. Concierge service for the basic card holder.**	**MC World Elite (Metal)** **Package:** **1. Two additional cards for free[8]:** **- MC Black Edition/World Elite (plastic card)** **2. Insurance certificate for the basic holder;** **3. Concierge service for the basic card holder.**
	Note to p.1.:			
1.1.6.	**Service fee for a payment card on which**	1, 000 tenge		

	there have been no debit transactions for over a year (monthly payment)	

Note to p.1.:

[8]In case of termination (closing, expiration) of the basic metal card (closing at the initiative of the client), the annual service fee for additional cards shall apply at the fees for the basic card.

2	**Diamond**		
	Type of payment card	**Mastercard World Elite**	
2.1.3.	Service fee for a payment card on which there have been no debit transactions for over a year[1]	1, 000 tenge[2]	
2.2.	**Money transfers and crediting[6]**	**Own funds**	**Loan limit (no more than 3,000,000 tenge per month)**
2.3.	**Transaction fees**	**Own funds**	**Loan limit (no more than 3,000,000 tenge per month)**
2.7.	**Bank interest rates on loans granted**		

2.7.1.	Fee for changing the terms on the initiative of the borrower	
	Installment payment before purchase (the option is valid for 30 calendar days from the moment the option is installed):	
	- fee for enabling the installment option (12 months), for each month of the selected installment period, applies monthly[5]	10, 000 tenge
2.7.2.	**Revolving loan after purchase:**	
	- in case of late repayment of the amount owed, the forfeiture (penalty, fine) shall be	during 90 days overdue – 0.5% of the overdue payment amount for each day overdue; after 90 days overdue – 0% of the overdue payment amount for each day overdue
2.8.	Penalty in case of an unauthorized overdraft amount	0.5% of the overdue payment amount daily for 90 days overdue; 0.03% of the overdue payment amount daily after 90 days overdue, no more than 10% of the overdraft amount, for each year of the Agreement