

Type of card	Eurasia Credit Card							
	Eurasia Classic		Eurasia Privilege		Eurasia Loyal		Eurasia Commercial	
	Visa Classic Unembossed	MasterCard Gold PayPass	Visa Classic Unembossed	MasterCard Gold PayPass	Visa Classic Unembossed	MasterCard Gold PayPass	Visa Classic Unembossed	MasterCard Gold PayPass
Issuing a card and maintenance of a card account:								
on the basic card:								
- first year of service:	No fee	No fee	No fee	No fee	No fee	No fee	No fee	No fee
- second and subsequent years:	3, 800 tenge		1, 500 tenge		No fee	3, 000 tenge	3, 800 tenge	
on an additional card	1, 000 tenge							
urgent issue of a card								
for branches, within 3 working days								
for outlets, within 6 working days	3, 500 tenge							
Replacing a card at the request of a card holder or issuing a new card to replace a lost or stolen one (VAT incl.)*	500 tenge							
Replacing a card at the bank's initiative	No fee							
<b>Crediting and transfer of money</b>								
Crediting money to a card account:								
- in cash	0%							
- by transfer from another bank	0%							
Transferring money with a card								
- to customers of Eurasian Bank and other banks using a remote channel	3.5% of an amount, min. 500 tenge							
Transferring money from an account:								
- to a Eurasian Bank customer at a bank outlet	3.5% of an amount, min. 500 tenge							
- to customers of other banks in tenge	3.5% of an amount, min. 1, 000 tenge							
- to customers of other banks in a foreign currency	3.5% of an amount, min. 1, 000 tenge							
- to a Eurasian Bank customer via SmartBank remote banking system	3.5% of an amount, min. 500 tenge							
- to customers of other banks via SmartBank remote banking system in national/foreign currency	3.5% of an amount, min. 1, 000 tenge							
<b>Transaction commissions</b>								
<b>Receiving cash at an ATM:</b>								
- Eurasian Bank network	3.5% of an amount, min. 500 tenge							
- networks of other banks	3.5% of an amount, min. 1, 000 tenge							
<b>Receiving cash at a cash desk through a point-of-sale terminal:</b>								
- Eurasian Bank network	3.5% of an amount, min. 500 tenge							
- networks of other banks	3.5% of an amount, min. 1, 000 tenge							
<b>Purchases of goods and services:</b>								
- Eurasian Bank network	No fee							
- networks of other banks	No fee							
Non-cash payment for services in casino/lottery/e-money purchase	3.5% of an amount, min. 1, 000 tenge							
<b>Concluding a traveler's-insurance agreement:</b>								
Full	16, 000 tenge							
Light	12, 800 tenge							
<b>Obtaining statements</b>								
<b>Balance inquiry through an ATM or point-of-sale terminal:</b>								
- network of Eurasian Bank	50 tenge							
- network of Khalyk Bank Processing Center	100 tenge							
- network of other banks	100 tenge							
Information on the last 10 transactions:	100 tenge							
<b>Card account statement:</b>								
- monthly	No fee							
- additional	465 tenge							
- additional statements for each month preceding the last two	1, 550 tenge							
- providing a customer with written information about his account at his request (including value-added tax) *	500 tenge							
<b>Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM</b>								
- if the matter hasn't been referred to the international-exception file	250 tenge							
- if the matter has been referred to the international exception file	5, 000 tenge							
- changing the PIN-code at ATM	250 tenge							
- resetting the PIN-code counter	100 tenge							
<b>Interest rates on Eurasian Bank loans</b>								
<b>For a current loan (within the loan amount):</b>								
- in tenge	29% per annum	29% per annum	20% per annum	20% per annum	24% per annum	24% per annum	27% per annum	27% per annum
- in dollars or euros	-	-	-	-	-	-	-	-
<b>When an amount exceeds that on a current loan:</b>								
- in tenge	29% per annum	29% per annum	20% per annum	20% per annum	24% per annum	24% per annum	27% per annum	27% per annum
- in dollars or euros	-	-	-	-	-	-	-	-
<b>Minimal payment</b>	8% of principal amount + interest accrued, but not less than 2, 000 tenge							
<b>Penalties for late payment of a loan:</b>								
- within ninety days of delay	0.5% of payment overdue amount, for each day overdue							
- after ninety days of delay	0.03% of payment overdue amount, for each day overdue, but not more than 10% of loan amount, for each year of validity of Agreement							
<b>Grace period</b>								
	Up to 50 calendar days							
<b>Submitting information on movement on a card/account via SMS</b>								
	No fee							
<b>Providing information and video of a transaction at a Eurasian Bank ATM</b>								
Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*	5, 000 tenge							
<b>Notes:</b>								
- The fee for maintaining a card account is an annual one. The first year's fee is charged when a customer obtains a card. After that, the fee is deducted from the card balance;								
- All fees are deducted from the loan limit automatically;								
- Grace period is a period from the date of debt occurrence until the end of the payment period, during which no fee for loan use is accrued and charged, on the condition of repayment of total, calculated as of a calculating date until the end date of repayment period. Grace period applies to the transactions of: payment for goods and services, making payments using ATM, payments in casino; customs payments.								
CashBack MotoGP Loyal credit card products fees correspond to the Eurasia Loyal credit card fees								
* VAT included								