

## Eurasian Bank services for individuals

No.	Service	Standard fee
3.	<b>Section 3. Card products</b>	
3.1.	<b>PayDa</b>	
	<b>Payment card type</b>	<b>Visa Gold/MasterCard Gold/MasterCard Gold PayPass</b>
3.1.1.	<b>Issuing and annual servicing</b>	
3.1.1.1.	Issuing and annual servicing of a card account:	
	basic card:	
	- the first year of service;	0 tenge
	- the second and subsequent years of service;	0 tenge
	additional card:	
	- the first year of service;	0 tenge
	- the second and subsequent years of service;	0 tenge
	Urgent issue of a card:	
	- for branches (within 3 days)	0 tenge
	- for outlets (within 6 days)	0 tenge
3.1.1.2.	Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	0 tenge
3.1.1.3.	Replacement of a card at Eurasian Bank's initiative	0 tenge
3.1.1.4.	Subscription fee for servicing a card/use of a grace period (when conducting transactions in Smartbank RBS and paying for services/goods at trade and service companies):	
	In case of the entire debt amount repayment within a grace period	0 tenge
	In case of repayment of part of the debt amount within a grace period:	
	- If the installment amount in the calendar month is not more than 200,000 (two hundred thousand) tenge	2 000 tenge
	- If the installment amount in the calendar month is more than 200,000 (two hundred thousand) tenge	5 000 tenge
3.1.2.	<b>Crediting and transfer of money</b>	
3.1.2.1.	Crediting of money to card accounts:	
	in cash:	
	- at Bank outlet cashier	0,1% of an amount
	- via informational-payment terminal	0 tenge
	- at cash-in ATM	0 tenge
	in non-cash:	
	- online card transfer	0 tenge
	- by transfer from another bank	0 tenge
3.1.3.	<b>Transaction commission fees</b>	
3.1.3.1.	Receiving cash at an ATM:	
	- network of Eurasian Bank	less than 1 mln. tenge during a calendar month – 0 tenge; more than 1 mln. tenge during a calendar month – 0.95% of an amount
	- networks of all Kazakhstan banks (up to 300, 000 tenge in a calendar month)	0 tenge
	- networks of all Kazakhstan banks (over 300, 000 tenge in a calendar month)	1% of an amount
	- networks of other banks outside Kazakhstan (up to 300, 000 tenge including in a calendar month)	0 tenge
	- networks of other banks outside Kazakhstan (over 300, 000 tenge including in a calendar month)	1.5% of an amount
3.1.3.2.	40.3.2. Receiving cash at a cash desk through a point-of-sale terminal:	
	- network of Eurasian Bank	less than 5 mln. tenge during a calendar month – 0 tenge; more than 5 mln. tenge during a calendar month - 0.95% of an amount
	- networks of other banks	1.5% of an amount, min. 350 tenge

3.1.3.3.	40.3.3. Payment for goods and services at trade and service enterprises:	
	- network of Eurasian Bank	0 tenge
	- networks of other banks	0 tenge
	Non-cash payment in casino	1.5% of an amount, min. 250 tenge
	Payment for services in Smartbank RBS	0 tenge
3.1.3.4.	40.3.4. Card-to-card money transfer via Bank remote channels:	
	to Eurasian Bank customer's card	0 tenge
	to other bank customer's card	0.9% of an amount, min. 200 tenge
	from other bank customer's card to Eurasian Bank card	0 tenge
3.1.4.	<b>Statements</b>	
	- network of Eurasian Bank	0 tenge
	- networks of other banks	0 tenge
3.1.4.1.	Requesting information on the last 10 transactions:	0 tenge
3.1.4.2.	Card-account statement:	
	- monthly	0 tenge
	- additional	465 tenge
	- additional, for each month, preceding two last calendar months	1 550 tenge
3.1.5.	<b>Blocking a lost/stolen card, resetting the PIN code counter</b>	
	- if the matter does not have to go into the international exception file	0 tenge
	- if the the matter has to go into the international exception file	0 tenge
	- resetting the PIN code counter	0 tenge
	- resetting the PIN code counter	0 tenge
3.1.6.	<b>40.6. Providing information on movements on the card/account via text messages</b>	0 tenge
3.1.7.	<b>Providing information on conducted transactions using ATMs, incl. video (VAT included)</b>	
	- Compensation of expenses, related to providing video by Eurasian Bank JSC cards (VAT included)	5000 tenge*
3.1.8.	<b>Payment for the price of a traveller's insurance certificate on behalf of an insurance company</b>	
	Full	17 600 tenge
	Light	13 440 tenge

**Notes to p. 3.1.**

\* VAT included

3.2.	<b>Excluded</b>	
3.3.	<b>Excluded</b>	
3.4.	<b>Alser Like IT Credit Bonus Card</b>	
3.4.1.	<b>Issuing and annual maintenance of a card account</b>	Visa Classic Unembossed/MasterCard Gold/Visa Gold
3.4.1.1.	Issuing a card and maintenance of a card account:	
	- on the basic card:	
	first year of service;	3 200 tenge
	second and subsequent years;	4 800 tenge
	- по дополнительной карте	1 000 tenge
	urgent issue of a card:	
	for branches (within 3 business days)	3 500 tenge
	for outlets (within 6 business days)	3 500 tenge
3.4.1.2.	Replacing a card at the request of a card holder or issuing a new card to replace a lost or stolen one	500 tenge
3.4.1.3.	Replacing a card at the bank's initiative	0 tenge
3.4.2.	<b>Crediting and transfer of money</b>	
3.4.2.1.	<b>Crediting money to a card account:</b>	
	- in cash	0% of an amount
	- by transfer from another bank	0% of an amount

3.4.2.2.	<b>Card-to-card money transfer using a remote channel of the Bank:</b>	
	to a Eurasian Bank customer card	3,5% of an amount, min. 500 tenge
	to other bank customer card	3,5% of an amount, min. 500 tenge
	from other bank card to Eurasian Bank card	0 tenge
3.4.2.3.	<b>Transferring money from an account:</b>	
	- to a Eurasian Bank customer at a bank outlet	3,5% of an amount, min. 500 tenge
	- to a Eurasian Bank customer using a standing order	-
	- to customers of other banks in tenge	3,5% of an amount, min. 1000 tenge
	- to customers of other banks in a foreign currency	3,5% of an amount, min. 1000 tenge
	- to a Eurasian Bank customer via Smartbank remote banking system	3,5% of an amount, min. 500 tenge
	- to other bank customers via Smartbank remote banking system in national/foreign currency	3,5% of an amount, min. 1000 tenge
3.4.3.	<b>Transaction commissions</b>	
3.4.3.1.	<b>Receiving cash at an ATM:</b>	
	- network of Eurasian Bank	3,5% of an amount, min. 500 tenge
	- networks of other banks	3,5% of an amount, min. 1000 tenge
3.4.3.2.	<b>Receiving cash at a cash desk through a point-of-sale terminal:</b>	
	- network of Eurasian Bank	3,5% of an amount, min. 500 tenge
	- networks of other banks	3,5% of an amount, min. 1000 tenge
3.4.3.3.	Additional fee for receiving cash at a point-of-sale terminal or an ATM when there's a credit limit:	-
3.4.3.4.	<b>Purchases of goods and services:</b>	
	- network of Eurasian Bank	0 tenge
	- networks of other banks	0 tenge
3.4.3.6.	Non-cash payment for casino services	3,5% of an amount, min. 1000 tenge
3.4.3.7.	Additional fee for purchasing goods and services when there's a credit limit	-
3.4.3.9.	<b>Payment for certificate under traveler's insurance agreement on behalf of an insurer (for cards outside the package)</b>	
	Full	16 000 tenge
	Light	12 800 tenge
3.4.4.	<b>Statements</b>	
3.4.4.1.	<b>Balance inquiry through an ATM or point-of-sale terminal:</b>	
	- network of Eurasian Bank	50 tenge
	- network of Khalyk Bank PC	100 tenge
	- networks of other banks	100 tenge
3.4.4.2.	Requesting information on the last 10 transactions:	100 tenge
3.4.4.3.	<b>Card account statement:</b>	
	- monthly	0 tenge
	- 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	500 tenge
3.4.5.	<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	5000 tenge
	- changing the PIN-code at ATM	250 tenge
	- resetting the PIN-code counter	100 tenge
3.4.6.	<b>Interest rates on Eurasian Bank loans</b>	
3.4.6.1.	<b>For a current loan (within the loan amount):</b>	
	- in tenge	27% per annum
	- in dollars or euros	-
3.4.6.2.	<b>When an amount exceeds that on a current loan:</b>	
	- in tenge	27% per annum
	- in dollars or euros	-
3.4.7.	<b>Minimal payment</b>	8% of principal amount + interest accrued, but not less than 2, 000 tenge

3.4.8.	<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
3.4.9.	<b>Grace period</b>	Up to 50 calendar days
3.4.10.	<b>Interest rate on card account balance</b>	
	- card account balance	-
	- insurance deposit	-
3.4.11.	<b>Submitting information on movement on a card/account via SMS</b>	0 tenge
3.4.12.	<b>Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)</b>	
	- Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)	5000 tenge*

**Notes to p. 3.4.**

\* VAT included

- Card account is in tenge;

- Annual service fee is automatically written off from credit limit at conducting the first transaction using the PIN-code;

- At closing a card account and cancellation of a card, fee for card account maintenance shall not be reimbursed to a customer;

- Money conversion when conducting transactions in currency other than the account currency is conducted at the foreign currency purchase-sale rate, set by Eurasian Bank as of the transaction date;

- Statements on basic and additional cards is issued to the basic card holder;

- 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.

3.5.	<b>Installment credit card</b>	
	<b>Payment card type</b>	Visa Gold/MasterCard Gold PayPass
3.5.1.	<b>Issuing and annual maintenance of an account</b>	
3.5.1.1.	Issuing a card and maintenance of a card account:	
	- on the basic card:	
	- first year of service;	0 tenge
	second and subsequent years;	0 tenge
	- on an additional card	
	- first year of service;	1 000 tenge
	- second and subsequent years;	1 000 tenge
	urgent issue of a card	
	for branches (within 3 business days)	0 tenge
	for outlets (within 6 business days)	0 tenge
3.5.1.2.	Replacing a card at the request of a card holder or issuing a new card to replace a lost or stolen one	1 000 tenge
3.5.1.3.	Replacing a card at the bank's initiative	0 tenge
3.5.2.	<b>Crediting and transfer of money</b>	
3.5.2.1.	Crediting money to a card account:	
	- in cash	0 tenge
	- by transfer from another bank	0 tenge
3.5.2.2.	Transferring money from a card	
	- to customers of other Kazakhstan bank using a remote channel	not provided
	- to customers of Eurasian Bank using a remote channel	not provided
3.5.2.3.	Transferring money from an account:	
	- to a Eurasian Bank customer at a bank outlet	not provided
	- to customers of other banks in tenge	not provided
	- to customers of other banks in a foreign currency	not provided

	- to a Eurasian Bank customer via Smartbank remote banking system	not provided
	- to customers of other banks via Smartbank remote banking system in national/foreign currency	not provided
<b>3.5.3.</b>	<b>Transaction commissions</b>	
<b>3.5.3.1.</b>	<b>Receiving cash at an ATM:</b>	
	- Eurasian Bank network	not provided
	- networks of other banks	not provided
<b>3.5.3.2.</b>	<b>Receiving cash at a cash desk through a point-of-sale terminal:</b>	
	- Eurasian Bank network	not provided
	- networks of other banks	not provided
<b>3.5.3.3.</b>	<b>Purchases of goods and services:</b>	
	- Eurasian Bank network	2% of an amount
	- networks of other banks	2% of an amount
<b>3.5.3.4.</b>	<b>Non-cash payment for services in casino</b>	not provided
<b>3.5.4.</b>	<b>Obtaining statements</b>	
<b>3.5.4.1.</b>	<b>Balance inquiry through an ATM or point-of-sale terminal:</b>	
	- Eurasian Bank network	50 tenge
	- networks of other banks	100 tenge
<b>3.5.4.2.</b>	<b>Information on the last 10 transactions:</b>	100 tenge
<b>3.5.4.3.</b>	<b>Card account statement:</b>	
	- monthly	0 tenge
	- 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 (VAT included)	500 tenge*
<b>3.5.5.</b>	<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	5000 tenge
	- changing the PIN-code	0 tenge
	- resetting the PIN-code counter	100 tenge
<b>3.5.6.</b>	<b>Interest rates on Eurasian Bank loans</b>	
<b>3.5.6.1.</b>	<b>For a current loan (within the loan amount):</b>	
	- maximal fixed rate amount	from 0% to 36% per annum
<b>3.5.7.</b>	<b>Penalties for late payment of a loan:</b>	
	- within ninety days of delay	0.5% of payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.
<b>3.5.8.</b>	<b>Overdue payment fee</b>	2 000 tenge
<b>3.5.9.</b>	<b>Submitting information on movement on a card/account via SMS</b>	0 tenge
<b>3.5.10.</b>	<b>Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)</b>	
	- Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)	5000 tenge*
<b>3.5.11.</b>	<b>Payment for certificate under traveler's insurance agreement on behalf of an insurer</b>	
	Full	17 600 tenge
	Light	13 440 tenge

**Notes to p. 3.5.**

\* All fees are not levied with VAT, excepting noted in the document.

Access to Lounge Key VIP waiting rooms is provided at availability of a premium payment card, in some cases a passport and a boarding ticket are requested.

For holders of Mastercard Black Edition cards the access is \$30 (one visitor, one visit);

For holders of Visa Infinite cards 6 visits a year for free, then the access is \$30 (one visitor, one visit);

For holders of Visa Platinum cards 2 visits a year for free, then the access is \$30 (one visitor, one visit);

For holders of Priority Pass club cards the access to VIP waiting rooms shall be provided till expiry of validity of the club card, the access to VIP-rooms shall be \$32 (one visitor, one visit)

<b>3.6.</b>	<b>USE OF ANOTHER BANK CARD</b>	
<b>3.6.1.</b>	<b>Money transfers</b>	

3.6.1.1	Money transfer from another bank card:	
	- at Eurasian Bank ATMs to Eurasian Banks and other Kazakhstan bank card	1% + 200 tenge
	- online transfers via Eurasian Bank network to Eurasian Bank cards	0 tenge
	- online transfers via Eurasian Bank network to another bank cards	0,9% of an amount, min. 200 tenge
3.6.2.	Transaction fees	
	- cash withdrawal from Eurasian Bank ATM	0 tenge
	- online repayment of Eurasian Bank loan at pay.smartbank.kz	0 tenge
	- online adding Eurasian Bank deposit at pay.smartbank.kz	1% of an amount, min. 100 tenge
3.6.3.	Cash withdrawal at a cashier via POS-terminal:	
	- Eurasian Bank network, tenge	1,5% of an amount, min. 50 tenge
	- foreign currency	1,5% of an amount, min. 3 USD/EUR
3.6.4.	Conducting payments via ATM:	
	- payment for mobile communication services	50 tenge
	- payment for Alma TV services	50 tenge
	- Balance inquiry through an ATM or point-of-sale terminal:	50 tenge
3.6.5.	Providing information on conducted transactions using ATMs, incl. video (VAT included)	
	Compensation of expenses, related to providing video by other bank cards (VAT included)	5000 tenge*



3.7.3.6. Additional fee for paying for services and goods, making various payments from a credit limit	-	-	-	-	-	-	-	-
3.7.3.7. Reimbursement of Priority Pass expenses for visiting a VIP-lounge, per person, per visit	-	-	-	-	-	-	-	-
<b>3.7.3.8. Concluding a traveler's-insurance agreement on behalf of an insurance company (VAT included):</b>								
Full (VAT included)	16 000 tenge							
Light (VAT included)	12 800 tenge							
<b>3.7.4 Obtaining statements</b>								
<b>3.7.4.1. Balance inquiry through an ATM or point-of-sale terminal:</b>								
- Eurasian Bank network	50 tenge	50 tenge	50 tenge	50 tenge	50 tenge	50 tenge	50 tenge	50 tenge
- network of Khalyk Bank Payment Center	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge
- network of other banks	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge
3.7.4.2. Information on the last 10 transactions:	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge
<b>3.7.4.3. Card account statement:</b>								
- monthly	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
- additional	465 tenge	465 tenge	465 tenge	465 tenge	465 tenge	465 tenge	465 tenge	465 tenge
- additional statements for each month preceding the last two	1 550 tenge	1 550 tenge	1 550 tenge	1 550 tenge	1 550 tenge	1 550 tenge	1 550 tenge	1 550 tenge
- providing a customer with written information about his account at his request (including value-added tax)*	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge
<b>3.7.5. 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	250 tenge	250 tenge	250 tenge	250 tenge	250 tenge	250 tenge	250 tenge
- if the matter has been referred to the international exception file	5000 tenge	5000 tenge	5000 tenge	5000 tenge	5000 tenge	5000 tenge	5000 tenge	5000 tenge
- changing the PIN-code at ATM	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
- resetting the PIN-code counter	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge
<b>3.7.6. Bank Interest rate on a loan issued</b>								
<b>3.7.6.1. Within the credit limit:</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 US dollars/euros	-	-	-	-	-	-	-	-
<b>3.7.6.2. 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 US dollars/euros	-	-	-	-	-	-	-	-
<b>Minimal payment</b>	8% of principal debt + accrued interest, but not less than 2 000 tenge	8% of principal debt + accrued interest, but not less than 2 000 tenge	8% of principal debt + accrued interest, but not less than 2 000 tenge	8% of principal debt + accrued interest, but not less than 2 000 tenge	8% of principal debt + accrued interest, but not less than 2 000 tenge	8% of principal debt + accrued interest, but not less than 2 000 tenge	8% of principal debt + accrued interest, but not less than 2 000 tenge	8% of principal debt + accrued interest, but not less than 2 000 tenge
<b>3.7.8. Penalties for late payment of a loan:</b>								
- within ninety days of delay	0.5% of amount, for each day overdue							
- after ninety days of delay	0.03% of amount, for each day overdue, but not more than 10% of a loan amount, for each year of validity of the Agreement							
<b>3.7.9. Grace period</b>	Up to 50 calendar days	Up to 50 calendar days	Up to 50 calendar days	Up to 50 calendar days	Up to 50 calendar days	Up to 50 calendar days	Up to 50 calendar days	Up to 50 calendar days
<b>3.7.10. Interest rate on the card balance</b>								
- on the card balance	-	-	-	-	-	-	-	-
- on an insurance deposit	-	-	-	-	-	-	-	-
<b>3.7.11. Submitting information on movement on a card/account via SMS</b>	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
<b>3.7.12. Providing information and video of a transaction at a Eurasian Bank ATM (VAT included)</b>								
Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*	5000 tenge	5000 tenge	5000 tenge	5000 tenge	5000 tenge	5000 tenge	5000 tenge	5000 tenge
<b>Notes to p. 3.7.:</b>								
- Annual maintenance fee is automatically written off from a credit limit at the first transaction using the PIN-code;								
-All fees are deducted from the credit limit automatically;								





- network of other banks outside of Kazakhstan	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge		
<b>3.8.3.2. Receiving cash at a cash desk through a point-of-sale terminal:</b>								
- network of Eurasian Bank, tenge	less than 5 mln tenge within a calendar month – 0 tenge; more than 5 mln tenge within a calendar month – 0.95% of an amount				less than 10 mln tenge within a calendar month – 0 tenge; more than 10 mln tenge within a calendar month – 0.95% of an amount			
foreign currency	0 tenge							
- network of other banks	1.5% of amount, min.	1.5% of amount, min.	1.5% of amount,	1.5% of amount, min.	1.5% of amount,	1.5% of amount,		
3.8.3.2.1. Additional fee for cash receipt from a credit limit via POS-terminal or ATM:	1,5%	1,5%	1,5%	1,5%	1,5%	1,5%		
<b>3.8.3.3. Purchases of goods and services:</b>								
- network of Eurasian Bank	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge		
- network of other banks	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge		
3.8.3.4. Non-cash payment of services in casino	1.5% of amount, min. 200 tenge	1.5% of amount, min. 200 tenge	1.5% of amount, min. 200 tenge	1.5% of amount, min. 200 tenge	1.5% of amount, min. 200 tenge	1% of amount		
3.8.3.5. Additional fee for paying for goods and services, conducting various payments from credit limit	not provided	not provided	not provided	not provided	not provided	not provided		
<b>3.8.3.7. Payment for an insurance certificate under traveller's insurance agreement on behalf of the insurance company (VAT included)</b>								
Full (VAT included)	-	-	16 000 tenge	17 600 tenge	19 200 tenge	Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge, VISA Gold – 17 600 tenge		
Light (VAT included)	-	-	12 800 tenge	13 440 tenge	14 400 tenge	Visa Infinite – 14 400 tenge, VISA Platinum - 14 400 tenge, VISA Gold – 13 440 tenge		
<b>3.8.4. Obtaining statements</b>								
<b>3.8.4.1. Balance inquiry through an ATM or point-of-sale terminal:</b>								
- network of Eurasian Bank	50 tenge	50 tenge	50 tenge	50 tenge	50 tenge	50 tenge		
- networks of other banks	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge		
3.8.4.2. Information on the last 10 transactions:	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge		
<b>3.8.4.3. Card account statement:</b>								
- monthly	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge		
- additional	465 tenge	465 tenge	465 tenge	465 tenge	465 tenge	0 tenge		
- additional statements for each month preceding the last two	1550 tenge	1550 tenge	1550 tenge	1550 tenge	1550 tenge	0 tenge		
- providing a customer with written information about his account at his request (VAT included)	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge		
<b>3.8.5. Blocking a lost/stolen card, resetting the PIN code counter</b>								
- if the matter hasn't been referred to the international-exception file	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	0 tenge		
- if the matter has to go into the international exception file	5 000 tenge	5 000 tenge	5 000 tenge	5 000 tenge	5 000 tenge	15 500 tenge		
- resetting the PIN code counter	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	0 tenge		
<b>3.8.6. Interest rates on issued Bank loans</b>								
<b>3.8.6.1. Within the set bank loan:</b>								
- in tenge	22% per annum	22% per annum	22% per annum	22% per annum	22% per annum	19% per annum		
- in US dollars/euros				22% per annum	22% per annum	19% per annum		
Fee for loan maintenance	-	-	-	-	-	-		
<b>3.8.6.2. If the set bank loan exceeded:</b>								
- in euros	22% per annum	22% per annum	22% per annum	22% per annum	22% per annum	19% per annum		
- in US dollars/euros	-	-	-	20% per annum	20% per annum	19% per annum		
<b>3.8.6.3. If the bank loan is overdue:</b>								
- ninety days	0.5% of amount, for each day overdue							

- ninety days+	0,03% of amount, for each day overdue, but not more than 10% of issued loan amount, for each year of validity of Agreement						
3.8.6.4. Providing information on movements on the card/account via text messages	first month 0 tenge, second and subsequent - 100 tenge a month						
<b>3.8.7. Resetting a PIN-code at an ATM (VAT included)</b>							
-Resetting the PIN-code (VAT included)	0 tenge						
3.8.9 Reimbursement of expenses on provision of information on transactions conducted using an ATM, incl. video records (VAT included)							
Reimbursement of expenses, related to provision of record by Eurasian Bank payment cards (VAT included)	5000 tenge						
<b>Notes to p.3.8.:</b>							
* 1. Visa Infinite - basic card;							
2. excluded							
3. Excluded;							
4. Concierge service for holders of the basic and two additional cards - 0 tenge.							
5. Insurance is not included into the package, paid individually if required;							
Access to Lounge Key VIP waiting rooms is provided at availability of a premium payment card, in some cases a passport and a boarding ticket are requested.							
For holders of Mastercard Black Edition cards the access is \$30 (one visitor, one visit);							
For holders of Visa Infinite cards 6 visits a year for free, then the access is \$30 (one visitor, one visit);							
For holders of Visa Platinum cards 2 visits a year for free, then the access is \$30 (one visitor, one visit);							
For holders of Priority Pass club cards the access to VIP waiting rooms shall be provided till expiry of validity of the club card, the access to VIP-rooms shall be \$32 (one visitor, one visit);							
<b>3.9. Payroll Tariff (Individual 5)</b>							
	<b>Payroll Tariff (Individual 5)</b>						
	<b>Individual 5/1</b>	<b>Individual 5/2</b>					
<b>Payment card type</b>	<b>Mastercard Gold</b>	<b>Mastercard Gold</b>					
	<b>PayPass/Visa Gold</b>	<b>PayPass/Visa Gold</b>					
<b>Issuing a card and maintenance of a card account:</b>							
basic card							
- the first year of service;	500 tenge	1 000 tenge					
- the second and subsequent years of service;	0 tenge						
additional card (outside the package)	500 tenge	1 000 tenge					
Urgent issue of a card:							
- for branches (within 3 days)	3 500 tenge						
- for outlets (within 6 days)	3 500 tenge						
Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	500 tenge	1 000 tenge					
Replacement of a card at Eurasian Bank's initiative	0 tenge						
Maintaining a card account with no debit transactions for over a year	1 000 tenge						
<b>Crediting and transfer of money</b>							
- in cash	0 tenge						
- by transfer from another bank	0 tenge						
- by transfer through a payroll arrangement (paid by an enterprise or organization)	0 tenge						
<b>Online transfers through Eurasian Bank network:</b>							
to Eurasian Bank cards	0 tenge						
to other banks cards	0.9% of an amount, min. 200 tenge						
from other bank card to Eurasian Bank card	0 tenge						
<b>Transfer of money from a card account:</b>							
<b>to Eurasian Bank customers:</b>							
- through the Bank network	1% (of a transfer amount) + 300 tenge						
<b>to customers of other banks in tenge:</b>							
- through the Bank network	according to Eurasian Bank's fee schedule for transfers in tenge						
<b>to customers of other banks in foreign currency:</b>							
- through the Bank network	according to Eurasian Bank's fee schedule for transfers in a foreign currency						
<b>Online transfers through other bank network:</b>							
from other bank card and/or Eurasian Bank card							
<b>Transaction commission fees</b>							
<b>Receiving cash at an ATM:</b>							

- network of Eurasian Bank	up to 1,000,000 tenge including in a calendar month – 0 tenge; over 1,000,000 tenge including in a calendar month – 0.95% of amount						
- networks of other banks (up to 300,000 tenge in a calendar month)	0 tenge						
- networks of other banks (over 300,000 tenge in a calendar month)	1% of an amount						
- networks outside Kazakhstan	1.5% of an amount, min. 200 tenge						
<b>Receiving cash at a cash desk through a point-of-sale terminal:</b>							
- Eurasian Bank, tenge	up to 5,000,000 tenge including in a calendar month – 0 tenge; over 5,000,000 tenge including in a calendar month – 0.95% of amount						
foreign currency	0.8% of an amount, min. 50 tenge						
- other bank network	1.5% of an amount, min. 350 tenge						
Payment for goods and services at trade and service enterprises:	0 tenge						
- Non-cash payment for casino/lottery/e-money purchase	1.5% of an amount, min. 250 tenge						
<b>Payment for the price of a traveller's insurance certificate on behalf of an insurance company:</b>							
<b>- on the basic card (outside the set)</b>							
Full	17 600 tenge	57 600 tenge					
Light	13 440 tenge	0 tenge					
<b>- on an additional card (outside the set)</b>							
Full	17 600 tenge	57 600 tenge					
Light	13 440 tenge	14 400 tenge					
<b>Statements</b>							
<b>Balance inquiry through an ATM or point-of-sale terminal:</b>							
- network of Eurasian Bank	50 tenge						
- networks of other banks	100 tenge						
Requesting information on the last 10 transactions	100 tenge						
<b>Card-account statement:</b>							
<b>monthly:</b>							
- through the Bank network	0 tenge						
<b>additional:</b>							
- through the Bank network	500 tenge						
<b>additional, for each month, preceding the two last calendar months:</b>							
- through the Bank network	1 500 tenge						
<b>providing written information on the account, as customer's request (VAT included):</b>							
- through the Bank network (VAT included)	500 tenge						
<b>Blocking a lost/stolen card, resetting the PIN code counter:</b>							
- if the matter does not have to go into the international exception file	250 tenge						
- if the matter has to go into the international exception file	5 000 tenge	15 500 tenge					
- resetting the PIN code counter	100 tenge						
Providing information on movements on the card/account via text messages	first month - for free, the second and subsequent years - 100 tenge a month						
Changing the PIN-code at ATM	0 tenge						
<b>Providing information on conducted transactions using ATMs, incl. video (VAT included)</b>							
- Expenses, related to providing video by Eurasian Bank JSC cards (VAT)	5 000 tenge*						
<b>Note:</b>							
* VAT included							
<b>3.10. Payroll Tariff (Individual 6)</b>							
	<b>Payroll Tariff - Individual 6</b>						
Card type	<b>Mastercard Gold PayPass/Visa Gold</b>						

<b>Issuing a card and maintenance of a card account:</b>									
on the basic card:									
- the first year of service;	0 tenge								
- the second and subsequent years;	0 tenge								
on an additional card (outside the package)	500 tenge								
Urgent issue of a card:									
- for branches (within 3 business days)	3 500 tenge								
- for outlets (within 6 business days)	3 500 tenge								
Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	500 tenge								
Replacement of a card at Eurasian Bank's initiative	0 tenge								
Maintaining a card account with no debit transactions for over a year	1 000 tenge								
<b>Crediting and transfer of money</b>									
<b>Crediting of money to card accounts:</b>									
- in cash	0 tenge								
- by transfer from another bank	0 tenge								
- by transfer through a payroll arrangement (paid by an enterprise or organization)	0.1% of amount								
<b>Transferring money from card to card using remote channels of the Bank:</b>									
to Eurasian Bank customer card	0 tenge								
to cards of other banks customers' cards	0.9% of amount, min. 200 tenge								
from cards of other banks' customers to Eurasian Bank card	0 tenge								
<b>Transfer of money from an account:</b>									
<b>on behalf of customers of Eurasian Bank:</b>									
- at the Bank outlets	1% (of a transfer amount) + 300 tenge								
<b>on behalf of customers of other banks in tenge:</b>									
- through the Bank network	according to Eurasian Bank's fee schedule for transfers in tenge								
<b>on behalf of customers of other banks in a foreign currency:</b>									
- through the Bank network	according to Eurasian Bank's fee schedule for transfers in a foreign currency								
<b>Transfer of money from card to card using remote channels of other banks:</b>									
to and/or from Eurasian Bank customer's card									
<b>Transaction commission fees</b>									
<b>Receiving cash at an ATM:</b>									
- network of Eurasian Bank	0 tenge								
- networks of all Kazakhstan banks (up to 300, 000 tenge including in a calendar month)	0 tenge								
networks of all Kazakhstan banks (over 300, 000 tenge including in a calendar month)	1% of amount								
- ATM network outside Kazakhstan	1.5% of amount, min. 200 tenge								
<b>Receiving cash at a cash desk through a point-of-sale terminal:</b>									
- network of Eurasian Bank, tenge	0 tenge								
foreign currency	0.8% of amount, min. 50 tenge								
- networks of other banks	1.5% of amount, min. 350 tenge								
Payment for goods and services at trade and service enterprises:	0 tenge								
- Non-cash payment for casino/lottery/e-money purchase	1.5%, min. 250 tenge								
<b>Payment for the price of a traveller's insurance certificate on behalf of an insurance company:</b>									
<b>- on the basic card (outside the set)</b>									

Full	17 600 tenge							
Light	13 440 tenge							
<b>- on an additional card (outside the set)</b>								
Full	17 600 tenge							
Light	13 440 tenge							
<b>Statements</b>								
<b>Balance inquiry through an ATM or point-of-sale terminal:</b>								
- network of Eurasian Bank	50 tenge							
- networks of other banks	100 tenge							
Requesting information on the last 10 transactions	100 tenge							
<b>Account statement:</b>								
<b>monthly:</b>								
- via Bank outlets	0 tenge							
<b>additional:</b>								
- via Bank outlets	500 tenge							
<b>additional month, for each month, preceding the last two calendar months:</b>								
- via Bank outlets	1 500 tenge							
<b>providing written information on the account, at customer's request (VAT included):</b>								
- via Bank outlets (VAT included)	500 tenge*							
<b>Blocking a lost/stolen card, resetting the PIN-code counter:</b>								
- if the matter does not have to go into the international exception file	250 tenge							
- if the the matter has to go into the international exception file	5 000 tenge							
- resetting the PIN-code counter	100 tenge							
Providing information on movements on the card/account via text messages (once a month)	0 tenge							
Changing the PIN-code via ATM	0 tenge							
<b>Providing information on conducted transactions using ATMs, incl. video</b>								
- Expenses, related to providing video by Eurasian Bank JSC cards	5 000 tenge*							
<b>Notes to p. 3.10.:</b>								
<i>* VAT included</i>								
<b>3.11. Vanilla Package, Standard Package, Premium Package, Premium Individual Package**</b>								
<b>Payment card type</b>	<b>Vanilla Package</b>	<b>Standard Package</b>	<b>Premium Package</b>	<b>Premium Individual Package**</b>				
	Visa Classic /MasterCard Standard/ Visa Gold /MasterCard Gold Set: one additional card - 0 tenge	Visa /MasterCard Gold Set: Priority Pass Card - for a basic card holder. 2 additional cards - 0 tenge	Visa/MC Infinite/Platinum Set: insurance certificates for a basic card holder. Up to five additional cards - 0 tenge	Visa/MC Infinite/Platinum Set: insurance certificates for a basic card holder. Up to five additional cards - 0 tenge				
<b>3.11.1. Issuing and annual servicing of a card account:</b>								
- monthly payment	100 tenge	250 tenge	500 tenge	0 tenge				
<b>3.11.1.1. Urgent issue of a card:</b>								
- for branches (within 3 business days)		3 500 tenge		3 500 tenge				
- for outlets (within 6 business days)								
3.11.1.2. Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	500 tenge*	1 000 tenge*	2 000 tenge*	2 000 tenge*				
3.11.1.3. Replacement of a card at Eurasian Bank's initiative			0 tenge					
3.11.1.4. Maintaining a card account with no debit transactions for over a year			1 000 tenge					
<b>3.11.1.2. Crediting and transfer of money</b>								
<b>3.11.1.2.1. Crediting of money to a card account:</b>								
- in cash			0% of amount					
- by transfer from another bank			0% of amount					

- by transfer through a payroll arrangement (paid by an enterprise or organization)	not provided							
<b>3.11.1.2.2. Card to card transfer using remote channels of the Bank:</b>								
to Eurasian Bank customer's card	0 tenge							
to other bank customer's card	0.9% of amount, min. 200 tenge							
other bank card to Eurasian Bank card	0 tenge							
<b>3.11.1.2.3. Transfer of money from a card account:</b>								
<b>on behalf of customers of Eurasian Bank:</b>								
- through the Bank network	200 tenge							
<b>on behalf of customers of Eurasian Bank by standing orders:</b>								
- through the Bank network	0 tenge							
<b>on behalf of customers of other banks in tenge:</b>								
- through the Bank network	according to Eurasian Bank's fee schedule for transfers in tenge							
<b>on behalf of customers of other banks in a foreign currency:</b>								
- through the Bank network	according to Eurasian Bank's fee schedule for transfers in a foreign currency							
<b>3.11.1.2.4. Card-to-card transfer using remote channels of other banks:</b>								
to and/or from Eurasian Bank customer's card								
<b>3.11.3. Transaction commission fees</b>								
<b>3.11.3.1. Receiving cash at an ATM:</b>								
- network of Eurasian Bank	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month – 0.95% of amount							
- networks of other Kazakhstan banks (up to 300, 000 tenge in a calendar month)	0 tenge							
- networks of other Kazakhstan banks (over 300, 000 tenge in a calendar month)	1% of amount							
- networks of other banks	1.5% of amount	1.5% of amount	0 tenge abroad up to 300, 000 tenge not more than 5 transactions, more - 1.5% of amount fee	0 tenge abroad up to 300, 000 tenge not more than 5 transactions, more - 1.5% of amount fee				
<b>3.11.3.2. Receiving cash at a cash desk through a point-of-sale terminal:</b>								
- Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of amount							
foreign currency	0.8% of amount, min. 50 tenge							
- networks of other banks	1.5% of amount, min. 350 tenge	1.5% of amount, min. 350 tenge	1.5% of amount, min. 350 tenge	1.5% of amount, min. 350 tenge				
<b>3.11.3.3. Payment for goods and services at trade and service enterprises:</b>								
- Non-cash payment for casino	0 tenge							
	1.5%, min. 250 tenge							
<b>3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:</b>								
<b>-on the basic card (outside the set)</b>								
Full	16 000 tenge	17 600 tenge	Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge	Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge				
Light	12 800 tenge	13 440 tenge	Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge	Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge				
<b>- on an additional card (outside the set)</b>								
Full	16 000 tenge	17 600 tenge	Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge	Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge				
Light	12 800 tenge	13 440 tenge	Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge	Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge				
<b>3.11.5. Statements</b>								
<b>3.11.5.1. Balance inquiry through an ATM or point-of-sale terminal:</b>								

- network of Eurasian Bank		50 тенге						
- networks of other banks		100 тенге						
Requesting information on the last 10 transactions		100 тенге						
<b>3.11.5.2. Card-account statement:</b>								
<b>monthly:</b>								
- through the Bank network		0 тенге						
<b>additional:</b>								
- through the Bank network		500 тенге						
<b>additional, for each month, preceding the two last calendar months:</b>								
- through the Bank network		1 500 тенге						
<b>written information on account, at customer's request (VAT included):</b>								
- through the Bank network (VAT included)		500 тенге*						
<b>3.11.6. Blocking a lost/stolen card, resetting the PIN code counter:</b>								
- if the matter does not have to go into the international exception file		250 тенге						
- if the the matter has to go into the international exception file		15 500 тенге						
- resetting the PIN code counter		100 тенге						
<b>3.11.7. Bank's rates of return on issued loans</b>								
- Within the established bank loan		22% per annum						
- If exceeding the established bank loan amount		22% per annum						
<b>3.11.7.1. If the bank loan is overdue:</b>								
- ninety days		0.5% of overdue payment amount, per each day overdue						
- ninety days+		0.03% of overdue payment amount, per each day overdue, but not more than 10% of the issued						
<b>3.11.1.8. Providing information on movements on the card/account via text messages</b>		0 тенге						
<b>3.11.1.9. Resetting the PIN-code at ATM</b>		0 тенге						
<b>3.11.1.10. Providing information on conducted transactions using ATMs, incl. video (VAT included)</b>								
- Fee for providing video by Eurasian Bank JSC cards (VAT included)*		5 000 тенге*						
<b>Note to p. 3.11:</b>								
* VAT included								
** Provided by decision of Card Business and Payment Services Division								
-access to Lounge Key VIP waiting rooms is provided at availability of a premium payment card, in some cases a passport and a boarding ticket are requested. For holders of Mastercard Black Edition cards the access is \$30 (one visitor, one visit); For holders of Visa Infinite cards 6 visits a year for free, then the access is \$30 (one visitor, one visit); For holders of Visa Platinum cards 2 visits a year for free, then the access is \$30 (one visitor, one visit); For holders of Priority Pass club cards the access to VIP waiting rooms shall be provided till expiry of validity of the club card, the access to VIP-rooms shall be \$32 (one visitor, one visit);"								
<b>3.12. "Corporate"</b>								
<b>CARD USE</b>		<b>"Corporate"</b>						
	MasterCard Standard/ MasterCard Gold*****	Visa Business/ Visa Gold	Visa Infinite					
<b>3.12.1. Issuing and annual servicing of an account</b>								
3.12.1.1.Issuing a card and servicing of an account:								
- on the basic card:								
- the first year of service;	10 000 тенге	Visa Business - 0 тенге (first 3 cards), starting from 4th card - 15 500 тенге)	Visa Infinite - 0 тенге (first 3 cards), starting from 4th card - 25 000 тенге)					
- the second and subsequent years;	10 000 тенге	Visa Business - 0 тенге (first 3 cards), starting from 4th card - 15 500 тенге)	Visa Infinite - 0 тенге (first 3 cards), starting from 4th card - 25 000 тенге)					
- Maintaining a card account with no debit transactions for over a year		1 000 тенге						



urgent issue of cards								
for branches (within 3 business days)	3 500 tenge	3 500 tenge	3 500 tenge					
for outlets (within 6 business days)		3 500 tenge						
3.12.1.2. Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	2 000 tenge	2 000 tenge	2 000 tenge					
3.12.1.3. Replacement of a card at Eurasian Bank's initiative	0 tenge	0 tenge	0 tenge					
<b>3.12.2. Crediting and transfer of money</b>								
3.12.2.1. Crediting to a card account:								
- in cash	0% of an amount							
- by transfer from another bank	0% of an amount							
3.12.2.2. Transfer from a card to a card using remote channels of the Bank:								
to Eurasian Bank card	0 tenge							
to other bank cards	0.9% of an amount, min. 200 tenge							
from other bank cards to Eurasian Bank card	0 tenge							
3.12.2.3. Transferring money from an account:								
- on behalf of Eurasian Bank customers through bank outlets	200 tenge	-	200 tenge					
- on behalf of Eurasian Bank customers by standing order	0 tenge	-	0 tenge					
- on behalf of other banks' customers in tenge	according to Eurasian Bank's fee schedule for transfers in tenge							
- on behalf of other banks' customers in a foreign currency	according to Eurasian Bank's fee schedule for transfers in foreign currency							
<b>3.12.2.4. Transferring money from a card to a card using other bank remote channels</b>								
to and/or from Eurasian Bank card								
<b>3.12.3. Transaction fees</b>								
3.12.3.1. Receiving cash through an ATM:								
- Eurasian Bank network	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge including in a calendar month – 0.95% of an amount		up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge including in a calendar month – 0.95% of an amount					
- network of other banks	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)					
3.12.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:								
- network of Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge including in a calendar month – 0.95% of an amount		up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge including in a calendar month – 0.95% of an amount					
- foreign currency	not provided	not provided	not provided					
- network of other banks	1.5% of an amount (min 350 tenge)	1.5% of an amount (min 350 tenge)	1.5% of an amount (min 350 tenge)					
3.12.3.3. Additional fee for receiving cash from credit limit through point-of-sale terminal or ATM:	0.8% of an amount	0.8% of an amount	0.8% of an amount					
3.12.3.4. Payment for goods and services at trade and service enterprises:								
- network of Eurasian Bank	0 tenge	0 tenge	0 tenge					
- network of other banks	0 tenge	0 tenge	0 tenge					
3.12.3.5. Non-cash payment for services in a casino	not provided	1 % of an amount	-					
3.12.3.6. Making customs payments	0.3% of an amount	not provided	not provided					

3.12.3.7. Additional fee for payment for goods and services, various payments from credit limit	0.8% of an amount	0.8% of an amount	0.8% of an amount					
3.12.3.8. Payment for a traveller's insurance certificate on behalf of an insurance company								
- по основной карте (вне пакета)								
Full	16 000 tenge	16 000 tenge	57 600 tenge					
Light	12 800 tenge	12 800 tenge	14 400 tenge					
- по дополнительной карте (вне пакета)								
Full	16 000 tenge	16 000 tenge	Visa Infinite - 57 600 tenge/ VISA Platinum – 19 200 tenge /VISA Gold – 17 600 tenge					
Light	12 800 tenge	12 800 tenge	Visa Infinite – 14 400 tenge/ VISA Platinum - 14 400 tenge/VISA Gold – 13 440 tenge					
<b>3.12.4 Statements</b>								
3.12.4.1. Balance inquiry through an ATM or a point-of-sale terminal:								
- network of Eurasian Bank	50 tenge	50 tenge	50 tenge					
- network of other banks	50 tenge	50 tenge	50 tenge					
3.12.4.2. Requesting information on the last 10 transactions:	100 tenge	100 tenge	100 tenge					
3.12.4.3. Card account statement:								
- monthly	0 tenge	0 tenge	0 tenge					
- additional	465 tenge	465 tenge	465 tenge					
- additional, for each month preceding the last two calendar months	1 550 tenge	1 550 tenge	1 550 tenge					
- providing written information on a card account at a customer's request (VAT included)	500 tenge*	500 tenge*	500 tenge*					
<b>3.12.5 Blocking a lost/stolen card, resetting the PIN code counter (VAT included)</b>								
- if the matter does not have to go into the international exception file (VAT included)	1 550 tenge*	1 550 tenge*	1 550 tenge*					
- if the matter has to go into the international exception file (VAT included)	15 500 tenge*	15 500 tenge*	15 500 tenge*					
- resetting the PIN code counter (VAT included)	100 tenge*	100 tenge*	100 tenge*					
<b>3.12.6 Interest rates for Eurasian Bank loans (VAT included)</b>								
3.12.6.1. Within the Credit limit (VAT included):								
- in tenge (VAT included)	15% per annum*	15% per annum*	15% per annum*					
3.12.6.2. When the amount exceeds the credit limit (VAT included) :								
- in tenge (VAT included)	15% per annum*	15% per annum*	15% per annum*					
3.12.6.3. Fee for an overdue payment (VAT included):								
- ninety days overdue (VAT included)	0.5% of the amount, each day overdue*							
- ninety days + (VAT included)	0.03% of the amount, each day overdue, but not more than 10% of the loan amount, for each year of validity of the Agreement*							
<b>3.12.7 Providing information on card/account activity through SMS messages (VAT included)</b>								
	first month - 0 tenge, second and subsequent - 100 tenge a month*							
<b>3.12.8.Resetting the PIN-code at ATM (VAT included)</b>								
	0 tenge*	0 tenge*	0 tenge*					
<b>3.12.9. Providing information on transactions conducted via ATMs, incl. video (VAT included)</b>								
- Reimbursement fo expenses, related to providing video on payment cards of Eurasian Bank JSC (VAT included)	5000 tenge*	5000 tenge*	5000 tenge*					
<b>Note:</b>								
*VAT included The product applies to some customs posts.								
<b>3.13. New_salary.</b>								

CARD USE								
Payment card type	Gold Package	Premium Package	Premium 2 Package	Premium 3 Package				
	MC Gold/Visa Gold Package: One additional card - 0 tenge	MC Black Edition /Visa Infinite/Visa Platinum Package: insurance certificate for a basic card holder; concierge service for a basic card holder.	MC Black Edition /Visa Infinite/Visa Platinum** Package: One additional card - free; insurance certificate for a basic card holder; concierge service for a basic card holder.	MC Black Edition /Visa Infinite** Package: One additional card - free; insurance certificate for a basic card holder; concierge service for a basic card holder.				
<b>3.13.1. Issuing and annual servicing of a card account:</b>								
- mothly	0 tenge	0 tenge	1 000 tenge (0 tenge, if the deposit amount is less than 10, 000, 000 tenge within the consecutive 30 calendar days)1, VAT excluded	2000 tenge (0 tenge, if the deposit amount is more than 10, 000, 000 tenge within the consecutive 30 calendar day)1, VAT excluded				
on an additional card (outside the package) per year	1 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge				
3.13.1.1. Urgent issue of cards:								
- for branches (up to 3 business days)	3 500 tenge							
- for outlets (up to 6 business days)	3 500 tenge							
3.13.1.2. Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	1 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge				
3.13.1.3. Replacement of a card at Eurasian Bank's initiative	0 tenge							
3.13.1.4 Maintaining a card account with no debit transactions for over a year	1 000 tenge							
<b>3.13.2. Crediting and transfer of money</b>								
<b>3.13.2.1. Crediting to a card account:</b>								
- in cash	0% of amount							
- by transfer from another bank	0% of amount							
- by transfer through a payroll arrangement (paid by an enterprise/organization)	0% of amount							
<b>3.13.2.2. Transferring money from a card through remote channels of the</b>								
to Eurasian Bank's customers	0 tenge							
to other banks' customers	0.9% of amount, min. 200 tenge							
from other bank cards to Eurasian Bank card	0 tenge							
<b>3.13.2.3. Transferring money from an account:</b>								
<b>on behalf of Eurasian Bank customers:</b>								
- through bank outlets	1% (of transfer amount)+300 tenge							
<b>on behalf of other banks' customers in tenge:</b>								
- through bank outlets	according to Eurasian Bank's fee schedule for transfers in tenge							
<b>on behalf of other banks' customers in foreign currency:</b>								
- through bank outlets	according to Eurasian Bank's fee schedule for transfers in foreign currency							
<b>3.13.2.4. Transferring money from a card using remote channels of other banks</b>								
to and/or from Eurasian Bank card								
<b>3.13.3. Transaction fees</b>								
<b>3.13.3.1. Receiving cash through an ATM:</b>								

- network of Eurasian Bank	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month – 0.95% of amount	up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge in a calendar month – 0.95% of amount						
- in the network of all Kazakhstan banks (up to 300 000 tenge including in a calendar month)	<b>0 tenge</b>							
- in the network of all Kazakhstan banks (over 300 000 tenge including in a calendar month)	<b>1% of amount</b>							
- network of other banks outside Kazakhstan (up to 300, 000 tenge including in a calendar month)	<b>0 tenge***</b>							
- network of other banks outside Kazakhstan (over 300, 000 tenge including in a calendar month)	<b>1.5% of amount</b>							
<b>3.13.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:</b>								
- network of Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of an amount	up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge in a calendar month - 0.95% of an amount.						
foreign currency	0 tenge		0 tenge	0 tenge				
- network of other banks	1.5% of an amount, min. 350 tenge							
3.13.3.3. Payment for goods and services at trade and service enterprises:	0 tenge							
- Non-cash payment fo services in casino	1.5% of an amount, min. 250 tenge							
3.13.3.4. Priority Pass card (VAT included)	6 000 tenge*	6 000 tenge*	6 000 tenge*	6 000 tenge*				
<b>3.13.4 Payment for a traveller's insurance certificate on behalf of an insurance company:</b>								
<b>- on the basic card (outside the package)</b>								
Full	17 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge				
Light	13 440 tenge	14 400 tenge	14 400 tenge	14 400 tenge				
<b>- on an addiitonal card (outside the package)</b>								
Full	17 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge				
Light	13 440 tenge	14 400 tenge	14 400 tenge	14 400 tenge				
<b>3.13.5. Statements</b>								
<b>3.13.5.1. Balance inquiry through an ATM or a point-of-sale terminal:</b>								
- network of Eurasian Bank	50 tenge							
- network of other banks	100 tenge							
Requesting information on the last 10 transactions	100 tenge							
<b>3.13.5.2. Card account statement:</b>								
<b>monthly:</b>								
- through Bank outlets	0 tenge							
<b>additional:</b>								
- through Bank outlets	500 tenge							
<b>additional, for each month preceding the last two calendar months:</b>								
- through Bank outlets	1 500 tenge							
<b>providing written information on a card account at a customer's request (VAT included):</b>								
- through Bank outlets (VAT included)	500 tenge*							
<b>3.13.6. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:</b>								
- if the matter does not have to go into the international exception file	250 tenge							
- if the matter has to go into the international exception file	5 000 tenge	15 500 tenge	15 500 tenge	15 500 tenge				
- resetting the PIN code counter	100 tenge							

3.13.7. Providing information on card/account activity through SMS-messages	the first month - 0 tenge, the second and subsequent - 100 tenge a month	0 tenge	0 tenge	0 tenge				
3.13.8. Resetting the PIN code counter at ATM		0 tenge						
3.13.9. Compensation of expenses related to providing video of transactions at Eurasian Bank ATMs (VAT included)								
- Expenses related to providing video of transactions at Eurasian Bank ATMs (VAT included)		5 000 tenge*						
<b>Note to p.3.13.:</b>								
* VAT included								
<p><b>**access to Lounge Key VIP waiting rooms is provided at availability of a premium payment card, in some cases a passport and a boarding ticket are requested.</b></p> <p><b>For holders of Mastercard Black Edition cards the access is \$30 (one visitor, one visit); (or 0 tenge for two visits a month for one basic card holderat availability with the Bank of a deposit of 10, 000, 000 tenge and more);</b></p> <p><b>For holders of Visa Infinite cards 6 visits a year for free, then the access is \$30 (one visitor, one visit); (or 0 tenge for two visits a month for one basic card holderat availability with the Bank of a deposit of 10, 000, 000 tenge and more);</b></p> <p><b>For holders of Visa Platinum cards 2 visits a year for free, then the access is \$30 (one visitor, one visit); (or 0 tenge for two visits a month for one basic card holderat availability with the Bank of a deposit of 10, 000, 000 tenge and more);</b></p> <p><b>For holders of Priority Pass club cards the access to VIP waiting rooms shall be provided till expiry of validity of the club card, the access to VIP-rooms shall be \$32 (one visitor, one visit); (or 0 tenge for two visits a month for one basic card holderat availability with the Bank of a deposit of 10, 000, 000 tenge and more);</b></p>								
<b>*** In some cases, a Bank servicing an ATM may charge an additional fee for cash withdrawals;</b>								
1 For one opened deposit, only 1 card package is provided under preferential terms. The monthly maintenance fee is changed within 10 business days from the date of customer's visit to the Bank Outlet with an application for change of the terms of service.								
<p>Deposit Card product, Super Turbo Deposit Card, Standard (Standard), Standard, VIP, Borrower's Card, Garant, Card for Kids, Salary 1,2,3, CashBack MotoGP Card, CashBack Turbo Card, Payroll Package (MasterCard Standard/Visa Classic/Visa Gold/ MasterCard Gold), Staff new (MasterCard Standard/Visa Classic/Visa Gold/ MasterCard Gold), Payroll Tariff (Individual 2,3) (MasterCard Standard/Visa Classic/Visa Gold/ MasterCard Gold) and Payroll Tariff (MasterCard Standard/Visa Classic/Visa Gold/ MasterCard Gold) are transferred to Salary New - Gold Package product.</p> <p>Eurasian Diamond Card VISA Infinite, Eurasian Platinum Card (Individual Fee) and Payroll Tariff (Individual 2) (MC Black Edition /Visa Infinite/Visa Platinum) products are transferred to the Salary New - Premium Package products.</p> <p>Eurasian Platinum Card, Payroll Package (MC Black Edition /Visa Infinite/Visa Platinum ), Staff new (MC Black Edition /Visa Infinite/Visa Platinum), Payroll Tariff (Individual 3) and Payroll and Payroll (MC Black Edition /Visa Infinite/Visa Platinum), VISA INFINITE EURASIAN STANDART Multicurrency and Eurasian Diamond Card VISA Infinite products are transferred to the Salary New - Premium2 Package.</p>								



3.23.3.1. Receiving cash at an ATM:								
- network of Eurasian Bank	<p>Visa Gold/Visa Business: up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month – 0.95% of amount;</p> <p>Visa Infinite: up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge in a calendar month – 0.95% of amount.</p>							
- networks of other banks	1.5% of an amount, min. 200 tenge							
- networks of other banks outside Kazakhstan	1.5% of an amount, min. 200 tenge							
3.23.3.2. Receiving cash at a cash desk through a point-of-sale terminal:								
- network of Eurasian Bank, tenge	<p>Visa Gold/Visa Business: up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge including in a calendar month- 0.95% of an amount;</p> <p>Visa Infinite: up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge including in a calendar month- 0.95% of an amount</p>							
foreign currency	0 tenge							
- networks of other banks	0 tenge							
3.23.3.3. Receiving cash at a cash desk through a point-of-sale terminal:								
3.23.3.3.1. Additional fee for receiving cash from credit limit via POS-terminal or ATM:	1.5%							
3.23.3.4. Payment for goods and services at trade and service enterprises (VAT included):								
- network of Eurasian Bank (VAT included)	0 tenge*							
- networks of other banks (VAT included)	0 tenge*							
3.23.3.5. Non-cash payment in casino	prohibited							
3.23.3.6. Additional fee for payment for goods and services, various payments from credit limit	prohibited							
3.23.3.8. Payment for a traveller's insurance certificate on behalf of an insurance company (outside the package cards)								
Full	16 000 tenge							
Light	-							
<b>3.23.4. Statements</b>								
<b>3.23.4.1. Balance inquiry through an ATM or point-of-sale terminal:</b>								
- network of Eurasian Bank	50 tenge							
- networks of other banks	0 tenge							

3.23.4.2. Requesting information on the last 10 transactions:	0 tenge							
<b>3.23.4.3. Card-account statement:</b>								
- monthly	0 tenge							
- additional	0 tenge							
- additional, for each month, preceding the two last calendar months	0 tenge							
- providing written information on an account, at customer's request (VAT included)	0 tenge*							
<b>3.23.5. Blocking a lost/stolen card, resetting the PIN code counter</b>								
- if the matter does not have to go into the international exception file	0 tenge							
- if the the matter has to go into the international exception file	0 tenge							
- resetting the PIN-code counter	0 tenge							
<b>3.23.6. Bank's rates of return on issued loans</b>								
<b>3.23.6.1. Within the established bank loan:</b>								
- in tenge	not provided							
- in US dollars/euros	not provided							
Loan service fee	-							
<b>3.23.6.2. If exceeding the established bank loan amount:</b>								
- in tenge	not provided							
- in US dollars/euros	not provided							
3.23.6.3. If the bank loan is overdue:								
- ninety days								
- ninety days+								
3.23.6.4. Commission fee	not provided							
3.23.6.5. Providing information on movements on the card/account via text messages (once a month)								
<b>3.23.7. Changing the PIN-code via ATM</b>								
- Changing the PIN-code								
3.23.8. Priority Pass card (VAT included)	not provided							
<b>3.23.9. Providing information on conducted transactions using ATMs, incl. video (VAT included)</b>								
Compensation of expenses, related to providing video by Eurasian Bank JSC cards (VAT included)	5 000 tenge*							
<b>3.25. Social card</b>								
Payment card type	MasterCard Standard Unembossed/Visa Classic Unembossed/Visa Electron/MasterCard Gold/Visa Gold							
<b>3.25.1 Fee for crediting money to an account</b>								
<b>3.25.2 Issuing and annual maintenance of an account</b>								
<b>3.25.1.1. Issue of a card and account maintenance:</b>								
- on the main card								
the first year of service;	0 tenge							
the second and subsequent years;	0 tenge							
- on an additional card	not provided							
- Maintaining a card account with no debit transactions for over a year	1 000 tenge							
3.25.1.2. Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	0 tenge							
urgent issue of cards (Almaty only) within 3 days	not provided							
3.25.1.3. Replacement of a card at Eurasian Bank's initiative	0 tenge							
3.25.1.4 Urgent issue of card								
for branches (within 3 business days)	3 500 tenge							
for outlets (within 6 business days)	3 500 tenge							
<b>3.25.2 Crediting and transfer of money</b>								
<b>3.25.2.1. Crediting to a card account:</b>								
- in cash	0%							



- by transfer from another bank	0%							
- Payment of pensions, allowances, deductions, etc., credited by the State Center for Pension Payments of the Ministry of Labor and Social Protection of the Population of the Republic of Kazakhstan RNE to a recipient's current account.	0 tenge							
<b>3.25.2.2. Transfer from a card via remote channels of the Bank:</b>								
to Eurasian Bank customer's card	0 tenge							
to other Kazakhstan bank customers' card	0.9% of an amount, min. 200 tenge							
from other bank card to Eurasian Bank card	0 tenge							
<b>3.25.2.3. Transferring money from an account:</b>								
- to Eurasian Bank customers through bank outlets	200 tenge							
- to Eurasian Bank customers by standing order	0 tenge							
- to other banks' customers in tenge	according to Eurasian Bank's fee schedule for transfers in tenge							
- to other banks' customers in foreign currency	according to Eurasian Bank's fee schedule for transfers in a foreign currency							
<b>3.25.2.4. Transfer of money from a card to a card using remote channels of other banks:</b>								
to and/or from Eurasian Bank customer's card								
<b>3.25.3 Transaction commission fees</b>								
<b>3.25.3.1. Obtaining cash at ATM:</b>								
- network of Eurasian Bank	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month - 0.95% of amount.							
- network of other banks	1,5% of an amount (min. 200 tenge)							
<b>3.25.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:</b>								
- network of Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of amount.							
foreign currency	0.8% of amount +50 tenge							
- network of other banks	1.5% of amount (min. 350 tenge)							
3.25.3.3. Additional fee for receiving cash from credit limit through point-of-sale terminal or ATM:	-							
<b>3.25.3.4. Payment for goods and services at trade and service enterprises:</b>								
- network of Eurasian Bank	0 tenge							
- network of other banks	0 tenge							
3.25.3.5. Non-cash payment for services in casino	1.5% of amount +250 tenge							
3.25.3.6. Additional fee for payment for goods and services, various payments from credit limit	-							
3.25.3.7. Reimbursement of Priority Pass expenses for visiting a VIP room, for one person, for one visit	-							
<b>3.25.4. Statements</b>								
<b>3.25.4.1. Balance inquiry through an ATM or a point-of-sale terminal:</b>								
- network of Eurasian Bank	50 tenge							
- network of other banks	50 tenge							

3.25.4.2. Requesting information on the last 10 transactions:	100 tenge								
<b>3.25.4.3. Card account statement:</b>									
- monthly	0 tenge								
- additional	465 tenge								
- additional, for each month, preceding the two last calendar months	1 550 tenge								
- providing written information on the account, at customer's request (VAT included)	500 tenge*								
<b>3.25.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code counter</b>									
- if the matter does not have to go into the international exception file	250 tenge								
- if the matter has to go into the international exception file	-								
- resetting the PIN code counter	100 tenge								
<b>3.25.6. Interest rates for Eurasian Bank loans</b>									
<b>3.25.6.1. Within the Credit limit:</b>									
- in tenge	15% per annum								
- in USD/EUR	-								
Fee for loan servicing	15% per annum								
<b>3.25.6.2. Interest rates for Eurasian Bank loans:</b>									
- in tenge	15% per annum								
- in USD/EUR	-								
3.25.6.3. If the bank loan is:									
- ninety days overdue	0.5% of amount, for each day overdue								
- ninety days plus overdue	0.03% of amount, for each day overdue, but not more than 10% of issued loan amount, for each year of validity of the Agreement								
<b>3.25.7. Commission fee</b>									
Providing information on card/account activity through SMS-messages	the first month for free, the second and subsequent months - 100 tenge a month								
<b>3.25.8. Resetting the PIN-code at ATM:</b>									
- Resetting the PIN-code	250 tenge								
<b>3.25.9. Providing video of transactions at Eurasian Bank ATMs (VAT</b>									
Compensation of expenses, related to providing video on Eurasian Bank payment cards (VAT included)	5000 tenge*								
<b>3.26. Corporate - 2</b>									
	"Corporate - 2"								
MasterCard Standard /MasterCard Gold									
<b>3.26.1. Issuing and annual servicing of an account:</b>									
<b>3.26.1.1. on the basic card</b>									
- the first year of service;	0 tenge								
- the second and subsequent years;	10 000 tenge								
- on an additional card	5000 tenge								
- Maintaining a card account with no debit transactions for over a year	1 000 tenge								
<b>3.26.1.2. Urgent card issue*</b>									
for branches (within 3 business days)	3 500 tenge								
for outlets (within 6 business days)									
Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	2 000 tenge								
Replacement of a card at Eurasian Bank's initiative	0 tenge								
<b>3.26.2. Crediting and transfer of money</b>									
<b>3.26.2.1. Crediting to a card account:</b>									
- in cash	0% of amount								
- by transfer from another bank	0% of amount								
3.26.2.2. Transferring money from a card using remote channels of the Bank:									
to Eurasian Bank card holder	0 tenge								

to other bank card holder	0.9% of amount, min. 200 tenge							
from other bank card holder to to Eurasian Bank card holder	0 tenge							
<b>3.26.2.3. Transferring money from an account:</b>								
- on behalf of Eurasian Bank customers through bank outlets	2000 tenge							
- on behalf of Eurasian Bank customers by standing order	0 tenge							
- on behalf of other banks' customers in tenge	according to Eurasian Bank's fee schedule for transfers in tenge							
- on behalf of other banks' customers in a foreign currency	according to Eurasian Bank's fee schedule for transfers in foreign currency							
<b>3.26.2.4. Transferring from a card using remote channels of other banks:</b>								
to Eurasian Bank card holder and/or from Eurasian Bank card holder								
<b>3.26.3. Transaction fees</b>								
<b>3.26.3.1. Receiving cash at an ATM:</b>								
- network of Eurasian Bank	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month - 0.95% of an amount							
- network of other banks	1.5% of an amount (min. 350 tenge)							
<b>3.26.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:</b>								
- network of Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of an amount							
- network of other banks	1.5% of an amount (min. 350 tenge)							
<b>3.26.3.3. Payment for goods and services at trade and service enterprises:</b>								
- network of Eurasian Bank	0 tenge							
- network of other banks	0 tenge							
<b>3.26.3.4. Excluded</b>								
<b>3.26.4. Statements</b>								
<b>3.26.4.1. Balance inquiry through an ATM or a point-of-sale terminal:</b>								
- network of Eurasian Bank	50 tenge							
- network of other banks	50 tenge							
Requesting information on the last 10 transactions:	100 tenge							
<b>3.26.4.2. Card account statement:</b>								
- monthly	0 tenge							
- additional (for current or one of the last 6 calendar months)	500 tenge							
- additional (from the last 6 calendar months to the last 24 calendar months)	1 500 tenge							
- archive (for each month, exceeding the last 24 calendar months)	1 500 tenge							
- providing written information on a card account at a customer's request (VAT included)	1 500 tenge*							
<b>3.26.5. Blocking a lost/stolen card, resetting the PIN code counter</b>								
- if the matter does not have to go into the international exception file	1 550 tenge							
- if the matter has to go into the international exception file	15 500 tenge							
- resetting the PIN code counter	200 tenge							
<b>3.26.6. Interest rates for Eurasian Bank loans</b>								
<b>3.26.6.1. When the amount exceeds the credit limit:</b>								

- in tenge	15% per annum							
<b>3.26.6.2. If the bank loan is overdue:</b>								
- ninety days overdue	0.5% of amount, each day overdue							
- ninety days + overdue	0.03% of amount, each day overdue, but not more than 10% of issued loan, for each year of validity of Agreement							
<b>3.26.7. Commission fee</b>								
- Providing information on card/account activity through SMS messages	the first month - free, second and subsequent months - 100 tenge a month							
<b>3.26.7.1.Resetting the PIN-code at ATM</b>								
-Resetting the PIN-code	250 tenge							
<b>3.26.8. Providing video of transactions at Eurasian Bank ATMs*</b>								
- Compensation of expenses, related to providing a video on payment cards of Eurasian Bank JSC (VAT included)	5000 tenge*							
<b>Note:</b>								
* VAT included.								

**Section 29. E-money, trade and Internet acquiring fees<sup>1</sup>**

29.1. Product		Trade acquiring					Internet acquiring	
29.2. Issuing bank		Eurasian Bank, in %	Other banks, in %				Eurasian Bank and other banks, in %	
29.3. Company activity type		All	All (if MCC ≠ 3000-3350, 4511, 5499, 5511, 5521, 9402, 5542)	Convenience stores, grocery store, Gas station, airlines	Car dealers		All (if MCC ≠ 5499, 3000-3350, 4511)	Consumer goods, airlines
				(MCC = 5499, 5542, 3000-3350, 4511)	(MCC = 5511, 5521)			(MCC = 5499, 3000-3350, 4511)
Tariff Package No.	Estimated transactions a month on average, tenge	Visa International / MasterCard WorldWide	Visa International / MasterCard WorldWide	Visa International / MasterCard WorldWide	Visa International	MasterCard WorldWide	Visa International / MasterCard WorldWide	
0	over 10 000 000	0,2; 0,3; 0,4; 0,5; 0,6; 0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;
1	over 5 000 000	0,2; 0,3; 0,4; 0,5; 0,6; 0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;
2	from 2 000 000 to 5 000 000	0,5; 0,6; 0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;
3	from 500 000 to 2 000 000	0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;
4	from 100 000 to 500 000	1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,5; 2,6; 2,7; 2,8; 2,9; 3,0	3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;
5	up to 100 000	3,0	3,0	3,0	3,0	3,0	4,0	4,0
<b>29.4. Other trade acquiring fees</b>								
<b>Description</b>							<b>Currency</b>	
Opening an account for a trade and service enterprise at conclusion of an agreement with the Bank on trade and/or Internet acquiring <sup>2</sup>							tenge	Free
Issue of VISA Business <sup>3</sup> and VISA Infinite <sup>4</sup> cards and annual card maintenance for the entire validity term of the trade/internet acquiring agreement <sup>5</sup>							tenge	Free
Quarterly fee for payments servicing by each POS-terminal, installed by the Bank (if turnover is more than 100 000 tenge a month)							tenge	Free
Quarterly fee for payments servicing by each POS-terminal, installed by the Bank (if turnover is less than 100 000 tenge a month) <sup>6</sup>							tenge	3000
A one-time reimbursement of the Bank's expenses for connection to the Bank processing system of a POS-terminal purchased by the customer							tenge	100 000
Fee for non-cash payments at the POS-terminal established by the Bank during the campaign for development of acquiring (applies to each POS-terminal for a period of not more than three months from the date of conclusion of the contract)							tenge	Free

<b>29.5. E-money transactions</b>	
<b>29.5.1.</b> E-money issue on behalf of individuals	0.8% of e-money amount, used by customers
<b>29.5.2.</b> E-money issue on behalf of agents (legal entities)	0.8% of e-money amount, used by customers
<b>29.6. Transactions at the corporate website (or other Bank webservice)</b>	
<b>29.6.1.</b> Transfer for loan repayment from other bank card at the corporate website (or other Bank webservice)	100 tenge for 1 transaction
<b>29.6.2.</b> Transfer to replenish a deposit and a card account from other bank card at the corporate website (or other Bank webservice)	Free
<b>Notes</b>	
1 the fee is applied if the customer meets the criteria defined by the Bank's internal normative documents.	
2 if the customer is obliged to connect to the CLIENT'S BANK remote banking service for legal entities (BANK-Client, INTERNET-Client)	
3 may apply to tariff packages No. 3, 4 and 5 if the customer wishes to get this card	
4 may apply to tariff packages No. 1, 2 if the customer wishes to get this card	
5 may apply only to Bank POS/mPOS-terminals. In case of connecting a POS / mPOS terminal purchased by the customer to the Bank's processing, the Bank standard fees apply	
6 shall not apply to trade and service enterprises with large networks (more than 5 POS-terminals)	