# **Eurasian Bank services for individuals**

| No.      | Service   | Standard fee  |  |  |  |
|----------|---|---|--|--|--|
| 3.       | Section 3. Card products  |   |  |  |  |
| 3.1.     | PayDa   |   |  |  |  |
|          | Payment card type   | Visa Gold/MasterCard Gold/MasterCard Gold<br>PayPass                |  |  |  |
| 3.1.1.   | Issuing and annual servicing  |   |  |  |  |
| 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.   | Crediting and transfer of money   |   |  |  |  |
| 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 tomas   |  |  |  |
|          | - online card transfer - by transfer from another bank  | 0 tenge<br>0 tenge  |  |  |  |
| 3.1.3.   | Transaction commission fees   | o tenge   |  |  |  |
| 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 |  |  |  |
| I        | - 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.   | Statements   |                                   |
|          | - 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<br>last calendar months                              | 1 550 tenge                       |
| 3.1.5.   | Blocking a lost/stolen card, resetting the PIN code counter                                      |                                   |
|          | - 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.   | 40.6. Providing information on movements on the card/account via text messages                   | 0 tenge                           |
| 3.1.7.   | Providing information on conducted transactions using ATMs, incl. video (VAT included)           |                                   |
|          | - Compensation of expenses, related to providing video by Eurasian Bank JSC cards (VAT included) | 5000 tenge*                       |
| 3.1.8.   | Payment for the price of a traveller's insurance certificate on behalf of an insurance company   |                                   |
|          | Full   | 17 600 tenge                      |
|          | Light  | 13 440 tenge                      |

# Notes to p. 3.1.

\* VAT included

| 3.2.     | Excluded   |   |
|----------|--|---|
| 3.3.     | Excluded   |   |
| 3.4.     | Alser Like IT Credit Bonus Card  |   |
| 3.4.1.   | Issuing and annual maintenance of a card account   | 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.   | Crediting and transfer of money  |   |
| 3.4.2.1. | Crediting money to a card account:   |   |
|          | - in cash  | 0% of an amount                                   |
|          | - by transfer from another bank  | 0% of an amount                                   |

| 3.4.2.2. | Card-to-card money transfer using a remote channel of the Bank:  |   |
|----------|--|---|
|          | 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. | Transferring money from an account:  |   |
|          | - 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.   | Transaction commissions  | 2,000   |
| 3.4.3.1. | Receiving cash at an ATM:  |   |
|          | - 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. | Receiving cash at a cash desk through a point-of-sale terminal:  |   |
|          | - 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. | Purchases of goods and services:   |   |
|          | - 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. | Payment for certificate under traveler's insurance agreement on behalf of an insurer (for cards outside the package) |   |
|          | Full   | 16 000 tenge  |
|          | Light  | 12 800 tenge  |
| 3.4.4.   | Statements   |   |
| 3.4.4.1. | Balance inquiry through an ATM or point-of-sale terminal:  |   |
|          | - 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 тенге   |
| 3.4.4.3. | Card account statement:  |   |
|          | - 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.   | Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM                            |   |
|          | - 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.   | Interest rates on Eurasian Bank loans  |   |
| 3.4.6.1. | For a current loan (within the loan amount):   |   |
|          | - in tenge   | 27% per annum   |
| 2462     | - in dollars or euros  | -   |
| 3.4.6.2. | When an amount exceeds that on a current loan:   | 270% par annum  |
|          | - in dollars or euros  | 27% per annum   |
| 3.4.7.   | Minimal payment  | 8% of principal amount + interest accrued, but not less than 2, 000 tenge |

| 3.4.8.  | Penalties for late payment of a loan:   |   |
|---------|---|---|
|         | - 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.  | Grace period  | Up to 50 calendar days  |
| 3.4.10. | Interest rate on card account balance   |   |
|         | - card account balance  | -   |
|         | - insurance deposit   | -   |
| 3.4.11. | Submitting information on movement on a card/account via SMS  | 0 tenge   |
| 3.4.12. | Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)   |   |
|         | - 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 automatedly writen 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.     | Installment credit card  |                                   |
|----------|--|-----------------------------------|
|          | Payment card type  | Visa Gold/MasterCard Gold PayPass |
| 3.5.1.   | Issuing and annual maintenance of an account   |                                   |
| 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 тенге                       |
|          | 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.   | Crediting and transfer of money  |                                   |
| 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                      |

| 10 customers of other banks via Smartbank remote banking system in national/foreign currency Transaction commissions 3.5.3.1 Receiving cash at a ATM: - Lurusian Bunk network - networks of other banks 1.5.3.2 Receiving cash at a cash desk through a point-of-sale terminal: - Lurusian Bunk network - networks of other banks 1.5.3.3 Processors of other banks 1.5.3.4 Processors of other banks 1.5.4 Processors of the banks 1.5. Processors of the banks of |          | - to a Eurasian Bank customer via Smartbank remote banking system                                 | not provided  |
|--|----------|---|---|
| 3.5.3.1 Receiving cosh at an ATM: - Furnish Bank network - networks of other banks - Eurasian Bank network - networks of other banks - etworks of other banks - not provided - networks of other banks - 1.5.4.1 Non-cash payment for services in castion - for provided - furnish Bank network - furnish Bank network - networks of other banks - furnish Bank network - networks of other banks - furnish Bank network - networks of other banks -  |          |   |   |
| 3.5.3.1. Receiving each at an ATM:  - Furnishan Bank network - networks of other banks 3.5.3.2. Receiving each at a each desk through a point-of-sale terminal:  - Eurasian Bank network - networks of other banks 3.5.3.3. Purchases of goods and services:  - Eurasian Bank network - networks of other banks 3.5.3.3. Purchases of goods and services:  - Eurasian Bank network - networks of other banks 3.5.3.4. Object the banks - not provided - n | 3.5.3.   |   | r r   |
| Eurasian Bank network of other banks not provided not provided not provided statements of other banks not provided not provide not provided not provided not provided not provided not provide not provided not provide not provide not provided not provide  |          |   |   |
| 3.5.3.2. Receiving cash at a cash desk through a point-of-sale terminal:  - Eurusian Bank network - networks of other banks 3.5.3.3. Purchases of goods and services:  - Eurusian Bank network - networks of other banks 3.5.3.4. Non-cash payment for services in casino 3.5.3.4. Non-cash payment for services in casino 3.5.3.4. Non-cash payment for services in casino 3.5.4.1. Balance inquiry through an ATM or point-of-sale terminal: - Eurusian Bank network - networks of other banks 3.5.4.1. Balance inquiry through an ATM or point-of-sale terminal: - Eurusian Bank network - networks of other banks - networks of other banks 3.5.4.1 Balance inquiry through an ATM or point-of-sale terminal: - Eurusian Bank network - networks of other banks - networks of other banks - nonthly - networks of other banks - 100 tenge - additional - additional statements - additional statements for each month preceding the last two - providing a customer with written information about his account at his request (VAT included) - providing a customer with written information about his account at his request (VAT included) - fif the matter hasn't been referred to the international-exception file - providing a customer with written information about his account at his request (VAT included) - if the matter hasn't been referred to the international-exception file - if the matter hasn't been referred to the international-exception file - changing the PIN-code counter - interest rates on Eurasian Bank loans - resetting the PIN-code counter - assembly the PIN-code counter - maximal fixed rate amount for a calendar year.  3.5.8. Norether payment of a loan: - within ninety days of delay - within ninety days of delay - within ninety days of delay - Submitting information on movement on a card/account via SMS - Overdue payment fee  |          |   | not provided  |
| - Eurasian Bank network   not provided    - networks of other banks   not provided    - Surasian Bank network   2% of an amount    - Surasian Bank network   50 tenge    - Surasian Bank network   100 tenge    -  |          | - networks of other banks   | not provided  |
| - networks of other banks - not provided   | 3.5.3.2. | Receiving cash at a cash desk through a point-of-sale terminal:                                   |   |
| 3.5.3.3. Purchases of goods and services: - Eurasian Bank network 2% of an amount - networks of other banks 2% of an amount 3.5.3.4. Non-cash payment for services in casino 3.5.4.1. Salance inquiry through an ATM or point-of-sale terminal: - Fairasian Bank network 50 there banks 3.5.4.2. Information on the last 10 transactions: 3.5.4.3. Information on the last 10 transactions: 3.5.4.3. Information on the last 10 transactions: - networks of other banks - not provided - networks of other banks - not provided - not provid |          | - Eurasian Bank network   | not provided  |
| - Eurasian Bank network 2% of an amount 2% of an amount 2% of an amount 2% of an amount 3.5.3.4. Non-cash payment for services in casino not provided 3.5.4. Distaining statements 3.5.4. Shall be a service of the banks and the services of control of sale terminal:  - Eurasian Bank network 50 tenge - 100 tenge 100 te |          | - networks of other banks   | not provided  |
| - networks of other banks - networks of other banks - Non-eash payment for services in casino - Notating statements - S.3.5.4 A.3.5.4 Salance inquiry through an ATM or point-of-sale terminal: - Eurasian Bank network - networks of other banks - ne       | 3.5.3.3. | Purchases of goods and services:  |   |
| 3.5.4. Non-cash payment for services in casino  Obtaining statements  Balance inquiry through an ATM or point-of-sale terminal:  - Eurasian Bank network  - networks of other banks  1.00 tenge  1.5.4.2. Information on the last 10 transactions:  - monthly  - additional  - additional  - additional  - additional  - additional statements for each month preceding the last two  - providing a customer with written information about his account at his request (VAT included)  3.5.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM  - if the matter hasn't been referred to the international-exception file  - if the matter has been referred to the international-exception file  - changing the PIN-code  - resetting the PIN-code  - resetting the PIN-code counter  - maximal fixed rate amount  - maximal fixed rate amount  - maximal fixed rate amount  - maximal fixed rate amount of a loan:  - within ninety days of delay  - within ninety days of delay  - revolding information on movement on a card/account via SMS  - Tovoiding information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  - Tovoiding information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  |          | - Eurasian Bank network   | 2% of an amount                                     |
| 3.5.4. Obtaining statements 3.5.4.1. Balance inquiry through an ATM or point-of-sale terminal: - Eurasian Bank network - networks of other banks 3.5.4.2. Information on the last 10 transactions: - nonthly - additional - additional statements for each month preceding the last two - additional statements for each month preceding the last two - providing a customer with written information about his account at his request (VAT included)  3.5.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM - if the matter hasn't been referred to the international-exception file - changing the PIN-code - resetting the PIN-code counter - maximal fixed rate amount - maximal fixed rate amount - within ninety days of delay - within ninety days of delay - within ninety days of delay - Providing information on movement on a card/account via SMS - Overdue payment fe - Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  |          | - networks of other banks   | 2% of an amount                                     |
| 3.5.4.1. Balance inquiry through an ATM or point-of-sale terminal:  - Furasian Bank network - networks of other banks 3.5.4.2. Information on the last 10 transactions:  - monthly - additional - additional - additional statements for each month preceding the last two - providing a customer with written information about his account at his request (VAT included)  3.5.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM - if the matter hasn't been referred to the international-exception file - if the matter has been referred to the international exception file - changing the PIN-code - resetting the PIN-code counter | 3.5.3.4. | Non-cash payment for services in casino   | not provided  |
| - Eurasian Bank network - networks of other banks 100 tenge 3.5.4.2. Information on the last 10 transactions:  - monthly - additional - additional - additional statements for each month preceding the last two - providing a customer with written information about his account at his request (VAT included)  500 tenge - providing a customer with written information about his account at his request (VAT included)  500 tenge*  - if the matter hasn't been referred to the international-exception file - if the matter has been referred to the international exception file - changing the PIN-code - resetting the PIN-code counter - resetting the PIN-code at ATM  500 tenge - resetting the PIN-code ounter - resetting the PIN-code ounter - resetting the PIN-code at ATM - ottonge - resetting the PIN-code ounter - resetting the PIN | 3.5.4.   | Obtaining statements  |   |
| - networks of other banks 100 tenge  3.5.4.2. Information on the last 10 transactions: 100 tenge  3.5.4.3. Card account statement: 405 tenge - additional statements for each month preceding the last two 1550 tenge - additional statements for each month preceding the last two 1550 tenge - providing a customer with written information about his account at his request (VAT included) 500 tenge*  3.5.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM  - 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  - resetting the PIN-code counter 100 tenge  3.5.6. Interest rates on Eurasian Bank loans - maximal fixed rate amount from 0% to 36% per annum  5.5.7. Penalties for late payment of a loan:  - 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.  3.5.8. Overdue payment fee 2000 tenge  2.500 tenge  0.500 tenge  | 3.5.4.1. |   |   |
| Information on the last 10 transactions:   100 tenge   |          |   | -   |
| 3.5.4.3. Card account statement:  - monthly  - additional  - additional  - additional statements for each month preceding the last two  - providing a customer with written information about his account at his request (VAT included)  3.5.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM  - if the matter hasn't been referred to the international-exception file  - if the matter hasn't been referred to the international exception file  - changing the PIN-code  - changing the PIN-code  - resetting the PIN-code counter  100 tenge  3.5.6. Interest rates on Eurasian Bank loans  3.5.6. For a current loan (within the loan amount):  - maximal fixed rate amount  - within ninety days of delay  3.5.8. Overdue payment fee  3.5.9. Submitting information on movement on a card/account via SMS  Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  - wide information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  |          |   |   |
| - monthly  |          | Information on the last 10 transactions:  | 100 tenge   |
| - additional - additional - additional statements for each month preceding the last two - providing a customer with written information about his account at his request (VAT included)  500 tenge*  3.5.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM - if the matter hasn't been referred to the international-exception file - if the matter has been referred to the international exception file - changing the PIN-code - resetting the PIN-code - resetting the PIN-code counter - resetting the PIN-code - | 3.5.4.3. | Card account statement:   |   |
| - additional statements for each month preceding the last two - providing a customer with written information about his account at his request (VAT included)  3.5.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM  - if the matter hasn't been referred to the international-exception file - if the matter has been referred to the international exception file - changing the PIN-code - resetting the PIN-code - resetting the PIN-code counter  Interest rates on Eurasian Bank loans  3.5.6.1. For a current loan (within the loan amount): - maximal fixed rate amount  - within ninety days of delay  - within ninety days of delay  D.5% of payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  3.5.8. Overdue payment fee  2.000 tenge  3.5.10. Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)   |          | - monthly   | 0 tenge   |
| - providing a customer with written information about his account at his request (VAT included)  3.5.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM  - if the matter hasn't been referred to the international-exception file - if the matter has been referred to the international exception file - changing the PIN-code - changing the PIN-code - resetting the PIN-code counter  100 tenge  3.5.6. Interest rates on Eurasian Bank loans  3.5.6.1. For a current loan (within the loan amount): - maximal fixed rate amount - within ninety days of delay  - 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.  3.5.8. Overdue payment fee  2.000 tenge  3.5.10. Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)   |          | - additional  | 465 tenge   |
| 3.5.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM  - if the matter hasn't been referred to the international-exception file - if the matter has been referred to the international exception file - changing the PIN-code - changing the PIN-code - resetting the PIN-code counter - resetting the PIN-code counter  3.5.6. Interest rates on Eurasian Bank loans 3.5.6.1. For a current loan (within the loan amount): - maximal fixed rate amount - maximal fixed rate amount  - within ninety days of delay  3.5.7. Penalties for late payment of a loan: - within ninety days of delay  3.5.8. Overdue payment fee  3.5.9. Submitting information on movement on a card/account via SMS  Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  |          | - additional statements for each month preceding the last two                                     | 1 550 tenge   |
| - if the matter hasn't been referred to the international-exception file  - if the matter has been referred to the international exception file  - changing the PIN-code  - changing the PIN-code  - resetting the PIN-code counter  3.5.6. Interest rates on Eurasian Bank loans  3.5.6.1. For a current loan (within the loan amount):  - maximal fixed rate amount  - maximal fixed rate amount  - within ninety days of delay  - 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.  3.5.8. Overdue payment fee  3.5.9. Submitting information on movement on a card/account via SMS  0 tenge  Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)   |          | - providing a customer with written information about his account at his request (VAT included)   | 500 tenge*  |
| - if the matter has been referred to the international exception file  - changing the PIN-code  - resetting the PIN-code counter  3.5.6. Interest rates on Eurasian Bank loans  3.5.6.1. For a current loan (within the loan amount):  - maximal fixed rate amount  - maximal fixed rate amount  - within ninety days of delay  - within ninety days of delay  - within ninety days of delay  3.5.8. Overdue payment fee  3.5.9. Submitting information on movement on a card/account via SMS  - resetting the PIN-code  - to tenge  - 100 tenge  0.5% of payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  2 000 tenge  3.5.10. Providing information on movement on a card/account via SMS  0 tenge   | 3.5.5.   | Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM         |   |
| - changing the PIN-code - resetting the PIN-code counter  3.5.6. Interest rates on Eurasian Bank loans 3.5.6.1. For a current loan (within the loan amount): - maximal fixed rate amount  3.5.7. Penalties for late payment of a loan: - within ninety days of delay  3.5.8. Overdue payment fee  3.5.9. Submitting information on movement on a card/account via SMS  3.5.10. Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  0 tenge  |          | - if the matter hasn't been referred to the international-exception file                          | 250 tenge   |
| - resetting the PIN-code counter  3.5.6. Interest rates on Eurasian Bank loans 3.5.6.1. For a current loan (within the loan amount): - maximal fixed rate amount 3.5.7. Penalties for late payment of a loan: - within ninety days of delay  3.5.8. Overdue payment fee 3.5.9. Submitting information on movement on a card/account via SMS 3.5.10. Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  |          | - if the matter has been referred to the international exception file                             | 5000 tenge  |
| 3.5.6. Interest rates on Eurasian Bank loans 3.5.6.1. For a current loan (within the loan amount):  - maximal fixed rate amount from 0% to 36% per annum  3.5.7. Penalties for late payment of a loan:  - within ninety days of delay  3.5.8. Overdue payment fee  3.5.9. Submitting information on movement on a card/account via SMS  Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  1.5.6. Interest rates on Eurasian Bank loans  from 0% to 36% per annum  0.5% of payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  2.5.8. Overdue payment fee  2.5.9. Submitting information on movement on a card/account via SMS  0 tenge   |          | - changing the PIN-code   | 0 tenge   |
| 3.5.6.1. For a current loan (within the loan amount):  - maximal fixed rate amount from 0% to 36% per annum  3.5.7. Penalties for late payment of a loan:  - within ninety days of delay  3.5.8. Overdue payment fee  3.5.9. Submitting information on movement on a card/account via SMS  3.5.10. Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  5.5.10. The form 0% to 36% per annum  6.5% of payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  7.5.10. 2.5.10. The form 0% to 36% per annum  8.5.10. Overdue payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  9.5.10. 2.5.10. Overdue payment fee  1.5.10. 2.5.10. Overdue payment fee  1.5.10. 2.5.10. Overdue payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  9.5.10. 2.5.10. Overdue payment fee  1.5.10. 2.5.10. Overdue payment fee  1.5.10. 2.5.10. Overdue payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  9.5.10. Overdue payment fee  1.5.10. Overdue payment fee  1. |          | - resetting the PIN-code counter  | 100 tenge   |
| - maximal fixed rate amount  3.5.7. Penalties for late payment of a loan:  - within ninety days of delay  3.5.8. Overdue payment fee  3.5.9. Submitting information on movement on a card/account via SMS  - roviding information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  from 0% to 36% per annum  0.5% of payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  2 000 tenge  0 tenge   | 3.5.6.   | Interest rates on Eurasian Bank loans   |   |
| 3.5.7. Penalties for late payment of a loan:  - within ninety days of delay  - within ninety days of delay  O.5% of payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  3.5.8. Overdue payment fee  3.5.9. Submitting information on movement on a card/account via SMS  O tenge  Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)   | 3.5.6.1. | For a current loan (within the loan amount):  |   |
| - within ninety days of delay  - within ninety days of payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  3.5.8.    - Overdue payment fee  - 2 000 tenge  - Submitting information on movement on a card/account via SMS  - O tenge   |          | - maximal fixed rate amount   | from 0% to 36% per annum                            |
| - within ninety days of delay  - within ninety days of payment overdue amount, for each day overdue, but not more than 10% of loan amount for a calendar year.  3.5.8.    - Overdue payment fee  - 2 000 tenge  - Submitting information on movement on a card/account via SMS  - O tenge  | 3.5.7.   | Penalties for late payment of a loan:   |   |
| 3.5.9. Submitting information on movement on a card/account via SMS  O tenge  Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  |          |   | but not more than 10% of loan amount for a calendar |
| 3.5.10. Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)  | 3.5.8.   | Overdue payment fee   | 2 000 tenge   |
| added tax)   | 3.5.9.   | Submitting information on movement on a card/account via SMS                                      | 0 tenge   |
|  | 3.5.10.  |   |   |
| - Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included) 5000 tenge*  |          | - Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included) | 5000 tenge*   |
| 3.5.11. Payment for certificate under traveler's insurance agreement on behalf of an insurer   | 3.5.11.  | Payment for certificate under traveler's insurance agreement on behalf of an insurer              |   |
| Full 17 600 tenge  |          | Full  | 17 600 tenge  |
| Light 13 440 tenge   |          | Light   | 13 440 tenge  |

## Notes to p. 3.5.

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

laccess 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)

| 3.6. |    | USE OF ANOTHER BANK CARD |  |
|------|----|--------------------------|--|
| 3.6. | 1. | Money transfers          |  |

| 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*                       |

| Service  |                                   |                                   |                                   | Fees                              |   |                                   |   |                                   |
|--|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|---|-----------------------------------|---|-----------------------------------|
| 3.7. Eurasia Credit Card   |                                   |                                   |                                   |                                   |   |                                   |   |                                   |
| ПОЛЬЗОВАНИЕ КАРТОЙ   |                                   |                                   |                                   |                                   |   |                                   |   |                                   |
|  |                                   |                                   |                                   | Eurasia Credit (                  | Cord                                    |                                   |   |                                   |
| Payment card type  | Furecie                           | Classic                           | Furaci                            | a Privilege                       |   | sia Loval                         | Eurocio (                               | Commercial                        |
|  | Visa Classic                      | MasterCard Gold                   | Visa Classic                      | MasterCard Gold                   | Visa Classic                            | MasterCard Gold                   | Visa Classic                            | MasterCard Gold                   |
| 3.7.1. Issuing and account servicing   | Visa Classic                      | Master Card Gold                  | visa Ciassic                      | Master Card Gold                  | visa Classic                            | Waster Card Gold                  | Visa Classic                            | Waster Caru Gold                  |
| 3.7.1.1. Issuing and account servicing   |                                   |                                   |                                   |                                   |   |                                   |   |                                   |
| on the basic card:   |                                   |                                   |                                   |                                   |   |                                   |   |                                   |
| - first year of service;   | 0 tenge                                 | 0 tenge                           | 0 tenge                                 | 0 tenge                           |
| - second and subsequent years;   | 3800 tenge                        | 3800 tenge                        | 1500 tenge                        | 1500 tenge                        | 0 tenge                                 | 3 000 tenge                       | 3800 tenge                              | 3800 tenge                        |
| on an additional card  | 1000 tenge                              | 1000 tenge                        | 1000 tenge                              | 1000 tenge                        |
| urgent issue of a card   | 1000 tenge                              | 1000 tenge                        | 1000 tenge                              | 1000 tenge                        |
| for branches (within 3 business days)  | 3 500 tenge                             | 3 500 tenge                       | 3 500 tenge                             | 3 500 tenge                       |
| for outlets (within 6 business days)   | 3 500 tenge                             | 3 500 tenge                       | 3 500 tenge                             | 3 500 tenge                       |
| 3.7.1.2. Replacing a card at the request of a card holder or issuing a new card to | 500 tenge                               | 500 tenge                         | 500 tenge                               | 500 tenge                         |
| 3.7.1.3. Replacing a card at the bank's initiative                                 | 0 tenge                                 | 0 tenge                           | 0 tenge                                 | 0 tenge                           |
| 3.7.2. Crediting and transfer of money   | o tonge                           | 0 tonge                           | o tongo                           | o tongo                           | 5 tonge                                 | 3 tonge                           | o tonge                                 | tenge                             |
| 3.7.2.1. Crediting money to a card account:  |                                   |                                   |                                   |                                   |   |                                   |   |                                   |
| - in cash  | 0%. 0.1%. 0.1                     | 5%, 0,20%, 025%, 0,30%            | 5, 035%, 0.40%, 0.45              | %, 0,50%, 0.55%, 0.60%            | 0,65%, 0,70%, 0.75                      | %, 0,80%, 0.85%. 0.90             | %, 0,95%. 1%. of a                      | in amount                         |
| - by transfer from another bank  |                                   | 5%, 0,20%, 025%, 0,30%            |                                   |                                   |   |                                   |   |                                   |
|  | 0,0,0,1,0,0,1                     | 370, 0,2070, 02370, 0,3070        | ,, 03570, 0, 1070, 0, 15          | , 0,5070, 0,5570, 0,0070          | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | ,0,0070,0,0070,0,00               | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |                                   |
| 3.7.2.2. Transferring money with a card using remote channel of Bank:              |                                   |                                   |                                   |                                   |   |                                   |   |                                   |
| to card of Eurasian Bank customer  |                                   |                                   |                                   | 3.5% of amount, min.              |   |                                   |   |                                   |
| to cards of other bank customers   | 3.5% of amount, min. 500 tenge    |                                   |                                   |                                   |   |                                   |   |                                   |
| from other bank card to Eurasian Bank card   | 0 tenge                           |                                   |                                   |                                   |   |                                   |   |                                   |
| 3.7.2.3. Transferring money from an account:                                       |                                   |                                   |                                   |                                   |   |                                   |   |                                   |
| - to a Eurasian Bank customer at a bank outlet                                     | 3.5% of amount, min.<br>500 tenge | 3.5% of amount, min.<br>500 tenge | 3.5% of amount,<br>min. 500 tenge | 3.5% of amount, min.<br>500 tenge | 3.5% of amount,<br>min. 500 tenge       | 3.5% of amount,<br>min. 500 tenge | 3.5% of amount,<br>min. 500 tenge       | 3.5% of amount,<br>min. 500 tenge |
| - to a Eurasian Bank customer by a standing order                                  | 500 tenge                         | 500 tenge                         | iiiii. 500 tenge                  | 500 tenge                         | iiiii. 500 tenge                        | iiiii. 500 tenge                  | iiiii. 500 tenge                        | iiiii. 300 tenge                  |
| , s  | 3.5% of amount, min.              | 3.5% of amount, min.              | 3.5% of amount,                   | 3.5% of amount, min.              | 3.5% of amount,                         | 3.5% of amount,                   | 3.5% of amount,                         | 3.5% of amount,                   |
| - to customers of other banks in tenge   | 1000 tenge                        | 1000 tenge                        | min. 1000 tenge                   | 1000 tenge                        | min. 1000 tenge                         | min. 1000 tenge                   | min. 1000 tenge                         | min. 1000 tenge                   |
|  | 3.5% of amount, min.              | 3.5% of amount, min.              | 3.5% of amount,                   | 3.5% of amount, min.              | 3.5% of amount,                         | 3.5% of amount,                   | 3.5% of amount,                         | 3.5% of amount,                   |
| - to customers of other banks in a foreign currency                                | 1000 tenge                        | 1000 tenge                        | min. 1000 tenge                   | 1000 tenge                        | min. 1000 tenge                         | min. 1000 tenge                   | min. 1000 tenge                         | min. 1000 tenge                   |
|  | 3.5% of amount, min.              | 3.5% of amount, min.              | 3.5% of amount,                   | 3.5% of amount, min.              | 3.5% of amount,                         | 3.5% of amount,                   | 3.5% of amount,                         | 3.5% of amount,                   |
| - to a Eurasian Bank customer via Smartbank remote banking system                  | 500 tenge                         | 500 tenge                         | min. 500 tenge                    | 500 tenge                         | min. 500 tenge                          | min. 500 tenge                    | min. 500 tenge                          | min. 500 tenge                    |
| to anotomore of other horizonic Caront Doub assess housing anotom in               |                                   | 3.5% of amount, min.              |                                   | 3.5% of amount, min.              |   |                                   |   | 3.5% of amount,                   |
| - to customers of other banks via SmartBank remote banking system in               | 3.5% of amount, min.              | ·                                 | 3.5% of amount,                   |                                   | 3.5% of amount,                         | 3.5% of amount,                   | 3.5% of amount,                         | ,                                 |
| national/foreign currency  | 1000 tenge                        | 1000 tenge                        | min. 1000 tenge                   | 1000 tenge                        | min. 1000 tenge                         | min. 1000 tenge                   | min. 1000 tenge                         | min. 1000 tenge                   |
| 3.7.3. Transaction commissions 3.7.3.1. Receiving cash at an ATM:                  |                                   |                                   |                                   |                                   |   |                                   |   |                                   |
| 5.7.5.1. Receiving cash at an A 11/1:  | 2.50/ 5                           | 2.50/ 6                           | 2.50/ 6                           | 2.50/ 6                           | 2.50/ 6                                 | 2.50/ 6                           | 2.50/ 6                                 | 2.50/ 6                           |
| - Eurasian Bank network  | 3.5% of amount, min.              | 3.5% of amount, min.              | 3.5% of amount,                   | 3.5% of amount, min.              | 3.5% of amount,                         | 3.5% of amount,                   | 3.5% of amount,                         | 3.5% of amount,                   |
|  | 500 tenge                         | 500 tenge                         | min. 500 tenge                    | 500 tenge                         | min. 500 tenge                          | min. 500 tenge                    | min. 500 tenge                          | min. 500 tenge                    |
| - networks of other banks  | 3.5% of amount, min.              | 3.5% of amount, min.              | 3.5% of amount,                   | 3.5% of amount, min.              | 3.5% of amount,                         | 3.5% of amount,                   | 3.5% of amount,                         | 3.5% of amount,                   |
|  | 1000 tenge                        | 1000 tenge                        | min. 1000 tenge                   | 1000 tenge                        | min. 1000 tenge                         | min. 1000 tenge                   | min. 1000 tenge                         | min. 1000 tenge                   |
| 3.7.3.2. Receiving cash at a cash desk through a point-of-sale terminal:           | 2.50/ 5                           | 2.50/ 6                           | 2.50/ 5                           | 2.50/ 6                           | 2.50/ 6                                 | 2.50/ 6                           | 2.50/ 6                                 | 2.50/ 6                           |
| - Eurasian Bank network  |                                   | 3.5% of amount, min.              | 3.5% of amount,                   | 3.5% of amount, min.              |   | 3.5% of amount,                   | 3.5% of amount,                         |                                   |
|  | 500 tenge                         | 500 tenge                         | min. 500 tenge                    | 500 tenge                         | min. 500 tenge                          | min. 500 tenge                    | min. 500 tenge                          | min. 500 tenge                    |
| - networks of other banks  | 3.5% of amount, min.              | 3.5% of amount, min.              | 3.5% of amount,                   | 3.5% of amount, min.              | 3.5% of amount,                         | 3.5% of amount,                   | 3.5% of amount,                         | 3.5% of amount,                   |
| 3.7.3.3. Additional fee receiving cash from a credit limit via POS-terminal or     | 1000 tenge                        | 1000 tenge                        | min. 1000 tenge                   | 1000 tenge                        | min. 1000 tenge                         | min. 1000 tenge                   | min. 1000 tenge                         | min. 1000 tenge                   |
| ATM:   | -                                 | -                                 | -                                 | -                                 | -                                       | -                                 | -                                       | -                                 |
| 3.7.3.4. Purchases of goods and services:  |                                   |                                   |                                   |                                   |   |                                   |   |                                   |
| - Eurasian Bank network  | 0 tenge                                 | 0 tenge                           | 0 tenge                                 | 0 tenge                           |
| - networks of other banks  | 0 tenge                                 | 0 tenge                           | 0 tenge                                 | 0 tenge                           |
| 3.7.3.5. Non-cash payment for services in casino                                   | 3.5% of amount, min.              | 3.5% of amount, min.              | 3.5% of amount,                   | 3.5% of amount, min.              | 3.5% of amount,                         | 3.5% of amount,                   | 3.5% of amount,                         | 3.5% of amount,                   |
| 277.5.5. TON-Cash payment for services in Cashio                                   | 1000 tenge                        | 1000 tenge                        | min. 1000 tenge                   | 1000 tenge                        | min. 1000 tenge                         | min. 1000 tenge                   | min. 1000 tenge                         | min. 1000 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      | -  | -   | -   | -   | -   | -   | -  | -  |
| 3.7.3.8. Concluding a traveler's-insurance agreement on behalf of an insurance company (VAT included): |  |   |   |   |   |   |  |  |
|  |  |   |   | 16,000  |   |   |  |  |
| Full (VAT included) Light (VAT included)   |  |   |   | 16 000 tenge<br>12 800 tenge  |   |   |  |  |
| 3.7.4 Obtaining statements   |  |   |   | 12 800 telige   |   |   |  |  |
| 3.7.4.1. Balance inquiry through an ATM or point-of-sale terminal:                                     |  |   |   |   |   |   |  |  |
| - 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  |
| 3.7.4.3. Card account statement:   |  |   |   |   | Ŭ   |   |  | Ĭ .  |
| - 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                       | 500 tenge  | 500 tenge   | 500 tenge   | 500 tenge   | 500 tenge   | 500 tenge   | 500 tenge  | 500 tenge  |
| (including value-added tax)*   | ***************************************                                      |   | 2   |   | 2   | 2 4 4 1111-82   | 200 111182   | 2 4 4 1511.82  |
| 3.7.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code at ATM       |  |   |   |   |   |   |  |  |
| - 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  |
| 3.7.6. Bank Interest rate on a loan issued   |  |   |   |   |   |   |  |  |
| 3.7.6.1. Within the credit limit: - 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  | 2)70 per annum   | 27/0 per annum  | 2070 per annum  | 20% per amium   | 2470 per annum  | 2470 per amium  |  | 2170 per amium   |
| 3.7.6.2. When an amount exceeds that on a current loan:  |  |   |   |   |   |   |  |  |
| - 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  | -  | -   | -   | -   | -   | -   | -  | -  |
| Minimal payment  | 8% of principal debt +<br>acrrued interest, but not<br>less than 2 000 tenge | 8% of principal debt +<br>acrrued interest, but<br>not less than 2 000<br>tenge | 8% of principal debt<br>+ acrrued interest,<br>but not less than 2<br>000 tenge | 8% of principal debt +<br>acrrued interest, but<br>not less than 2 000<br>tenge | 8% of principal<br>debt + acrrued<br>interest, but not less<br>than 2 000 tenge | 8% of principal debt<br>+ acrrued interest,<br>but not less than 2<br>000 tenge | 8% of principal<br>debt + acrrued<br>interest, but not<br>less than 2 000<br>tenge | 8% of principal<br>debt + acrrued<br>interest, but not<br>less than 2 000<br>tenge |
| 3.7.8.Penalties for late payment of a loan:  |  |   |   |   |   |   |  |  |
| - within ninety days of delay  |  | <u>l</u>  | (   | 0.5% of amount, for each  | day overdue   | <u>l</u>  |  | l  |
| - after ninety days of delay   |  | 0.03% of amount, for  |   | not more than 10% of a  |   | h year of valdity of the  | Agreement  |  |
| 3.7.9. Grace period  | 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   |
| 3.7.10. Interest rate on the card balance  |  |   | aujo  |   | aujo  | aujo  | aujo   | aujo   |
| - on the card balance  | -  | -   | -   | -   | -   | -   | -  | -  |
| - on an insurance deposit  | -  | -   | -   | -   | -   | -   | -  | -  |
| 3.7.11. Submitting information on movement on a card/account via SMS                                   | 0 tenge  | 0 tenge   | 0 tenge   | 0 tenge   | 0 tenge   | 0 tenge   | 0 tenge  | 0 tenge  |
| 3.7.12. Providing information and video of a transaction at a Eurasian Bank ATM (VAT included)         |  |   |   |   |   |   |  |  |
| 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   |
| Notes to p. 3.7.:  |  |   |   |   |   |   |  |  |
| - Annual maintenance fee is automatedly written off from a credit limit at the first                   | transaction using the PIN-   | code;   |   |   |   |   |  |  |
| -All fees are deducted from the credit 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

| 2.9 Daniell Tariff (Indicidual A)  |   |  |                     |                              |                                     |  |              |
|--|---|--|---------------------|------------------------------|-------------------------------------|--|--------------|
| 3.8. Payroll Tariff (Individual 4)   |   |  |                     |                              |                                     |  |              |
| 3.8. CARD USE  |   |  | Payroll Fee (Ir     | ndividual 4)                 |                                     |  |              |
|  | Visa Classic<br>Unembossed/MasterCa<br>rd Standard<br>Unembossed/Visa<br>Electron   | MasterCard Standard<br>Unembossed for State<br>Enterprises/Visa<br>Classic Unembossed<br>для ГУ/Visa<br>Electron* for State<br>Enterprises |                     | MasterCard<br>Gold/Visa Gold | Visa Platinum                       | Visa Infinite*   |              |
| 3.8.1. Issuing a card and annual maintenance of a card account   |   |  |                     |                              |                                     |  |              |
| - basic card   |   |  |                     |                              |                                     |  |              |
| first year of service;   | 0 tenge   | 0 tenge  | 0 tenge             | 0 tenge                      | 0 tenge                             | 0 tenge  |              |
| second and subsequent years;   | 0 tenge   | 0 tenge  | 0 tenge             | 0 tenge                      | 0 tenge                             | 0 tenge  |              |
| - on an additional card  | 300 tenge   | 250 tenge  | 600 tenge           | 5 000 tenge                  | 10 000 tenge                        | Visa Infinite, Visa<br>Platinum - 10 000<br>tenge, VISA Gold - 7<br>500 tenge, VISA<br>Classic - 2 000 tenge |              |
| - Fee for maintaining current card account, if there are no debit transactions for                             |   |  | 1 000 te            | enge                         |                                     |  | 1            |
| more than 1 year Urgent card issuance  |   |  |                     |                              |                                     |  | <del> </del> |
| for branches (within 3 business days)  | 3 500 tenge   | 3 500 tenge  | 3 500 tenge         | 3 500 tenge                  | 3 500 tenge                         | 3 500 tenge  |              |
| for outelts (within 6 business days)   | 3 500 tenge   | 3 500 tenge  | 3 500 tenge         | 3 500 tenge                  | 3 500 tenge                         | 3 500 tenge  | <u> </u>     |
| 3.8.1.1 Replacing a card at the request of a card holder or issuing a new card to replace a lost or stolen one | 500 tenge   | 500 tenge  | 500 tenge           | 1 000 tenge                  | 2 000 tenge                         | 2 000 tenge  |              |
| 3.8.1.2. Replacing a card at the bank's initiative   | 0 tenge   | 0 tenge  | 0 tenge             | 0 tenge                      | 0 tenge                             | 0 tenge  |              |
| 3.8.2. Crediting and transfer of money   |   |  |                     |                              |                                     | _  |              |
| Crediting of money to a card account   |   |  |                     |                              |                                     |  |              |
| - in cash  |   |  | 0% of an            | nount                        |                                     |  |              |
| - by transfer from other bank  |   |  | 0% of an            | nount                        |                                     |  |              |
| - by transfer through a payroll arrangement - paid by an enterprise or organization                            |   |  | 0% of an            | nount                        |                                     |  |              |
| 3.8.2.2.Transferring money with a card using remote channels:  |   |  |                     |                              |                                     |  |              |
| to customers of Eurasian Bank  |   |  | 0 ten               | ge                           | •                                   | •  |              |
| to customers of other banks  |   |  | 0.9% of amount, i   | min. 200 tenge               |                                     |  |              |
| from other bank card to Eurasian Bank card   |   |  | 0 ten               |                              |                                     |  |              |
| 3.8.2.3. Transferring money from a card account:   |   |  |                     |                              |                                     |  |              |
| - to a Eurasian Bank customer at a Bank outlet   | 200 tenge   | 200 tenge  | 200 tenge           | 200 tenge                    | 200 tenge                           | 200 tenge  |              |
| - to a Eurasian Bank customer under standing orders  | 0 tenge   | 0 tenge  | 0 tenge             | 0 tenge                      | 0 tenge                             | 0 tenge  |              |
| - to customers of other banks in tenge   |   | According to   | Eurasian Bank's fee | schedule for transfers in    |                                     |  |              |
| - to customers of other banks in a foreign currency  | According to Eurasian Bank's fee schedule for transfers in a foreign currency   |  |                     |                              |                                     |  |              |
| 3.8.2.4. Card-to-card transfer using remote channels of other banks:   |   |  |                     |                              |                                     |  |              |
| to Eurasian Bank customer's card and/or from Eurasian Bank customer's card                                     |   |  |                     |                              |                                     |  |              |
| 3.8.3 Transaction commissions  |   |  |                     |                              |                                     |  |              |
| 3.8.3.1. Receiving cash at an ATM:  - Eurasian Bank network  | less than 1 mln tenge within a calendar month – 0 tenge; more than 1 mln tenge within a calendar month – 0.95% of an amount month – 0.95% of an amount month – 0.95% of an amount |  |                     |                              | - 0 tenge;<br>nge within a calendar |  |              |
| - network of other banks in Kazakhstan   | 0 tenge   | 0 tenge  | 0 tenge             | 0 tenge                      | 0 tenge                             | 0 tenge  |              |

| - network of other banks outside of Kazakhstan   | 0 tenge                           | 0 tenge  | 0 tenge                           | 0 tenge                           | 0 tenge  | 0 tenge  |      |
|--|-----------------------------------|--|-----------------------------------|-----------------------------------|--|--|------|
| 3.8.3.2. Receiving cash at a cash desk through a point-of-sale terminal:                                     | <b></b>                           | <i>g</i> .   | <i>6</i> .                        | ,                                 | <i>g.</i>  | 6.   |      |
| - network of Eurasian Bank, tenge  |                                   | han 5 mln tenge within a<br>mln tenge within a calen | dar month – 0.95% of              | month -<br>more than 10 mln te    | nge within a calendar  – 0 tenge; enge within a calendar % of an amount  |  |      |
| foreign currency   | 4 500 0                           | 1  | 0 teng                            |                                   |  | T  |      |
| - 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%   |      |
| 3.8.3.3. Purchases of goods and services:  | _                                 | _  | -                                 | -                                 | _  | -  |      |
| - 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.<br>200 tenge | 1.5% of amount, min.<br>200 tenge                    | 1.5% of amount,<br>min. 200 tenge | 1.5% of amount, min.<br>200 tenge | 1.5% of amount,<br>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   |      |
| 3.8.3.7. Payment for an insurance certificate under traveller's insurance                                    |                                   |  |                                   |                                   |  |  |      |
| agreement on behalf of the insurance company (VAT included)  |                                   |  |                                   |                                   |  |  |      |
| Full (VAT included)  | -                                 | -  | 16 000 tenge                      | 17 600 tenge                      | 19 200 tenge   | Visa Infinite – 57<br>600 tenge, VISA<br>Platinum - 19 200<br>tenge, VISA Gold –<br>17 600 tenge |      |
| Light (VAT included)   | -                                 | -  | 12 800 tenge                      | 13 440 tenge                      | 14 400 tenge   | Visa Infinite – 14<br>400 tenge, VISA<br>Platinum - 14 400<br>tenge, VISA Gold –<br>13 440 tenge |      |
| 3.8.4. Obtaining statements  |                                   |  |                                   |                                   |  |  |      |
| 3.8.4.1. Balance inquiry through an ATM or point-of-sale terminal:   |                                   |  |                                   |                                   |  |  |      |
| - 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  |      |
| 38.4.2. Information on the last 10 transactions:   | 100 tenge                         | 100 tenge  | 100 tenge                         | 100 tenge                         | 100 tenge  | 100 tenge  |      |
| 3.8.4.3. Card account statement:   |                                   |  | Ü                                 |                                   | , and the second | J  |      |
| - 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  |      |
| 3.8.5. Blocking a lost/stolen card, resetting the PIN code counter   |                                   |  |                                   |                                   |  |  |      |
| - if the matter hasn't been referred to the international-exception file                                     | 200 tenge                         | 200 tenge  | 200 tenge                         | 200 tenge                         | 200 tenge  | 0 tenge  | <br> |
| - if the 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   | <br> |
| - resetting the PIN code counter   | 100 tenge                         | 100 tenge  | 100 tenge                         | 100 tenge                         | 100 tenge  | 0 tenge  |      |
| 3.8.6. Interest rates on issued Bank loans   |                                   |  |                                   |                                   |  |  |      |
| 3.8.6.1. Within the set bank loan:   |                                   |  |                                   |                                   |  |  |      |
|  |                                   |  |                                   |                                   |  |  |      |
| - in tenge   | 22% per annum                     | 22% per annum  | 22% per annum                     | 22% per annum                     | 22% per annum  | 19% per annum  |      |
| - in tenge<br>- in US dollars/euros  | 22% per annum                     | 22% per annum  | 22% per annum                     | 22% per annum<br>22% per annum    | 22% per annum<br>22% per annum   | 19% per annum<br>19% per annum   |      |
| - in tenge - in US dollars/euros Fee for loan maintenance  | 22% per annum                     | 22% per annum  | 22% per annum                     |                                   |  |  |      |
| - in tenge<br>- in US dollars/euros  | -                                 | -  | -                                 | 22% per annum                     | 22% per annum  | 19% per annum  |      |
| - in tenge - in US dollars/euros Fee for loan maintenance  |                                   |  | •                                 | 22% per annum                     | 22% per annum  | 19% per annum  |      |
| - in tenge - in US dollars/euros Fee for loan maintenance 3.8.6.2. If the set bank loan exceeded:            | -                                 | -  | -                                 | 22% per annum                     | 22% per annum  | 19% per annum  |      |
| - in tenge - in US dollars/euros Fee for loan maintenance 3.8.6.2. If the set bank loan exceeded: - in euros | -                                 | 22% per annum  | - 22% per annum                   | 22% per annum - 22% per annum     | 22% per annum - 22% per annum  | 19% per annum - 19% per annum  |      |

| - ninety days+  | 0,03% of amount,              | for each day overdue, bu    | it not more than 10% of   | of issued loan amount, for  | or each year of validity | y of Agreement |              |   |
|---|-------------------------------|-----------------------------|---------------------------|-----------------------------|--------------------------|----------------|--------------|---|
| 3.8.6.4. Providing information on movements on the card/account via text  |                               | first month                 | O tenge, second and su    | bsequent - 100 tenge a 1    | month                    |                |              |   |
| messages  |                               | Inst month                  | l                         | osequent 100 tenge u i      | I                        |                |              |   |
| 3.8.7. Resetting a PIN-code at an ATM (VAT included)  |                               |                             | 0                         |                             |                          |                |              |   |
| -Resetting the PIN-code (VAT included)  |                               | 1                           | 0 teng                    | ge                          | _                        | _              |              |   |
| 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  |                               |                             | 5000 te                   | nge                         |                          |                |              |   |
| payment cards (VAT included)  |                               |                             |                           |                             |                          |                |              |   |
| Notes to p.3.8.:  |                               |                             |                           |                             |                          |                |              |   |
| * 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;<br>laccess to Lounge Key VIP waiting rooms is provided at availability of a premium | navment card in some co       | ses a nassnort and a hoar   | ding ticket are request   | ed                          |                          |                | <u> </u>     |   |
| For holders of Mastercard Black Edition cards the access is \$30 (one visitor, one vi   |                               | ses a passport and a boar   | umg neket are request     | cu.                         |                          |                |              |   |
| For holders of Visa Infinite cards 6 visits a year for free, then the access is \$30 (one visitor, one vi   | * *                           |                             |                           |                             |                          |                |              |   |
| For holders of Visa Platinum cards 2 visits a year for free, then the access is \$30 (one   |                               |                             |                           |                             |                          |                |              |   |
| For holders of Priority Pass club cards the access to VIP waiting rooms shall be pro  |                               | y of the club cord, the ec  | case to VID rooms sha     | II ba \$32 (one visitor, or | a vicit):                |                |              |   |
| 3.9. Payroll Tariff (Individual 5)  | vided till explity of validit | y of the club card, the act | less to VII -100IIIs siia | ir de \$32 (dhe visitor, di | e visit),                |                |              |   |
| 5.7.1 ayını tarii (murruda 5)   | Payroll Tariff                | (Individual 5)              |                           |                             |                          |                |              |   |
|   | Individual 5/1                | Individual 5/2              |                           |                             |                          |                |              |   |
|   | Mastercard Gold               | Mastercard Gold             |                           |                             |                          |                |              |   |
| Payment card type   | PayPass/Visa Gold             | PayPass/Visa Gold           |                           |                             |                          |                |              |   |
| Issuing a card and maintenance of a card account:   |                               |                             |                           |                             |                          |                |              |   |
| basic card  |                               |                             |                           |                             |                          |                |              |   |
| - the first year of service;  | 500 tenge                     | 1 000 tenge                 |                           |                             |                          |                |              |   |
| - the second and subsequent years of service;   | 0 te                          | nge                         |                           |                             |                          |                |              |   |
| additional card (outside the package)   | 500 tenge                     | 1 000 tenge                 |                           |                             |                          |                |              |   |
| Urgent issue of a card:   |                               |                             |                           |                             |                          |                |              |   |
| - for branches (within 3 days)  | 3 500                         |                             |                           |                             |                          |                |              |   |
| - 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   | 500 tenge                     | 1 000 tenge                 |                           |                             |                          |                |              |   |
| replace a lost or stolen one  | Ü                             | ē                           |                           |                             |                          |                |              |   |
| Replacement of a card at Eurasian Bank's initiative   | 0 te                          | Ç                           |                           |                             |                          |                |              |   |
| Maintaining a card account with no debit transactions for over a year   | 1 000                         | tenge                       |                           |                             |                          |                |              |   |
| Crediting and transfer of money   |                               |                             |                           |                             |                          |                |              |   |
| - in cash   | 0 te                          | nge                         |                           |                             |                          |                |              |   |
| - by transfer from another bank   | 0 te                          | nge                         |                           |                             |                          | <u> </u>       |              |   |
| - by transfer through a payroll arrangement (paid by an enterprise or organization)   | 0 te                          | nge                         |                           |                             |                          |                |              |   |
| Online transfers through Eurasian Bank network:   |                               |                             |                           |                             |                          |                |              |   |
| to Eurasian Bank cards  | 0 te                          | nge                         |                           |                             |                          |                |              |   |
| to other banks cards  | 0.9% of an amour              | t, min. 200 tenge           |                           |                             |                          |                |              |   |
| from other bank card to Eurasian Bank card  | 0 te                          | nge                         |                           |                             |                          |                |              |   |
| Transfer of money from a card account:  |                               |                             |                           |                             |                          |                |              |   |
| to Eurasian Bank customers:   |                               |                             |                           |                             |                          |                |              |   |
| - through the Bank network  | 1% (of a transfer ar          | nount) + 300 tenge          |                           |                             |                          |                |              |   |
| to customers of other banks in tenge:   |                               |                             |                           |                             |                          |                |              |   |
| - through the Bank network  | according to Eurasian I       |                             |                           |                             |                          |                |              |   |
| to customers of other banks in foreign currency:  | transfers                     | in tenge                    |                           |                             | 1                        | 1              | <del> </del> | + |
|   |                               |                             | 1                         |                             | 1                        | 1              | 1            | 1 |

according to Eurasian Bank's fee schedule for

transfers in a foreign currency

- through the Bank network

Transaction commission fees
Receiving cash at an ATM:

Online transfers through other bank network: from other bank card and/or Eurasian Bank card

|   | 1                                |                         |          | ı | ı | , |
|---|----------------------------------|-------------------------|----------|---|---|---|
|   | up to 1, 000, 000 tenge          | including in a calendar | 1        |   |   |   |
| - network of Eurasian Bank  | month –                          |                         | 1        |   |   |   |
| network of Eurasian Dank  | over 1,000,000 tenge in          |                         |          |   |   |   |
|   | month – 0.959                    | % of amount             |          |   |   |   |
| - networks of other banks (up to 300, 000 tenge in a calendar month)              | 0 tei                            | 0                       |          |   |   |   |
| - networks of other banks (over 300, 000 tenge in a calendar month)               | 1% of an                         |                         |          |   |   |   |
| - networks outside Kazakhstan   | 1.5% of an amoun                 | t, min. 200 tenge       |          |   |   |   |
| Receiving cash at a cash desk through a point-of-sale terminal:                   |                                  |                         |          |   |   |   |
|   | up to 5, 000, 000 tenge          |                         |          |   |   |   |
| - Eurasian Bank, tenge  | month –                          |                         |          |   |   |   |
| - Eurasian Dank, tenge  | over 5,000,000 tenge in          |                         |          |   |   |   |
|   | month – 0.95                     | % of amount             |          |   |   |   |
| foreign currency  | 0.8% of an amour                 | nt, min. 50 tenge       |          |   |   |   |
| - other bank network  | 1.5% of an amoun                 | t, min. 350 tenge       |          |   |   |   |
| Payment for goods and services at trade and service enterprises:                  | 0 te                             | nge                     |          |   |   |   |
| - Non-cash payment for casino/lottery/e-money purchase                            | 1.5% of an amoun                 | Ų                       |          |   |   |   |
|   |                                  |                         |          |   |   |   |
| Payment for the price of a traveller's insurance certificate on behalf of an insu | irance company:                  |                         |          |   |   |   |
| - on the basic card (outside the set)   |                                  |                         |          |   |   |   |
| Full  | 17 600 tenge                     | 57 600 tenge            |          |   |   |   |
| Light   | 13 440 tenge                     | 0 tenge                 |          |   |   |   |
| - on an additional card (outside the set)   | 6                                | - 6-                    |          |   |   |   |
| Full  | 17 600 tenge                     | 57 600 tenge            |          |   |   |   |
| Light   | 13 440 tenge                     | 14 400 tenge            |          |   |   |   |
| Statements  |                                  |                         |          |   |   |   |
| Balance inquiry through an ATM or point-of-sale terminal:                         |                                  |                         |          |   |   |   |
| - network of Eurasian Bank  | 50 te                            | enge                    | <u> </u> |   |   |   |
| - networks of other banks   | 100 to                           | enge                    |          |   |   |   |
| Requesting information on the last 10 transactions                                | 100 to                           |                         |          |   |   |   |
| Card-account statement:   |                                  |                         |          |   |   |   |
| monthly:  |                                  |                         |          |   |   |   |
| - through the Bank network  | 0 ter                            | nge                     |          |   |   |   |
| additional:   | •                                |                         |          |   |   |   |
| - through the Bank network  | 500 to                           | enge                    |          |   |   |   |
| additional, for each month, preceding the two last calendar months:               |                                  |                         | <u> </u> |   |   |   |
| - through the Bank network  | 1 500                            | tenge                   |          |   |   |   |
| providing written information on the account, as customer's request (VAT inc      | luded):                          |                         |          |   |   |   |
| - through the Bank network (VAT included)   | 500 to                           | enge                    |          |   |   |   |
| Blocking a lost/stolen card, resetting the PIN code counter:                      |                                  |                         |          |   |   |   |
| - if the matter does not have to go into the international exception file         | 250 to                           | enge                    |          |   |   |   |
| - if the the matter has to go into the international exception file               | 5 000 tenge                      | 15 500 tenge            |          |   |   |   |
| - resetting the PIN code counter  | 100 to                           |                         |          |   |   |   |
|   | first month - for free, the      |                         |          |   |   |   |
| Providing information on movements on the card/account via text messages          | years - 100 te                   | _                       |          |   |   |   |
| Changing the PIN-code at ATM  | 0 ter                            | -                       |          |   |   |   |
| Providing information on conducted transactions using ATMs, incl. video (VA       | T included)                      |                         |          |   |   |   |
|   |                                  |                         |          |   |   |   |
| - Expenses, related to providing video by Eurasian Bank JSC cards (VAT            | 5 000 t                          | enge*                   |          |   |   |   |
| Note:   |                                  |                         |          |   |   |   |
| * VAT included  |                                  |                         |          |   |   |   |
| 3.10. Payroll Tariff (Individual 6)   |                                  |                         |          |   |   |   |
|   | Payroll Tariff -<br>Individual 6 |                         |          |   |   |   |
|   | Mastercard Gold                  |                         |          |   |   |   |
| Card type   | PayPass/Visa Gold                |                         |          |   |   |   |
| Card type   | 1 ayı assı visa Guid             |                         |          |   |   |   |
|   |                                  |                         |          |   |   |   |

| Issuing a card and maintenance of a card account:                                   |                         |          |      |   |      |   |
|---|-------------------------|----------|------|---|------|---|
| 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:   | 500 tenge               |          |      |   |      |   |
| - for branches (within 3 busienss 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             |          |      |   |      |   |
| Crediting and transfer of money   | Ü                       |          |      |   |      |   |
| Crediting of money to card accounts:  |                         |          |      |   |      |   |
| - 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          |          |      |   |      |   |
| Transferring money from card to card using remote channels of the Bank:             | 0.170 of amount         |          |      |   |      |   |
| to Eurasian Bank customer card  | 0 tenge                 |          |      |   |      |   |
|   | 0.9% of amount, min.    |          |      | 1 |      |   |
| to cards of other banks customers' cards  | 200 tenge               |          |      |   |      |   |
| from cards of other banks' customers to Eurasian Bank card                          | 0 tenge                 |          |      |   |      |   |
| Transfer of money from an account:  | 0 telige                |          |      |   |      |   |
| on behalf of customers of Eurasian Bank:  |                         |          |      |   |      |   |
|   | 1% (of a transfer       |          |      |   |      |   |
| - at the Bank outlets   | amount) + 300 tenge     |          |      |   |      |   |
| on behalf of customers of other banks in tenge:                                     | amounty + 500 tenge     |          |      |   |      |   |
|   | according to Eurasian   |          |      |   |      |   |
| - through the Bank network  | Bank's fee schedule for |          |      |   |      |   |
|   | transfers in tenge      |          |      |   |      |   |
| on behalf of customers of other banks in a foreign currency:                        | ,                       |          |      |   |      |   |
|   |                         |          |      |   |      |   |
|   | according to Eurasian   |          |      |   |      |   |
| - through the Bank network  | Bank's fee schedule for |          |      |   |      |   |
|   | transfers in a foreign  |          |      |   |      |   |
|   | currency                |          |      |   |      |   |
| Transfer of money from card to card using remote channels of other banks:           |                         |          |      |   |      |   |
| to and/or from Eurasian Bank customer's card  |                         |          |      |   |      |   |
| Transaction commission fees   |                         |          |      |   |      |   |
| Receiving cash at an ATM:   |                         |          |      |   |      |   |
| - network of Eurasian Bank  | 0 tenge                 |          |      |   |      |   |
| - networks of all Kazakhstan banks (up to 300, 000 tenge including in a calendar    | 0.                      |          |      |   |      |   |
| month)  | 0 tenge                 |          |      |   |      |   |
| networks of all Kazakhstan banks (over 300, 000 tenge including in a calendar       | 10/ 6                   |          |      |   |      |   |
| month)  | 1% of amount            |          |      |   |      |   |
| - ATM network outside Kazakhstan  | 1.5% of amount, min.    |          |      |   | <br> |   |
|   | 200 tenge               |          |      |   |      |   |
| Receiving cash at a cash desk through a point-of-sale terminal:                     |                         |          |      |   |      |   |
| - 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                 |          |      | 1 |      |   |
| - Non-cash payment for casino/lottery/e-money purchase                              | 1.5%, min. 250 tenge    |          |      |   |      |   |
| Payment for the price of a traveller's insurance certificate on behalf of an insu-  | urance company:         |          |      |   |      |   |
| - on the basic card (outside the set)   |                         | <u> </u> | <br> |   | <br> |   |

| Full   | 17 600 tenge  |  | 1  |  |  |     | I |               |
|--|---|--|--|--|--|-----|---|---------------|
| Light  | 17 600 tenge  |  |  |  |  |     |   |               |
| - on an additional card (outside the set)  | 13 440 telige   |  |  |  |  |     |   |               |
| Full   | 17 600 tenge  |  |  |  |  |     |   |               |
| Light  | 13 440 tenge  |  |  |  |  |     |   |               |
| Statements   | 15 TTO tenge  |  |  |  |  |     |   |               |
| Balance inquiry through an ATM or point-of-sale terminal:                              |   |  |  |  |  |     |   |               |
| - network of Eurasian Bank   | 50 tenge  |  |  |  |  |     |   |               |
| - networks of other banks  | 100 tenge   |  |  |  |  |     |   |               |
| Requesting information on the last 10 transactions                                     | 100 tenge   |  |  |  |  |     |   |               |
| Account statement:   |   |  |  |  |  |     |   |               |
| monthly:   |   |  |  |  |  |     |   |               |
| - via Bank outlets   | 0 tenge   |  |  |  |  |     |   |               |
| additional:  | 1   |  |  |  |  |     |   |               |
| - via Bank outlets   | 500 tenge   |  |  |  |  |     |   |               |
| additional month, for each month, preceding the last two calendar months:              | T   |  |  |  |  |     |   |               |
| - via Bank outlets   | 1 500 tenge   |  |  |  |  |     |   |               |
| providing written information on the account, at customer's request (VAT in            | ,   |  |  |  |  |     |   |               |
| - via Bank outlets (VAT included)  | 500 tenge*  |  |  |  |  |     |   |               |
| Blocking a lost/stolen card, resetting the PIN-code counter:                           |   |  |  |  |  |     |   |               |
| - 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         | 0 tenge   |  |  |  |  |     |   |               |
| a month)   | -   |  |  |  |  |     |   |               |
| Changing the PIN-code via ATM  | 0 tenge   |  |  |  |  |     |   |               |
| Providing information on conducted transactions using ATMs, incl. video                |   |  |  |  |  |     |   |               |
| - Expenses, related to providing video by Eurasian Bank JSC cards                      | 5 000 tenge*  |  |  |  |  |     |   |               |
| Notes to p. 3.10.:   |   |  |  |  |  |     |   |               |
| * VAT included   |   |  |  |  |  |     |   |               |
| 3.11. Vanilla Package, Standard Package, Premium Package, Premium Individual Package** |   |  |  |  |  |     |   |               |
| Payment card type  | Vanilla Package   | Standard Package   | Premium Package  | Premium Individual<br>Package**  |  |     |   |               |
|  | Visa Classic<br>/MasterCard Standard/<br>Visa Gold /MasterCard<br>Gold<br>Set: one additional<br>card - 0 tenge | Visa /MasterCard<br>Gold Set: Priority<br>Pass Card - for a<br>basic card holder. 2<br>additional cards - 0<br>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 |  |     |   |               |
| 3.11.1. Issuing and annual servicing of a card account:                                |   |  |  |  |  |     |   |               |
| - monthly payment  | 100 tenge   | 250 tenge  | 500 tenge  | 0 tenge  |  |     |   |               |
| 3.11.1.1. Urgent issue of a card:  |   |  | -  | -  |  |     |   |               |
| - for branches (within 3 business days)  |   | 3 500 tenge  | 1  | 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      | 500 tenge*  | 1 000 tenge*   | 2 000 tenge*   | 2 000 tenge*   |  |     |   |               |
| card to replace a lost or stolen one   | 500 tenge*  | 1 000 tenge*   | ∠ ooo tenge*   | ∠ ooo tenge*   |  |     |   |               |
| 3.11.1.3. Replacement of a card at Eurasian Bank's initiative                          |   | 0 teng   | ge   |  |  |     |   |               |
| 3.11.1.4. Maintaining a card account with no debit transactions for over a year        |   | 1 000 te   | enge   |  |  |     |   |               |
| 3.11.1.2. Crediting and transfer of money  |   |  |  |  |  |     |   |               |
| 3.11.1.2.1. Crediting of money to a card account:                                      |   |  |  |  |  |     |   |               |
| - in cash  |   | 0% of an   | nount  |  |  |     |   |               |
| - by transfer from another bank  |   | 0% of an   | nount  |  |  |     |   |               |
|  |   | <u> </u>   |  | <u> </u>   |  | · - |   | . <del></del> |

| - by transfer through a payroll arrangement (paid by an enterprise or organization)  |                           | not prov   | rided  |  |      |      |
|--|---------------------------|--|--|--|------|------|
| 3.11.1.2.2. Card to card tranfer using remote channels of the Bank:  |                           |  |  |  |      |      |
| to Eurasian Bank customer's card   |                           | 0 teng   |  |  |      |      |
| to other bank customer's card  |                           | 0.9% of amount, r                                | nin. 200 tenge   |  |      |      |
| other bank card to Eurasian Bank card  |                           | 0 teng   | ge   |  |      |      |
| 3.11.1.2.3. Transfer of money from a card account:   |                           |  |  |  |      |      |
| on behalf of customers of Eurasian Bank:   |                           |  |  |  |      |      |
| - through the Bank network   |                           | 200 ter  | nge  |  |      |      |
| on behalf of customers of Eurasian Bank by standing orders:  |                           |  |  |  |      |      |
| - through the Bank network   |                           | 0 tens   | ge   |  |      |      |
| on behalf of customers of other banks in tenge:  |                           |  |  |  |      |      |
| - through the Bank network   | according                 | g to Eurasian Bank's fee                         | schedule for transfers   | in tenge   |      |      |
| on behalf of customers of other banks in a foreign currency:   |                           |  |  |  |      |      |
| - through the Bank network   | according to Eu           | rasian Bank's fee schedu                         | ıle for transfers in a fo  | reign currency   |      |      |
| 3.11.1.2.4. Card-to-card transfer using remote channels of other banks:  |                           |  |  |  |      |      |
| to and/or from Eurasian Bank customer's card   |                           |  |  |  |      |      |
| 3.113. Transaction commission fees   |                           |  |  |  |      |      |
| 3.11.3.1. Receiving cash at an ATM:  |                           |  |  |  | <br> | <br> |
| - network of Eurasian Bank   |                           | mln. tenge including in mln. tenge in a calendar |  |  | <br> |      |
| - networks of other Kazakhstan banks (up to 300, 000 tenge in a calendar month)  | OVCI I                    | 0 tens   |  | ac wast  |      |      |
| - networks of other Kazakhstan banks (up to 300, 000 tenge in a calendar month) - networks of other Kazakhstan banks (over 300, 000 tenge in a calendar month)   |                           | 1% of an   | -  |  |      |      |
| - networks of other Kazakhstan banks (over 300, 000 tenge in a calendar month)   |                           | 1 70 01 all                                      |  | 0 4 1 1 4  |      |      |
|  |                           |  | 0 tenge abroad up to   | 0 tenge abroad up to   |      |      |
|  | 4 4                       |  | 300, 000 tenge not   | 300, 000 tenge not   |      |      |
| - networks of other banks  | 1.5% of amount            | 1.5% of amount                                   | more than 5  | more than 5  |      |      |
|  |                           |  | transactions, more -   | transactions, more -   |      |      |
|  |                           |  | 1.5% of amount fee   | 1.5% of amount fee   |      |      |
| 3.11.3.2. Receiving cash at a cash desk through a point-of-sale terminal:  |                           |  |  |  |      |      |
| Europian Book tongs  | up to 5                   | mln. tenge including in a                        | a calendar month $-0$  | tenge;   |      |      |
| - Eurasian Bank, tenge   | over 5                    | mln. tenge in a calendar                         | r month - 0.95% of am  |  |      |      |
| foreign currency   |                           | 0.8% of amount,                                  | min. 50 tenge  |  |      |      |
|  | 1.5% of amount, min.      | 1.5% of amount, min.                             | 1.5% of amount,  | 1.5% of amount, min.   |      |      |
| - networks of other banks  | 350 tenge                 | 350 tenge  | min. 350 tenge   | 350 tenge  |      |      |
| 3.11.3.3. Payment for goods and services at trade and service enterprises:   | 330 tenge                 | 0 tenge  |  | 330 tenge  |      |      |
| - Non-cash payment for casino  |                           | 1.5%, min. 2                                     |  |  |      |      |
| - 1 ton-cash payment for cashlo  |                           |  |  |  |      |      |
|  |                           | 1.3%, IIIII. 2                                   | 250 tenge  |  |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of   |                           | 1.5%, IIIII. 2                                   | 250 tenge  |  |      |      |
|  |                           | 1.5%, IIIII. 2                                   | 30 tenge   |  |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of   |                           | 1.3%, IIIII. 2                                   |  |  |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:   |                           | 1.3%, IIIII. 2                                   | Visa Infinite – 57   | Visa Infinite – 57 600   |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)   | 16 000 tenge              |  | Visa Infinite – 57<br>600 tenge, VISA  | Visa Infinite – 57 600   |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:   | 16 000 tenge              | 17 600 tenge                                     | Visa Infinite – 57   | tenge, VISA Platinum -   |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)   | 16 000 tenge              |  | Visa Infinite – 57<br>600 tenge, VISA  |  |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)   | 16 000 tenge              |  | Visa Infinite – 57<br>600 tenge, VISA<br>Platinum - 19 200   | tenge, VISA Platinum -<br>19 200 tenge   |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company: -on the basic card (outside the set) Full   |                           | 17 600 tenge                                     | Visa Infinite – 57<br>600 tenge, VISA<br>Platinum - 19 200<br>tenge  | tenge, VISA Platinum -<br>19 200 tenge<br>Visa Infinite – 14 400   |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)   | 16 000 tenge              |  | Visa Infinite – 57<br>600 tenge, VISA<br>Platinum - 19 200<br>tenge<br>Visa Infinite – 14  | tenge, VISA Platinum -<br>19 200 tenge<br>Visa Infinite – 14 400<br>tenge, VISA Platinum   |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company: -on the basic card (outside the set) Full   |                           | 17 600 tenge                                     | Visa Infinite – 57<br>600 tenge, VISA<br>Platinum - 19 200<br>tenge<br>Visa Infinite – 14<br>400 tenge, VISA   | tenge, VISA Platinum -<br>19 200 tenge<br>Visa Infinite – 14 400   |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company: -on the basic card (outside the set) Full   |                           | 17 600 tenge                                     | Visa Infinite – 57<br>600 tenge, VISA<br>Platinum - 19 200<br>tenge<br>Visa Infinite – 14<br>400 tenge, VISA<br>Platinum – 14 400  | tenge, VISA Platinum -<br>19 200 tenge<br>Visa Infinite – 14 400<br>tenge, VISA Platinum   |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)  Full  Light  |                           | 17 600 tenge                                     | Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge Visa Infinite – 57   | tenge, VISA Platinum -<br>19 200 tenge<br>Visa Infinite – 14 400<br>tenge, VISA Platinum<br>– 14 400 tenge   |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)  Full  Light  - on an additional card (outside the set)       | 12 800 tenge              | 17 600 tenge<br>13 440 tenge                     | Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  | tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600  |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)  Full  Light  |                           | 17 600 tenge                                     | Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge Visa Infinite – 57   | tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum -   |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)  Full  Light  - on an additional card (outside the set)       | 12 800 tenge              | 17 600 tenge<br>13 440 tenge                     | Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge Visa Infinite – 57 600 tenge, VISA Platinum – 19 200   | tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600  |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)  Full  Light  - on an additional card (outside the set)       | 12 800 tenge              | 17 600 tenge<br>13 440 tenge                     | Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge Visa Infinite – 57 600 tenge, VISA   | tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge  |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)  Full  Light  - on an additional card (outside the set)  Full | 12 800 tenge 16 000 tenge | 17 600 tenge 13 440 tenge 17 600 tenge           | Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14   | tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400                      |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)  Full  Light  - on an additional card (outside the set)       | 12 800 tenge              | 17 600 tenge<br>13 440 tenge                     | Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA   | tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)  Full  Light  - on an additional card (outside the set)  Full | 12 800 tenge 16 000 tenge | 17 600 tenge 13 440 tenge 17 600 tenge           | Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum - 14 400 tenge, VISA Platinum - 14 400 | tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400                      |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)  Full  Light  Light  Light  Light                             | 12 800 tenge 16 000 tenge | 17 600 tenge 13 440 tenge 17 600 tenge           | Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA   | tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum |      |      |
| 3.11.4 Payment for the price of a traveller's insurance certificate on behalf of an insurance company:  -on the basic card (outside the set)  Full  Light  - on an additional card (outside the set)  Full | 12 800 tenge 16 000 tenge | 17 600 tenge 13 440 tenge 17 600 tenge           | Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge Visa Infinite – 14 400 tenge, VISA Platinum - 14 400 tenge, VISA Platinum - 14 400 | tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge  Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge  Visa Infinite – 14 400 tenge, VISA Platinum |      |      |

|  | T                      |                           |                       |                        | 1 | 1 |  |
|--|------------------------|---------------------------|-----------------------|------------------------|---|---|--|
| - network of Eurasian Bank   |                        | 50 тег                    |                       |                        |   |   |  |
| - networks of other banks  |                        | 100 те                    |                       |                        |   |   |  |
| Requesting information on the last 10 transactions                                   |                        | 100 те                    | нге                   |                        |   |   |  |
| 3.11.5.2. Card-account statement:  |                        |                           |                       |                        |   |   |  |
| monthly:   |                        |                           |                       |                        |   |   |  |
| - through the Bank network   |                        | 0 teng                    | ge                    |                        |   |   |  |
| additional:  |                        |                           |                       |                        |   |   |  |
| - through the Bank network   |                        | 500 ter                   | nge                   |                        |   |   |  |
| additional, for each month, preceding the two last calendar months:                  |                        |                           |                       |                        |   |   |  |
| - through the Bank network   |                        | 1 500 te                  | enge                  |                        |   |   |  |
| written information on account, at customer's request (VAT included):                |                        | 500 ten                   |                       |                        |   |   |  |
| - through the Bank network (VAT included)  |                        |                           |                       |                        |   |   |  |
| 3.11.6. Blocking a lost/stolen card, resetting the PIN code counter:                 |                        |                           |                       |                        |   |   |  |
| - if the matter does not have to go into the international exception file            |                        | 250 tei                   |                       |                        |   |   |  |
| - if the the matter has to go into the international exception file                  |                        | 15 500 t                  |                       |                        |   |   |  |
| - resetting the PIN code counter   |                        | 100 ter                   | nge                   |                        |   |   |  |
| 3.11.7. Bank's rates of return on issued loans                                       |                        |                           |                       |                        |   |   |  |
| - Within the established bank loan   |                        |                           |                       |                        |   |   |  |
| - If exceeding the established bank loan amount                                      |                        | 22% per a                 | annum                 |                        |   |   |  |
| 3.11.7.1. If the bank loan is overdue:   |                        |                           |                       |                        |   |   |  |
| - ninety days  |                        | of overdue payment amo    |                       |                        |   |   |  |
| - ninety days+   | 0.03% of overdue payme | ent amount, per each day  | overdue, but not more | than 10% of the issued |   |   |  |
| 3.11.1.8. Providing information on movements on the card/account via text            |                        | 0 ten                     | σe.                   |                        |   |   |  |
| messages   |                        | o ten                     | 50                    |                        |   |   |  |
| 3.11.1.9. Resetting the PIN-code at ATM  |                        | 0 ten                     | ge                    |                        |   |   |  |
| 3.11.1.10. Providing information on conducted transactions using ATMs, incl.         |                        |                           |                       |                        |   |   |  |
| video (VAT included)   |                        |                           |                       |                        |   |   |  |
| - Fee for providing video by Eurasian Bank JSC cards (VAT included)*                 |                        | 5 000 te                  | nge*                  |                        |   |   |  |
| Note to p. 3.11:   |                        |                           |                       |                        |   |   |  |
| * 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);"  |                        |                           |                       |                        |   |   |  |
| 2.12 HG  |                        |                           |                       |                        |   |   |  |
| 3.12. "Corporate"  |                        | C                         |                       |                        |   |   |  |
| CARD USE   | W . C . C              | "Corporate"               |                       |                        |   |   |  |
|  | MasterCard Standard/   | Visa Business/ Visa       | XV: X @ 1.            |                        |   |   |  |
|  | MasterCard             | Gold                      | Visa Infinite         |                        |   |   |  |
|  | Gold*****              |                           |                       |                        |   |   |  |
| 3.12.1. Issuing and annual servicing of an account                                   |                        |                           |                       |                        |   |   |  |
| 3.12.1.1.Issuing a card and servicing of an account:                                 |                        |                           | ļ                     |                        |   |   |  |
| - on the basic card:   |                        | Tr. D. C.                 | ATT A CT 1: C         |                        |   |   |  |
|  |                        | Visa Business - 0 tenge   |                       |                        |   |   |  |
| - the first year of service;   | 10 000 tenge           | (first 3 cards), starting |                       |                        |   |   |  |
| ,  |                        | from 4th card - 15 500    | 0                     |                        |   |   |  |
|  |                        | tenge)                    | card - 25 000 tenge)  |                        |   |   |  |
|  |                        | Visa Business - 0 tenge   |                       |                        |   |   |  |
| - the second and subsequent years;   | 10 000 tenge           | (first 3 cards), starting |                       |                        |   |   |  |
| ,  |                        | from 4th card - 15 500    |                       |                        |   |   |  |
|  |                        | tenge)                    | card - 25 000 tenge)  |                        |   |   |  |
| - Maintaining a card account with no debit transactions for over a year              |                        | 1 000 тенге               |                       |                        | ] |   |  |

| urgent issue of cards  |  |                                       |   |       |   |          |  |
|--|--|---------------------------------------|---|-------|---|----------|--|
| angent tout of our do  |  |                                       |   |       |   | <u> </u> |  |
| 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  | O tanga  | O tongo                               | O tanga   |       |   |          |  |
| 3.12.1. Crediting and transfer of money  | 0 tenge  | 0 tenge                               | 0 tenge   |       |   |          |  |
| 3.12.2. Crediting and transfer of money 3.12.2.1. Crediting to a card account:   |  |                                       |   |       |   |          |  |
|  |  | 0% of an a                            | mount   |       |   |          |  |
| - in cash  |  | 0% of an a                            |   |       |   |          |  |
| - by transfer from another bank  |  | 0% or an a                            | imount  |       |   |          |  |
| 3.12.2.2. Transfer from a card to a card using remote channels of the Bank:  |  | 0.4                                   |   |       |   |          |  |
| to Eurasian Bank card  | 0.00/  | 0 tenge                               |   |       |   |          |  |
| to other bank cards  | 0.9% o   | f an amount, min. 200 ter             | nge   |       |   |          |  |
| from other bank cards to Eurasian Bank card  |  | 0 tenge                               | T   |       |   |          |  |
| 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   | -  | Bank's fee schedule for               |   |       |   |          |  |
| - on behalf of other banks' customers in a foreign currency  | according to Eurasian  | Bank's fee schedule for t<br>currency | transfers in foreign  |       |   |          |  |
| 3.12.2.4.Transferring money from a card to a card using other bank remote  |  |                                       |   |       |   |          |  |
| channels   |  |                                       |   |       |   |          |  |
|  | <u> </u>   |                                       | ļ.  |       |   | +        |  |
| to and/or from Eurasian Bank card  |  |                                       |   |       |   |          |  |
| 3.12.3. Transaction fees   |  |                                       |   |       |   |          |  |
| 3.12.3.1. Receiving cash through an ATM:   |  |                                       |   |       |   |          |  |
| - Eurasian Bank network  | up to 1 mln. tenge includ  - 0 te over 1 mln. tenge includir  0.95% of a   | nge;<br>ng in a calendar month –      | up to 2 mln. tenge<br>including in a<br>calendar month – 0<br>tenge;<br>over 2 mln. tenge<br>including in a<br>calendar month –<br>0.95% of an amount |       |   |          |  |
|  | 1.5% of an amount (min.  | 1.5% of an amount                     | 1.5% of an amount   |       |   |          |  |
| - network of other banks   | 200 tenge)   | (min. 200 tenge)                      | (min. 200 tenge)  |       |   |          |  |
| 3.12.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:  | 200 tenge)   | (mm. 200 tenge)                       | (mm. 200 tenge)   |       |   |          |  |
| - 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<br>including in a<br>calendar month – 0<br>tenge;<br>over 10 mln. tenge<br>including in a<br>calendar month –                     |       |   |          |  |
| Construction of the constr |  |                                       | 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<br>(min 350 tenge)  | 1.5% of an amount<br>(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:   |  |                                       |   |       |   |          |  |
|  |  |                                       |   | <br>_ | _ |          |  |
| - network of Eurasian Bank   | 0 tenge  | 0 tenge                               | 0 tenge   |       |   |          |  |
| - network of Eurasian Bank<br>- network of other banks   | 0 tenge<br>0 tenge   | 0 tenge<br>0 tenge                    |   |       |   |          |  |
| - network of Eurasian Bank<br>- network of other banks   | 0 tenge  | 0 tenge                               | 0 tenge<br>0 tenge  |       |   |          |  |
| - network of Eurasian Bank   |  |                                       | 0 tenge   |       |   |          |  |

|  |  | 1  | 1                                  |   |  | T | 1 | 1 |
|--|--|--|------------------------------------|---|--|---|---|---|
| 3.12.3.7. Additional fee for payment for goods and services, various payments                    | 0.8% of an amount                          | 0.8% of an amount                                    | 0.8% of an amount                  | 1 |  |   |   |   |
| from credit limit  |  |  |                                    |   |  |   |   |   |
| 3.12.3.8. Payment for a traveller's insurance certificate on behalf of an insurance              |  |  |                                    | 1 |  |   |   |   |
| company  |  |  |                                    |   |  |   |   |   |
| - по основной карте (вне пакета)   | 16,000 +                                   | 16,000 +   | 57 600 tenge                       |   |  |   |   |   |
| Full   | 16 000 tenge                               | 16 000 tenge   |                                    |   |  |   |   |   |
| Light  | 12 800 tenge                               | 12 800 tenge   | 14 400 tenge                       |   |  |   |   |   |
| - по дополнительной карте (вне пакета)   |  |  | Visa Infinite - 57                 |   |  |   |   |   |
|  |  |  |                                    | 1 |  |   |   |   |
| le u   | 16,000                                     | 16000  | 600 tenge/ VISA                    | • |  |   |   |   |
| Full   | 16 000 tenge                               | 16 000 tenge   | Platinum – 19 200                  | 1 |  |   |   |   |
|  |  |  | tenge /VISA Gold -                 | 1 |  |   |   |   |
|  |  |  | 17 600 tenge<br>Visa Infinite – 14 |   |  |   |   |   |
|  |  |  |                                    | 1 |  |   |   |   |
| le e e   | 12 000 /                                   | 12 000 :   | 400 tenge/ VISA                    | 1 |  |   |   |   |
| Light  | 12 800 tenge                               | 12 800 tenge   | Platinum - 14 400                  | 1 |  |   |   |   |
|  |  |  | tenge/VISA Gold -                  | 1 |  |   |   |   |
|  |  |  | 13 440 tenge                       |   |  |   |   |   |
| 3.12.4 Statements  |  |  |                                    |   |  |   |   |   |
| 3.12.4.1. Balance inquiry through an ATM or a point-of-sale terminal: - network of Eurasian Bank | 50 t                                       | 50 +   | 50 ton 00                          |   | <del>                                     </del> |   | 1 |   |
|  | 50 tenge                                   | 50 tenge   | 50 tenge                           |   |  |   |   |   |
| - network of other banks 3.12.4.2. Requesting information on the last 10 transactions:           | 50 tenge<br>100 tenge                      | 50 tenge<br>100 tenge                                | 50 tenge<br>100 tenge              |   | <del> </del>                                     |   | 1 |   |
|  | 100 tenge                                  | 100 tenge  | 100 tenge                          |   |  |   |   |   |
| 3.12.4.3. Card account statement: - monthly  | 0.4  | 0.4  | 0.4                                |   |  |   |   |   |
| · · · · · · · · · · · · · · · · · · ·  | 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*                         |   |  |   |   |   |
| 3.12.5 Blocking a lost/stolen card, resetting the PIN code counter (VAT                          |  |  |                                    |   |  |   |   |   |
| included)  |  |  |                                    |   |  |   |   |   |
| - 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 does not have to go into the international exception the (VAT included)          | 1 550 telige                               | 1 550 telige   | 1 330 telige                       |   |  |   |   |   |
| - 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*                         |   |  |   |   |   |
| 3.12.6 Interest rates for Eurasian Bank loans (VAT included)                                     |  |  |                                    |   |  |   |   |   |
| 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 t                                  | he amount, each day ove                              | rdue*                              |   |  |   |   |   |
| - ninety days + (VAT included)   | 0.03% of the amount, ea loan amount, for e | ch day overdue, but not reach year of validity of th |                                    |   |  |   |   |   |
| 3.12.7 Providing information on card/account activity through SMS messages (VAT included)        | first month - 0 tenge, s                   | econd and subsequent - 1                             | 100 tenge a month*                 |   |  |   |   |   |
| 3.12.8.Resetting the PIN-code at ATM (VAT included)  | 0 tenge*                                   | 0 tenge*   | 0 tenge*                           |   |  |   | 1 |   |
| 3.12.9. Providing information on transactions conducted via ATMs, incl. video                    |  | g-   | : ::ge                             |   |  |   |   |   |
| - Reimbursement fo expenses, related to providing video on payment cards of                      |  | <b>7000</b> :  | 5000                               |   |  |   |   |   |
| Eurasian Bank JSC (VAT included)   | 5000 tenge*                                | 5000 tenge*  | 5000 tenge*                        | • |  |   |   |   |
| Note:  |  |  |                                    |   |  |   |   |   |
| *VAT included  |  |  |                                    |   |  |   |   |   |
| The product applies to some customs posts.   |  |  |                                    | • |  |   |   |   |
| The product applies to some customs posts.   |  | I  | 1                                  |   |  |   |   |   |
| 3.13. New_salary.  |  |  |                                    |   |  |   |   |   |

| CARD USE   |   |  |  |  |  |  |
|--|---|--|--|--|--|--|
| Payment card type  | Gold Package  | Premium Package  | Premium 2<br>Package   | Premium 3 Package  |  |  |
|  | MC Gold/Visa Gold<br>Package: One<br>additional card - 0<br>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. |  |  |
| 3.13.1. Issuing and annual servicing of a card account:  |   |  |  |  |  |  |
| - motnhly  | 0 tenge   | 0 tenge  | 1 000 tenge (0<br>tenge, if the deposit<br>amount is less than<br>10, 000, 000 tenge<br>within the<br>consecutive 30<br>calendar days)1,<br>VAT excluded                       | 2000 tenge (0 tenge, if<br>the deposit amount is<br>more than 10, 000, 000<br>tenge within the<br>consecutive 30<br>calendar day)1, VAT<br>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 te   |  |  |  |  |
| - for outlets (up to 6 business days)  |   | 3 500 te   | enge<br>I  |  |  |  |
| 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 tens   | ge   |  |  |  |
| 3.13.1.4 Maintaining a card account with no debit transactions for over a year   |   | 1 000 te   | enge   |  |  |  |
| 3.13.2. Crediting and transfer of money  |   |  |  |  |  |  |
| 3.13.2.1. Crediting to a card account:   |   |  |  |  |  |  |
| - in cash  |   | 0% of an   | nount  |  |  |  |
| - by transfer from another bank  |   | 0% of an   | nount  |  |  |  |
| - by transfer through a payroll arrangement (paid by an enterprise/organization)                                       |   | 0% of an   | nount  |  |  |  |
| 3.13.2.2. Transferring money from a card through remote channels of the  |   |  |  |  |  |  |
| to Eurasian Bank's customers   |   | 0 teng   | ge   |  |  |  |
| to other banks' customers  |   | 0.9% of amount, r  | nin. 200 tenge   |  |  |  |
| from other bank cards to Eurasian Bank card  |   | 0 teng   | ge   |  |  |  |
| 3.13.2.3. Transferring money from an account:  |   |  |  |  |  |  |
| on behalf of Eurasian Bank customers:  |   | 10/ / 6  |  |  |  |  |
| - through bank outlets   |   | 1% (of transfer amo  | ount)+300 tenge  |  |  |  |
| on behalf of other banks' customers in tenge:  |   |  |  |  |  |  |
| - through bank outlets   | according   | g to Eurasian Bank's fee   | schedule for transfers   | in tenge   |  |  |
| on behalf of other banks' customers in foreign currency:   |   |  |  |  |  |  |
| - through bank outlets   | according to E  | urasian Bank's fee sched   | ule for transfers in for   | eign currency  |  |  |
| 3.13.2.4.Transferring money from a card using remote channels of other   |   |  |  |  |  |  |
| banks  |   |  |  |  |  |  |
| to and/or from Eurasian Bank card  |   |  |  |  |  |  |
| 3.13.3. Transaction fees   |   |  |  |  |  |  |
| 3.13.3.1. Receiving cash through an ATM:   |   |  |  |  |  |  |

| in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs including in a clarification annual)  in the network of all Kasababas bashs (por 300 000 tongs in clarification annual)  in the network of Eurosia in classis of a clarification annual in the network in classis of a clarification annual in the network in classis of a clarification annual in the network in classis of a clarification annual in the network in classis of a clarification annual in the network in classis of a classis of a clarification annual in the network in classis of a class | - 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 |   |                |              |  |   |  |
|--|---|---|---|----------------|--------------|--|---|--|
| In the network of di Karabhana basis (over 200 000 tongs including in a currow of of their banks cotaids Karabhana (up to 300,000 tengs including in a currow of of their banks cotaids Karabhana (over 300,000 tengs including in a currow of of their banks cotaids Karabhana (over 300,000 tengs including in a substitution of their banks cotaids Karabhana (over 300,000 tengs including in a substitution of their banks cotaids Karabhana (over 300,000 tengs including in a substitution of their banks cotaids Karabhana (over 300,000 tengs including in a substitution of their banks cotaids Karabhana (over 300,000 tengs including in a substitution of their banks cotaids karabhana (over 300,000 tengs including in a calendar month - 1 tongs; over 10 think itsge in a calendar month - 10 tengs; over 10  |   |   | 0 ten   | ge             |              |  |   |  |
| Association (control)  - recovery of other hanks cavalet Kazabhrani (nyer 300, 000 lenge including in a calcular month)  - recovery of other hanks cavalet Kazabhrani (nyer 300, 000 lenge including in a calcular month of the calcular month of  | ,   |   |   |                |              |  |   |  |
| columntar month)  - Incrework of Detarbank emide Kazakhstan (over 100, 000 regge including in a column)  - Incrework of Eurosian Bank. (onge  - Incrework of Eurosian Bank. (onge)  - Incr | calendar month)   |   | 1% of an  | nount          |              |  |   |  |
| allocation month)  3.3.3.2. Obtaining cash at a cash deek through a point of scale terminal:    Indicating in a checking in a calendar month   15 mgs; over 10 min. tenge including in a calendar month   0 stage; over 10 min. tenge in a calendar mo | calendar month)   |   | 0 tenge   | ***            |              |  |   |  |
| intervork of Furnsian Bank, tenge  over 5 mila reage in a calendar month - 0 tenge; over 10 min, tenge in a calendar month - 0.05% of an amount.  Goega currency  Ouroge  Ouro |   |   | 1.5% of a   | mount          |              |  |   |  |
| including in a calendar month - O tenge; over 5 min tenge in a calendar month - O tenge; over 10 min, tenge in a calendar month - O tenge; over 10 | 3.13.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:     |   |   |                |              |  |   |  |
| 1,5% of an amount, min. 350 tenge  | - network of Eurasian Bank, tenge   | including in a calendar<br>month - 0 tenge;<br>over 5 mln. tenge in a<br>calendar month - 0.95%                     | month - 0 tenge; up to 10 mln. tenge including in a calendar month - 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of an amount. |                |              |  |   |  |
| 3.13.3.3. Payment for goods and services at trade and service enterprises:   0 tenge   | foreign currency  | 0 ten   | ge  | 0 tenge        | 0 tenge      |  |   |  |
| Non-cach payment fo services in casino   1.5% of an amount, min. 250 enge   5.600 tenge*   5.000 tenge*   5.0   | - network of other banks  |   | 1.5% of an amount,  | min. 350 tenge | -            |  |   |  |
| 3.13.4 Priority Pass card (VAT included)   6 000 tenge*   7 000 tenge*   7 000 tenge*   7 000 tenge   7 00   | 3.13.3.3. Payment for goods and services at trade and service enterprises:    |   | 0 teng  | ge             |              |  |   |  |
| 3.13.4 Payment for a traveller's insurance certificate on behalf of an linus rance company: - on the basic card (outside the package) - Full   17 600 tenge   14 400 teng   |   |   |   | min. 250 tenge |              |  |   |  |
| insurance company: - on the basic card (outside the package)   Full  |   | 6 000 tenge*  | 6 000 tenge*  | 6 000 tenge*   | 6 000 tenge* |  |   |  |
| Fall   |   |   |   |                |              |  |   |  |
| Light  | - on the basic card (outside the package)                                     |   |   |                |              |  |   |  |
| For an additional card (outside the package)   |   |   | 57 600 tenge  |                | 57 600 tenge |  |   |  |
| Full   17 600 tenge   57 600 tenge   57 600 tenge   57 600 tenge   14 400 tenge   14 400 tenge   14 400 tenge   15 400 tenge   15 400 tenge   15 500 tenge   57 600 tenge   |   | 13 440 tenge  | 14 400 tenge  | 14 400 tenge   | 14 400 tenge |  |   |  |
| Light  |   |   |   |                |              |  |   |  |
| 3.13.5.1 Salatements   |   |   |   |                |              |  |   |  |
| 3.13.5.1. Balance inquiry through an ATM or a point-of-sale terminal:  - network of Eurasian Bank  - network of Other banks  100 tenge  Requesting information on the last 10 transactions  3.13.5.2. Card account statement:  - of through Bank outlets  - drough Bank outlets  - drough Bank outlets  - through Bank outlets (VAT included)  3.13.6. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:  - if the matter does not have to go into the international exception file  - 500 tenge  15 500 tenge  15 500 tenge  15 500 tenge   | <u> </u>  | 13 440 tenge  | 14 400 tenge  | 14 400 tenge   | 14 400 tenge |  |   |  |
| - network of Other banks   |   |   |   |                |              |  |   |  |
| - network of other banks 100 tenge 1 |   |   | 50 ten  | ge             |              |  |   |  |
| Requesting information on the last 10 transactions  3.13.5.2. Card account statement:  monthly:  -through Bank outlets  -through Bank outlets  additional:  -through Bank outlets  -through Bank outlets (VAT included)  -t |   |   |   | Ų .            |              |  |   |  |
| 3.13.5.2. Card account statement:  monthly:  through Bank outlets  additional:  through Bank outlets  additional, for each month preceding the last two calendar months:  through Bank outlets  additional, for each month preceding the last two calendar months:  through Bank outlets  additional, for each month preceding the last two calendar months:  through Bank outlets  (VAT included):  - through Bank outlets (VAT included)  500 tenge*  3.13.6. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:  - if the matter does not have to go into the international exception file  - if the matter does not have to go into the international exception file  5 000 tenge  15 500 tenge  15 500 tenge   | Requesting information on the last 10 transactions                            |   |   |                |              |  |   |  |
| - through Bank outlets |   |   |   |                |              |  |   |  |
| additional: - through Bank outlets  additional, for each month preceding the last two calendar months: - through Bank outlets  - through Bank outlets  1 500 tenge  providing written information on a card account at a customer's request (VAT included): - through Bank outlets (VAT included)  500 tenge*  3.13.6. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code: - if the matter does not have to go into the international exception file  500 tenge  15 500 tenge  15 500 tenge  15 500 tenge  | monthly:  |   |   |                |              |  |   |  |
| - through Bank outlets  additional, for each month preceding the last two calendar months: - through Bank outlets  providing written information on a card account at a customer's request (VAT included): - through Bank outlets (VAT included)  3.13.6. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code: - if the matter does not have to go into the international exception file  500 tenge  500 tenge  500 tenge  500 tenge  15 500 tenge  15 500 tenge  | - through Bank outlets  |   | 0 teng  | ge             |              |  |   |  |
| additional, for each month preceding the last two calendar months:  - through Bank outlets  providing written information on a card account at a customer's request (VAT included):  - through Bank outlets (VAT included)  3.13.6. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:  - if the matter does not have to go into the international exception file  - if the matter has to go into the international exception file  5 000 tenge  15 500 tenge  15 500 tenge  15 500 tenge   | additional:   |   |   |                |              |  |   |  |
| - through Bank outlets   | <u> </u>  |   | 500 tei   | nge            |              |  |   |  |
| providing written information on a card account at a customer's request (VAT included):  - through Bank outlets (VAT included)  3.13.6. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:  - if the matter does not have to go into the international exception file  - if the matter has to go into the international exception file  5 000 tenge  15 500 tenge  15 500 tenge  15 500 tenge   |   |   |   |                |              |  |   |  |
| 3.13.6. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:  - if the matter does not have to go into the international exception file  - if the matter has to go into the international exception file  5 000 tenge  15 500 tenge  15 500 tenge  15 500 tenge   | providing written information on a card account at a customer's request       |   | 1 500 te  | enge           |              |  |   |  |
| 3.13.6. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:  - if the matter does not have to go into the international exception file  - if the matter has to go into the international exception file  5 000 tenge  15 500 tenge  15 500 tenge   | - through Bank outlets (VAT included)   |   | 500 ten   | ige*           |              |  |   |  |
| - if the matter does not have to go into the international exception file  - if the matter has to go into the international exception file  5 000 tenge  15 500 tenge  15 500 tenge  15 500 tenge  | 3.13.6. Blocking a lost/stolen card, resetting the PIN code counter, changing |   |   |                |              |  |   |  |
| - if the matter has to go into the international exception file 5 000 tenge 15 500 tenge 15 500 tenge  |   |   | 250 to  | nge            |              |  |   |  |
|  |   | 5 000 tanga   |   | -              | 15 500 tanga |  |   |  |
| - TENERHINE THE THAT COME CONTINED   | - resetting the PIN code counter  | J 000 tenge   | 13 300 tenge<br>100 ten   | - C            | 15 500 tenge |  | 1 |  |

| 3.13.7. Providing information on card/account activity through SMS-messages  | the first month - 0 tenge,<br>the second and<br>subsequent - 100 tenge a<br>month | 0 tenge  | 0 tenge | 0 tenge |  |  |
|--|---|----------|---------|---------|--|--|
| 3.13.8. Resetting the PIN code counter at ATM  |   | 0 ten    | ge      |         |  |  |
| 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 te | nge*    |         |  |  |
| Note to p.3.13.:   |   |          |         |         |  |  |
| * VAT included   |   |          |         |         |  |  |
| **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); (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);  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);  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);  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); |   |          |         |         |  |  |
| *** In some cases, a Bank servicing an ATM may charge an additional fee for cash withdrawals;  |   |          |         |         |  |  |
| 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.  |   |          |         |         |  |  |
| 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.  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.  Eurasian Platinum Card, Payroll Package (MC Black Edition /Visa Infinite/Visa Platinum), Staff new (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.   |   |          |         |         |  |  |

| 444 E 1 1 1   |                         |  |  |  |  |
|---|-------------------------|--|--|--|--|
| 3.14. Excluded  |                         |  |  |  |  |
| 3.15. Excluded  |                         |  |  |  |  |
| 3.16. Excluded  |                         |  |  |  |  |
| 3.17. Excluded  |                         |  |  |  |  |
| 3.18. Excluded  |                         |  |  |  |  |
| 3.19. Excluded  |                         |  |  |  |  |
| 3.20. Excluded  |                         |  |  |  |  |
|   |                         |  |  |  |  |
| 3.21. Excluded  |                         |  |  |  |  |
| 3.22. Excluded  |                         |  |  |  |  |
| 3.23. Staff_Corporate   |                         |  |  |  |  |
|   | Visa Business/Visa      |  |  |  |  |
| Card type   | Gold/Visa Infinite      |  |  |  |  |
|   | corporate cards         |  |  |  |  |
| 3.23.1. Issuing and annual servicing of a card account  |                         |  |  |  |  |
|   |                         |  |  |  |  |
| - on the basic card<br>the first year of service;   | 0 tenge                 |  |  |  |  |
| the second and subsequent years of service;   | 0 tenge                 |  |  |  |  |
| - on an additional card   | -                       |  |  |  |  |
| With the state of |                         |  |  |  |  |
| - Maintaining a card account with no debit transactions for over a year   |                         |  |  |  |  |
| Urgent issue of a card  |                         |  |  |  |  |
| for branches (within 3 business days)   | 3 500 tenge             |  |  |  |  |
| for outlets (within 6 business days)  | 3 500 tenge             |  |  |  |  |
| 3.23.1.1. 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                 |  |  |  |  |
| 3.23.1.2. Replacement of a card at Eurasian Bank's initiative   | 0 tenge                 |  |  |  |  |
| 3.23.2. Crediting and transfer of money   | * *****                 |  |  |  |  |
| 3.23.2.1. Crediting of money to card accounts:  |                         |  |  |  |  |
| - in cash   |                         |  |  |  |  |
| - by transfer from another bank   |                         |  |  |  |  |
| - by transfer through a payroll arrangement (paid by an enterprise or organization)   | -                       |  |  |  |  |
| 3.23.2.2. Transfer of money from a card account using remote channels of the Bank:  |                         |  |  |  |  |
| to Eurasian Bank card   | 0 tenge                 |  |  |  |  |
|   | 0.9% of an amount, min. |  |  |  |  |
| to other bank card  | 200 tenge               |  |  |  |  |
| from other bank card to Eurasian Bank card  | 0 tenge                 |  |  |  |  |
| 3.23.2.3. Transfer of money from a card account:  | ı                       |  |  |  |  |
| - on behalf of customers of Eurasian Bank through the Bank network  | prohibited              |  |  |  |  |
| - on behalf of customers of Eurasian Bank by standing orders  | prohibited              |  |  |  |  |
| - on behalf of customers of other banks in tenge  | prohibited              |  |  |  |  |
| - on behalf of customers of other banks in a foreign currency   | prohibited              |  |  |  |  |
| 3.23.2.4.Card to card transfer using remote channels of the Bank  |                         |  |  |  |  |
| to and/or from Eurasian Bank card   |                         |  |  |  |  |
| 3.23.3 Transaction commission fees  |                         |  |  |  |  |
|   |                         |  |  |  |  |

| 3.23.3.1. Receiving cash at an ATM:   |                                    |   |  |   |  |  |
|---|------------------------------------|---|--|---|--|--|
|   | Visa Gold/Visa                     |   |  |   |  |  |
|   | Business:                          |   |  |   |  |  |
|   | up to 1 mln. tenge                 |   |  | 1 |  |  |
|   | including ina claendar             |   |  |   |  |  |
|   | month – 0 tenge;                   |   |  |   |  |  |
|   | over 1 mln. tenge in a             |   |  |   |  |  |
|   | calendar month – 0.95%             |   |  |   |  |  |
| - network of Eurasian Bank  | of amount;                         |   |  |   |  |  |
|   | Visa Infinite:                     |   |  |   |  |  |
|   | up to 2 mln. tenge                 |   |  |   |  |  |
|   | including ina claendar             |   |  |   |  |  |
|   | month – 0 tenge;                   |   |  |   |  |  |
|   | over 2 mln. tenge in a             |   |  |   |  |  |
|   | calendar month – 0.95%             |   |  |   |  |  |
|   | of amount. 1.5% of an amount, min. |   |  |   |  |  |
| - networks of other banks   | 200 tenge                          |   |  |   |  |  |
|   | 1.5% of an amount, min.            |   |  |   |  |  |
| - networks of other banks outside Kazakhstan  | 200 tenge                          |   |  |   |  |  |
| 3.23.3.2. Receiving cash at a cash desk through a point-of-sale terminal:   |                                    |   |  |   |  |  |
|   | 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                 |   |  |   |  |  |
| - network of Eurasian Bank, tenge   | amount;                            |   |  |   |  |  |
|   | 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                             |   |  |   |  |  |
| 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:   | T                                  |   |  |   |  |  |
| 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 inc                                      | luded):                            |   |  |   |  |  |
| - 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   |                                    |   |  |   |  |  |
| 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   | -                                  |   |  |   |  |  |
| 3.23.4. Statements  |                                    |   |  |   |  |  |
| 3.23.4.1. Balance inquiry through an ATM or point-of-sale terminal:   |                                    |   |  |   |  |  |
| - network of Eurasian Bank  | 50 tenge                           |   |  |   |  |  |
| - networks of other banks   | 0 tenge                            |   |  |   |  |  |
| <u> </u>  | 0                                  | • |  |   |  |  |

| 3.23.4.2. Requesting information on the last 10 transactions:                                    | 0 tenge                      |                         |                       |                           |          |  |  |
|--|------------------------------|-------------------------|-----------------------|---------------------------|----------|--|--|
| 3.23.4.3. Card-account statement:  | 0 tenge                      |                         |                       |                           |          |  |  |
| - 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                        | 0 tenge                      |                         |                       |                           |          |  |  |
| included)  | 0 tenge*                     |                         |                       |                           |          |  |  |
| included)  |                              |                         |                       |                           |          |  |  |
| 3.23.5. Blocking a lost/stolen card, resetting the PIN code counter                              |                              |                         |                       |                           |          |  |  |
| - 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                      |                         |                       |                           |          |  |  |
| 3.23.6. Bank's rates of return on issued loans   |                              |                         |                       |                           |          |  |  |
| 3.23.6.1. Within the established bank loan:  |                              |                         |                       |                           |          |  |  |
| - in tenge   | not provided                 |                         |                       |                           |          |  |  |
| - in US dollars/euros  | not provided                 |                         |                       |                           |          |  |  |
| Loan service fee   | -                            |                         |                       |                           |          |  |  |
| 3.23.6.2. If exceeding the established bank loan amount:   |                              |                         |                       |                           |          |  |  |
| - 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)  |                              |                         |                       |                           |          |  |  |
| 3.23.7. Changing the PIN-code via ATM  |                              |                         |                       |                           |          |  |  |
| -Changing the PIN-code   |                              |                         |                       |                           |          |  |  |
| 3.23.8. Priority Pass card (VAT included)  | not provided                 |                         |                       |                           |          |  |  |
| 3.23.9. Providing information on conducted transactions using ATMs, incl. vio                    | deo (VAT included)           |                         |                       |                           |          |  |  |
| Compensation of expenses, related to providing video by Eurasian Bank JSC cards (VAT included)   | 5 000 tenge*                 |                         |                       |                           |          |  |  |
| 3.25. Social card  |                              |                         |                       |                           |          |  |  |
| Payment card type  | MasterCard Standard Une      | embossed/Visa Classic U | Inembossed/Vice Floor | tron/MacterCord Cold/Vi   | isa Gold |  |  |
| 3.25.1 Fee for crediting money to an account   | iviasier Caru Stanual U Ulic | mioossed/visa Ciassic C | membossed/ visa Elec  | iron/iviastercaru Gold/ v | isa Goiu |  |  |
| 3.25.1 Fee for crediting money to an account 3.25.2 Issuing and annual maintenance of an account | 1                            |                         |                       |                           |          |  |  |
| 3.25.1.1.Issue of a card and account maintenance:  |                              |                         | <del> </del>          |                           |          |  |  |
| - on the main card   |                              |                         | 1                     |                           |          |  |  |
| 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  | Ĭ                            |                         |                       |                           |          |  |  |
| for branches (within 3 business days)  | 3 500 tenge                  |                         |                       |                           |          |  |  |
| for outlets (within 6 business days)   | 3 500 tenge                  |                         |                       |                           |          |  |  |
| 3.25.2 Crediting and transfer of money   |                              |                         |                       |                           |          |  |  |
| 3.25.2.1. Crediting to a card account:   |                              |                         |                       |                           |          |  |  |
| - in cash  | 0%                           |                         |                       |                           |          |  |  |
|  |                              |                         |                       |                           |          |  |  |

|   |                         | į | 1 |   |   |   |              |   |
|---|-------------------------|---|---|---|---|---|--------------|---|
| - 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          | 0 tenge                 |   |   |   |   |   |              |   |
| Population of the Republic of Kazakhstan RNE to a recipient's current account.      |                         |   |   |   |   |   |              |   |
| 3.25.2.2. Transfer from a card via remote channels of the Bank:                     |                         |   |   |   |   |   |              |   |
| to Eurasian Bank customer's card  | 0 tenge                 |   |   |   |   |   |              |   |
| to Burushan Bunk eusterner's curu   | 0.9% of an amount, min. |   |   |   |   |   |              |   |
| to other Kazakhstan bank customers' card  |                         |   |   |   |   |   |              |   |
| form of subsubsubsubsubsubsubsubsubsubsubsubsubs                                    | 200 tenge               |   |   |   |   |   |              |   |
| from other bank card to Eurasian Bank card  | 0 tenge                 |   |   |   |   |   |              |   |
| 3.25.2.3. Transferring money from an account:                                       | 200                     |   |   |   |   |   |              |   |
| - to Eurasian Bank customers through bank outlets                                   | 200 tenge               |   |   |   |   |   |              |   |
| - to Eurasian Bank customers by standing order                                      | 0 tenge                 |   |   |   |   |   |              |   |
|   | according to Eurasian   |   |   |   |   |   |              |   |
| - to other banks' customers in tenge  | Bank's fee schedule for |   |   |   |   |   |              |   |
|   | transfers in tenge      |   |   |   |   |   |              |   |
|   | according to Eurasian   |   |   |   |   |   |              |   |
| - to other banks' customers in foreign currency                                     | Bank's fee schedule for |   |   |   |   |   | 1            |   |
|   | transfers in a foreign  |   |   |   |   |   | 1            |   |
|   | currency                |   |   |   |   |   |              |   |
| 3.25.2.4. Transfer of money from a card to a card using remote channels of          |                         |   |   |   |   |   |              |   |
| other banks:  |                         |   |   |   |   |   |              |   |
|   |                         |   |   |   |   |   | 1            |   |
| to and/or from Eurasian Bank customer's card  |                         |   |   |   |   |   |              |   |
| 3.25.3 Transaction commission fees  |                         |   |   |   |   |   |              |   |
| 3.25.3.1. Obtaining cash at ATM:  |                         |   |   |   |   |   |              |   |
| gg  | up to 1 mln. tenge      |   |   |   |   |   |              |   |
|   | including in a calendar |   |   |   |   |   |              |   |
|   | month – 0 tenge;        |   |   |   |   |   |              |   |
| - network of Eurasian Bank  | over 1 mln. tenge in a  |   |   |   |   |   |              |   |
|   | calendar month - 0.95%  |   |   |   |   |   |              |   |
|   | of amount.              |   |   |   |   |   |              |   |
|   | 1,5% of an amount (min. |   |   |   |   |   |              |   |
| - network of other banks  | 200 tenge)              |   |   |   |   |   |              |   |
| 3.25.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:           | 200 tenge)              |   |   |   |   |   |              |   |
| 5.25.5.2. Obtaining cash at a cash desk through a point-or-sale terminar.           | up to 5 mln. tenge      |   |   |   |   |   |              |   |
|   | including in a calendar |   |   |   |   |   |              |   |
|   |                         |   |   |   |   |   |              |   |
| - network of Eurasian Bank, tenge   | month – 0 tenge;        |   |   |   |   |   |              |   |
|   | over 5 mln. tenge in a  |   |   |   |   |   |              |   |
|   | calendar month - 0.95%  |   |   |   |   |   |              |   |
|   | of amount.              |   |   |   |   |   | <b></b>      |   |
| foreign currency  | 0.8% of amount +50      |   |   |   |   |   | 1            |   |
| •   | tenge                   |   |   |   |   |   | 1            |   |
| - network of other banks  | 1.5% of amount (min.    |   |   |   |   |   | 1            |   |
|   | 350 tenge)              |   |   |   |   |   |              |   |
| 3.25.3.3. Additional fee for receiving cash from credit limit through point-of-sale | _                       |   |   |   |   |   | 1            |   |
| terminal or ATM:  |                         |   |   |   |   |   |              |   |
| 3.25.3.4 Payment for goods and sarviges at trade and sarviges antennuises:          |                         |   |   |   |   |   |              |   |
| 3.25.3.4. Payment for goods and services at trade and service enterprises:          |                         |   |   |   |   |   |              |   |
| - network of Eurasian Bank  | 0 tenge                 |   |   |   |   |   |              |   |
| - network of other banks  | 0 tenge                 |   |   |   |   |   |              |   |
|   | 1.5% of amount +250     |   |   |   |   |   |              |   |
| 3.25.3.5. Non-cash payment for services in casino                                   | tenge                   |   |   |   |   |   | 1            |   |
| 3.25.3.6. Additional fee for payment for goods and services, various payments       |                         |   |   |   |   |   |              |   |
| from credit limit   | -                       |   |   |   |   |   | 1            |   |
| 3.25.3.7. Reimbursement of Priority Pass expenses for visiting a VIP room, for      |                         |   |   |   |   |   |              |   |
| one person, for one visit   | -                       |   |   |   |   |   | 1            |   |
| 3.25.4. Statements  |                         |   |   |   |   |   | <del> </del> |   |
| 3.25.4.1. Balance inquiry through an ATM or a point-of-sale terminal:               |                         |   |   |   |   |   | <del> </del> |   |
| - network of Eurasian Bank  | 50 tenge                |   |   |   |   |   | +            |   |
|   |                         |   |   |   |   |   | <b></b>      |   |
| - network of other banks  | 50 tenge                |   | I | I | Ì | l |              | l |

| 3.25.4.2. Requesting information on the last 10 transactions:                     | 100 tenge                 |        |  |  |   |  |
|---|---------------------------|--------|--|--|---|--|
| 3.25.4.3. Card account statement:   | 100 telige                |        |  |  |   |  |
| - 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*                |        |  |  |   |  |
| 3.25.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the | e PIN code counter        |        |  |  |   |  |
| - 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                 |        |  |  |   |  |
| 3.25.6. Interest rates for Eurasian Bank loans                                    |                           |        |  |  |   |  |
| 3.25.6.1. Within the Credit limit:  |                           |        |  |  |   |  |
| - in tenge  | 15% per annum             |        |  |  |   |  |
| - in USD/EUR  | -                         |        |  |  |   |  |
| Fee for loan servicing  | 15% per annum             |        |  |  |   |  |
| 3.25.6.2. Interest rates for Eurasian Bank loans:                                 |                           |        |  |  |   |  |
| - 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               |        |  |  |   |  |
|   | 0.03% of amount, for      |        |  |  |   |  |
|   | each day overdue, but     |        |  |  |   |  |
| - ninety days plus overdue  | not more than 10% of      |        |  |  |   |  |
|   | issued loan amount, for   |        |  |  |   |  |
|   | each year of validity of  |        |  |  |   |  |
| 2055 G  | the Agreement             |        |  |  |   |  |
| 3.25.7. Commission fee  | the first month for free, |        |  |  |   |  |
|   | *                         |        |  |  |   |  |
| Providing information on card/account activity through SMS-messages               | the second and            |        |  |  |   |  |
|   | subsequent months - 100   |        |  |  |   |  |
| 3.25.8. Resetting the PIN-code at ATM:  | tenge a month             |        |  |  |   |  |
| - Resetting the PIN-code  | 250 tenge                 |        |  |  |   |  |
| 3.25.9. Providing video of transactions at Eurasian Bank ATMs (VAT                | 250 tenge                 |        |  |  |   |  |
| Compensation of expenses, related to providing viedo on Eurasian Bank ATVIS (VAT  |                           |        |  |  |   |  |
| cards (VAT included)  | 5000 tenge*               |        |  |  |   |  |
| 3.26. Corporate - 2   |                           |        |  |  |   |  |
|   | "Corporate - 2"           |        |  |  |   |  |
| Maste   | Card Standard /MasterCar  | d Gold |  |  |   |  |
| 3.26.1. Issuing and annual servicing of an account:                               |                           |        |  |  |   |  |
| 3.26.1.1. on the basic card   |                           |        |  |  |   |  |
| - 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               |        |  |  |   |  |
| 3.26.1.2. Urgent card issue*  |                           |        |  |  |   |  |
| 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   | 2 000 tenge               |        |  |  |   |  |
| replace a lost or stolen one  | S                         |        |  |  |   |  |
| Replacement of a card at Eurasian Bank's initiative                               | 0 tenge                   |        |  |  |   |  |
| 3.26.2. Crediting and transfer of money   |                           |        |  |  |   |  |
| 3.26.2.1. Crediting to a card account:  | 0.51                      |        |  |  |   |  |
| - 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:       | 0.4                       |        |  |  | - |  |
| to Eurasian Bank card holder  | 0 tenge                   |        |  |  |   |  |

|  |                         |          | 1 | 1 | T |          | 1 |
|--|-------------------------|----------|---|---|---|----------|---|
| 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                 |          |   |   |   |          |   |
| 3.26.2.3. Transferring money from an account:                                  |                         |          |   |   |   |          |   |
| - on behalf of Eurasian Bank customers through bank outlets                    | 2000 tenge              |          |   |   |   |          |   |
| - on behalf of Eurasian Bank customers by standing order                       | 0 tenge                 |          |   |   |   |          |   |
|  | according to Eurasian   |          |   |   |   |          |   |
| - on behalf of other banks' customers in tenge                                 | Bank's fee schedule for |          |   |   |   |          |   |
| on behan of other banks customers in tenge                                     | transfers in tenge      |          |   |   |   |          |   |
|  | Ü                       |          |   |   |   |          |   |
|  | according to Eurasian   |          |   |   |   |          |   |
| - on behalf of other banks' customers in a foreign currency                    | Bank's fee schedule for |          |   |   |   |          |   |
| - on behalf of other banks customers in a foreign currency                     | transfers in foreign    |          |   |   |   |          |   |
|  | currency                |          |   |   |   |          |   |
| 3.26.2.4. Transferring from a card using remote channels of other banks:       |                         |          |   |   |   |          |   |
| to Eurasian Bank card holder and/or from Eurasian Bank card holder             |                         |          |   |   |   |          |   |
| 3.26.3. Transaction fees   |                         |          |   |   |   |          |   |
| 3.26.3.1. Receiving cash at an ATM:  |                         |          |   |   |   |          |   |
|  | up to 1 mln. tenge      | <u> </u> |   |   |   |          |   |
|  | including in a calendar |          |   |   |   | 1        |   |
|  | month – 0 tenge;        |          |   |   |   | 1        |   |
| - network of Eurasian Bank   | over 1 mln. tenge in a  |          |   |   |   |          |   |
|  | calendar month - 0.95%  |          |   |   |   |          |   |
|  |                         |          |   |   |   |          |   |
|  | of an amount            |          |   |   |   |          |   |
| - network of other banks   | 1.5% of an amount (min. |          |   |   |   |          |   |
| - network of other banks   | 350 tenge)              |          |   |   |   |          |   |
| 3.26.3.2.Obtaining cash at a cash desk through a point-of-sale terminal:       |                         |          |   |   |   |          |   |
|  | up to 5 mln. tenge      |          |   |   |   |          |   |
|  | including in a calendar |          |   |   |   |          |   |
|  | month – 0 tenge;        |          |   |   |   |          |   |
| - network of Eurasian Bank, tenge  | over 5 mln. tenge in a  |          |   |   |   |          |   |
|  | calendar month - 0.95%  |          |   |   |   |          |   |
|  |                         |          |   |   |   |          |   |
|  | of an amount            |          |   |   |   |          |   |
| - network of other banks   | 1.5% of an amount (min. |          |   |   |   |          |   |
| - network of other banks   | 350 tenge)              |          |   |   |   |          |   |
| 3.26.3.3. Payment for goods and services at trade and service enterprises:     |                         |          |   |   |   |          |   |
| - network of Eurasian Bank   | 0 tenge                 |          |   |   |   |          |   |
| - network of other banks   | 0 tenge                 |          |   |   |   |          |   |
| 3.26.3.4. Excluded   |                         |          |   |   |   |          |   |
| 3.26.4. Statements   |                         |          |   |   |   |          |   |
| 3.26.4.1. Balance inquiry through an ATM or a point-of-sale terminal:          |                         |          |   |   |   |          |   |
| - network of Eurasian Bank   | 50 tenge                |          |   |   |   |          |   |
| - network of other banks   | 50 tenge                |          |   |   |   |          |   |
| Requesting information on the last 10 transactions:                            | 100 tenge               |          |   |   |   |          |   |
| 3.26.4.2. Card account statement:  |                         |          |   |   |   |          |   |
| - 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 | 1.500 tanga*            |          |   |   |   | 1        |   |
| included)  | 1 500 tenge*            |          |   |   |   | 1        |   |
| 3.26.5. Blocking a lost/stolen card, resetting the PIN code counter            |                         |          |   |   |   |          |   |
| - 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               |          |   |   |   |          |   |
| 3.26.6. Interest rates for Eurasian Bank loans                                 | 6.                      |          |   |   |   |          |   |
| 3.26.6.1. When the amount exceeds the credit limit:                            |                         |          |   |   |   |          |   |
| 5.20.0.1. WHEN the amount exceeds the credit limit;                            |                         |          |   |   |   | <u> </u> | Ì |

|   |   | 7 |  |  |  |
|---|---|---|--|--|--|
| - in tenge  | 15% per annum   |   |  |  |  |
| 3.26.6.2. If the bank loan is overdue:  |   |   |  |  |  |
| - ninety days overdue   | 0.5% of amount, each day overdue  |   |  |  |  |
| - ninety days + overdue   | 0.03% of amount, each<br>day overdue, but not<br>more than 10% of issued<br>loan, for each year of<br>validity of Agreement |   |  |  |  |
| 3.26.7. Commission fee  |   |   |  |  |  |
| - Providing information on card/account activity through SMS messages   | the first month - free,<br>second and subsequent<br>months - 100 tenge a<br>month   |   |  |  |  |
| 3.26.7.1.Resetting the PIN-code at ATM  |   |   |  |  |  |
| -Resetting the PIN-code   | 250 tenge   |   |  |  |  |
| 3.26.8. Providing video of transactions at Eurasian Bank ATMs*  |   |   |  |  |  |
| - Compensation of expenses, related to providing a video on payment cards of Eurasian Bank JSC (VAT included) | 5000 tenge*   |   |  |  |  |
| Note:   |   |   |  |  |  |
| * VAT included.   |   |   |  |  |  |

|  | Section 29. E-money, trade and Internet acquiring fees <sup>1</sup>  |   |  |  |   |  |   |  |  |
|--|--|---|--|--|---|--|---|--|--|
| 29.1. Product  | 1  |   |  | Trade acquiring  |   |  | Internet  | acquiring  |  |
| 29.2. Issuing  | bank   | Eurasian Bank, in %   |  | Other ba   | nks, in %   |  | Eurasian Bank and   | nd other banks, in %   |  |
| 29.3. Compa  | ny activity type   | All   | All (if MCC ≠ 3000-3350,<br>4511, 5499, 5511, 5521,                                  | Convenience stores,<br>grocery store, Gas<br>station, airlines   | Car d   | lealers  | All (if MCC ≠ 5499, 3000-<br>3350. 4511)  | Consumer goods, airlines   |  |
|  |  |   | 9402, 5542)  | (MCC = 5499, 5542, 3000-<br>3350, 4511)  | (MCC = 5  | 5511, 5521)  | 3330. 4311)   | (MCC = 5499. 3000-3350,<br>4511)   |  |
| Tariff<br>Package No.  | Estimated transactions a month on average, tenge   | Visa International /<br>MasterCard WorldWide  | Visa International /<br>MasterCard WorldWide   | Vica International MasterCard WorldWide  |   | Visa International / M   | asterCard WorldWide   |  |  |
| 0  | over 10 000 000  | 0,2; 0,3; 0,4; 0,5; 0,6; 0,7; 0,8;<br>0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5;<br>1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2;<br>2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9;<br>3,0 | 1,6; 1,7; 1,8; 1,9; 2,0; 2,1;  | <b>0,8; 0,9; 1,0;</b> 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;<br>1,3; 1,4; 1,5; 1,6; 1,7; 1,8;<br>1,9; 2,0; 2,1; 2,2; 2,3; 2,4;<br>2,5; 2,6; 2,7; 2,8; 2,9; 3,0 | 1,7; 1,8; 1,9; 2,0; 2,1; 2,2;<br>2,3; 2,4; 2,5; 2,6; 2,7; 2,8;<br>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;<br>0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5;<br>1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2;<br>2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9;<br>3,0 | 1,5; 1,6; 1,7; 1,8; 1,9; 2,0;<br>2,1; 2,2; 2,3; 2,4; 2,5; 2,6;<br>2,7; 2,8; 2,9; 3,0 | 1,1; 1,2; 1,3; 1,4; 1,5; 1,6;<br>1,7; 1,8; 1,9; 2,0; 2,1; 2,2;<br>2,3; 2,4; 2,5; 2,6; 2,7; 2,8;<br>2,9; 3,0              | 0,7; 0,8; 0,9; 1,0; 1,1; 1,2;<br>1,3; 1,4; 1,5; 1,6; 1,7; 1,8;<br>1,9; 2,0; 2,1; 2,2; 2,3; 2,4;<br>2,5; 2,6; 2,7; 2,8; 2,9; 3,0 | 1,7; 1,8; 1,9; 2,0; 2,1; 2,2;<br>2,3; 2,4; 2,5; 2,6; 2,7; 2,8;<br>2,9; 3,0 | 2,0; 2,1; 2,2; 2,3; 2,4; 2,5;<br>2,6; 2,7; 2,8; 2,9; 3,0; 3,1;<br>3,2; 3,3; 3,4; 3,5; 3,6; 3,7;<br>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;<br>1,9; 2,0; 2,1; 2,2; 2,3; 2,4;<br>2,5; 2,6; 2,7; 2,8; 2,9; 3,0                           | 1,0; 1,1; 1,2; 1,3; 1,4; 1,5;<br>1,6; 1,7; 1,8; 1,9; 2,0; 2,1;<br>2,2; 2,3; 2,4; 2,5; 2,6; 2,7;<br>2,8; 2,9; 3,0                | 2,0; 2,1; 2,2; 2,3; 2,4; 2,5;<br>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;<br>1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0;<br>2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7;<br>2,8; 2,9; 3,0                             | 2,0; 2,1; 2,2; 2,3; 2,4; 2,5;<br>2,6; 2,7; 2,8; 2,9; 3,0                             | 1,5; 1,6; 1,7; 1,8; 1,9; 2,0;<br>2,1; 2,2; 2,3; 2,4; 2,5; 2,6;<br>2,7; 2,8; 2,9; 3,0                                     | 1,5; 1,6; 1,7; 1,8; 1,9; 2,0;<br>2,1; 2,2; 2,3; 2,4; 2,5; 2,6;<br>2,7; 2,8; 2,9; 3,0  | 2,2; 2,3; 2,4; 2,5; 2,6; 2,7;<br>2,8; 2,9; 3,0                             | 3,0; 3,1; 3,2; 3,3; 3,4; 3,5;<br>3,6; 3,7; 3,8; 3,9; 4,0;   | 2,8; 2,9; 3,0; 3,1; 3,2; 3,3;<br>3,4; 3,5; 3,6; 3,7; 3,8; 3,9;<br>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;<br>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;<br>3,9; 4,0;   |  |
| 5  | up to 100 000  | 3,0   | 3,0  | 3,0  | 3,0   | 3,0  | 4,0   | 4,0  |  |
| 29.4. Other  | r trade acquiring fees   |   |  |  |   |  |   |  |  |
|  |  |   | Description  |  |   |  | Currency  |  |  |
| Opening an   | account for a trade and service en   |   | 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  |  |
|  | 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 ot more than three months from the date of conclusion of the contract)  Free |   |  |  |   |  | Free  |  |  |

| 29.5. E-money transactions   | 29.5. E-money transactions  |  |  |  |  |  |  |
|--|---|--|--|--|--|--|--|
| 29.5.1. E-money issue on behalf of individuals   | 0.8% of e-money amount, used by customers                             |  |  |  |  |  |  |
| 29.5.2. E-money issue on behalf of agents (legal entities)   | 0.8% of e-money amount, used by customers                             |  |  |  |  |  |  |
| 29.6. Transactions at the corporate website (or other Bank websource)  | 29.6. Transactions at the corporate website (or other Bank websource) |  |  |  |  |  |  |
| <b>29.6.1</b> . Transfer for loan repayment from other bank card at the corporate website (or other Bank websource)                      | 100 tenge for 1 trnasaction   |  |  |  |  |  |  |
| 29.6.2. Transfer to replensih a deposit and a card account from other bank card at the corporate website (or other Bank websource)  Free |   |  |  |  |  |  |  |
| Notes  |   |  |  |  |  |  |  |
| 1 the fee is applied if the customer meets the criteria defined by the Bank's internal mormative documents                               |   |  |  |  |  |  |  |

1 the fee is applied if the customer meets the criteria defined by the Bank's internal mormative 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 (mopre than 5 POS-terminals)