

Eurasian Bank Payment Card Fees

No.	Service	Standard fee
3.	Section 3. Card products	
3.1.	PayDa	
	Payment card type	Visa Gold/MasterCard Gold PayPass/Mastercard World 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)	3 500 tenge
	- for outlets (within 6 days)	3 500 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	1 000 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 tenge
	- by transfer from another bank	0 tenge
3.1.3.	Transaction commission fees	
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.	Receiving cash at a cash desk through a point-of-sale terminal:	
	- network of Eurasian Bank	less than 5 mln. tenge during a calendar month – 0 tenge; more than 5 mln. tenge during a calendar month - 0.95% of an amount
	- networks of other banks	1.5% of an amount, min. 350 tenge
3.1.3.3.	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	3.5% +1000 tenge of an amount
	Payment for services in Smartbank RBS	0 tenge
3.1.3.4.	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

3.1.3.5.	Transferring money from an account:**:	
	- through Bank outlets	1% +500 tenge of an amount
3.1.4.	Statements	
3.1.4.1.	Balance inquiry through an ATM or point-of-sale terminal:	
	- network of Eurasian Bank	0 tenge
	- networks of other banks	50 tenge
3.1.4.2.	Requesting information on the last 10 transactions:	100 tenge
3.1.4.3.	Card-account statement:	
	- monthly	200 tenge
	- additional	500 tenge
	- additional, for each month, preceding two last calendar months	2 000 tenge
3.1.5.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code	
	Blocking a lost/stolen card	
	- 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	18 000 tenge
	Resetting the PIN-code counter	200 tenge
	Changing the PIN-code	250 tenge
3.1.6.	Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	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)	5 000 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	
	Payment card type	Visa Classic Unembossed/MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold
3.4.1.	Issuing and annual maintenance of a card account	
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
	additional card:	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	1 000 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% + 500 tenge of an amount
	to other bank customer card	3.5% +500 tenge of an amount
	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% +500 tenge of an amount
	- to a Eurasian Bank customer using a standing order	-
	- to customers of other banks in tenge	3.5% +1000 tenge of an amount
	- to customers of other banks in a foreign currency	3.5% +1000 tenge of an amount
	- to a Eurasian Bank customer via Smartbank remote banking system	3.5% +500 tenge of an amount

	- to other bank customers via Smartbank remote banking system in national/foreign currency	3.5% +1000 tenge of an amount
3.4.3.	Transaction commissions	
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
3.4.3.5.	Excluded	
3.4.3.6.	Non-cash payment for casino services	3.5% +1000 tenge of an amount
3.4.3.7.	Additional fee for purchasing goods and services when there's a credit limit	-
3.4.3.8.	Excluded	
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 tenge
3.4.4.3.	Card account statement:	
	- monthly	200 tenge
	- additional	500 tenge
	- additional statements for each month preceding the last two	2 000 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	
	Blocking a lost/stolen card	
	- 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	18 000 tenge
	Resetting the PIN-code counter	200 tenge
	Changing the PIN-code	250 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
	- in dollars or euros	-
3.4.6.2.	When an amount exceeds that on a current loan:	
	- in tenge	27% per annum
	- in dollars or euros	-
3.4.7.	Minimal payment	8% of principal amount + interest accrued, but not less than 2000 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 and PUSH-notifications in the Smartbank mobile app.	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)	5 000 tenge*

Notes to p. 3.4.

* VAT included

Card account is in tenge.

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

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

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

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

Grace period is a period from the date of debt occurrence until the end of the payment period, during which no fee for loan use is accrued and charged, on the condition of repayment of total, calculated as of a calculating date until the end date of repayment period. Grace period applies to the transactions of: payment for goods and services, making payments using ATM, payments in casino; customs payments.

The terms of this product are only valid for existing customers who have already been issued cards under this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product. This product is not provided to new customers.

3.5.	Installment credit card	
	Payment card type	Visa Gold/MasterCard Gold PayPass/MasterCard World 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
	- to a Eurasian Bank customer via Smartbank remote banking system	not provided
	- to customers of other banks via Smartbank remote banking system in national/foreign currency	not provided
3.5.3.	Transaction commissions	
3.5.3.1.	Receiving cash at an ATM:	

	- Eurasian Bank network	not provided
	- networks of other banks	not provided
3.5.3.2.	Receiving cash at a cash desk through a point-of-sale terminal:	
	- Eurasian Bank network	not provided
	- networks of other banks	not provided
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	not provided
3.5.4.	Obtaining statements	
3.5.4.1.	Balance inquiry through an ATM or point-of-sale terminal:	
	- Eurasian Bank network	50 tenge
	- 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:	
	- monthly	200 tenge
	- additional	500 tenge
	- additional statements for each month preceding the last two	2 000 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	
	Blocking a lost/stolen card	
	- 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	18 000 tenge
	Resetting the PIN-code counter	200 tenge
	Changing the PIN-code	250 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	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
3.5.9.	Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	0 tenge
3.5.10.	Providing information and video of a transaction at a Eurasian Bank ATM (including value-added tax)	
	- Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)	5 000 tenge*
3.5.11.	Payment for certificate under traveler's insurance agreement on behalf of an insurer	
	Full	17 600 tenge
	Light	13 440 tenge

Notes to p. 3.5.

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

The terms of this product are only valid for existing customers who have already been issued cards under this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product. This product is not provided to new customers.

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	1.5% + 500 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. 1500 tenge
	- foreign currency	1.5% +3 USD/EUR of an amount
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)	5 000 tenge*

Eurasian Bank Payment Card Fees

Service	Fees							
3.7. Eurasia Credit Card	Eurasia Classic		Eurasia Privilege		Eurasia Loyal		Eurasia Commercial	
Payment card type	Visa Classic Unembossed	MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold	Visa Classic Unembossed	MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold	Visa Classic Unembossed	MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold	Visa Classic Unembossed	MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold
3.7.1. Issuing and account servicing								
3.7.1.1. Issuing a card and maintenance of a card account:								
on the basic card:								
- first year of service;						0 tenge		
- second and subsequent years;	3800 tenge		1500 tenge		0 tenge	3 000 tenge		3800 tenge
on an additional card						1000 tenge		
urgent issue of a card								
for branches (within 3 business days)						3 500 tenge		
for outlets (within 6 business days)						3 500 tenge		
3.7.1.2. Replacing a card at the request of a card holder or issuing a new card to replace a lost or stolen one (VAT incl.)*						1000 tenge		
3.7.1.3. Replacing a card at the bank's initiative						0 tenge		
3.7.2. Crediting and transfer of money								
3.7.2.1. Crediting money to a card account:								
- in cash		0%, 0,1%, 0,15%, 0,20%, 0,25%, 0,30%, 0,35%, 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 an amount		
- by transfer from another bank		0%, 0,1%, 0,15%, 0,20%, 0,25%, 0,30%, 0,35%, 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 an amount		
3.7.2.2. Transferring money with a card using remote channel of Bank:								
to card of Eurasian Bank customer						3.5% +500 tenge of amount		
to cards of other bank customers						3.5% +500 tenge of amount		
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% +500 tenge of amount		
- to a Eurasian Bank customer by standing order								
- to customers of other banks in tenge						3.5% +1000 tenge of amount		
- to customers of other banks in a foreign currency						3.5% +1000 tenge of amount		
- to a Eurasian Bank customer via Smartbank remote banking system						3.5% +500 tenge of amount		
- to customers of other banks via SmartBank remote banking system in national/foreign currency						3.5% +1000 tenge of amount		
3.7.3. Transaction commissions								
3.7.3.1. Receiving cash at an ATM:								
- Eurasian Bank network						3.5% of amount, min. 500 tenge		
- networks of other banks						3.5% of amount, min. 1000 tenge		
3.7.3.2. Receiving cash at a cash desk through a point-of-sale terminal:								
- Eurasian Bank network						3.5% of amount, min. 500 tenge		
- networks of other banks						3.5% of amount, min. 1000 tenge		

3.7.3.3. Additional fee receiving cash from a credit limit via POS-terminal or ATM:	-	-	-	-	-	-	-	-
3.7.3.4. Purchases of goods and services:								
- Eurasian Bank network					0 tenge			
- networks of other banks					0 tenge			
3.7.3.5. Non-cash payment for services in casino					3.5% + 1000 tenge of amount			
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):								
Full (VAT included)					16 000 tenge			
Light (VAT included)					12 800 tenge			
3.7.4 Obtaining statements								
3.7.4.1. Balance inquiry through an ATM or point-of-sale terminal:								
- Eurasian Bank network					50 tenge			
- network of Khalyk Bank Payment Center					100 tenge			
- network of other banks					100 tenge			
3.7.4.2. Information on the last 10 transactions:					100 tenge			
3.7.4.3. Card account statement:								
- monthly					200 tenge			
- additional					500 tenge			
- additional statements for each month preceding the last two					2 000 tenge			
- providing a customer with written information about his account at his request (including value-added tax)*					500 tenge			
3.7.5. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code								
Blocking a lost/stolen card								
- if the matter hasn't been referred to the international-exception					250 tenge			
- if the matter has been referred to the international-exception					18 000 tenge			
Resetting the PIN-code counter					200 tenge			
Changing the PIN-code					250 tenge			
3.7.6. Bank Interest rate on a loan issued								
3.7.6.1. Within the credit limit:								
- in tenge					29% per annum			
- in US dollars/euros	-	-	-	-	-	-	-	-
3.7.6.2. When an amount exceeds that on a current loan:								
- in tenge					29% per annum			
- in US dollars/euros	-	-	-	-	-	-	-	-
3.7.7. Minimal payment					8% of principal debt + accrued interest, but not less than 2 000 tenge			
3.7.8. Penalties for late payment of a loan:								
- within ninety days of delay					0.5% of amount, for each day overdue			
- after ninety days of delay					0.03% of amount, for each day overdue, but not more than 10% of a loan amount, for each year of validity of the Agreement			
3.7.9. Grace period					Up to 50 calendar days			
3.7.10. Interest rate on the card balance								
- on the card balance	-	-	-	-	-	-	-	-

- on an insurance deposit	-	-	-	-	-	-	-	-
3.7.11. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	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)*	5 000 tenge							
Notes to p. 3.7.:								
Annual maintenance fee is automatically written off from a credit limit at the first transaction using the PIN-code								
All fees are deducted from the credit limit automatically								
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								
3.8. Payroll Tariff (Individual 4)								
Payment card type	Visa Classic Unembossed/Master Card Standard Unembossed/Visa Electron	MasterCard Standard Unembossed for State Enterprises/Visa Classic Unembossed для ГУ/Visa Electron* for State Enterprises	MasterCard Standard/Visa Classic	MasterCard 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							
second and subsequent years;	0 tenge							
- on an additional card	300 tenge	250 tenge	600 tenge	5 000 tenge	10 000 tenge	Visa Infinite, Visa Platinum - 10 000 tenge, VISA Gold - 7 500 tenge, VISA Classic - 2 000 tenge		
- Fee for maintaining current card account, if there are no debit transactions for more than 1 year	1 000 tenge							
Urgent card issuance								
for branches (within 3 business days)	3 500 tenge							
for outlets (within 6 business days)	3 500 tenge							
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	1000 tenge							
3.8.1.2. Replacing a card at the bank's initiative	0 tenge							
3.8.2. Crediting and transfer of money								
Crediting of money to a card account								
- in cash	0% of amount							
- by transfer from other bank	0% of amount							
- by transfer through a payroll arrangement - paid by an enterprise or organization	0% of amount							
3.8.2.2. Transferring money with a card using remote channels:								

to customers of Eurasian Bank	0 tenge						
to customers of other banks	up to 50 000 tenge including in a calendar month – 0 tenge; over 50 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge		up to 75 000 tenge including in a calendar month – 0 tenge; over 75 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge				
from other bank card to Eurasian Bank card	0 tenge						
3.8.2.3. Transferring money from a card account:							
- to a Eurasian Bank customer at a Bank outlet	1% +500 tenge of amount						
- to a Eurasian Bank customer under standing orders	1% +500 tenge of amount						
- to customers of other banks in tenge	1% +500 tenge of amount						
- to customers of other banks in a foreign currency	1% +500 tenge of amount						
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	0,9% of amount, min. 200 tenge						
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		less than 2 mln tenge within a calendar month – 0 tenge; more than 2 mln tenge within a calendar month – 0.95% of an amount				
- network of other banks in Kazakhstan (less than 300 000 tenge)	0 tenge						
- network of other banks in Kazakhstan (more than 300 000 tenge)	1% of amount						
- network of other banks outside of Kazakhstan (less than 300 000 tenge)	0 tenge***						
- network of other banks outside of Kazakhstan (more than 300 000 tenge)	1,5% of amount						
3.8.3.2. Receiving cash at a cash desk through a point-of-sale terminal:							
- network of Eurasian Bank, tenge	less than 5 mln tenge within a calendar month – 0 tenge; more than 5 mln tenge within a calendar month – 0.95% of an amount		less than 10 mln tenge within a calendar month – 0 tenge; more than 10 mln tenge within a calendar month – 0.95% of an amount				
foreign currency	up to 10 000 dollars/euro including in a calendar month – 0%; over 10 000 dollars/euro including in a calendar month - 0,8% of an amount		up to 25 000 dollars/euro including in a calendar month – 0%; over 25 000 dollars/euro including in a calendar month - 0,8% of an amount				
- network of other banks	1.5% of amount, min. 350 tenge						
3.8.3.2.1. Excluded							
3.8.3.3. Purchases of goods and services:							
- network of Eurasian Bank	0 tenge						
- network of other banks	0 tenge						
3.8.3.4. Non-cash payment of services in casino	3.5% +1000 tenge of amount						
3.8.3.5. Excluded							

3.8.3.6. Excluded								
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 – 57 600 tenge, VISA Platinum - 19 200 tenge, VISA Gold – 17 600 tenge		
Light (VAT included)	-	-	12 800 tenge	13 440 tenge	14 400 tenge	Visa Infinite – 14 400 tenge, VISA Platinum - 14 400 tenge, VISA Gold – 13 440 tenge		
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				
- networks of other banks				100 tenge				
3.8.4.2. Information on the last 10 transactions:				100 tenge				
3.8.4.3. Card account statement:								
- monthly				200 tenge				
- additional				500 tenge				
- additional statements for each month preceding the last two				2000 tenge				
- providing a customer with written information about his account at his request (VAT included)								
3.8.5. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code								
Blocking a lost/stolen card								
- if the matter hasn't been referred to the international-exception file				200 tenge				
- if the matter has to go into the international exception file				18 000 tenge				
Resetting the PIN-code counter				200 tenge				
Changing the PIN-code				250 tenge				
3.8.6. Excluded								
3.8.7. Submitting information on movement on a card/account via SMS								
						first month - for free, the second and subsequent years - 150 tenge a month		
3.8.8. Excluded								
3.8.9. Reimbursement of expenses on provision of information on transactions conducted using an ATM, incl. video records (VAT included)								
Reimbursement of expenses, related to provision of record by Eurasian Bank payment cards (VAT included)				5 000 tenge				
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								

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)

3.9. Payroll Tariff (Individual 5)								
Payment card type	Individual 5/1	Individual 5/2						
	MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold	MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold						
3.9.1. 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 tenge							
additional card (outside the package)	500 tenge	1 000 tenge						
Urgent issue of a card:								
- for branches (within 3 days)	3 500 tenge							
- for outlets (within 6 days)	3 500 tenge							
3.9.1.1. Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	1 000 tenge							
3.9.1.2. Replacement of a card at Eurasian Bank's initiative	0 tenge							
3.9.1.3. Maintaining a card account with no debit transactions for over a year	1 000 tenge							
3.9.2. Crediting and transfer of money								
- in cash	0 tenge							
- by transfer from another bank	0 tenge							
- by transfer through a payroll arrangement (paid by an enterprise or organization)	0 tenge							
3.9.2.1. Online transfers through Eurasian Bank network:								
to Eurasian Bank cards	0 tenge							
to other banks cards	up to 50 000 tenge including in a calendar month – 0 tenge; over 50 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge							
from other bank card to Eurasian Bank card	0 tenge							
3.9.2.2. Transfer of money from a card account:								
to Eurasian Bank customers:								
- through Bank outlets	1,5% (of a transfer amount) + 500 tenge							
to customers of other banks in tenge:								
- through Bank outlets	1,5% (of a transfer amount) + 500 tenge							
to customers of other banks in foreign currency:								
- through Bank outlets	1,5% (of a transfer amount) + 500 tenge							
3.9.2.3. Online transfers through other bank network:								
from other bank card and/or Eurasian Bank card	0,9% of a transfer amount, min. 200 tenge							
3.9.3. Transaction commission fees								
3.9.3.1. Receiving cash at an ATM:								

- network of Eurasian Bank	up to 1, 000, 000 tenge including in a calendar month – 0 tenge; over 1,000,000 tenge including in a calendar month – 0.95% of amount						
- networks of other banks (up to 300, 000 tenge in a calendar month)	0 tenge						
- networks of other banks (over 300, 000 tenge in a calendar month)	1% of an amount						
- networks outside Kazakhstan	1.5% of an amount, min. 200 tenge						
3.9.3.2. Receiving cash at a cash desk through a point-of-sale terminal:							
- Eurasian Bank, tenge	up to 5, 000, 000 tenge including in a calendar month – 0 tenge; over 5,000,000 tenge including in a calendar month – 0.95% of amount						
foreign currency	0.8% of an amount, min. 50 tenge						
- other bank network	1.5% of an amount, min. 350 tenge						
3.9.3.3. Payment for goods and services at trade and service enterprises:	0 tenge						
- Non-cash payment for casino/lottery/e-money purchase	3,5% +1000 tenge of an amount						
3.9.3.4. 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	57 600 tenge					
Light	13 440 tenge	0 tenge					
- on an additional card (outside the set)							
Full	17 600 tenge	57 600 tenge					
Light	13 440 tenge	14 400 tenge					
3.9.4. Statements							
3.9.4.1. Balance inquiry through an ATM or point-of-sale terminal:							
- network of Eurasian Bank	50 tenge						
- networks of other banks	100 tenge						
3.9.4.2. Requesting information on the last 10 transactions	100 tenge						
3.9.4.3. Card-account statement:							
monthly:							
- through Bank outlets	200 tenge						
additional:							
- through Bank outlets	500 tenge						
additional, for each month, preceding the two last calendar months:							
- through Bank outlets	2000 tenge						
providing written information on the account, as customer's request (VAT included):							
- through Bank outlets (VAT included)	500 tenge						
3.9.5. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code							
Blocking a lost/stolen card							
- 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	18 000 tenge						
Resetting the PIN-code counter	200 tenge						

Changing the PIN-code	250 tenge						
3.9.6. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	first month - for free, the second and subsequent years - 150 tenge a month						
3.9.7. Providing information on conducted transactions using ATMs, incl. video (VAT included)							
- Expenses, related to providing video by Eurasian Bank JSC cards (VAT included)	5 000 tenge*						
Note:							
* VAT included							
3.10. Excluded							
3.11. Vanilla Package, Standard Package, Premium Package, Premium Individual Package**							
	Vanilla Package	Standard Package	Premium Package	Premium Individual Package**			
Payment card type	Visa Classic /MasterCard Standard/ Visa Gold /MasterCard Gold/MasterCard Gold PayPass/ MasterCard World PayPass Set: 1 additional card kapra Gold/World - 0 tenge	Visa /MasterCard Gold/MasterCard Gold PayPass/ MasterCard World PayPass Set: 1 additional card Gold/World - 0 tenge	Visa/MC Infinite/Platinum Set: insurance certificates for the main holder. 1 additional card Gold/World - 0 tenge	Visa/MC Infinite/Platinum Set: insurance certificates for the main holder. 1 additional card Gold/World - 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						
- for outlets (within 6 business days)							
3.11.1.2. Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	1000 tenge*	1 000 tenge*	2 000 tenge*	2 000 tenge*			
3.11.1.3. Replacement of a card at Eurasian Bank's initiative	0 tenge						
3.11.1.4. Maintaining a card account with no debit transactions for over a year	1 000 tenge						
3.11.2. Crediting and transfer of money							
3.11.2.1. Crediting of money to a card account:							
- in cash	0% of amount						
- by transfer from another bank	0% of amount						
- by transfer through a payroll arrangement (paid by an enterprise or organization)	not provided						
3.11.2.2. Card to card tranfer using remote channels of the Bank:							
to Eurasian Bank customer's card	0 tenge						
to other bank customer's card	up to 50 000 tenge including in a calendar month – 0 tenge; over 50 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge	up to 75 000 tenge including in a calendar month – 0 tenge; over 75 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge					

other bank card to Eurasian Bank card	0 tenge						
3.11.2.3. Transfer of money from a card account:							
on behalf of customers of Eurasian Bank:							
- through Bank outlets	1% +500 tenge of an amount						
on behalf of customers of Eurasian Bank by standing orders:							
- through Bank outlets	1% +500 tenge of an amount						
on behalf of customers of other banks in tenge:							
- through Bank outlets	1,5% +500 tenge of an amount						
on behalf of customers of other banks in a foreign currency:							
- through Bank outlets	1,5% +500 tenge of an amount						
3.11.2.4. Card-to-card transfer using remote channels of other banks:							
to and/or from Eurasian Bank customer's card	0,9% of an amount, min. 200 tenge						
3.11.3. Transaction commission fees							
3.11.3.1. Receiving cash at an ATM:							
- network of Eurasian Bank	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month – 0.95% of amount	up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge in a calendar month – 0.95% of amount					
- networks of other Kazakhstan banks (up to 300, 000 tenge in a calendar month)	0 tenge						
- networks of other Kazakhstan banks (over 300, 000 tenge in a calendar month)	1% of amount						
- networks of other banks	1.5% of amount	0 tenge abroad up to 300, 000 tenge not more than 5 transactions, more - 1.5% of amount fee					
3.11.3.2. Receiving cash at a cash desk through a point-of-sale terminal:							
- Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of amount	up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge in a calendar month - 0.95% of amount					
foreign currency	0.8% of amount, min. 50 tenge						
- networks of other banks	1.5% of amount, min. 350 tenge						
3.11.3.3. Payment for goods and services at trade and service enterprises:							
- Non-cash payment for casino	3,5% +1000 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	16 000 tenge	17 600 tenge	Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge				
Light	12 800 tenge	13 440 tenge	Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge				
- on an additional card (outside the set)							

Full	16 000 tenge	17 600 tenge	Visa Infinite – 57 600 tenge, VISA Platinum - 19 200 tenge				
Light	12 800 tenge	13 440 tenge	Visa Infinite – 14 400 tenge, VISA Platinum – 14 400 tenge				
3.11.5. Statements							
3.11.5.1. 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				
3.11.5.2. Card-account statement:							
monthly:							
- through Bank outlets			200 tenge				
additional:							
- through Bank outlets			500 tenge				
additional, for each month, preceding the two last calendar months:							
- through Bank outlets			2000 tenge				
written information on account, at customer's request (VAT included):							
- through Bank outlets (VAT included)			500 tenge*				
3.11.6. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code							
Blocking a lost/stolen card							
- 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			18 000 tenge				
Resetting the PIN-code counter			200 tenge				
Changing the PIN-code			250 tenge				
3.11.7. Excluded							
3.11.8. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	0 tenge			first month - for free, the second and subsequent years - 150 tenge a month			
3.11.9. Providing information on conducted transactions using ATMs, incl. video (VAT included)							
- Fee for providing video by Eurasian Bank JSC cards (VAT included)*			5 000 tenge*				
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)".								
3.12. Corporate								
Payment card type	MasterCard Standard/ MasterCard Gold/Mastercard World PayPass*****	Visa Business/ Visa Gold/MasterCard Gold PayPass/Mastercard World PayPass	Visa Infinite					
3.12.1. Issuing and annual servicing of an account								
3.12.1.1. Issuing a card and servicing of an account:								
- on the basic card:								
- the first year of service;	10 000 tenge	Visa Business - 0 tenge (first 3 cards), starting from 4th card - 15 500 tenge)	Visa Infinite - 0 tenge (first 3 cards), starting from 4th card - 25 000 tenge)					
- the second and subsequent years;	10 000 tenge	Visa Business - 0 tenge (first 3 cards), starting from 4th card - 15 500 tenge)	Visa Infinite - 0 tenge (first 3 cards), starting from 4th card - 25 000 tenge)					
Maintaining a card account with no debit transactions for over a year	1 000 tenge							
Urgent issue of cards								
for branches (within 3 business days)	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							
3.12.1.3. Replacement of a card at Eurasian Bank's initiative	0 tenge							
3.12.2. Crediting and transfer of money								
3.12.2.1. Crediting to a card account:								
- in cash	0% of an amount							
- by transfer from another bank	0% of an amount							
3.12.2.2. Excluded								
3.12.2.3. Transferring money from an account:								
- on behalf of Eurasian Bank customers through bank outlets	1% +500 tenge of an amount							
- on behalf of Eurasian Bank customers by standing order	1% +500 tenge of an amount							
- on behalf of other banks' customers in tenge	1% +500 tenge of an amount							
- on behalf of other banks' customers in a foreign currency	1% +500 tenge of an amount							
3.12.2.4. Excluded								
3.12.3. Transaction fees								
3.12.3.1. Receiving cash through an ATM:								

- Eurasian Bank network	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge including in a calendar month – 0.95% of an amount	up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge including in a calendar month – 0.95% of an amount					
- network of other banks	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)					
3.12.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:							
- network of Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge including in a calendar month – 0.95% of an amount	up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge including in a calendar month – 0.95% of an amount					
- foreign currency	up to 10 000 dollars/euro including in a calendar month – 0%; over 10 000 dollars/euro including in a calendar month - 0,8% of an amount	up to 25 000 dollars/euro including in a calendar month – 0%; over 25 000 dollars/euro including in a calendar month - 0,8% of an amount					
- network of other banks	1.5% of an amount (min 350 tenge)						
3.12.3.3. Additional fee for receiving cash from credit limit through point-of-sale terminal or ATM:	0.8% of an amount						
3.12.3.4. Payment for goods and services at trade and service enterprises:							
- network of Eurasian Bank	0 tenge						
- network of other banks	0 tenge						
3.12.3.5. Non-cash payment for services in a casino	not provided	3,5 % +1000 tenge of an amount	-				
3.12.3.6. Making customs payments	0.3% of an amount	not provided	not provided				
3.12.3.7. Additional fee for payment for goods and services, various payments from credit limit	0.8% of an amount						
3.12.3.8. Payment for a traveller's insurance certificate on behalf of an insurance company							
- по основной карте (вне пакета)							
Full	16 000 tenge		57 600 tenge				
Light	12 800 tenge		14 400 tenge				
- по дополнительной карте (вне пакета)							

Full	16 000 tenge	Visa Infinite - 57 600 tenge/ VISA Platinum – 19 200 tenge /VISA Gold – 17 600 tenge					
Light	12 800 tenge	Visa Infinite – 14 400 tenge/ VISA Platinum - 14 400 tenge/VISA Gold – 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 tenge						
- network of other banks	50 tenge						
3.12.4.2. Requesting information on the last 10 transactions:							
	100 tenge						
3.12.4.3. Card account statement:							
- monthly	0 tenge						
- additional	465 tenge						
- additional, for each month preceding the last two calendar months	1 550 tenge						
- providing written information on a card account at a customer's request (VAT included)	500 tenge*						
3.12.5 Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code							
Blocking a lost/stolen card							
- if the matter does not have to go into the international exception file (VAT included)	1 550 tenge*						
- if the matter has to go into the international exception file (VAT included)	18 000 tenge*						
Resetting the PIN-code counter (VAT included)							
	200 tenge*						
Changing the PIN-code							
	250 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*						
USD/EUR	15% per annum*						
3.12.6.2. When the amount exceeds the credit limit (VAT included) :							
- in tenge (VAT included)	15% per annum*						
3.12.6.3. Fee for an overdue payment (VAT included):							
- ninety days overdue (VAT included)	0.5% of the amount, each day overdue*						
- ninety days + (VAT included)	0.03% of the amount, each day overdue, but not more than 10% of the loan amount, for each year of validity of the Agreement*						
3.12.7. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.							
	first month - 0 tenge, second and subsequent - 150 tenge a month*						
3.12.8. Providing information on transactions conducted via ATMs, incl. video (VAT included)							
- Reimbursement fo expenses, related to providing video on payment cards of Eurasian Bank JSC (VAT included)	5 000 tenge*						

Note:								
*VAT included The product applies to some customs posts.								
3.13. New salary.								
Payment card type	Gold Package	Premium Package	Premium 2 Package	Premium 3 Package	Premium 4 Package		Premium 5 Package	
	MC Gold PayPass/MC World PayPass/Visa Gold	MC Black Edition /Visa Infinite/Visa Platinum Package: insurance certificates for the main holder; concierge service for the main card holder.	MC Black Edition /Visa Infinite/Visa Platinum** Package: 1 additional card Gold/World - 0 tenge; certificates for the main holder; concierge service for the main card holder.	MC Black Edition /Visa Infinite** Package: 1 additional card Gold/World - 0 tenge; certificates for the main holder; concierge service for the main card holder.	MC Black Edition /Visa Infinite** Package: 1 additional card Gold/World - 0 tenge; certificates for the main holder; concierge service for the main card holder	Visa Platinum** Package: 1 additional card Gold/World - 0 tenge	MC Gold PayPass/MC World PayPass/Visa Gold	MC Black Edition /Visa Infinite/Visa Platinum** Package: 1 additional card Gold/World - 0 tenge; certificates for the main holder; concierge service for the main card holder.
3.13.1. Issuing and annual servicing of a card account:								
- ежемесячная оплата (при выпуске через отделение банка)	0 tenge	0 tenge	1 000 tenge (0 tenge, if the deposit amount is less than 10, 000, 000 tenge within the consecutive 30 calendar days)1, VAT excluded	2000 tenge (0 tenge, if the deposit amount is more than 10, 000, 000 tenge within the consecutive 30 calendar day)1, VAT excluded	4000 tenge (0 tenge, if the deposit amount is more than 10, 000, 000 tenge within the consecutive 30 calendar day)1, VAT excluded	1500 tenge (0 tenge, if the deposit amount is more than 10, 000, 000 tenge within the consecutive 30 calendar day)1, VAT excluded	0 tenge	0 tenge
- ежемесячная оплата (при дистанционном выпуске карты)			2 000 tenge	2 000 tenge	not provided	not provided		
on an additional card (outside the package) per year	1 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	1 000 tenge	2 000 tenge
3.13.1.1. Urgent issue of cards:								
- for branches (up to 3 business days)				3 500 tenge				
- for outlets (up to 6 business days)				3 500 tenge				
3.13.1.2. Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	1 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	1 000 tenge	2 000 tenge
3.13.1.3. Replacement of a card at Eurasian Bank's initiative				0 tenge				
3.13.1.4.Maintaining a card account with no debit transactions for over a year				1 000 tenge				
3.13.2. Crediting and transfer of money								
3.13.2.1. Crediting to a card account:								
- in cash					0% of amount			
- by transfer from another bank					0% of amount			
- by transfer through a payroll arrangement (paid by an enterprise/organization)					0% of amount			
3.13.2.2. Transferring money from a card through remote channels of the Bank:								
to Eurasian Bank's customers					0 tenge			

to other banks' customers	up to 50 000 tenge including in a calendar month – 0 tenge; over 50 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge	up to 75 000 tenge including in a calendar month – 0 tenge; over 75 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge	up to 75 000 tenge including in a calendar month – 0 tenge; over 75 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge	up to 75 000 tenge including in a calendar month – 0 tenge; over 75 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge	up to 75 000 tenge including in a calendar month – 0 tenge; over 75 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge	up to 75 000 tenge including in a calendar month – 0 tenge; over 75 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge	up to 50 000 tenge including in a calendar month – 0 tenge; over 50 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge	up to 75 000 tenge including in a calendar month – 0 tenge; over 75 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge
from other bank cards to Eurasian Bank card	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
3.13.2.3. Transferring money from an account:								
on behalf of Eurasian Bank customers:								
- through bank outlets	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge
on behalf of other banks' customers in tenge:								
- through bank outlets	1,5% +500 tenge of amount	1,5% +500 tenge of amount	1,5% +500 tenge of amount	1,5% +500 tenge of amount	1,5% +500 tenge of amount	1,5% +500 tenge of amount	1,5% +500 tenge of amount	1,5% +500 tenge of amount
on behalf of other banks' customers in foreign currency:								
- through bank outlets	1,5% +500 tenge of amount	1,5% +500 tenge of amount	1,5% +500 tenge of amount	1,5% +500 tenge of amount	1,5% +500 tenge of amount	1,5% +500 tenge of amount	200 tenge	200 tenge
3.13.2.4. Transferring money from a card using remote channels of other banks								
to and/or from Eurasian Bank card	0,9% +200 tenge of amount	0,9% +200 tenge of amount	0,9% +200 tenge of amount	0,9% +200 tenge of amount	0,9% +200 tenge of amount	0,9% +200 tenge of amount	0 tenge	0 tenge
3.13.3. Transaction fees								
3.13.3.1. Receiving cash through an ATM:								
- network of Eurasian Bank	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month – 0.95% of amount	up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge in a calendar month – 0.95% of amount	up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge in a calendar month – 0.95% of amount	up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge in a calendar month – 0.95% of amount	up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge in a calendar month – 0.95% of amount	up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge in a calendar month – 0.95% of amount	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month – 0.95% of amount	up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge in a calendar month – 0.95% of amount
- in the network of all Kazakhstan banks (up to 300 000 tenge including in a calendar month)	0 tenge							
- in the network of all Kazakhstan banks (over 300 000 tenge including in a calendar month)	1% of amount							
- network of other banks outside Kazakhstan (up to 300, 000 tenge including in a calendar month)	0 tenge***							
- network of other banks outside Kazakhstan (over 300, 000 tenge including in a calendar month)	1.5% of amount							
3.13.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:								
- network of Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of an amount	up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge in a calendar month - 0.95% of an amount.	up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge in a calendar month - 0.95% of an amount.	up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge in a calendar month - 0.95% of an amount.	up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge in a calendar month - 0.95% of an amount.	up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge in a calendar month - 0.95% of an amount.	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of an amount	up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge in a calendar month - 0.95% of an amount.

foreign currency	up to 10 000 dollars/euro including in a calendar month – 0%; over 10 000 dollars/euro including in a calendar month - 0,8% of an amount	up to 25 000 dollars/euro including in a calendar month – 0%; over 25 000 dollars/euro including in a calendar month - 0,8% of an amount	up to 25 000 dollars/euro including in a calendar month – 0%; over 25 000 dollars/euro including in a calendar month - 0,8% of an amount	up to 25 000 dollars/euro including in a calendar month – 0%; over 25 000 dollars/euro including in a calendar month - 0,8% of an amount	up to 25 000 dollars/euro including in a calendar month – 0%; over 25 000 dollars/euro including in a calendar month - 0,8% of an amount	up to 25 000 dollars/euro including in a calendar month – 0%; over 25 000 dollars/euro including in a calendar month - 0,8% of an amount	up to 25 000 dollars/euro including in a calendar month – 0%; over 25 000 dollars/euro including in a calendar month - 0,8% of an amount	up to 10 000 dollars/euro including in a calendar month – 0%; over 10 000 dollars/euro including in a calendar month - 0,8% of an amount	up to 25 000 dollars/euro including in a calendar month – 0%; over 25 000 dollars/euro including in a calendar month - 0,8% of an amount
- network of other banks	1.5% of an amount, min. 350 tenge								
3.13.3.3. Payment for goods and services at trade and service enterprises:	0 tenge								
- Non-cash payment fo services in casino	3.5% +1000 tenge of an amount								
3.13.3.4. Excluded									
3.13.4 Payment for a traveller's insurance certificate on behalf of an insurance company:									
- on the basic card (outside the package)									
Full	17 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge	17 600 tenge	57 600 tenge	
Light	13 440 tenge	14 400 tenge	14 400 tenge	14 400 tenge	14 400 tenge	14 400 tenge	13 440 tenge	14 400 tenge	
- on an addiitonal card (outside the package)									
Full	17 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge	17 600 tenge	57 600 tenge	
Light	13 440 tenge	14 400 tenge	14 400 tenge	14 400 tenge	14 400 tenge	14 400 tenge	13 440 tenge	14 400 tenge	
3.13.5. Statements									
3.13.5.1. Balance inquiry through an ATM or a point-of-sale terminal:									
- network of Eurasian Bank	50 tenge								
- network of other banks	100 tenge								
Requesting information on the last 10 transactions	100 tenge								
3.13.5.2. Card account statement:									
monthly:									
- through Bank outlets	200 tenge								
additional:									
- through Bank outlets	500 tenge								
additional, for each month preceding the last two calendar months:									
- through Bank outlets	2000 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:									
Blocking a lost/stolen card									
- 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	18 000 tenge								
Resetting the PIN-code counter	200 tenge								
Changing the PIN-code	250 tenge								
3.13.7. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	the first month - 0 tenge, the second and subsequent - 150 tenge a month	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	the first month - 0 tenge, the second and subsequent - 150 tenge a month	0 tenge

3.13.8. Compensation of expenses related to providing video of transactions at Eurasian Bank ATMs (VAT included)								
- Expenses related to providing video of transactions at Eurasian Bank ATMs (VAT included)	5 000 tenge*							
Note to p.3.13.:								
* VAT included								
<p>**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.</p> <p>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).</p> <p>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).</p> <p>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).</p> <p>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).</p>								
*** 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), Payroll Tariff (Individual 3) and Payroll and Payroll (MC Black Edition /Visa Infinite/Visa Platinum), VISA INFINITE EURASIAN STANDART Multicurrency and Eurasian Diamond Card VISA Infinite products are transferred to the Salary New - Premium2 Package.								
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								
Card type	Visa Business/Visa Gold/Visa Infinite/MasterCard Gold PayPass/Mastercard World PayPass							
3.23.1. Issuing and annual servicing of a card account								
- on the basic card								
the first year of service;	0 tenge							
the second and subsequent years of service;	0 tenge							
- on an additional card	-							
Maintaining a card account with no debit transactions for over a year	1000 tenge							
Urgent issue of a card								
for branches (within 3 business days)	3 500 tenge							
for outlets (within 6 business days)	3 500 tenge							
3.23.1.1. 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. Excluded								
3.23.2.3. Transfer of money from a card account:								
- on behalf of customers of Eurasian Bank through bank	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. Excluded								
3.23.3 Transaction commission fees								
3.23.3.1. Receiving cash at an ATM:								
- network of Eurasian Bank	<p>Visa Gold/Visa Business: up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month – 0.95% of amount;</p> <p>Visa Infinite: up to 2 mln. tenge including in a calendar month – 0 tenge; over 2 mln. tenge in a calendar month – 0.95% of amount.</p>							
- networks of other banks	0 tenge							
- networks of other banks outside Kazakhstan	0 tenge							
3.23.3.2. Receiving cash at a cash desk through a point-of-sale terminal:								
- network of Eurasian Bank, tenge	<p>Visa Gold/Visa Business: up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge including in a calendar month- 0.95% of an amount;</p> <p>Visa Infinite: up to 10 mln. tenge including in a calendar month – 0 tenge; over 10 mln. tenge including in a calendar month- 0.95% of an amount.</p>							

foreign currency	<p>Visa Gold/Visa Business/MasterCard Gold</p> <p>PayPass/Mastercard World PayPass: up to 10 000 dollars/euro including in a calendar month – 0%; over 10 000 dollars/euro including in a calendar month - 0,8% of an amount.</p> <p>Visa Infinite: up to 25 000 dollars/euro including in a calendar month – 0%; over 25 000 dollars/euro including in a calendar month - 0,8% of an amount</p>							
- networks of other banks	0 tenge							
3.23.3.3. Receiving cash at a cash desk through a point-of-sale terminal:								
3.23.3.3.1. Additional fee for receiving cash from credit limit via POS-terminal or ATM:	0 tenge							
3.23.3.4. Payment for goods and services at trade and service enterprises (VAT included):								
- network of Eurasian Bank (VAT included)	0 tenge*							
- networks of other banks (VAT included)	0 tenge*							
3.23.3.5. Non-cash payment in casino	prohibited							
3.23.3.6. Additional fee for payment for goods and services, various payments from credit limit	prohibited							
3.23.3.7. Excluded								
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	0 tenge							
- networks of other banks	0 tenge							
3.23.4.2. Requesting information on the last 10 transactions:	0 tenge							
3.23.4.3. Card-account statement:								
- monthly	0 tenge							
- additional	0 tenge							

- additional, for each month, preceding the two last calendar months	0 tenge							
- providing written information on an account, at customer's request (VAT included)	0 tenge*							
3.23.5. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code								
Blocking a lost/stolen card								
- if the matter does not have to go into the international exception file	0 tenge							
- if the matter has to go into the international exception file	0 tenge							
Resetting the PIN-code counter	0 tenge							
Changing the PIN-code	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	0.5% of amount, for each day overdue							
- ninety days+	0.03% of amount, for each day overdue, but not more than 10% of a loan amount, for each year of validity of the Agreement							
3.23.6.4. Commission fee	not provided							
3.23.7. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	the first month - 0 tenge, the second and subsequent - 150 tenge a month							
3.23.8. Excluded	not provided							
3.23.9. 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)	0 tenge*							
3.24. Excluded								
3.25. Social card								
Payment card type	MasterCard Standard Unembossed/Visa Classic Unembossed/Visa Electron/MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold							
3.25.1. Issuing and annual maintenance of an account								

3.25.1.1. Issue of a card and account maintenance:								
- on the main card								
the first year of service;	0 tenge							
the second and subsequent years;	0 tenge							
- on an additional card	not provided							
- Maintaining a card account with no debit transactions for over a year	1 000 tenge							
3.25.1.2. Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	1 000 tenge							
3.25.1.3. Replacement of a card at Eurasian Bank's initiative	0 tenge							
3.25.1.4 Urgent issue of card								
for branches (within 3 business days)	3 500 tenge							
for outlets (within 6 business days)	3 500 tenge							
3.25.2 Crediting and transfer of money								
3.25.2.1. Crediting to a card account:								
- in cash	0%							
- by transfer from another bank	not provided							
- Payment of pensions, allowances, deductions, etc., credited by the State Center for Pension Payments of the Ministry of Labor and Social Protection of the Population of the Republic of Kazakhstan RNE to a recipient's current account.	0 tenge							
3.25.2.2. Transfer from a card via remote channels of the Bank:								
to Eurasian Bank customer's card	0 tenge							
to other Kazakhstan bank customers' card	up to 50 000 tenge including in a calendar month – 0 tenge; over 50 000 tenge in a calendar month - 0.9% of amount., min. 200 tenge							
from other bank card to Eurasian Bank card	not provided							
3.25.2.3. Transferring money from an account:								
- to Eurasian Bank customers through bank outlets	1% +500 tenge of amount							
- to Eurasian Bank customers by standing order	1% +500 tenge of amount							
- to other banks' customers in tenge	1.5% +500 tenge of amount							
- to other banks' customers in foreign currency	1.5% +500 tenge of amount							
3.25.2.4. Transfer of money from a card to a card using remote channels of other banks:								
to and/or from Eurasian Bank customer's card	0,9% of amount, min. 200 tenge							
3.25.3 Transaction commission fees								
3.25.3.1. Obtaining cash at ATM:								
- network of Eurasian Bank	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month - 0.95% of amount.							

- network of other banks	1,5% of an amount (min. 200 tenge)							
3.25.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:								
- network of Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of amount.							
foreign currency	0.8% of amount, min. 50 tenge							
- network of other banks	1.5% of amount (min. 350 tenge)							
3.25.3.3. Additional fee for receiving cash from credit limit through point-of-sale terminal or ATM:	-							
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							
3.25.3.5. Non-cash payment for services in casino	3.5% +1000 tenge of amount							
3.25.3.6. Additional fee for payment for goods and services, various payments from credit limit	-							
3.25.3.7. Reimbursement of Priority Pass expenses for visiting a VIP room, for one person, for one visit	-							
3.25.4. Statements								
3.25.4.1. Balance inquiry through an ATM or a point-of-sale terminal:								
- network of Eurasian Bank	50 tenge							
- network of other banks	50 tenge							
3.25.4.2. Requesting information on the last 10 transactions:	100 tenge							
3.25.4.3. Card account statement:								
- monthly	200 tenge							
- additional	500 tenge							
- additional, for each month, preceding the two last calendar months	2 000 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 PIN-code								
Blocking a lost/stolen card								
- 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	18 000 tenge							
Resetting the PIN-code counter	200 tenge							
Changing the PIN-code	250 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							
- ninety days plus overdue	0.03% of amount, for each day overdue, but not more than 10% of issued loan amount, for each year of validity of the Agreement							
3.25.6.4. Commission fee								
	not provided							
3.25.7. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.								
	the first month for free, the second and subsequent months - 150 tenge a month							
3.25.8. Providing video of transactions at Eurasian Bank ATMs (VAT included)								
Compensation of expenses, related to providing viedo on Eurasian Bank payment cards (VAT included)	5 000 tenge*							
3.26. Corporate - 2								
	MasterCard Standard /MasterCard Gold PayPass/MasterCard World PayPass/Visa 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	5 000 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)	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	2 000 tenge							
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:								
- in cash	0% of amount							
- by transfer from another bank	0% of amount							
3.26.2.2. Excluded								
3.26.2.3. Transferring money from an account:								
- on behalf of Eurasian Bank customers through bank outlets	1% +500 tenge of amount							

- on behalf of Eurasian Bank customers by standing order	1% +500 tenge of amount							
- on behalf of other banks' customers in tenge	1.5% +500 tenge of amount							
- on behalf of other banks' customers in a foreign currency	1.5% +500 tenge of amount							
3.26.2.4. Excluded								
3.26.3. Transaction fees								
3.26.3.1. Receiving cash at an ATM:								
- network of Eurasian Bank	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month - 0.95% of an amount							
- network of other banks	1.5% of an amount (min. 350 tenge)							
3.26.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:								
- network of Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of an amount							
- in foreign currency	up to 10 000 dollars/euro including in a calendar month – 0%; over 10 000 dollars/euro including in a calendar month - 0,8% of an amount							
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 included)	1 500 tenge*							
3.26.5. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code								
Blocking a lost/stolen card								
- 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	18 000 tenge							
Resetting the PIN-code counter	200 tenge							
Changing the PIN-code	250 tenge							
3.26.6. Interest rates for Eurasian Bank loans								
3.26.6.1. When the amount exceeds the credit limit:								
- 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 day overdue, but not more than 10% of issued loan, for each year of validity of Agreement							
3.26.6.3. Commission fee								
3.26.7. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	the first month - free, second and subsequent months - 150 tenge a month							
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)	5 000 tenge*							
Note:								
* VAT included.								

Section 29. E-money, trade and Internet acquiring fees¹

29.1. Product		Trade acquiring					Internet acquiring	
29.2. Issuing bank		Eurasian Bank, in %	Other banks, in %			Eurasian Bank and other banks, in %		
29.3. Company activity type		All	All (if MCC ≠ 3000-3350, 4511, 5499, 5511, 5521, 9402, 5542)	Convenience stores, grocery store, Gas station, airlines	Car dealers		All (if MCC ≠ 5499, 3000-3350, 4511)	Consumer goods, airlines
				(MCC = 5499, 5542, 3000-3350, 4511)	(MCC = 5511, 5521)			(MCC = 5499, 3000-3350, 4511)
Tariff Package No.	Estimated transactions a month on average, tenge	Visa International / MasterCard WorldWide	Visa International / MasterCard WorldWide	Visa International / MasterCard WorldWide	Visa International	MasterCard WorldWide	Visa International / MasterCard WorldWide	
0	over 10 000 000	0,2; 0,3; 0,4; 0,5; 0,6; 0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0	1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0
1	over 5 000 000	0,2; 0,3; 0,4; 0,5; 0,6; 0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0	1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0
2	from 2 000 000 to 5 000 000	0,5; 0,6; 0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0	2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0
3	from 500 000 to 2 000 000	0,7; 0,8; 0,9; 1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0	2,8; 2,9; 3,0; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0
4	from 100 000 to 500 000	1,0; 1,1; 1,2; 1,3; 1,4; 1,5; 1,6; 1,7; 1,8; 1,9; 2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,0; 2,1; 2,2; 2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,3; 2,4; 2,5; 2,6; 2,7; 2,8; 2,9; 3,0	2,5; 2,6; 2,7; 2,8; 2,9; 3,0	3,5; 3,6; 3,7; 3,8; 3,9; 4,0	3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0
5	up to 100 000	3,0	3,0	3,0	3,0	3,0	4,0	4,0
29.4. Other trade acquiring fees		Description					Currency	
		Opening an account for a trade and service enterprise at conclusion of an agreement with the Bank on trade and/or Internet acquiring ²					tenge	Free
		Issue of VISA Business ³ and VISA Infinite ⁴ cards and annual card maintenance for the entire validity term of the trade/internet acquiring agreement ⁵					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) ⁶					tenge	3 000
		A one-time reimbursement of the Bank's expenses for connection to the Bank processing system of a POS-terminal purchased by the customer					tenge	100 000

Fee for non-cash payments at the POS-terminal established by the Bank during the campaign for development of acquiring (applies to each POS-terminal for a period of not more than three months from the date of conclusion of the contract)	tenge	Free
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)		
29.6.1. Transfer for loan repayment from other bank card at the corporate website (or other Bank websource)	100 tenge for 1 transaction	
29.6.2. Transfer to replenish 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 normative documents.		
2 if the customer is obliged to connect to the CLIENT'S BANK remote banking service for legal entities (BANK-Client, INTERNET-Client)		
3 may apply to tariff packages No. 3, 4 and 5 if the customer wishes to get this card		
4 may apply to tariff packages No. 1, 2 if the customer wishes to get this card		
5 may apply only to Bank POS/mPOS-terminals. In case of connecting a POS / mPOS terminal purchased by the customer to the Bank's processing, the Bank standard fees apply		
6 shall not apply to trade and service enterprises with large networks (more than 5 POS-terminals)		