

Eurasian Bank Fees

No.	Service	Standard fee
	BLOCK 5. Eurasian Bank Payment Card Fees	
1.	PayDa	
	Payment card type	Visa Gold/MasterCard Gold PayPass/Mastercard World PayPass for cards issued before 1.08.2021
1.1.	Issuing and annual servicing	
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
1.1.2.	Urgent issue of a card:	
	- for branches (within 1 day)	4 500 tenge
	- for outlets (within 3 days)	4 500 tenge
1.1.3.	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
1.1.4.	Replacement of a card at Eurasian Bank's initiative	0 tenge
1.1.5.	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)	
1.1.5.1.	In case of the entire debt amount repayment within a grace period	0 tenge
1.1.5.2.	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
1.2.	Crediting and transfer of money	
1.2.1.	Crediting of money to card accounts	
	in cash:	
	- at Bank outlet cashier	0 tenge
	- 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
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
1.3.5.	Transferring money from an account:**:	
	- through Bank outlets	1% +500 tenge of an amount
1.3.	Transaction fee fees	
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
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;
	- networks of other banks	1.5% of an amount, min. 350 tenge
1.4.	Payment for goods and services at trade and service enterprises:	
	- network of Eurasian Bank	0 tenge
	- networks of other banks	0 tenge
	Payment for services in Smartbank RBS	0 tenge
1.5.	Non-cash payment in casino/transfer to e-wallets	3.5% +1000 tenge of an amount
1.6.	Payment for the price of a traveler's insurance certificate on behalf of an insurance company	
	Full	17 600 tenge
	Light	13 440 tenge
1.7.	Obtaining statements and other service fees	

1.7.1.	Balance inquiry through an ATM or point-of-sale terminal:		
	- network of Eurasian Bank		0 tenge
	- networks of other banks		50 tenge
1.7.2.	Requesting information on the last 10 transactions:		100 tenge
1.7.3.	Card-account statement:		
	- monthly		200 tenge
	- additional		500 tenge
	- additional, for each month, preceding two last calendar months		2 000 tenge
1.7.4.	Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.		0 tenge
1.7.5.	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*
1.8.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code		
1.8.1.	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
1.8.2.	Resetting the PIN-code counter		200 tenge
1.8.3.	Changing the PIN-code		250 tenge
	Notes to p. 1.		
	* VAT included		
2.	SmartCard - credit limit with installment plan and revolving loan option		
	Payment card type		
2.1.	Issuing and annual servicing		
2.1.1.	Issuing and annual servicing of a card account		0 tenge
2.1.2.	Urgent issue of a card:		
	- for branches (within 1 day)		4 500 tenge
	- for outlets (within 3 days)		4 500 tenge
2.1.3.	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
2.1.4.	Replacement of a card at Eurasian Bank's initiative upon expiration		0 tenge
2.2.	Transfer and crediting of money		
2.2.1.	Crediting money to a card account (cash/non-cash)		0 tenge
2.2.2.	Card-to-card transfer using remore channels of the Bank/other banks:		
	- to Eurasian Bank card	0 tenge	4% of the amount
	- to other bank card	up to 50,000 tenge inclusive during a calendar month - 0 tenge; over 50,000 tenge during a calendar month - 0.9% of the amount, min. 200	4% of the amount
2.2.3.	Transfer of money from card to card via remote channels of other banks:		
	to Eurasian Bank customer's card/ from Eurasian Bank customer's card	0.9% of the amount, min. 200 tenge	4% of the amount
2.2.4.	Money transfer through branches of the Bank	1.5% of the amount + 500 tenge	4% of the amount + 500 tenge
2.3.	Transaction fees when using own / credit funds	Own funds	Credit limit (no more than 10,000 tenge, excluding fee)
2.3.1.	Receiving cash at an ATM:		
	- Eurasian Bank network	up to 1 million tenge inclusive during a calendar month - 0 tenge; over 1 million tenge during a calendar month - 0.95% of the amount	4% of the amount
	- networks of other banks within Kazakhstan	up to 300,000 tenge inclusive during a calendar month - 0 tenge; over 300,000 tenge within a calendar month - 1% of the amount	4% of the amount

	- networks of other banks outside Kazakhstan	up to 300,000 tenge inclusive during a calendar month - 0 tenge; over 300,000 tenge within a calendar month - 1.5% of the amount	4% of the amount
2.3.2.	Receiving cash at desk through a point-of-sale terminal:		
	- at a Eurasian Bank cash desk through a point-of-sale terminal	up to 10 million tenge or equivalent currency inclusive during the calendar month - 0 tenge; over 10 million tenge or equivalent currency during a calendar month - 0.95% of the amount	4% of the amount
	- at other bank cash desk	1,5% of the amount, min 350 tenge	4% of the amount
2.4.	Cashless payment for goods and services (including in RBS Smartbank)	0 tenge	
2.5.	Obtaining statements and other service fees		
2.5.1.	Balance inquiry through an ATM or point-of-sale terminal:		
	- network of Eurasian Bank	0 tenge	
	- networks of other banks	100 tenge	
2.5.2.	Requesting information on the last 10 transactions:	100 tenge	
2.5.3.	Card-account statement:		
	- monthly	200 tenge	
	- additional	500 tenge	
	- additional, for each month, preceding two last calendar months	2000 tenge	
2.5.4.	On the request of the client through the branches of the Bank account written information providing	500 tenge	
2.5.5.	Submitting information on movement on a card/account via SMS and PUSH-notifications in the Smartbank mobile app.	0 tenge	
2.5.6.	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	
2.6.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code		
2.6.1.	Blocking a lost/stolen card		
	- if the matter hasn't been referred to the international-exception file	250 tenge	
	- if the the matter has to go into the international exception file	18 000 tenge	
2.6.2.	Changing the PIN-code	250 tenge	
2.6.3.	Resetting the PIN-code counter	200 tenge	
2.7.	Fee for changing conditions at the initiative of the borrower		
2.7.1.	Installment plan before purchase (the option is valid for 30 calendar days from the moment option is installed)		
2.7.1.1.	- fee for using the installment option in the network of Partners (3 and 6 months)	free	
2.7.1.2.	- fee for using the installment option in the network of Partners (9 and 12 months), for each month of the selected installment period	1000 tenge	
2.7.1.3.	- fee for using the installment option outside the network of Partners (3, 6, 9 and 12 months), for each month of the selected installment period		
2.7.2.	Revolving credit after purchase		
2.7.2.1.	- fee using the option of transferring the amount of the used credit limit from the installment plan to the revolving loan fee (once within 1 (one) calendar year for each purchase)	0 tenge	
2.7.2.2.	- grace period (does not apply to cash withdrawal transactions, transfers and purchases transferred to revolving credit after purchase in installments)	up to 50 calendar days (by the 20th day of the month following the current one)	
2.7.2.3.	- the rate of remuneration for using the revolving credit limit	36%	
2.7.2.4.	- in case of delay in repayment of the debt amount, the forfeit (fine, penalty) will be:		
	- within 90 (ninety) days of delay	0.5% of the amount of overdue payment, for each day of delay	
	- after 90 (ninety) days of delay	0.03% of the amount of overdue payment for delays every day, but no more 10% of the amount of the issued loan, for each year of validity of the Agreement	

2.8.	Penalty in the event of an unauthorized overdraft amount	0.5% of overdue payment amount, daily during 90 days of delay 0.03% of overdue payment amount daily after 90 days of delay, not more than 10% of overdraft amount, for each year of the agreement validity
	Note:	
	* VAT included	
3.	Alser Like IT Credit Bonus Card	
	Payment card type	Visa Classic Unembossed/MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold
3.1.	Issuing and annual maintenance of a card account	
3.1.1.	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 (per month):	2 000 tenge
3.1.2.	Urgent issue of a card:	
	for branches (within 1 business day)	4 500 tenge
	for outlets (within 3 business days)	4 500 tenge
3.1.3.	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
3.1.4.	Replacing a card at the bank's initiative	0 tenge
3.2.	Crediting and transfer of money	
3.2.1.	Crediting money to a card account:	
	- in cash	0% of an amount
	- by transfer from another bank	0% of an amount
3.2.2.	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
3.2.3.	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
3.3.	Transaction fees	
3.3.1.	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
3.3.2.	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.	Purchases of goods and services:	
	- network of Eurasian Bank	0 tenge
	- networks of other banks	0 tenge
3.5.	Non-cash payment for casino services/transfer to e-wallets	3.5% +1000 tenge of an amount
3.6.	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
3.7.	Obtaining statements and other service fees	
3.7.1.	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
3.7.2.	Requesting information on the last 10 transactions:	100 tenge
3.7.3.	Card account statement:	
	- monthly	200 tenge
	- additional	500 tenge
	- additional statements for each month preceding the last two	2 000 tenge
3.7.4.	Providing a customer with written information about his account at his request	500 tenge
3.7.5.	Submitting information on movement on a card/account via SMS and PUSH-notifications in the Smartbank mobile app.	0 tenge
3.7.6.	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*
3.8.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code	
3.8.1.	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
3.8.2.	Resetting the PIN-code counter	200 tenge
3.8.3.	Changing the PIN-code	250 tenge
3.9.	Interest rates on Eurasian Bank loans	
3.9.1.	For a current loan (within the loan amount):	
	- in tenge	27% per annum
	- in dollars or euros	-
3.9.2.	When an amount exceeds that on a current loan:	
	- in tenge	27% per annum
	- in dollars or euros	-
3.9.3.	Minimal payment	8% of principal amount + interest accrued, but not less than 2000 tenge
3.9.4.	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
3.9.5.	Grace period	Up to 50 calendar days
3.9.6.	Interest rate on card account balance	
	- card account balance	-
	- insurance deposit	-
	Notes to p. 3.	
	* 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.	
4.	Installment credit card	
	Payment card type	Visa Gold/MasterCard Gold PayPass/MasterCard World PayPass
4.1.	Issuing and annual maintenance of an account	
4.1.1.	Issuing a card and maintenance of a card account on the basic card	
	- first year of service	0 tenge
	- second and subsequent years	0 tenge
	on an additional card	
	- first year of service	1 000 tenge
	- second and subsequent years	1 000 tenge
4.1.2.	Urgent issue of a card:	
	- for branches (within 1 business days)	4 500 tenge
	- for outlets (within 3 business days)	4 500 tenge

4.1.3.	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
4.1.4.	Replacing a card at the bank's initiative	0 tenge
4.2.	Crediting and transfer of money	
4.2.1.	Crediting money to a card account:	
	- in cash	0 tenge
	- by transfer from another bank	0 tenge
4.2.2.	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
4.2.3.	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
4.3.	Transaction fees	
4.3.1.	Receiving cash at an ATM:	
	- Eurasian Bank network	not provided
	- networks of other banks	not provided
4.3.2.	Receiving cash at a cash desk through a point-of-sale terminal:	
	- Eurasian Bank network	not provided
	- networks of other banks	not provided
4.4.	Purchases of goods and services:	
	- Eurasian Bank network	2% of an amount
	- networks of other banks	2% of an amount
4.5.	Non-cash payment for services in casino/transfer to e-wallets	not provided
4.6.	Payment for certificate under traveler's insurance agreement on behalf of an insurer	
	Full	17 600 tenge
	Light	13 440 tenge
4.7.	Obtaining statements and other service fees	
4.6.1.	Balance inquiry through an ATM or point-of-sale terminal:	
	- Eurasian Bank network	50 tenge
	- networks of other banks	100 tenge
4.6.2.	Information on the last 10 transactions:	100 tenge
4.6.3.	Card account statement:	
	- monthly	200 tenge
	- additional	500 tenge
	- additional statements for each month preceding the last two	2 000 tenge
4.6.4.	Providing a customer with written information about his account at his request (VAT included)	500 tenge*
4.6.5.	Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	0 tenge
4.6.6.	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*
4.7.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code	
4.7.1.	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
4.7.2.	Resetting the PIN-code counter	200 tenge
4.7.3.	Changing the PIN-code	250 tenge
4.8.	Interest rates on Eurasian Bank loans	
4.8.1.	For a current loan (within the loan amount):	
	- maximal fixed rate amount	from 0% to 36% per annum
4.9.	Penalties for late payment of a loan:	
	- within ninety days of delay	0.5% of payment overdue amount, for each day overdue,
4.10.	Overdue payment fee	2 000 tenge
	Notes to p. 4.	
	* 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.	

5.	USE OF ANOTHER BANK CARD	
5.1.	Money transfers	
5.1.1	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
5.2.	Transaction fees	
5.2.1.	Cash withdrawal from Eurasian Bank ATM	0 tenge
5.2.2.	Online repayment of Eurasian Bank loan at pay.smartbank.kz	0 tenge
5.2.3.	Online adding Eurasian Bank deposit at pay.smartbank.kz	1% of an amount, min. 100 tenge
5.2.4.	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
5.3.	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
5.4.	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							
	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
6.1. Issuing and account servicing								
6.1.1. Issuing a card and maintenance of a card account:								
on the basic card:								
- first year of service;	0 tenge	0 tenge	0 tenge	0 tenge	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 (per month)	1000 tenge	2000 tenge	1000 tenge	2000 tenge	1000 tenge	2000 tenge	1000 tenge	2000 tenge
6.1.2. Urgent issue of a card								
for branches (within 1 business days)	4 500 tenge	5 500 tenge	4 500 tenge	5 500 tenge	4 500 tenge	5 500 tenge	4 500 tenge	5 500 tenge
for outlets (within 3 business days)	4 500 tenge	5 500 tenge	4 500 tenge	5 500 tenge	4 500 tenge	5 500 tenge	4 500 tenge	5 500 tenge
6.1.3. 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							
6.1.4. Replacing a card at the bank's initiative	0 tenge							
6.2. Crediting and transfer of money								
6.2.1. 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							
6.2.2. 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							
6.2.3. 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 a 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							
6.3. Transaction commissions								
6.3.1. 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							
6.3.2. 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							
6.3.3. Additional fee receiving cash from a credit limit via POS-terminal or ATM:	-	-	-	-	-	-	-	-
6.4. Purchases of goods and services:								
- Eurasian Bank network	0 tenge							
- networks of other banks	0 tenge							

6.5. Additional fee for paying for services and goods, making various payments from a credit limit	-	-	-	-	-	-	-	-
6.6. Non-cash payment for services in casino/ lotteries / e-money purchases/transfer to e-wallets	3.5% + 1000 tenge of amount							
6.7. 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							
6.8. Obtaining statements and other service fees								
6.8.1. 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							
6.8.2. Information on the last 10 transactions:	100 tenge							
6.8.3. Card account statement:								
- monthly	200 tenge							
- additional	500 tenge							
- additional statements for each month preceding the last two	2 000 tenge							
6.8.4. Providing a customer with written information about his account at his request (including value-added tax)*	500 tenge							
6.8.5. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	0 tenge							
6.8.6. 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							
6.9. 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	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							
6.10. Bank Interest rate on a loan issued								
6.10.1. Within the credit limit:								
- in tenge	29% per annum							
- in US dollars/euros	-	-	-	-	-	-	-	-
6.10.2. When an amount exceeds that on a current loan:								
- in tenge	29% per annum							
- in US dollars/euros	-	-	-	-	-	-	-	-
6.10.3. Minimal payment	8% of principal debt + accrued interest, but not less than 2 000 tenge							
6.10.4. 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							
6.10.5. Grace period	Up to 50 calendar days							
6.10. Interest rate on the card balance	Credit limit with installment plan and revolving loan option - SmartCard							
- on the card balance	-	-	-	-	-	-	-	-
- on an insurance deposit	-	-	-	-	-	-	-	-
Notes to p. 6.:								
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

7. Privat-Banking

	Private Banking Package *	Private Banking Infinite Package	MC World Elite Private Banking package					
	Private Banking Package Visa Infinite (Metal) Package: 1. Two additional cards for free: – MC Black Edition – Visa Platinum 2. Insurance certificate for the main cardholder; 3. Concierge service for the main cardholder.	Visa Infinite (Metal) Package: 1. Two additional cards for free: - Visa Gold - Visa Platinum 2. Insurance certificate for the basic cardholder; 3. Concierge service for the basic cardholder.	MC World Elite (Metal) Package: 1. Two additional cards for free: - MC World/Gold 2. Basic cardholder's insurance certificate; 3. Concierge service for the basic cardholder.					

7.1. Card issue and maintenance of a bank account using a payment card (VAT excl.):

7.1.1. Card issue fee	Main card – Visa Infinite (Metal): – 30, 000 tenge – 0 tenge, if the following condition is met: the total balance on the customer deposits/current accounts is at least 300,000,000 (three hundred million) tenge / equivalent in currency as of the card opening date [1] Additional card – Visa Infinite (Metal): – 30, 000 tenge	The Visa Infinite basic card (Metal): - 30, 000 tenge Visa Infinite additional card (Metal): - 30, 000 tenge						
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<p>7.1.2. Monthly fee</p>	<p>Main card – Visa Infinite (Metal): – 0 tenge, if the following condition is met: the total average daily balance on the customer deposits/current accounts is at least 300,000,000 (three hundred million) tenge / currency equivalent for the actual number of days in the month in which the card is opened/for one (1) calendar month in the 2nd and subsequent months*. – 0 tenge, at conducting non-cash transactions on the card for payment of goods/services in the amount of more than 1,000,000 tenge/equivalent in foreign currency for one (1) calendar month.</p>							
<p>7.1.3. Annual payment</p>	<p>– 15, 000 tenge, in other cases. Additional card – Visa Infinite (Metal): – 0 tenge, at conducting non-cash transactions on the card for payment of goods/services in the amount of more than 1,000,000 tenge/equivalent in foreign currency for one (1) calendar month. – 15, 000 tenge, in other cases.</p>	<p>The Visa Infinite basic card (Metal): 240,000 tenge a year. Visa Infinite additional card (Metal): 240,000 tenge a year. MC World Elite additional card (Metal) - 240,000 tenge a year</p>	<p>Basic card - MC World Elite (Metal) - 240, 000 tenge Additional card - MC World Elite (Metal) - 240, 000 tenge Additional card - Visa Infinite (Metal) - 240, 000 tenge</p>					

7.1.4. Monthly payment on an additional card (out of the package) per year	Gold/World (plastic card) – 2, 000 tenge MC Black Edition/Visa Infinite/Visa Platinum (plastic card) – 24, 000 tenge	MC Black Edition/Visa Infinite/Visa Platinum (plastic card) - 24,000 tenge	Gold/World (plastic card) – 2, 000 tenge MC Black Edition/Visa Infinite/Visa Platinum (plastic card) – 24, 000 tenge					
7.1.5. Replacing the card at the request of the cardholder or issuing a new card to replace the lost / stolen one	For metal Visa Infinite - 135 000 tenge For additional cards - 2 000 tenge	For the metal MC World Elite/Visa Infinite – 135, 000 tenge For additional cards – 2,000 tenge	For metal MC World Elite/Visa Infinite – 135, 000 tenge For additional cards – 2, 000 tenge					
7.1.6. Card replacement at the initiative of the Bank	0 tenge	0 tenge	0 tenge					
7.1.7. Commission for maintaining a current account using a plastic card, for which there are no debit transactions for more than 1 year	1 000 tenge	1 000 tenge	1, 000 tenge					
7.2. Crediting and money transfers (excluding VAT):								
7.2.1. Crediting money to the account:								
- cash	0% of the amount	0% of the amount	0% of an amount					
- by transfer from other banks	0% of the amount	0% of the amount	0% of an amount					
- by transfer within the salary project (paid by the company)	0% of the amount	0% of the amount	0% of an amount					
7.2.2. Card-to-card money transfer via remote channels of the Bank:								
- to the card of a Eurasian Bank client	0 tenge	0 tenge	0 tenge					
- to the card of another STB customer	up to 500,000 tenge inclusive during a calendar month - 0 tenge; over 500,000 tenge within a calendar month - 1% of the amount, min. 300 tenge	up to 500,000 tenge inclusive during a calendar month - 0 tenge; over 500,000 tenge within a calendar month - 1% of the amount, min. 300 tenge	up to 500, 000 tenge/equivalent in currency including during a calendar month - 0 tenge; over 500, 000 tenge/equivalent in currency during a calendar month - 1% of an amount, min. 300 tenge					
- from a card of another STB to a Eurasian Bank card	0 tenge	0 tenge	0 tenge					
7.2.3. Card-to-card money transfer via remote channels of another bank:								
- to the card of a Eurasian Bank client and/or from the card of a Eurasian Bank client	1% of the amount, min. 300 tenge	1% of the amount, min. 300 tenge	1% of an amount, min. 300 tenge					
7.2.4. Money transfer from an account through Bank outlets:								
- in favor of the clients of Eurasian Bank JSC	200 tenge	200 tenge	200 tenge					
- in favor of clients of other banks in national currency	1.5% + 500 tenge, of the amount	1.5% + 500 tenge, of the amount	1.5 % + 500 tenge, of an amount					
- in favor of clients of other banks in foreign currency:	1.5% + 500 tenge, of the amount	1.5% + 500 tenge, of the amount	1.5 % + 500 tenge, of an amount					
7.3. Transaction fee (excluding VAT):								
7.3.1. Receipt of cash at an ATM:								
¹ - Eurasian Bank network	- up to 5 million tenge inclusive within a calendar month - 0 tenge; - over 5 million tenge during a calendar month - 1% of the amount	- up to 5 million tenge inclusive within a calendar month - 0 tenge; - over 5 million tenge during a calendar month - 1% of the amount	- up to 5 million tenge/equivalent in currency including during a calendar month - 0 tenge; - over 5 million tenge/equivalent in currency during a calendar month - 1% of an amount					

- in the ATM network of all STBs on the territory of the Republic of Kazakhstan	- up to 2 million tenge/equivalent in currency inclusive during a calendar month – 0 tenge; over 2 million tenge/equivalent in currency inclusive during a calendar month – 1% of an amount	- up to 2 million tenge/equivalent in currency inclusive during a calendar month – 0 tenge; over 2 million tenge/equivalent in currency inclusive during a calendar month – 1% of an amount	- up to 2 million tenge/equivalent in currency including during a calendar month - 0 tenge; - over 2 million tenge/equivalent in currency during a calendar month - 1% of an amount					
'- network of other banks outside the Republic of Kazakhstan **	- up to 20 million tenge / equivalent in currency inclusive during a calendar month – 0 tenge - over 20 million tenge / equivalent in currency inclusive during a calendar month – 1.5% of the amount	- up to 20 million tenge / equivalent in currency inclusive during a calendar month – 0 tenge - over 20 million tenge / equivalent in currency inclusive during a calendar month – 1.5% of the amount	- up to 20 million tenge/equivalent in currency including during a calendar month - 0 tenge; - over 20 million tenge/equivalent in currency during a calendar month - 1.5% of an amount					
7.3.2.Receipt of cash at the cash desk via a POS terminal:								
'- network of Eurasian Bank JSC	- up to 10 million tenge/equivalent in another currency inclusive during a calendar month – 0 tenge;	- up to 10 million tenge/equivalent in another currency inclusive during a calendar month – 0 tenge;	up to 10 million tenge/equivalent in currency including during a calendar month - 0 tenge; - over 10 million tenge/equivalent in currency during a calendar month – 1% of an amount; min. 300 tenge					
	- over 10 million tenge/equivalent in another currency during a calendar month – 1% of an amount of min. 300 tenge.	- over 10 million tenge/equivalent in another currency during a calendar month – 1% of an amount of min. 300 tenge.						
'- network of other banks	1.5% of the amount, min. 350 tenge	1.5% of the amount, min. 350 tenge	1.5% of an amount, min. 350 tenge					
7.4. Payment for goods and services at trade and service enterprises:	0 tenge	0 tenge	0 tenge					
7.5. Cashless payment for casino / lottery services / electronic money purchases	3.5% +1000 tenge of the amount	3.5% +1,000 tenge of an amount	3.5% +1,000 tenge of an amount					
7.6. Transfer of payment of the cost of the certificate under the travel insurance contract on behalf of the insurance company (excluding VAT):								
- on the main card (outside the package)								
Full	57 600 tenge	57 600 tenge	57, 600 tenge					
Light	14 400 tenge	14 400 tenge	14, 400 tenge					
- by additional card (outside the package)								
Full	57 600 tenge	57 600 tenge	57, 600 tenge					
Light	14 400 tenge	14 400 tenge	14, 400 tenge					
7.7. Statements and other service fees								
7.7.1. Requesting a balance using an ATM or POS terminal(VAT excl.):								
- Eurasian Bank network	50 tenge	50 tenge	50 tenge					
- network of other banks	100 tenge	100 tenge	100 tenge					
- request for information about the last 10 operations	100 tenge	100 tenge	100 tenge					

7.7.2. Account statement through branches of the Bank: (excluding VAT)								
- monthly	200 tenge	200 tenge	200 tenge					
- additional	500 tenge	500 tenge	500 tenge					
- additional, for each month preceding the last two calendar months	2 000 tenge	2 000 tenge	2, 000 tenge					
7.7.3. Provision of written information on the account, at the request of the client (VAT incl.):								
- through branches of the B	500 tenge	500 tenge	500 tenge					
7.7.4. Providing information about the movement of the card/account via SMS messages and PUSH notifications in the Smartbank mobile application								
	0 tenge	0 tenge	0 tenge					
7.7.5. Reimbursement of expenses for providing information about transactions carried out through ATMs, including Video recordings(VAT incl.)								
Expenses for the provision of video recordings on Eurasian Bank payment cards	5 000 tenge	5 000 tenge	5, 000 tenge					
7.8. Blocking a lost/stolen card, resetting the PIN code counter(VAT excl.):								
7.8.1. Blocking a lost / stolen card without adding it to the international stop list	250 tenge	250 tenge	250 tenge					
7.8.2. Blocking a lost / stolen card with entry into the international stop list	18 000 tenge	18 000 tenge	18, 000 tenge					
7.8.3. reset of the PIN code counter	200 tenge	200 tenge	200 tenge					
7.8.4. changing the PIN code via ATM	250 tenge	250 tenge	250 tenge					
Note								
[1] The preferential fee shall apply to 1 Private Banking Package.								
[2] In some cases, the Bank servicing the ATM may charge an additional fee for cash issuance;								
*The issue of Private Banking package to new customers shall not be performed from 12 May 2022.								
The terms and conditions of this product are valid only for the existing customers who have already been issued cards under this product, with the possibility of reissuing a card or switching from the terms and conditions of this product to the terms and conditions of the new product.								
8. Autocard								
	MasterCard World							
8.1. Account issuance and maintenance								
8.1.1. Card issuance and account maintenance using the								
- in 1 (first) year	0 tenge							
- from the 2nd (second) year with the total non-cash turnover of purchases in trade and service enterprises on a card from 50,000 tenge or more / equivalent in currency, per month	0 tenge							
- from the 2nd (second) year with the total non-cash turnover of purchases in trade and service enterprises with a card less than 50,000 tenge / equivalent in foreign currency, per month	300 tenge							
8.1.2.Urgent card issue:								
- for branches (up to 1 working day)	4 500 tenge							
- for branches (up to 3 working days)	4 500 tenge							
8.1.3. Replacing the card at the initiative of the cardholder or issuing a new card to replace the lost / stolen one	1000 tenge							
8.1.4. Card replacement at the initiative of the Bank, upon expiration	0 tenge							
8.2. Money transfer								
8.2.1. Crediting money to a current account using a card (cash / non-cash method)	0 tenge							
8.2.2.Transfer of money from card to card via remote channels of the Bank / other banks:								

- to the card of the Eurasian Bank	0 тенге							
- to cards of other banks	up to 50,000 tenge inclusive during a calendar month - 0 tenge; over 50,000 tenge during a calendar month - 0.9% of amounts, min. 200							
8.2.3. Transferring money from card to card through remote channels of other banks	0.9% of the amount, min. 200 tenge							
8.2.3. Transfer of money through branches of the Bank	1.5% of the amount + 500 tenge							
8.3. Transaction fees								
8.3.1. Receiving cash at an ATM:								
-in the ATM network of Eurasian Bank JSC	0%							
- in the ATM network of other banks on the territory of the Republic of Kazakhstan	1%							
- in the ATM network of other banks outside the Republic of Kazakhstan	1.5% of the amount							
8.3.2. Receiving cash at a cash desk through a point-of-sale terminal:								
- at the cash desks of Eurasian Bank JSC using a POS terminal	up to 10 million tenge or equivalent currency inclusive during the calendar month - 0 tenge; over 10 million tenge or equivalent currency during a calendar month - 0.95% of the amount							
- at cash desks of other banks	1.5% of the amount, min. 350 tenge							
8.4. Cashless payment for goods and services (including in RBS Smartbank)	0 tenge							
8.5. Obtaining statements and other service fees								
8.5.1. Balance inquiry via ATM or POS terminal:								
- the network of Eurasian Bank JSC	0 tenge							
- a network of other banks	100 tenge							
8.5.2. Request information about the last 10 transactions:	100 tenge							
8.5.3. Account statement using a card:								
- monthly	200 tenge							
- additional	500 tenge							
- additional, for each month preceding two last calendar months	2000 tenge							
8.5.4. Provision of information letters / certificates and other documents, at the request of the client through the branches of the Bank	500 tenge							
8.5.5. Providing information about movement on the card / account via SMS-messages and PUSH-notifications in the Smartbank mobile application (per month)	1st month - 0, then 150 tenge							
8.5.6. Reimbursement of expenses for providing information on transactions performed through ATMs, incl. Videos (VAT included)								

Expenses for the provision of video recording on payment cards of Eurasian Bank JSC	5,000 tenge							
8.6. Lost / stolen card blocking, PIN-code counter reset, PIN-code change								
- without entering into the international stop list	250 tenge							
- with entry into the international stop list	18 000 tenge							
- change of PIN-code	250 tenge							
- reset the PIN counter	200 tenge							
8.7. Penalty in the event of an unauthorized overdraft amount	0.5% of the overdue payment amount daily for 90 days of delay 0.03% of the overdue payment amount every day after 90 days of delay, no more than 10% of the overdraft amount, for each year of validity of the Agreement							
Notes:								
* VAT included								
9. Eco Card								
Payment card type	MasterCard World							
9.1. Issuing and account servicing								
9.1.1. Issuing a card and maintenance of a card account:								
- first (1st) year of service	0 tenge							
- from the second (2nd) year, with total non-cash turnover of purchases at merchants using the card from 50, 000 tenge or more, a month	0 tenge							
- from the second (2nd) year, with total non-cash turnover of purchases at merchants using the card for less than 50, 000 tenge or more, a month	500 tenge							
9.1.2. Urgent issue of a card:								
- for branches (within 1 business day)	4 500 tenge							
- for outlets (within 3 business days)	4 500 tenge							
9.1.3. 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							
9.1.4. Replacing a card at the bank's initiative, upon card expiration	0 tenge							
9.2. Money transfer								
9.2.1. Crediting money to a card account (cash/non-cash)	0 tenge							
9.2.2. Card-to-card transfer using remote channels of the Bank/other banks:								
- to Eurasian Bank card	0 tenge							
- to other bank card	up to 50, 000 tenge inclusive during a calendar month - 0 tenge, over 50, 000 tenge during a calendar month - 0.9% of							
9.2.3. Card-to-card money transfer using remote channels of other banks	0.9% of amount, min. 200 tenge							

9.2.4. Money transfers through Bank outlets	1.5 % of amount + 500 tenge							
9.3. Transaction commissions								
9.3.1. Receiving cash at an ATM:								
- Eurasian Bank network	0%							
- networks of other banks within Kazakhstan	up to 300, 000 tenge inclusive during a calendar month - 0 tenge, over 300, 000 tenge during a calendar month - 1%							
- networks of other banks outside Kazakhstan	1.5% of amount							
9.3.2. Receiving cash at a cash desk through a point-of-sale terminal:								
- at a Eurasian Bank cash desk through a point-of-sale terminal	up to 10 million tenge or equivalent currency inclusive during the calendar month - 0 tenge; over 10 million tenge or equivalent currency during a calendar month - 0.95% of the amount							
- at other bank cash desk	1.5% of amount, min. 350 tenge							
9.4. Non-cash payment for goods and services (incl. in Smartbank RBS)	0 tenge							
9.5. Obtaining statements and other service fees								
9.5.1. Balance inquiry through an ATM or point-of-sale terminal:								
- Eurasian Bank network	0 tenge							
- network of other banks	100 tenge							
9.5.2. Information on the last 10 transactions:	100 tenge							
9.5.3. Card account statement:								
- monthly	200 tenge							
- additional	500 tenge							
- additional statements for each month preceding the last two month	2, 000 tenge							
9.5.4. Providing informational letters/references and other documents, at a customer's request through Bank outlets	500 tenge							
9.5.5. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mobile app (a month)	1st month - 0 tenge, subsequent - 150 tenge							
9.5.6. Providing information on transactions conducted via ATMs, incl. video*								
- Reimbursement for expenses, related to providing video on payment cards of Eurasian Bank JSC*	5, 000 tenge							
9.6. Lost/stolen card blocking, PIN code counter resetting, PIN-code changing								
9.6.1. Lost/stolen card blocking								
- 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							
9.6.2. PIN-code changing	250 tenge							
9.6.3. PIN code counter resetting	200 tenge							

9.7. Penalty in the event of an unauthorized overdraft amount	0.5% of overdue payment amount, daily during 90 days of delay 0.03% of overdue payment amount daily after 90 days of delay, not more than 10% of overdraft amount, for each year of the agreement							
Notes:								
* VAT included								
10. 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				
10.1. Payment card issuing and annual servicing								
10.1.1. Issuing and annual servicing of a card account:								
- monthly payment	100 tenge	250 tenge	500 tenge	0 tenge				
10.1.2. Urgent issue of a card:								
- for branches (within 1 business day)	4 500 tenge	4 500 tenge	5 500 tenge	5 500 tenge				
- for outlets (within 3 business days)	4 500 tenge	4 500 tenge	5 500 tenge	5 500 tenge				
10.1.3. 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*				
10.1.4. Replacement of a card at Eurasian Bank's initiative	0 tenge							
10.1.5. Maintaining a card account with no debit transactions for over a year	1 000 tenge							
10.2. Crediting and transfer of money								
10.2.1. 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							
10.2.2. Card to card transfer 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					
10.2.3. 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					
10.2.4. 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					
10.3. Transaction commission fees						
10.3.1. 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				
10.3.2. Receiving cash at a cash desk through a point-of-sale terminal:						
- Eurasian Bank	up to 10 million tenge or equivalent currency inclusive during the calendar month - 0 tenge; over 10 million tenge or equivalent currency during a calendar month - 0.95% of the amount					
- networks of other banks	1.5% of amount, min. 350 tenge					
10.4. Payment for goods and services at trade and service enterprises:	0 tenge					
10.5. Non-cash payment for services in casino/ lotteries / e-money purchases/transfer to e-wallets	3,5% +1000 tenge					
10.6. 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					
10.7. Obtaining statements and other service fees								
10.7.1. Balance inquiry through an ATM or point-of-sale terminal:								
- network of Eurasian Bank			50 tenge					
- networks of other banks			100 tenge					
10.7.2. Requesting information on the last 10 transactions			100 tenge					
10.7.3. Card-account statement through Bank outlets:								
- monthly			200 tenge					
- additional			500 tenge					
- additional, for each month, preceding the two last calendar months:			2000 tenge					
10.7.4. Written information on account, at customer's request (VAT included):			500 tenge*					
10.7.5. 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			
10.7.6. 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*					
10.8. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code								
10.8.1. 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					
10.8.2. Resetting the PIN-code counter			200 tenge					
10.8.3. Changing the PIN-code			250 tenge					
Note to p. 10:								
* 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 \$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).								
For Visa Platinum and Visa Infinite holders, detailed information is available at https://www.visa.com.kz								
The terms of this product are valid only 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.								

11. Corporate								
Payment card type	MasterCard Standard/ MasterCard Gold/Mastercard World PayPass*****	Visa Business/ Visa Gold/MasterCard Gold PayPass/Mastercard World PayPass	Visa Infinite					
11.1. Issuing and annual servicing of an account								
11.1.1. 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)					
11.1.2. Maintaining a card account with no debit transactions for over a year								
	1 000 tenge							
11.1.3. Urgent issue of cards								
for branches (within 3 business days)	3 500 tenge							
for outlets (within 6 business days)	3 500 tenge							
11.1.4. 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							
11.1.5. Replacement of a card at Eurasian Bank's initiative								
	0 tenge							
11.2. Crediting and transfer of money								
11.2.1. Crediting to a card account:								
- in cash	0% of an amount							
- by transfer from another bank	0% of an amount							
11.2.2. 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							
11.3. Transaction fees								
11.3.1. 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)					
11.3.2. 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)						
11.3.3. Additional fee for receiving cash from credit limit through point-of-sale terminal or ATM:	0.8% of an amount						
11.4. Payment for goods and services at trade and service enterprises:							
- network of Eurasian Bank	0 tenge						
- network of other banks	0 tenge						
11.5. Non-cash payment for services in a casino	not provided	3,5 % +1000 tenge of an amount	-				
11.6. Making customs payments	0.3% of an amount	not provided	not provided				
11.7. Additional fee for payment for goods and services, various payments from credit limit	0.8% of an amount						
11.8. Payment for a traveller's insurance certificate on behalf of an insurance company							
-on the basic card (outside the set)							
Full	16 000 tenge		57 600 tenge				
Light	12 800 tenge		14 400 tenge				
- on an additional card (outside the set)							
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				
11.9. Obtaining statements and other service fees							
11.9.1. Balance inquiry through an ATM or a point-of-sale terminal:							
- network of Eurasian Bank	50 tenge						
- network of other banks	50 tenge						
11.9.2. Requesting information on the last 10 transactions:	100 tenge						
11.9.3. Card account statement:							
- monthly	0 tenge						

- additional	465 tenge							
- additional, for each month preceding the last two calendar months	1 550 tenge							
11.9.4. Providing written information on a card account at a customer's request (VAT included)	500 tenge*							
11.9.5. 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*							
11.9.6. 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*							
11.10. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code								
11.10.1. 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*							
11.10.2. Resetting the PIN-code counter (VAT included)	200 tenge*							
11.10.3. Changing the PIN-code	250 tenge*							
11.11 Interest rates for Eurasian Bank loans (VAT included)								
11.11.1. Within the Credit limit (VAT included):								
- in tenge (VAT included)	15% per annum*							
USD/EUR	15% per annum*							
11.11.2. When the amount exceeds the credit limit (VAT included) :								
- in tenge (VAT included)	15% per annum*							
11.11.3. 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*							
Note:								
*VAT included The product applies to some customs posts.								
12. Corporate - 2								
	MasterCard Standard /MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold							
12.1. Issuing and annual servicing of an account:								
12.1.1. on the basic card								
- the first year of service;	0 tenge							
- the second and subsequent years;	10 000 tenge							
12.1.2. on an additional card	5 000 tenge							
12.1.3. Maintaining a card account with no debit transactions for over a year	1 000 tenge							
12.1.4. Urgent card issue*								
for branches (within 3 business days)	3 500 tenge							
for outlets (within 6 business days)	3 500 tenge							
12.1.5. 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							

12.1.6. Replacement of a card at Eurasian Bank's initiative	0 tenge							
12.2. Crediting and transfer of money								
12.2.1. Crediting to a card account:								
- in cash	0% of amount							
- by transfer from another bank	0% of amount							
12.2.2. 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							
12.3. Transaction fees								
12.3.1. 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)							
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 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							
12.4. Payment for goods and services at trade and service enterprises:								
- network of Eurasian Bank	0 tenge							
- network of other banks	0 tenge							
12.5. Obtaining statements and other service fees								
12.5.1. 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							
12.5.2. 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							
12.5.3. Providing written information on a card account at a customer's request (VAT included)	1 500 tenge*							
12.5.4. 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							
12.5.5. 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*							
12.6. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code								
12.6.1. 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							
12.6.2. Resetting the PIN-code counter	200 tenge							
12.6.3. Changing the PIN-code	250 tenge							
12.7. Interest rates for Eurasian Bank loans								
12.7.1. When the amount exceeds the credit limit:								
- in tenge	15% per annum							
12.7.2. 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							
12.7.3. Commission fee								
Note:								
* VAT included.								
13. Staff Corporate								
Card type	Visa Business/Visa Gold/Visa Infinite/MasterCard Gold PayPass/Mastercard World PayPass							
13.1. Issuing and annual servicing of a card account								
13.1.1. Issuing a card and servicing of an 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	-							
13.1.2. Maintaining a card account with no debit transactions for over a year	1000 tenge							
13.1.3. Urgent issue of a card								
for branches (within 3 business days)	3 500 tenge							
for outlets (within 6 business days)	3 500 tenge							

13.1.4. 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							
13.1.5. Replacement of a card at Eurasian Bank's initiative	0 tenge							
13.2. Crediting and transfer of money								
13.2.1. 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)	-							
13.2.2. 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							
13.2.4. Excluded								
13.3 Transaction commission fees								
13.3.1. 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</p>							
- networks of other banks	0 tenge							
- networks of other banks outside Kazakhstan	0 tenge							
13.3.2. 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</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							
13.3.3. Receiving cash at a cash desk through a point-of-sale terminal:								
13.3.3.1. Additional fee for receiving cash from credit limit via POS-terminal or ATM:	0 tenge							
13.4. 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*							
13.5. Non-cash payment in casino	prohibited							
13.6. Additional fee for payment for goods and services, various payments from credit limit	prohibited							
13.7. Payment for a traveller's insurance certificate on behalf of an insurance company (outside the package cards)								
Full	16 000 tenge							
Light	-							
13.8. Obtaining statements and other service fees								
13.8.1. Balance inquiry through an ATM or point-of-sale terminal:								
- network of Eurasian Bank	0 tenge							
- networks of other banks	0 tenge							
13.8.2. Requesting information on the last 10 transactions:	0 tenge							
13.8.3. Card-account statement:								
- monthly	0 tenge							
- additional	0 tenge							
- additional, for each month, preceding the two last calendar months	0 tenge							
13.8.4. Providing written information on an account, at customer's request (VAT included)	0 tenge*							
13.8.5. 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							
13.8.6. 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*							

13.9. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code								
13.9.1. Blocking a lost/stolen card								
- 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							
13.9.2. Resetting the PIN-code counter	0 tenge							
13.9.3. Changing the PIN-code	0 tenge							
13.10. Bank's rates of return on issued loans								
13.10.1. Within the established bank loan:								
- in tenge	not provided							
- in US dollars/euros	not provided							
Loan service fee	-							
13.10.2. If exceeding the established bank loan amount:								
- in tenge	not provided							
- in US dollars/euros	not provided							
13.10.3. 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							
13.10.4. Commission fee	not provided							
Note:								
* VAT included.								
14. New salary.								
Payment card type	Gold Package	Premium Package****	Premium 2 Package for cards issued before 12.18.2019	Premium 3 Package	Premium 4 Package			
	MC Gold PayPass/MC World PayPass/Visa Gold	MC Black Edition /Visa Infinite/Visa Platinum/MC World Elite Package: insurance certificates for the main holder; concierge service for the main card holder.	MC Black Edition /Visa Infinite/Visa Platinum/MC World Elite** 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/Visa Platinum/MC World Elite** 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/MC World Elite** 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		
14.1. Issuing and annual servicing of a card account:								

- monthly payment (when issued at a bank outlet)	0 tenge	0 tenge	not provided	not provided	4000 tenge (0 tenge, if the deposit amount is more than 10, 000, 000 tenge or equivalent in 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 or equivalent in tenge within the consecutive 30 calendar day)1, VAT excluded			
- monthly payment (for remote card issuance)			2 000 tenge (0 tenge, if the deposit amount is less than 10, 000, 000 tenge or equivalent in 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 or equivalent in tenge within the consecutive 30 calendar day)1, VAT excluded	not provided	not provided			
on an additional card (outside the package) per year	2 000 tenge	4 000 tenge	4 000 tenge	4 000 tenge	4 000 tenge	4 000 tenge			
14.1.1. Urgent issue of cards:									
- for branches (up to 1 business day)	4 500 tenge	5 500 tenge	5 500 tenge	5 500 tenge	5 500 tenge	5 500 tenge			
- for outlets (up to 3 business days)	4 500 tenge	5 500 tenge	5 500 tenge	5 500 tenge	5 500 tenge	5 500 tenge			
14.1.2. 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			
14.1.3. Replacement of a card at Eurasian Bank's initiative	0 tenge								
14.1.4.Maintaining a card account with no debit transactions for over a year	1 000 tenge								
14.2. Crediting and transfer of money									
14.2.1. 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								
- payment of pensions credited to the NJSC "Government for Citizens" to the current account of the recipient	0 tenge								
14.2.2. 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 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			
14.2.3. 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			
14.2.4. Transferring money from an account through bank outlets:									

- on behalf of Eurasian Bank customers:	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge		
- on behalf of other banks' customers in tenge:	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:	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		
14.3. Transaction fees								
14.3.1. 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		
- 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							
14.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:								
- network of Eurasian Bank	up to 10 million tenge or equivalent currency inclusive during the calendar month - 0 tenge; over 10 million tenge or equivalent currency during a calendar month - 0.95% of the amount							
- network of other banks	1.5% of an amount, min. 350 tenge							
14.4. Payment for goods and services at trade and service enterprises:								
- Non-cash payment for services in casino/transfer to e-wallets	3.5% +1000 tenge of an amount							
14.5 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		
Light	13 440 tenge	14 400 tenge	14 400 tenge	14 400 tenge	14 400 tenge	14 400 tenge		
- on an additional card (outside the package)								
Full	17 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge		
Light	13 440 tenge	14 400 tenge	14 400 tenge	14 400 tenge	14 400 tenge	14 400 tenge		
14.6. Obtaining statements and other service fees								
14.6.1. 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							
14.6.2. Card account statement through Bank outlets:								
- monthly	200 tenge							
- additional	500 tenge							
- additional, for each month preceding the last two calendar months	2000 tenge							
14.6.3. Providing written information on a card account at a customer's request (VAT included):								
- through Bank outlets (VAT included)	500 tenge*							
14.6.4. Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mobile app.	the first month - 0 tenge, the second and subsequent - 150 tenge a month	0 tenge						

14.6.5. 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*							
14.7. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code:								
14.7.1. 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							
14.7.2. Resetting the PIN-code counter	200 tenge							
17.7.3. Changing the PIN-code	250 tenge							
Note to p.14.:								
* 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 \$32 (one visitor, one visit); (or 0 tenge for two visits a month for one basic card holder at availability with the Bank of a deposit of 10, 000, 000 tenge and more).								
For Visa Platinum and Visa Infinite holders, detailed information is available at https://www.visa.com.kz								
*** 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. Preferential conditions are provided from the date of execution of the Client's application. In the event that the client does not meet the following conditions:								
the amount of the deposit is from 10,000,000 tenge and more;								
the term for this amount to be deposited into accounts is at least 30 consecutive calendar days,								
then the preferential condition for monthly service of the card is terminated. In case of replenishing the deposit up to 10,000,000 tenge or more, in order to renew the preferential conditions, the Client must re-apply to the bank branch with an application to change the terms of service.								
The monthly commission for servicing the card is charged and debited by the Bank on the last calendar day of the calendar month.								
If in the current month the amount on the deposit of 10,000,000 tenge or more was on the account for less than 30 consecutive calendar days, the Bank in the current month calculates and debits a monthly commission for servicing the card.								

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.								
****This tariff is applied individually in agreement with the Card Business								
15. Social card								
Payment card type	MasterCard Standard Unembossed/Visa Classic Unembossed/Visa Electron/MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold							
15.1. Issuing and annual maintenance of an account								
15.1.1. 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							
15.1.2. Maintaining a card account with no debit transactions for over a year	1 000 tenge							
15.1.3. 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							
15.1.4. Replacement of a card at Eurasian Bank's initiative	0 tenge							
15.1.5. Urgent issue of card								
for branches (within 1 business day)	4 500 tenge							
for outlets (within 3 business days)	4 500 tenge							
15.2 Crediting and transfer of money								
15.2.1. Crediting to a card account:								
- in cash	0%							
- by transfer from another bank	not provided							

- Payment of benefits, deductions, etc., credited by NJSC "Government for Citizens" to the current account of the recipient**	0 tenge							
15.2.2. 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							
15.2.3. 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							
15.2.4. 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							
15.3 Transaction commission fees								
15.3.1. 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)							
15.3.2. Obtaining cash at a cash desk through a point-of-sale terminal:								
- network of Eurasian Bank	up to 10 million tenge or equivalent currency inclusive during the calendar month - 0 tenge; over 10 million tenge or equivalent currency during a calendar month - 0.95% of the amount							
- network of other banks	1.5% of amount (min. 350 tenge)							
15.3.3. Additional fee for receiving cash from credit limit through point-of-sale terminal or ATM:	-							
15.4. Payment for goods and services at trade and service enterprises:								
- network of Eurasian Bank	0 tenge							
- network of other banks	0 tenge							

15.5. Non-cash payment for services in casino/transfer to e-wallets	3.5% +1000 tenge of amount							
15.6. Additional fee for payment for goods and services, various payments from credit limit	-							
15.7. Reimbursement of Priority Pass expenses for visiting a VIP room, for one person, for one visit	-							
15.8. Obtaining statements and other service fees								
15.8.1. Balance inquiry through an ATM or a point-of-sale terminal:								
- network of Eurasian Bank	50 tenge							
- network of other banks	50 tenge							
15.8.2. Requesting information on the last 10 transactions:	100 tenge							
15.8.3. Card account statement:								
- monthly	200 tenge							
- additional	500 tenge							
- additional, for each month, preceding the two last calendar months	2 000 tenge							
15.8.4. Providing written information on the account, at customer's request (VAT included)	500 tenge*							
15.8.5. 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							
15.8.6. 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*							
15.9. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code								
15.9.1. 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							
15.9.2. Resetting the PIN-code counter	200 tenge							
15.9.3. Changing the PIN-code	250 tenge							
15.10. Interest rates for Eurasian Bank loans								
15.10.1. Within the Credit limit:								
- in tenge	15% per annum							
- in USD/EUR	-							
15.10.2. Fee for loan servicing	15% per annum							
15.10.3. Interest rates for Eurasian Bank loans:								
- in tenge	15% per annum							
- in USD/EUR	-							
15.10.4. 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							
15.10.5. Commission fee	not provided							
Note:								

* VAT included.								
** Payment of pensions credited to NJSC "Government for Citizens" to the recipient's current account was transferred to the product New_Salary - Package "Gold" p. 15.2.1. crediting money to the account.								
16. Payroll Smartcard	Employee's Payroll Smartcard	Manager's Payroll Smartcard						
Payment card type	MC World PayPass	MC Black Edition/ MC World Elite** Package: insurance certificate for the main cardholder; concierge service for the main cardholder.						
16.1. Issuing a card and annual maintenance of a card account:								
16.1.1. Issuing a card and maintenance of an account:								
- monthly fee (if issued through the Bank outlet)	0 tenge	2 000 tenge (0 tenge, if the deposit amount is less than 10, 000, 000 tenge or equivalent in tenge within the consecutive 30 calendar days)1, VAT						
- monthly fee (at remote card issue)								
- on an additional card (out of the package) a month	2, 000 tenge	4, 000 tenge						
16.1.2. Urgent card issuing:								
for branches (within 1 working day)	4, 500 tenge	5, 500 tenge						
for outlets (within 3 working days)	4, 500 tenge	5, 500 tenge						
16.1.3. 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	2, 000 tenge						
16.1.4. Replacing a card at the Bank's initiative	0 tenge	0 tenge						
16.1.5. Fee for maintaining a current card account, if there are no debit transactions for more than 1 year	1, 000 tenge	1, 000 tenge						
16.2. Crediting and transfer of money								
16.2.1. Crediting of money to an account:								
- in cash	0% of an amount	0% of an amount						

- by transfer from another Bank	0% of an amount	0% of an amount						
- by transfer through a payroll arrangement (payment by an enterprise/organization)	0% of an amount	0% of an amount						
16.2.2. Transferring money with a card through remote channels of the Bank:								
- to a Eurasian Bank customer	0 tenge	0 tenge						
- to customers of other banks	0 tenge - up to 1, 000, 000 tenge inclusive during a calendar month; 0.9% of an amount, min. 200 tenge - over 1, 000, 000 tenge during a calendar month	0 tenge - up to 1, 500, 000 tenge inclusive during a calendar month; 0.9% of an amount, min. 200 tenge - over 1, 500, 000 tenge during a calendar month						
- from cards of customers of other banks to a Eurasian Bank card	0 tenge	0 tenge						
16.2.3. Transferring money from a card account:								
to a Eurasian Bank customer:								
- at a Bank outlet	200 tenge	200 tenge						
to customers of other banks in tenge:								
- at a Bank outlet	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge						
to customers of other banks in a foreign currency:								
- at a Bank outlet	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge						
16.2.4. Transferring money with a card through remote channels of other banks								
- to a Eurasian Bank card and/or from a Eurasian Bank card	0.9% of an amount, min. 200 tenge	0.9% of an amount, min. 200 tenge						
16.3. Transaction commissions								
16.3.1. Receiving cash at an ATM:								
- network of Eurasian Bank	0 tenge - up to 1, 000, 000 tenge inclusive during a calendar month; 0.95% of an amount - over 1, 000, 000 tenge during a calendar month	0 tenge - up to 2, 000, 000 tenge inclusive during a calendar month; 0.95% of an amount - over 2, 000, 000 tenge during a calendar month						

networks of all Kazakhstan banks	0 tenge - up to 1, 000, 000 tenge inclusive during a calendar month; 0.95% of an amount - above	0 tenge - up to 2, 000, 000 tenge inclusive during a calendar month; 0.95% of an amount - above						
networks of foreign banks	1.5% of an amount	1.5% of an amount						
16.3.2. Receiving cash at a cash desk through a point-of-sale terminal:								
- network of Eurasian Bank	up to 10 million tenge or equivalent currency inclusive during the calendar month - 0 tenge; over 10 million tenge or equivalent currency during a calendar month - 0.95% of the amount							
- networks of other banks	1.5% of an amount, min. 350 tenge	1.5% of an amount, min. 350 tenge						
16.4. Purchases of goods and services at merchants:	0 tenge	0 tenge						
- Non-cash payment for casino services/ lotteries/electronic money purchases/transfer to wallets	3.5% of an amount + 1, 000 tenge	3.5% of an amount + 1, 000 tenge						
16.5. Transfer of payment a certificate cost under a traveler's insurance contract on behalf of an insurance company:								
- on the main card (outside the package)								
Full	17, 600 tenge	57, 600 tenge						
Light	13, 440 tenge	14, 400 tenge						
- on an additional card (outside the package)								
Full	17, 600 tenge	57, 600 tenge						
Light	13, 440 tenge	14, 400 tenge						
16.6. Obtaining statements								
16.6.1. Balance inquiry through an ATM or point-of-sale terminal:								
- network of Eurasian Bank	50 tenge	50 tenge						
- networks of other banks	100 tenge	100 tenge						
Information on the last 10 transactions	100 tenge	100 tenge						
16.6.2. Card account statement								
monthly:								
- at a Bank outlet	200 tenge	200 tenge						

additional:								
- at a Bank outlet	500 tenge	500 tenge						
additional statements for each month preceding the last two:								
- at a Bank outlet	2, 000 tenge	2, 000 tenge						
16.6.3. Providing a customer with written information about his account at his request (VAT incl.):								
- at a Bank outlet (VAT incl.)	500 tenge*	500 tenge*						
16.6.4. Providing a customer with information on card/account activity by SMS and PUSH-notifications in the Smartbank mobile app	first month - 0 tenge, second and subsequent months - 150 tenge a month	0 tenge						
16.6.5. Compensation of expenses on provision of information on transactions conducted using an ATM, incl. video record (VAT incl.)								
- Reimbursement of expenses on video records by payment cards of Eurasian Bank (VAT incl.)	5, 000 tenge*	5, 000 tenge*						
16.7. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code (VAT incl.):								
16.7.1. Blocking a lost/stolen card:								
- if the matter hasn't been referred to the international-exception file	250 tenge	250 tenge						
- if the matter has been referred to the international-exception file	18, 000 tenge	18, 000 tenge						
16.7.2. Resetting the PIN code counter	200 tenge	200 tenge						
16.7.3. Resetting a PIN-code in Smartbank RBS	0 tenge	0 tenge						
16.7.4. Resetting a PIN-code through other channels	250 tenge	250 tenge						
Notes to p.16.:								
* 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 \$32 (one visitor, one visit) (or 0 tenge for two visits a month for the main holder if he has deposited over 10,000,000 tenge with the Bank)								
For Visa Platinum and Visa Infinite holders, detailed information is available at https://www.visa.com.kz								
*** A bank, servicing ATM in some cases may not charge additional fee for cash issuance								

Deposit Card Product, Super Turbo Deposit Card, Standard (Standard), Standard, VIP, Borrower's Card, Guarantor, Kid Card, Salary 1,2,3, CashBack MotoGP Card, CashBack Turbo Card, Payroll Project (MasterCard Standard/Visa Classic/Visa Gold/MasterCard Gold), Staff new (MasterCard Standard/Visa Classic/Visa Gold/ MasterCard Gold), Salary Tariff (Individual 2, 3) (MasterCard Standard/Visa Classic/Visa Gold/ MasterCard Gold) and Payroll Tariff (MasterCard Standard/Visa Classic/Visa Gold/ MasterCard Gold) transferred to the Salary New Product – Gold Package. Eurasian Diamond Card Product - VISA Infinite, Eurasian Platinum Card (individual tariff) and Salary Tariff (Individual 2) (MC Black Edition /Visa Infinite/Visa Platinum) transferred to Salary New Product – Premium Package. Eurasian Platinum Card Product, Salary Package (MC Black Edition /Visa Infinite/Visa Platinum), Staff new (MC Black Edition /Visa Infinite/Visa Platinum), Salary Tariff (Individual 3) and Salary (MC Black Edition /Visa Infinite/Visa Platinum), VISA INFINITE EURASIAN STANDART Multicurrency and Eurasian Diamond Card VISA Infinite transferred to Salary New Product – Premium 2 Package.								
****This fee shall apply individually by agreement of the Card Business and Finance Department.								
17. Business card								
Payment card type	Visa Business							
17.1. Issuing, maintaining and closing a bank account using a payment card:								
17.1.1. Issuing a card and maintenance of a card account:								
- first year of service;	Individual Entrepreneur - 6 000 tenge Ltd - 8 000 tenge							
- second and subsequent years;	0 tenge							
17.1.2. Replacing a card at the request of a card holder or issuing a new card to replace a lost or stolen one (VAT incl.)*	0 tenge							
17.1.3. Replacing a card at the bank's initiative	0 tenge							
17.1.4. Payment card account closure and payment card cancellation	0 tenge							
17.2. Crediting and transfer of money								
17.2.1. Crediting money to a card account:								
- in cash	0 tenge							
- by transfer from another bank	0 tenge							
17.3. Transaction commissions								
17.3.1. Receiving cash at an ATM:								
- Eurasian Bank network	monthly up to 400,000 tenge - 0 tenge, over 400,000 tenge - 0.3%							
- networks of other banks	0,95% of the amount (min 200 tenge)							
- In the network of ATMs outside the Republic of Kazakhstan	1,5% of the amount (min 200 tenge)							
17.3.2. Receiving cash at a cash desk through a point-of-sale terminal:								
- Eurasian Bank network	not provided							
- in foreign currency	not provided							
- networks of other banks	1,5% of the amount (min 350 tenge)							
17.3.3. Additional fee for withdrawing cash over the credit limit through a POS terminal or ATM	0,3% of the amount							

17.3.4. Payment for goods and services at trade and service enterprises:								
- Eurasian Bank network	0 tenge							
- networks of other banks	0 tenge							
17.3.5. Acceptance and transfer of customs payments	not provided							
17.3.6. Additional commission for payment for goods and services, making various payments at the expense of credit limit	0,3% of the amount							
17.4. Statements								
17.4.1. Requesting a balance using an ATM (VAT excl.):								
- Eurasian Bank network	0 tenge							
- networks of other banks	50 tenge							
17.4.2. Requesting a balance using a POS terminal (VAT excl.):								
- Eurasian Bank network	50 tenge							
- networks of other banks	50 tenge							
17.4.3. Account Statement (RBS/Mobile App):								
- monthly	0 tenge							
17.5. Blocking a lost/stolen card, resetting the PIN code counter(VAT excl.):								
blocking of lost/stolen card	0 tenge							
reset of the PIN code counter	0 tenge							
17.6. Commission fee								
- providing information about movement on the map via SMS/Push	0 tenge							
17.7. Reimbursement of expenses for providing information about transactions carried out through ATMs, including Video recordings(VAT incl.)								
Expenses for the provision of video recordings on Eurasian Bank payment cards	5 000 tenge							

TRANSACTIONS VIA INFORMATIONAL-PAYMENT TERMINAL

Transferring the change in payment for mobile communications either to a bank account (between one customer's accounts) or to a Eurasian Bank payment card when conducting a transaction through the informational-payment terminal	0 tenge		
Replenishment of a bank account or Eurasian Bank payment card	0 tenge		
Accepting payments via informational-payment terminal			
List of services	Number of payments in favour of a service provider (+individual fees, see Bank fees)	Individual fee	
		via informational-payment terminals, tenge*	via ATMs, tenge
Accepting payments in favor of Kazakhtelecom JSC	any	2.5%+50 tenge	service is not available
Mobile communication	any	40	40
Utility payments	any	100	service is not available
Medical services	any	100	service is not available
Educational services - educational institutions	any	100	service is not available
Educational services - preschool institutions	any	100	service is not available
Insurance services	any	100	service is not available
Other payments	any	150	service is not available
Replenishment of an account with Eurasian Bank	any	0	0

E-money, trade and Internet acquiring fees ¹								
Product		Trade acquiring					Internet acquiring	
Issuing bank		Eurasian Bank, in %	Other banks, in %			Eurasian Bank and other banks, in %		
Company activity type		All	All (if MCC ≠ 3000-3350, 4511, 5499, 5511, 5521, 9402, 5542)	Convenience stores, grocery store, Gas station, airlines (MCC = 5499, 5542, 3000-3350, 4511)	Car dealers (MCC = 5511, 5521)		All (if MCC ≠ 5499, 3000-3350, 4511)	Consumer goods, airlines (MCC = 5499, 3000-3350, 4511)
			Visa International / MasterCard WorldWide	Visa International / MasterCard WorldWide	Visa International / MasterCard WorldWide	Visa International	MasterCard WorldWide	Visa International / MasterCard WorldWide
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
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
E-money transactions		
E-money issue on behalf of individuals	0.8% of e-money amount, used by customers	
E-money issue on behalf of agents (legal entities)	0.8% of e-money amount, used by customers	
Transactions at the corporate website (or other Bank webservice)		
Transfer for loan repayment from other bank card at the corporate website (or other Bank webservice)	100 tenge for 1 transaction	
Transfer to replenish a deposit and a card account from other bank card at the corporate website (or other Bank webservice)	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)		