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16. Payroll Smartcard	Employee's Payroll Smartcard	Manager's Payroll Smartcard
Payment card type	Visa Gold/MasterCard World PayPass	Visa Platinum /MasterCard Black Edition/Visa Infinite/MasterCard 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 excluded
- 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 other bank customer's card (including by phone number)	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
SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24)	5 tenge for each transfer	5 tenge for each transfer
- 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

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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 and other service fees		
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*
16.6.6. Fee for execution (full/partial) of payment demand (PD), collection order (CO), etc.	0,35% of an amount (min. 700 tenge, max. 7500 tenge)	0,35% of an amount (min. 700 tenge, max. 7500 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

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16.7.2. Resetting the PIN code counter	200 tenge	200 tenge
16.7.3. Change PIN-code		
- Change of PIN-code in RBS "Smartbank"	0 tenge	0 tenge
- Changing the 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/Mastercard World Elite cards, the cost of access is \$32 (per visitor, per visit) (or 0 tenge for two visits per month for the main holder if the Bank has a deposit in the amount of 10,000,000 tenge or equivalent in foreign currency and more);		
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		
1 Only 1 package of cards on preferential terms is provided for one open deposit. Changing the amount of the monthly fee for servicing the card is made within 10 working days from the moment the client applies to the bank branch with an application for changing the terms of service. Preferential conditions are provided from the date of execution of the Client's application. If the client fails to comply with the following conditions:		
deposit amount from 10,000,000 tenge or equivalent in foreign currency or more;		
the term for the presence of this amount on the accounts for at least 30 consecutive calendar days,		
then the preferential condition for monthly servicing of the card is terminated. In case of replenishment of the deposit up to 10,000,000 tenge or an equivalent in foreign currency or more, in order to resume preferential terms, the Client must re-apply to the bank branch with an application to change the terms of service.		
The monthly fee 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 an equivalent in foreign currency or more was on the account for less than 30 consecutive calendar days, the Bank in the current month accrues and writes off a monthly fee for servicing the card.		

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<p>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.</p> <p>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.</p> <p>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.</p>		
<p>****This fee shall apply individually by agreement of the Card Business and Finance Department.</p>		