

PAYMENT CARD FEES



Eurasian Bank

Autocard

1.	Account issuance and maintenance	
1.1	Card issuance and account maintenance using the card:	
	- 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
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
1.3.	Replacing the card at the initiative of the cardholder or issuing a new card to replace the lost / stolen one	1000 tenge
1.4.	Card replacement at the initiative of the Bank, upon expiration	0 tenge
2.	Money transfer	
2.1.	Crediting money to a current account using a card (cash / non-cash method)	0 tenge
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 tenge
	- to other bank customer's card (including by phone number)	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 tenge
	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
2.3.	Transferring money from card to card through remote channels of other banks	0.9% of the amount, min. 200 tenge
2.4.	Transfer of money through branches of the Bank	1.5% of the amount + 500 tenge
3.	Transaction fees	
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
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
4.	Cashless payment for goods and services (including in RBS Smartbank)	0 tenge
5.	Obtaining statements and other service fees	
5.1.	Balance inquiry via ATM or POS terminal:	
	- the network of Eurasian Bank JSC	0 tenge
	- a network of other banks	100 tenge
5.2.	Request information about the last 10 transactions:	100 tenge
5.3.	Account statement using a card:	
	- monthly	200 tenge
	- additional	500 tenge
	- additional, for each month preceding two last calendar months	2000 tenge
5.4.	Provision of information letters / certificates and other documents, at the request of the client through the branches of the Bank	500 tenge
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
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
5.7.	Fee for execution (full/partial) of payment demand (PD), collection order (CO), etc.	0,35% of an amount (min. 700 tenge, max. 7500 tenge)
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	
	- Change of PIN-code in RBS "Smartbank"	0 tenge
	- Changing the PIN code through other channels	250 tenge
	- reset the PIN counter	200 tenge
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

SMARTcard

1.	Issuing and annual servicing		
1.1.	Issuing and annual servicing of a card account	0 tenge	
1.2.	Urgent issue of a card:		
	- for branches (within 1 day)	4 500 tenge	
	- for outlets (within 3 days)	4 500 tenge	
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	
1.4.	Replacement of a card at Eurasian Bank's initiative upon expiration	0 tenge	
2.	Transfer and crediting of money		
2.1.	Crediting money to a card account (cash/non-cash)	0 tenge	
2.2.	Card-to-card transfer using remote channels of the Bank/other banks:		
	- to Eurasian Bank card	0 tenge	4% of the amount
	- to other bank customer's card (including by phone number)	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
	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	not provided
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
2.4.	Money transfer through branches of the Bank	1.5% of the amount + 500 tenge	4% of the amount + 500 tenge
3.	Transaction fees when using own / credit funds	Own funds	Credit limit (no more than 10,000 tenge, excluding fee)
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
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%	4% of the amount
	- at other bank cash desk	1,5% of the amount, min 350 tenge	4% of the amount
4.	Cashless payment for goods and services (including in RBS Smartbank)	0 tenge	
5.	Obtaining statements and other service fees		
5.1.	Balance inquiry through an ATM or point-of-sale terminal:		
	- network of Eurasian Bank	0 tenge	
	- networks of other banks	100 tenge	
5.2.	Requesting information on the last 10 transactions:	100 tenge	
5.3.	Card-account statement:		
	- monthly	200 tenge	
	- additional	500 tenge	
	- additional, for each month, preceding two last calendar months	2000 tenge	
5.4.	On the request of the client through the branches of the Bank account written information providing	500 tenge	
5.5.	Submitting information on movement on a card/account via SMS and PUSH- notifications in the Smartbank mobile app.	0 tenge	
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	
6.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN- code		
6.1.	Blocking a lost/stolen card		
	- if the matter hasn't been referred to the	250 tenge	

	international-exception file	
	- if the the matter has to go into the international exception file	18 000 tenge
6.2.	Changing the PIN-code	
	- Change of PIN-code in RBS "Smartbank"	0 tenge
	- Changing the PIN code through other channels	250 tenge
6.3.	Resetting the PIN-code counter	200 tenge
7.	Fee for changing conditions at the initiative of the borrower	
7.1.	Installment plan before purchase (the option is valid for 30 calendar days from the moment option is installed)	
7.1.1.	- fee for using the installment option in the network of Partners (3 and 6 months)	free
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
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	

7.2.	Revolving credit after purchase	
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
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)
7.2.3.	- 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
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

Notes:

* VAT included

Eco-card

1.	Issuing and account servicing	
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
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
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
1.4.	Replacing a card at the bank's initiative, upon card expiration	0 tenge
2.	Money transfer	
2.1.	Crediting money to a card account (cash/non-cash)	0 tenge
2.2.	Card-to-card transfer using remote channels of the Bank/other banks:	
	- to Eurasian Bank card	0 tenge
	- to other bank customer's card (including by phone number)	up to 50, 000 tenge inclusive during a calendar month - 0 tenge, over 50, 000 tenge during a calendar month - 0.9% of amount, min. 200
	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
2.3.	Card-to-card money transfer using remote channels of other banks	0.9% of amount, min. 200 tenge
2.4.	Money transfers through Bank outlets	1.5 % of amount + 500 tenge
3.	Transaction commissions	
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% of amount
	- networks of other banks outside Kazakhstan	1.5% of amount
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, 0 min. 350 tenge
4.	Non-cash payment for goods and services (incl. in Smartbank RBS)	0 tenge
5.	Obtaining statements and other service fees	
5.1.	Balance inquiry through an ATM or point-of-sale terminal:	
	- Eurasian Bank network	0 tenge
	- network of other banks	100 tenge
5.2.	Information on the last 10 transactions:	100 tenge
5.3.	Card account statement:	
	- monthly	200 tenge
	- additional	500 tenge
	- additional statements for each month preceding the last two month	2, 000 tenge
5.4.	Providing informational letters/references and other documents, at a customer's request through Bank outlets	500 tenge
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
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
5.7.	Fee for execution (full/partial) of payment demand (PD), collection order (CO), etc.	0,35% of an amount (min. 700 tenge, max. 7500 tenge)
6.	Lost/stolen card blocking, PIN code counter resetting, PIN-code changing	
6.1.	Lost/stolen card blocking	
	- 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
6.2.	PIN-code changing	
	- Change of PIN-code in RBS "Smartbank"	0 tenge
	- Changing the PIN code through other channels	250 tenge
6.3.	PIN code counter resetting	200 tenge
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 validity

Notes:

* VAT included

Mastercard World PayPass/Visa Gold

1.		MC Gold PayPass/MC World PayPass/Visa Gold
1.1.	Issuing and annual servicing of a card account:	
	- monthly payment (when issued at a bank outlet)	0 tenge
	- monthly payment (for remote card issuance)	
	on an additional card (outside the package) per year	2 000 tenge
1.2.	Urgent issue of cards:	
	- for branches (up to 1 business day)	4 500 tenge
	- for outlets (up to 3 business days)	4 500 tenge
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
1.4.	Replacement of a card at Eurasian Bank's initiative	0 tenge
1.5.	Maintaining a card account with no debit transactions for over a year	1 000 tenge
2.	Crediting and transfer of money	
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
2.2.	Transferring money from a card through remote channels of the Bank:	
	to Eurasian Bank's customers	0 tenge
	- to other bank customer's card (including by phone number)	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
	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
	from other bank cards to Eurasian Bank card	0 tenge
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
2.4.	Transferring money from an account through bank outlets:	
	- on behalf of Eurasian Bank customers:	200 tenge
	- on behalf of other banks' customers in tenge:	1,5% +500 tenge of amount
	- on behalf of other banks' customers in foreign currency:	1,5% +500 tenge of amount
3.	Transaction fees	
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
	- in the network of all Kazakhstan banks (up to 300 000 tenge including in a calendar month)	0 tenge
	- in the network of all Kazakhstan banks (over 300 000 tenge including in a calendar month)	1% of amount
	- network of other banks outside Kazakhstan (up to 300, 000 tenge including in a calendar month)	0 tenge***

	- network of other banks outside Kazakhstan (over 300, 000 tenge including in a calendar month)	1.5% of amount
3.2.	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
4.	Payment for goods and services at trade and service enterprises:	0 tenge
	- Non-cash payment for services in casino/transfer to e-wallets	3.5% +1000 tenge of an amount
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
	Light	13 440 tenge
	- on an additional card (outside the package)	
	Full	17 600 tenge
	Light	13 440 tenge
6.	Obtaining statements and other service fees	
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
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
6.3.	Providing written information on a card account at a customer's request (VAT included):	
	- through Bank outlets (VAT included)	500 tenge*
6.4.	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
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*
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)
7.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code:	
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
7.2.	Resetting the PIN-code counter	200 tenge
7.3.	Changing the PIN-code	
	- Change of PIN-code in RBS "Smartbank"	0 tenge
	- Changing the PIN code through other channels	250 tenge

Note:

* VAT included

*** In some cases, a Bank servicing an ATM may charge an additional fee for cash withdrawals.

Social card

1.	Issuing and annual maintenance of an account	
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
1.2.	Maintaining a card account with no debit transactions for over a year	1 000 tenge
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
	Replacement of a card at Eurasian Bank's initiative	0 tenge
1.4.	Urgent issue of card	
	for branches (within 1 business day)	4 500 tenge
	for outlets (within 3 business days)	4 500 tenge
2.	Crediting and transfer of money	
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
2.2.	Transfer from a card via remote channels of the Bank:	
	to Eurasian Bank customer's card	0 tenge
	to other bank customer's card (including by phone number)	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
	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
	from other bank card to Eurasian Bank card	not provided
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

2.4.	Transfer of money from a card to a card using remote channels of other banks:	
	to and/or from Eurasian Bank customer's card	0,9% of amount, min. 200 tenge
3.	Transaction commission fees	
3.1.	Obtaining cash at ATM:	
	- network of Eurasian Bank	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month - 0.95% of amount.
	- network of other banks	1,5% of an amount (min. 200 tenge)
3.2.	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)
3.3.	Additional fee for receiving cash from credit limit through point-of-sale terminal or ATM:	-
4.	Payment for goods and services at trade and service enterprises:	
	- network of Eurasian Bank	0 tenge
	- network of other banks	0 tenge
5.	Non-cash payment for services in casino/transfer to e- wallets	3.5% +1000 tenge of amount
6.	Additional fee for payment for goods and services, various payments from credit limit	-
7.	Obtaining statements and other service fees	
7.1.	Balance inquiry through an ATM or a point-of-sale terminal:	
	- network of Eurasian Bank	50 tenge
	- network of other banks	50 tenge
7.2.	Requesting information on the last 10 transactions:	100 tenge
7.3.	Card account statement:	
	- monthly	200 tenge
	- additional	500 tenge
	- additional, for each month, preceding the two last calendar months	2 000 tenge
7.4.	Providing written information on the account, at customer's request (VAT included)	500 tenge*
7.5.	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

7.6.	Providing video of transactions at Eurasian Bank ATMs (VAT included)	
	Compensation of expenses, related to providing video on Eurasian Bank payment cards (VAT included)	5 000 tenge*
8.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code	
8.1.	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
8.2.	Resetting the PIN-code counter	200 tenge
8.3.	Changing the PIN-code	
	- Change of PIN-code in RBS "Smartbank"	0 tenge
	- Changing the PIN code through other channels	250 tenge
9.	Interest rates for Eurasian Bank loans	
9.1.	Within the Credit limit:	
	- in tenge	15% per annum

	- in USD/EUR	-
9.2.	Fee for loan servicing	15% per annum
9.3.	Interest rates for Eurasian Bank loans:	
	- in tenge	15% per annum
	- in USD/EUR	-
9.4.	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
9.5.	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.2.1. crediting money to the account.

Visa Infinite/Visa Platinum/Mastercard Black Edition/Mastercard World Elite

		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
1.	Issuing and annual servicing of a card account:			
	- monthly payment (when issued at a bank outlet)	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)	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	4 000 tenge	4 000 tenge	4 000 tenge
1.1	Urgent issue of cards:			
	- for branches (up to 1 business day)	5 500 tenge	5 500 tenge	5 500 tenge
	- for outlets (up to 3 business days)	5 500 tenge	5 500 tenge	5 500 tenge
1.2.	Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	2 000 tenge	2 000 tenge	2 000 tenge
1.3.	Replacement of a card at Eurasian Bank's initiative	0 tenge	0 tenge	0 tenge
1.4.	Maintaining a card account with no debit transactions for over a year	1 000 tenge	1 000 tenge	1 000 tenge
2.	Crediting and transfer of money			
2.1.	Crediting to a card account:			
	- in cash	0% of amount	0% of amount	0% of amount
	- by transfer from another bank	0% of amount	0% of amount	0% of amount
	- by transfer through a payroll arrangement (paid by an enterprise/organization)	0% of amount	0% of amount	0% of amount
	- payment of pensions credited to the NJSC "Government for Citizens" to the current account of the recipient			
2.2.	Transferring money from a card through remote channels of the Bank:			
	to Eurasian Bank's customers	0 tenge	0 tenge	0 tenge
	- to other bank customer's card (including by phone number)	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
	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	5 tenge for each transfer
	from other bank cards to Eurasian Bank card	0 tenge	0 tenge	0 tenge
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
2.4.	Transferring money from an account through bank outlets:			

	- on behalf of Eurasian Bank customers:	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
	- 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
3.	Transaction fees			
3.1.	Receiving cash through an ATM:			
	- network of Eurasian Bank	up to 2 mln. tenge including in a calendar month – 0 tenge; ver 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	0 tenge	0 tenge
	- in the network of all Kazakhstan banks (over 300 000 tenge including in a calendar month)	1% of amount	1% of amount	1% of amount
	- network of other banks outside Kazakhstan (up to 300, 000 tenge including in a calendar month)	0 tenge***	0 tenge***	0 tenge***
	- network of other banks outside Kazakhstan (over 300, 000 tenge including in a calendar month)	1.5% of amount	1.5% of amount	1.5% of amount
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	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	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	1.5% of an amount, min. 350 tenge	1.5% of an amount, min. 350 tenge
4.	Payment for goods and services at trade and service enterprises:	0 tenge	0 tenge	0 tenge
	- Non-cash payment fo services in casino/transfer to e-wallets	3.5% +1000 tenge of an amount	3.5% +1000 tenge of an amount	3.5% +1000 tenge of an amount
5.	Payment for a traveller's insurance certificate on behalf of an insurance company:			
	- on the basic card (outside the package)			
	Full	57 600 tenge	57 600 tenge	57 600 tenge
	Light	14 400 tenge	14 400 tenge	14 400 tenge
	- on an addiitonal card (outside the package)			
	Full	57 600 tenge	57 600 tenge	57 600 tenge
	Light	14 400 tenge	14 400 tenge	14 400 tenge
6.	Obtaining statements and other service fees			
6.1.	Balance inquiry through an ATM or a point-of-sale terminal:			
	- network of Eurasian Bank	50 tenge	50 tenge	50 tenge
	- network of other banks	100 tenge	100 tenge	100 tenge
	Requesting information on the last 10 transactions	100 tenge	100 tenge	100 tenge
6.2.	Card account statement through Bank outlets:			
	- monthly	200 tenge	200 tenge	200 tenge
	- additional	500 tenge	500 tenge	500 tenge

	- additional, for each month preceding the last two calendar months	2000 tenge	2000 tenge	2000 tenge
6.3.	Providing written information on a card account at a customer's request (VAT included):			
	- through Bank outlets (VAT included)	500 tenge*	500 tenge*	500 tenge*
6.4.	Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	0 tenge	0 tenge	0 tenge
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*	5 000 tenge*	5 000 tenge*
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)	0,35% of an amount (min. 700 tenge, max. 7500 tenge)
7.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code:			
7.1.	Blocking a lost/stolen card			
	- if the matter does not have to go into the international exception file	250 tenge	250 tenge	250 tenge
	- if the matter has to go into the international exception file	18 000 tenge	18 000 tenge	18 000 tenge
7.2.	Resetting the PIN-code counter	200 tenge	200 tenge	200 tenge
7.3.	Changing the PIN-code			
	- Change of PIN-code in RBS "Smartbank"	0 tenge	0 tenge	0 tenge
	- Changing the PIN code through other channels	250 tenge	250 tenge	250 tenge

Note:

* 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>

*** 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:

deposit amount from 10,000,000 tenge or equivalent in foreign currency or more;

the term for this amount to be deposited into accounts is 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 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 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.

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.
1.	Issuing a card and annual maintenance of a card account:		
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)		
	1- on an additional card (out of the package) a month		
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
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
1.4.	Replacing a card at the Bank's initiative	0 tenge	0 tenge
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
2.	Crediting and transfer of money		
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
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
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
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
3.	Transaction commissions		
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
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
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

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
6.	Obtaining statements and other service fees		
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
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
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*
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
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*
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)
7.	Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN-code (VAT incl.):		
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
7.2.	Resetting the PIN code counter	200 tenge	200 tenge
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:

* 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.

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