## **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
1.2.2.	- by transfer from another bank Card-to-card money transfer via Bank remote channels:	0 tenge
1.2.2.	to Eurasian Bank customer's card	0 tenge
	to other bank customer's card (including by phone number)	0.9% of an 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)	not provided
	from other bank customer's card to Eurasian Bank card	0 tenge
1.2.3.	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
	<ul> <li>networks of all Kazakhstan banks (up to 300, 000 tenge in a calendar month)</li> <li>networks of all Kazakhstan banks (over 300, 000 tenge in a calendar month)</li> </ul>	0 tenge 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	1.5% of an amount
	calendar month)	
1.3.2.	calendar month) Receiving cash at a cash desk through a point-of-sale terminal:	
1.3.2.	calendar month) 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;
1.3.2.	Receiving cash at a cash desk through a point-of-sale terminal:	less than 5 mln. tenge during a calendar month – 0 tenge; 1.5% of an amount, min. 350 tenge
1.3.2.	Receiving cash at a cash desk through a point-of-sale terminal:         - network of Eurasian Bank         - networks of other banks         Payment for goods and services at trade and service enterprises:	1.5% of an amount, min. 350 tenge
	Receiving cash at a cash desk through a point-of-sale terminal:         - network of Eurasian Bank         - networks of other banks         Payment for goods and services at trade and service enterprises:         - network of Eurasian Bank	1.5% of an amount, min. 350 tenge 0 tenge
	Receiving cash at a cash desk through a point-of-sale terminal:         - network of Eurasian Bank         - networks of other banks         Payment for goods and services at trade and service enterprises:	1.5% of an amount, min. 350 tenge

ВНУТРЕННЯЯ ИНФОРМАЦИЯ

1.6.	Payment for the price of a traveller's insurance certificate on behalf of an insurance company			
	Full	17 6	500 tenge	
	Light		40 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		tenge	
	- networks of other banks		) tenge	
1.7.2.	Requesting information on the last 10 transactions:	10	0 tenge	
1.7.3.	Card-account statement:		_	
	- monthly		0 tenge	
	- additional	50	0 tenge	
	- additional, for each month, preceding two last calendar months	2 0	00 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			
11/101	(VAT included)			
	- Compensation of expenses, related to providing video by Eurasian Bank JSC cards (VAT included)	5 00	00 tenge*	
1.7.6.	Fee for execution (full/partial) of payment demand (PD), collection order (CO), etc.	· · · · · · · · · · · · · · · · · · ·	of an amount e, max. 7500 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		0 tenge	
	- if the the matter has to go into the international exception file		000 tenge	
1.8.2.	Resetting the PIN-code counter	20	0 tenge	
1.8.3.	Changing the PIN-code			
	- Change of PIN-code in RBS "Smartbank"	0	tenge	
	- Changing the PIN code through other channels	25	0 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	(	) tenge	
	Urgent issue of a card:		6	
2.1.2.				
	- for branches (within 1 day)		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	10	00 tenge	
	*			
2.1.4.	Replacement of a card at Eurasian Bank's initiative upon expiration	(	) tenge	
2.2.	Transfer and crediting of money			
2.2.1.	Crediting money to a card account (cash/non-cash)	(	) tenge	
2.2.2.	Card-to-card transfer using remore channels of the Bank/other banks:	-	4.	
	- 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	4% of the amount	
		inclusive during a calendar		
		month - 0 tenge; over		
		50,000 tenge during a		
		calendar month - 0.9% of the amount, min. 200		
		,		
	SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke	5 tenge for each transfer	not provided	
	Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa			
	24)			
, , ,	Transfer of money from card to card via remote channels of other banks:			
2.2.3.	to Eurasian Bank customer's card / from Eurasian Bank customer's card	0.9% of the amount, min.	4% of the amount	
	to Eurasian Dank customer's caru/ from Eurasian Dank customer's card	200 tenge	4% of the amount	
	Money transfer through branches of the Bank	1.5% of the amount + 500	4% of the amount + 500 ter	
2.2.4		i .	i i i i i i i i i i i i i i i i i i i	
2.2.4.	Transaction foos when using own / gradit funds	tenge	Crodit limit (no more th	
2.2.4. 2.3.	Transaction fees when using own / credit funds	Own funds	Credit limit (no more th 10,000 tenge, excluding fo	

	- 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%	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)		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 - networks of other banks		0 tenge 10 tenge
2.5.2.	Requesting information on the last 10 transactions:		00 tenge
2.5.3.	Card-account statement:	10	Jo tenge
2.3.3.	- monthly	20	0 tenge
	- additional		0 tenge
	- additional, for each month, preceding two last calendar months		00 tenge
2.5.4.	On the request of the client through the branches of the Bank account written information providing	50	0 tenge
2.5.5.	Submitting information on movement on a card/account via SMS and PUSH- notifications in the Smartbank mobile app. Providing information and video of a transaction at a Eurasian Bank ATM	C	tenge
2.5.6.			
	(VAT included)	5 0	00 tenge
2.6.	(VAT included) Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)* Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-	5 0	00 tenge
2.6.	(VAT included) Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)* Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN- code	5 0	00 tenge
	(VAT included) Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)* Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN- code Blocking a lost/stolen card		
2.6.	(VAT included) Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)* Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN- code Blocking a lost/stolen card - if the matter hasn't been referred to the international-exception file	25	0 tenge
2.6.	(VAT included)         Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*         Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code         Blocking a lost/stolen card         - if the matter hasn't been referred to the international-exception file         - if the the matter has to go into the international exception file         Changing the PIN-code	25	0 tenge 00 tenge
2.6. 2.6.1.	(VAT included)         Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*         Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code         Blocking a lost/stolen card         - if the matter hasn't been referred to the international-exception file         - if the the matter has to go into the international exception file         Changing the PIN-code         - Change of PIN-code in RBS ''Smartbank''	25 18 (	0 tenge 00 tenge
2.6.         2.6.1.         2.6.2.	(VAT included)         Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*         Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code         Blocking a lost/stolen card         - if the matter hasn't been referred to the international-exception file         - if the the matter has to go into the international exception file         Changing the PIN-code         - Change of PIN-code in RBS ''Smartbank''         - Changing the PIN code through other channels	25 18 ( 0 25	0 tenge 000 tenge 1 tenge 0 tenge
2.6. 2.6.1. 2.6.2. 2.6.3.	(VAT included)         Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*         Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code         Blocking a lost/stolen card         - if the matter hasn't been referred to the international-exception file         - if the the matter has to go into the international exception file         Changing the PIN-code         - Change of PIN-code in RBS "Smartbank"         - Changing the PIN code through other channels         Resetting the PIN-code counter	25 18 ( 0 25	0 tenge 00 tenge
2.6.         2.6.1.         2.6.2.	(VAT included)         Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*         Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code         Blocking a lost/stolen card         - if the matter hasn't been referred to the international-exception file         - if the the matter has to go into the international exception file         Changing the PIN-code         - Change of PIN-code in RBS ''Smartbank''         - Changing the PIN code through other channels         Resetting the PIN-code counter         Fee for changing conditions at the initiative of the borrower	25 18 ( 0 25	0 tenge 000 tenge 1 tenge 0 tenge
2.6. 2.6.1. 2.6.2. 2.6.3.	(VAT included)         Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*         Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code         Blocking a lost/stolen card         - if the matter hasn't been referred to the international-exception file         - if the the matter has to go into the international exception file         Changing the PIN-code         - Change of PIN-code in RBS "Smartbank"         - Changing the PIN code through other channels         Resetting the PIN-code counter	25 18 ( 0 25	0 tenge 000 tenge 1 tenge 0 tenge
2.6. 2.6.1. 2.6.2. 2.6.3. 2.7.	(VAT included)         Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*         Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code         Blocking a lost/stolen card         - if the matter hasn't been referred to the international-exception file         - if the matter has to go into the international exception file         - if the matter has to go into the international exception file         - changing the PIN-code         - Changing the PIN-code in RBS ''Smartbank''         - Changing the PIN-code counter         Fee for changing conditions at the initiative of the borrower         Installment plan before purchase (the option is valid for 30 calendar days from	25 18 ( 0 25	0 tenge 000 tenge 1 tenge 0 tenge
2.6. 2.6.1. 2.6.2. 2.6.3. 2.7. 2.7.1.	(VAT included)         Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*         Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code         Blocking a lost/stolen card         - if the matter hasn't been referred to the international-exception file         - if the matter has to go into the international exception file         Changing the PIN-code         - Change of PIN-code in RBS "Smartbank"         - Changing the PIN code through other channels         Resetting the PIN-code counter         Fee for changing conditions at the initiative of the borrower         Installment plan before purchase (the option is valid for 30 calendar days from the moment option is installed)         - fee for using the installment option in the network of Partners (3 and 6 months)         - fee for using the installment option in the network of Partners (9 and 12 months), for each month of the selected installment period	25 18 ( 0 25 20	0 tenge 0 tenge 0 tenge 0 tenge 0 tenge 0 tenge
2.6. 2.6.1. 2.6.2. 2.6.3. 2.7. 2.7.1. 2.7.1.1.	(VAT included)         Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*         Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code         Blocking a lost/stolen card         - if the matter hasn't been referred to the international-exception file         - if the matter has to go into the international exception file         Changing the PIN-code         - Change of PIN-code in RBS "Smartbank"         - Changing the PIN code through other channels         Resetting the PIN-code counter         Fee for changing conditions at the initiative of the borrower         Installment plan before purchase (the option is valid for 30 calendar days from the moment option is installed)         - fee for using the installment option in the network of Partners (3 and 6 months), for each month of the selected installment period         - 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	25 18 ( 0 25 20	0 tenge 000 tenge 0 tenge 0 tenge 0 tenge
2.6.         2.6.1.         2.6.2.         2.6.3.         2.7.         2.7.1.         2.7.1.1.         2.7.1.2.	(VAT included)         Reimbursement of costs related to providing video on Eurasian Bank plastic cards (VAT included)*         Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code         Blocking a lost/stolen card         - if the matter hasn't been referred to the international-exception file         - if the matter has to go into the international exception file         Changing the PIN-code         - Changing the PIN-code in RBS "Smartbank"         - Changing the PIN-code counter         Fee for changing conditions at the initiative of the borrower         Installment plan before purchase (the option is valid for 30 calendar days from the moment option is installed)         - fee for using the installment option in the network of Partners (3 and 6 months), for each month of the selected installment period         - fee for using the installment option outside the network of Partners (3, 6, 9 and 12	25 18 ( 0 25 20	0 tenge 0 tenge 0 tenge 0 tenge 0 tenge 0 tenge

	- 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% of the overdue payment for every day of delay
2.8.	Penalty in the event of an unauthorized overdraft amount	<ul> <li>0.5% of overdue payment amount, daily during 90 days of delay</li> <li>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</li> </ul>
	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:	4 500 tongo
	for branches (within 1 business day) for outlets (within 3 business days)	4 500 tenge 4 500 tenge
	Replacing a card at the request of a card holder or issuing a new card to	
3.1.3.	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
222	- 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 Furasian Bank customer card	3.5% + 500 tenge of an amount
	to a Eurasian Bank customer card to other bank customer's card (including by phone number)	3.5% + 500 tenge of an amount 3.5% +500 tenge of an amount
	to a Eurasian Bank customer card to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24)	3.5% +500 tenge of an amount
	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa	3.5% +500 tenge of an amount
3.2.3.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24)	3.5% +500 tenge of an amount not provided
	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet	3.5% +500 tenge of an amount not provided
	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order	3.5% +500 tenge of an amount not provided 0 tenge 3.5% +500 tenge of an amount
	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge	3.5% +500 tenge of an amount not provided 0 tenge 3.5% +500 tenge of an amount - 3.5% +1000 tenge of an amount
	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount
	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount
	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount
	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount
3.2.3.	<ul> <li>to other bank customer's card (including by phone number)</li> <li>SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24)</li> <li>from other bank card to Eurasian Bank card</li> <li>Transferring money from an account: <ul> <li>to a Eurasian Bank customer at a bank outlet</li> <li>to a Eurasian Bank customer using a standing order</li> <li>to customers of other banks in tenge</li> <li>to customers of other banks in a foreign currency</li> <li>to a Eurasian Bank customer via Smartbank remote banking system</li> <li>to other bank customers via Smartbank remote banking system in national/foreign currency</li> </ul> </li> <li>Transaction fees</li> <li>Receiving cash at an ATM:</li> </ul>	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount
3.2.3.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% of an amount, min. 500 tenge
3.2.3. 3.3. 3.3.1.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank - networks of other banks	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount
3.2.3.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank - networks of other banks <b>Receiving cash at a cash desk through a point-of-sale terminal:</b>	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 1000 tenge
3.2.3. 3.3. 3.3.1.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank - networks of other banks <b>Receiving cash at a cash desk through a point-of-sale terminal:</b> - network of Eurasian Bank	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 500 tenge
3.2.3. 3.3. 3.3.1.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank - networks of other banks <b>Receiving cash at a cash desk through a point-of-sale terminal:</b>	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 1000 tenge
3.2.3. 3.3. 3.3.1. 3.3.2.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank - networks of other banks <b>Receiving cash at a cash desk through a point-of-sale terminal:</b> - network of Eurasian Bank - networks of other banks	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 500 tenge
3.2.3. 3.3. 3.3.1. 3.3.2.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank - networks of other banks <b>Receiving cash at a cash desk through a point-of-sale terminal:</b> - network of Eurasian Bank - networks of other banks <b>Purchases of goods and services:</b> - network of Eurasian Bank - network of Eurasian Bank	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 1000 tenge         0 tenge         0 tenge         0 tenge
3.2.3. 3.3. 3.3.1. 3.3.2.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank - networks of other banks <b>Receiving cash at a cash desk through a point-of-sale terminal:</b> - network of Eurasian Bank - networks of other banks <b>Purchases of goods and services:</b> - network of Eurasian Bank - networks of other banks <b>Purchases of goods and services:</b> - network of Eurasian Bank - networks of other banks <b>Non-cash payment for casino services/transfer to e-wallets</b>	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 1000 tenge         0 tenge         0 tenge         0 tenge         3.5% +1000 tenge of an amount
3.2.3. 3.3. 3.3.1. 3.3.2. 3.4.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank - networks of other banks <b>Receiving cash at a cash desk through a point-of-sale terminal:</b> - network of Eurasian Bank - networks of other banks <b>Purchases of goods and services:</b> - network of Eurasian Bank - network of Eurasian Bank	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 1000 tenge         0 tenge         0 tenge         0 tenge         3.5% +1000 tenge of an amount
3.2.3. 3.3. 3.3.1. 3.3.2. 3.4. 3.5.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank - network of Eurasian Bank - network of ther banks <b>Receiving cash at a cash desk through a point-of-sale terminal:</b> - network of Eurasian Bank - network of Eurasian Bank - network of Eurasian Bank - networks of other banks <b>Purchases of goods and services:</b> - networks of other banks <b>Non-cash payment for casino services/transfer to e-wallets</b> <b>Payment for certificate under traveler's insurance agreement on behalf of an insurer (for cards outside the package)</b> Full	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 1000 tenge         0 tenge         0 tenge         3.5% +1000 tenge of an amount
3.2.3. 3.3. 3.3.1. 3.3.2. 3.4. 3.5.	to other bank customer's card (including by phone number) SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24) from other bank card to Eurasian Bank card <b>Transferring money from an account:</b> - to a Eurasian Bank customer at a bank outlet - to a Eurasian Bank customer using a standing order - to customers of other banks in tenge - to customers of other banks in tenge - to customers of other banks in a foreign currency - to a Eurasian Bank customer via Smartbank remote banking system - to other bank customers via Smartbank remote banking system in national/foreign currency <b>Transaction fees</b> <b>Receiving cash at an ATM:</b> - network of Eurasian Bank - networks of other banks <b>Receiving cash at a cash desk through a point-of-sale terminal:</b> - networks of other banks <b>Purchases of goods and services:</b> - network of Eurasian Bank - networks of other banks <b>Purchases of goods and services:</b> - network of Eurasian Bank - networks of other banks <b>Non-cash payment for casino services/transfer to e-wallets</b> <b>Payment for certificate under traveler's insurance agreement on behalf of an insurer (for cards outside the package)</b>	3.5% +500 tenge of an amount         not provided         0 tenge         3.5% +500 tenge of an amount         -         3.5% +1000 tenge of an amount         3.5% +1000 tenge of an amount         3.5% +500 tenge of an amount         3.5% +500 tenge of an amount         3.5% +1000 tenge of an amount         3.5% of an amount, min. 500 tenge         3.5% of an amount, min. 1000 tenge         0 tenge         0 tenge         3.5% +1000 tenge of an amount

ВНУТРЕННЯЯ ИНФОРМАЦИЯ

	- 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 тенге
3.7.3.	Card account statement:	
	- monthly	200 tenge
	- additional	500 tenge 2 000 tenge
3.7.4.	<ul> <li>additional statements for each month preceding the last two</li> <li>Providing a customer with written information about his account at his request</li> </ul>	500 tenge
3.7.4.	Submitting information on movement on a card/account via SMS and PUSH-	0 tenge
3.7.6.	notifications in the Smartbank mobile app. Providing information and video of a transaction at a Eurasian Bank ATM	
5.7.0.	(including value-added tax) - Providing information and video of a transaction at a Eurasian Bank ATM	
	(including value-added tax)	5 000 tenge* 0.35% of an amount
3.7.7.	Fee for execution (full/partial) of payment demand (PD), collection order (CO), etc.	(min. 700 tenge, max. 7500 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	-
	- Change of PIN-code in RBS "Smartbank"	0 tenge
	- Changing the PIN code through other channels	250 tenge
3.9.	Interest rates on Eurasian Bank loans	
3.9.1.	Penalties for late payment of a loan:	
	- within ninety days of delay	0.5% of payment overdue amount, for each day overdu
	- after ninety days of delay	0% of the overdue payment for every day of delay
3.9.2.	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 automatedly writen off from credit limit at conducting the first transaction using the PIN-code.	
	At closing a card account and cancellation of a card, fee for card account maintenance shall not be reimbursed to a customer.	
	Money conversion when conducting transactions in currency other than the account currency is conducted at the foreign currency purchase-sale rate, set by Eurasian Bank as of the transaction date.	
	Statements on basic and additional cards is issued to the basic card holder.	
	Grace period is a period from the date of debt occurrence until the end of the payment period, during which no fee for loan use is accrued and charged, on the	
	condition of repayment of total, calculated as of a calculating date until the end date of repayment period. Grace period applies to the transactions of: payment for goods and services, making payments using ATM, payments in casino; customs payments.	
	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	
	Issuing a card and maintenance of a card account	
4.1. 4.1.1.		0 tenge

ВНУТРЕННЯЯ ИНФОРМАЦИЯ

	- second and subsequent years	0 tenge
	on an additional card	1,000 tanga
	- first year of service     - second and subsequent years	1 000 tenge 1 000 тенге
1.1.2.	Urgent issue of a card:	1 000 1001 0
.1.2.	- for branches (within 1 business days)	4 500 tenge
	- for outlets (within 3 business days)	4 500 tenge
	Replacing a card at the request of a card holder or issuing a new card to	4 500 telige
4.1.3.	replace a lost or stolen one	1 000 tenge
4.1.4.	Replacing a card at the bank's initiative	0 tenge
		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
1.2.2.	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
	- from the card of clients of other banks of the Republic of Kazakhstan (including by phone number)	not provided
	SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank, Kazpost, Bereke	not provided
	Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan and Kassa 24)	not provided
1.2.3.	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	
.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:	1
	- 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	
.7.1.	Balance inquiry through an ATM or point-of-sale terminal:	
	- Eurasian Bank network	50 tenge
	- networks of other banks	100 tenge
.7.2.	Information on the last 10 transactions:	100 tenge
1.7.3.	Card account statement:	
	- monthly	200 tenge
	- additional	500 tenge
	- additional statements for each month preceding the last two	2 000 tenge
1.7.4.	Providing a customer with written information about his account at his request (VAT included)	500 tenge*
4.7.5.	Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	0 tenge
4.7.6.	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*
1.7.7.	Fee for execution (full/partial) of payment demand (PD), collection order (CO), etc.	0,35% of an amount (min. 700 tenge, max. 7500 tenge)
4.8.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN- code	
.8.1.	Blocking a lost/stolen card	
	- if the matter 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
		-
1.8.2.	Resetting the PIN-code counter	200 tenge

ВНУТРЕННЯЯ ИНФОРМАЦИЯ.

	- Change of PIN-code in RBS "Smartbank"	0 tenge
	- Changing the PIN code through other channels	250 tenge
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				Fee	s			
6. Eurasia Credit Card					·			
	Eurasi	a Classic	Eurasia	Privilege	Eurasia	Loval	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/MasterCar d 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	1000 tenge	2000 tenge	1000 tenge	2000 tenge	1000 tenge	2000 tenge	1000 tenge	2000 tenge
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	1 500 tenge	5 500 tenge	1 500 tenge	5 500 tenge	1 500 tenge	5 500 tenge	1 500 tenge	5 500 tenge
issuing a new card to replace a lost or stolen one (VAT incl.)*				1000 te	nge			
6.1.4. Replacing a card at the bank's initiative				0 tens	TP			
6.2. Crediting and transfer of money				0 10112	30			
6.2.1. Crediting money to a card account:								
- in cash	00/ 0.1	%, 0,15%, 0,20%, 025%,	0.200/ 0.250/ 0.400/	0.450/ 0.500/ 0.550/ 0	600/ 0 650/ 0 700/ 0 7	50/ 0.000/ 0.050/ 0.00	0/0.050/10/0.050	amount
		(%, 0, 15%, 0, 20%, 025%)						
- by transfer from another bank	0%,0,1	<i>%</i> , 0,1 <i>5%</i> , 0,20 <i>%</i> , 02 <i>5%</i> ,	0,50%, 055%, 0,40%,	0,45%, 0,50%, 0,55%, 0,	00% 0,03%, 0,70%, 0,7	5%, 0,80%, 0,85%, 0,90	J%, 0,93%, 1%. 01 a	1 amount
6.2.2. Transferring money with a card using remote channel								
of Bank:								
to card of Eurasian Bank customer to other bank customer's card (including by phone number)	3.5% +500 tenge of amount 3.5% +500 tenge of 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)				not prov				
from other bank card to Eurasian Bank card				0 teng	ge			
6.2.3. Transferring money from an account:					~			
- to a Eurasian Bank customer at a bank outlet				3.5% +500 teng	e of amount			
- to a Eurasian Bank customer by a standing order								
- to customers of other banks in tenge				3.5% +1000 teng	ge of amount			
- to customers of other banks in a foreign currency				3.5% +1000 tens				
- to a Eurasian Bank customer via Smartbank remote banking system				3.5% +500 teng	e of amount			
- to customers of other banks via SmartBank remote banking system in national/foreign currency				3.5% +1000 teng	ge of amount			
6.3. Transaction commissions								
6.3.1. Receiving cash at an ATM:								
- Eurasian Bank network				3.5% of amount, r	nin. 500 tenge			
- networks of other banks				3.5% of amount, m	nin. 1000 tenge			
6.3.2. Receiving cash at a cash desk through a point-of-sale terminal:								
- Eurasian Bank network				3.5% of amount, r	nin. 500 tenge			
- networks of other banks				3.5% of amount, m	nin. 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 ter	nge of amount				
6.7. Concluding a traveler's-insurance agreement on behalf									
of an insurance company (VAT included):									
Full (VAT included)				16 000	0				
Light (VAT included)				12 800	tenge	1			
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 tei					
- network of Khalyk Bank Payment Center				100 te	0				
- network of other banks				100 te	enge				
6.8.2. Information on the last 10 transactions:				100 te	nge				
6.8.3. Card account statement:									
- monthly				200 te	nge				
- additional				500 te	0				
- additional statements for each month preceding the last two				2 000 t	0				
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 ten	ge				
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 t	-		0.55% 01 411		
6.8.7. Fee for execution (full/partial) of payment demand (PD), collection order (CO), etc.	0,35% of an amount (min. 700 tenge, max. 7500 tenge)	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)	0,35% of an amount (min. 700 tenge, max. 7500 tenge)	0,35% of an amount (min. 700 tenge, max. 7500 tenge)	amount (min. 700 tenge,	0,35% of an amount (min. 700 tenge, max. 7500 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-exception file				250 te	nge				
- if the matter has been referred to the international exception file	18 000 tenge								
Resetting the PIN-code counter				200 te	enge				
Changing the PIN-code					5				
- Change of PIN-code in RBS "Smartbank"				0 ten	ge				
- Changing the PIN code through other channels				250 te					
6.10. Bank Interest rate on a loan issued									
6.10.1. 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% of the overdu	e payment for				
				every day	of delay				

6.10.2. 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 credi	l t limit at the first transact	ion 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 repayment period. Grace period applies to the transactions of: I CashBack MotoGP Loyal credit card products fees correspond	ayment for goods and ser	vices, making payments				otal, calculated as of a o	calculating date until	the end date of
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						

			1		1	n	
7.1.2. Monthly fee	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.						
7.1.3. 'Annual payment		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	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				

			an amount			
	170 OF the amount	170 OF the amount	calendar month - 1% of			
	1% of the amount	1% of the amount	currency during a			
	during a calendar month -	during a calendar month -	tenge/equivalent in			
- Eurasian Bank network	- over 5 million tenge	over 5 million tenge	- over 5 million			
	calendar month - 0 tenge;	calendar month - 0 tenge;	- 0 tenge;			
	<ul> <li>up to 5 minion tenge inclusive within a</li> </ul>	- up to 5 million tenge inclusive within a	during a calendar month			
	- up to 5 million tenge	- up to 5 million tenge	currency including			
			- up to 5 million tenge/equivalent in			
T	1		up to 5:11:			<u> </u>
7.3.1. Receipt of cash at an ATM:						
7.3. Transaction fee (excluding VAT):						
- 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			
· · · · · · · · · · · · · · · · · · ·	amount	amount	an amount			
- in favor of clients of other banks in national currency	1.5% + 500 tenge, of the	1.5% + 500 tenge, of the	1.5 % + 500 tenge, of			
- in favor of the clients of Eurasian Bank JSC	200 tenge	200 tenge	200 tenge			
7.2.4. Money transfer from an account through Bank outlets:						
Eurasian Bank client	300 tenge	300 tenge	300 tenge			
- to the card of a Eurasian Bank client and/or from the card of a	1% of the amount, min.	1% of the amount, min.	1% of an amount, min.			
another bank:						
7.2.3. Card-to-card money transfer via remote channels of				 		
- from a card of another STB to a Eurasian Bank card	0 tenge	0 tenge	0 tenge			
Kazpost, Kassa 24, Aitu, Sberbank and Alfa Bank)	5 tenge for each transfer	5 tenge for each transfer	5 tenge for each transfer			
- SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank,	5	5	min. 300 tenge			
	300 tenge	tenge	month - 1% of an amount,			
	1% of the amount, min.	the amount, min. 300	currency during a calendar			
	within a calendar month -	a calendar month - 1% of	tenge/equivalent in			
- to other bank customer's card (including by phone number)	over 500,000 tenge	over 500,000 tenge within	tenge; over 500, 000			
	calendar month - 0 tenge;		a calendar month - 0			
	inclusive during a	inclusive during a	currency including during			
	up to 500,000 tenge	up to 500,000 tenge	tenge/equivalent in			
	0 101150	0 tenge	up to 500, 000			
- to the card of a Eurasian Bank client	0 tenge	0 tenge	0 tenge			
7.2.2. Card-to-card money transfer via remote channels of the Bank:						
- by transfer within the salary project (paid by the company)	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			
- cash	0% of the amount	0% of the amount	0% of an amount			
7.2.1. Crediting money to the account:	00/ 01	00/ 01	004 6			
7.2. Crediting and money transfers (excluding VAT):						
card, for which there are no debit transactions for more than 1 year			,			
7.1.7. Commission for maintaining a current account using a plastic	1 000 tenge	1 000 tenge	1,000 tenge			
7.1.6. Card replacement at the initiative of the Bank	0 tenge	0 tenge	0 tenge			
	e	, ,	000 tenge			
new card to replace the lost / stolen one	tenge	cards – 2,000 tenge	For additional cards - 2,			
new card to replace the lost / stolen one	additional cards - 2 000	000 tenge For additional	135, 000 tenge			
7.1.5. Replacing the card at the request of the cardholder or issuing a	For metal Visa Infinite - 135 000 tenge For	For the metal MC World Elite/Visa Infinite – 135,	Elite/Visa Infinite -			
		E. d. MOW-11	For metal MC World			
	tenge		tenge			
	(plastic card) - 24, 000	tenge	(plastic card) - 24, 000			
year	Infinite/Visa Platinum	(plastic card) - 24,000	Infinite/Visa Platinum			
7.1.4. Monthly payment on an additional card (out of the package) per	MC Black Edition/Visa	Infinite/Visa Platinum	MC Black Edition/Visa			
	card) - 2, 000 tenge	MC Black Edition/Visa	card) - 2, 000 tenge			
	Gold/World (plastic		Gold/World (plastic			

		-				
- in the ATM network of all STBs on the territory of the Republic of Kazakhstan	<ul> <li>- 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</li> </ul>	<ul> <li>- 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</li> </ul>	<ul> <li>up to 2 million tenge/equivalent in currency including during a calendar month <ul> <li>0 tenge;</li> <li>over 2 million tenge/equivalent in currency during a calendar month - 1% of an amount</li> </ul> </li> </ul>			
'- network of other banks outside the Republic of Kazakhstan **	<ul> <li>- up to 20 million tenge</li> <li>/ equivalent in currency inclusive during a calendar month – 0 tenge</li> <li>- over 20 million tenge / equivalent in currency inclusive during a calendar month – 1.5% of the amount</li> </ul>	<ul> <li>up to 20 million tenge / equivalent in currency inclusive during a calendar month – 0 tenge</li> <li>over 20 million tenge / equivalent in currency inclusive during a calendar month – 1.5% of the amount</li> </ul>	<ul> <li>up to 20 million tenge/equivalent in currency including during a calendar month         <ul> <li>0 tenge;</li> <li>over 20 million tenge/equivalent in currency during a calendar month - 1.5% of an amount</li> </ul> </li> </ul>			
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.	1.50/ -6			
'- 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)	57 (00 )	57 (00)	57 (00)			
	57 600 tenge	57 600 tenge	57, 600 tenge			
Light 7.7. Statements and other service fees	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			
•			. ž	-	•	

	1		1	1	1	1	
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				
· ·	500 tenge	500 telige	500 telige				 
7.7.4. Providing information about the movement of the	0	0	0.				
card/account via SMS messages and PUSH notifications in the	0 tenge	0 tenge	0 tenge				
Smartbank mobile application							
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	5 000 tenge	5 000 tenge	5,000 tenge				
payment cards	5 000 tenge	5 000 tenge	5, 000 tenge				
7.7.6. Fee for execution (full/partial) of payment demand (PD),	0.35% of an am	ount (min. 700 tenge, ma	v 7 500 tenge)				
collection order (CO), etc.	0,35% 01 all all	ount (mm. 700 tenge, ma	x. 7 500 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		2.50					
international stop list	250 tenge	250 tenge	250 tenge				
7.8.2. Blocking a lost / stolen card with entry into the international							
	18 000 tenge	18 000 tenge	18, 000 tenge				
stop list			200				
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							
o. Autocaru							
	MasterCard World						
	master caru worlu						
8.1. Account issuance and maintenance							
8.1.1. Card issuance and account maintenance using the							
card:			1				
	0 tengo		1				
- in 1 (first) year	0 tenge		+				
- from the 2nd (second) year with the total non-cash turnover of			1				
purchases in trade and service enterprises on a card from 50,000			1				
tenge or more / equivalent in currency, per month			1				
- from the 2nd (second) year with the total non-cash turnover of	300 tenge		1	1	1		
purchases in trade and service enterprises with a card less than	500 tenge		1				
1			1				
50,000 tenge / equivalent in foreign currency, per month			1				
8.1.2.Urgent card issue:							
- for branches (up to 1 working day)	4 500 tenge		1				
- for branches (up to 3 working days)	4 500 tenge						
8.1.3. Replacing the card at the initiative of the cardholder	1000 tenge		1				
or issuing a new card to replace the lost / stolen one							
8.1.4. Card replacement at the initiative of the Bank, upon	0 tenge		I				
expiration	-		1				
8.2. Money transfer							
our monthly transition							

8.2.1. Crediting money to a current account using a card	0 tenge				
(cash / non-cash method)					
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 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,	5 tenge for each				
Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank	transfer				
Freedom Finance Kazakhstan and Kassa 24)					
,	0.00/ .0/				
8.2.3. Transferring money from card to card through remote channels of other banks	0.9% of the amount, min. 200 tenge				
channels of other banks	min. 200 tenge				
	1.5% of the amount +				
8.2.3. Transfer of money through branches of the Bank	500 tenge				
8.3. Transaction fees					
8.3.1. Receiving cash at an ATM:	00/				
-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				
- at the easil desks of Eurasian bank size using a 1 05 terminar	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				
	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	0 tenge				
RBS Smartbank)					
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 8.5.2. Request information about the last 10 transactions:	100 tenge 100 tenge				
8.5.3. Account statement using a card:	100 telige				
- monthly	200 tenge				
- additional	500 tenge				
- additional, for each month preceding two	2000 tenge				
last calendar months	2000 tenge				
	2000 tenge				

	1				
8.5.4. Provision of information letters / certificates and other	500 tenge				
documents, at the request of the client through the branches					
of the Bank					
8.5.5. Providing information about movement on the card /	1st month - 0, then				
account via SMS-messages and PUSH-notifications in the	150 tenge				
Smartbank mobile application (per month)	150 tenge				
Smartbank mobile application (per month)					
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	5,000 tenge				
of Eurasian Bank JSC					
	0,35% of an amount				
8.5.7. Fee for execution (full/partial) of payment demand	(min. 700 tenge, max.				
(PD), collection order (CO), etc.	7500 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		İ		
- change of PIN-code	ge		1	1	
- Change of PIN-code in RBS "Smartbank"	0 tenge				
	0 tenge				
- Changing the PIN code through other channels	250 tenge				
- reset the PIN counter	200 tenge				
	<u> </u>				
8.7. Penalty in the event of an unauthorized overdraft	0.5% of the overdue				
amount	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				
	, igreenient				
NT /					
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	0 tenge				
purchases at merchants using the card from 50, 000 tenge or	Ŭ				
more, a month					
- from the second (2nd) year, with total non-cash turnover of	500 tenge		1	1	
purchases at merchants using the card for less than 50, 000	500 tenge				
tenge or more, a month					
	+				
9.1.2. Urgent issue of a card:	4.500 :				
- 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	1 000 tenge				
issuing a new card to replace a lost or stolen one					
		•	•	•	

			1	1	1	1	
9.1.4. Replacing a card at the bank's initiative, upon card	0 tenge						
expiration							
9.2. Money transfer							
9.2.1. Crediting money to a card account (cash/non-cash)	0 tenge						
	Ũ						
9.2.2. Card-to-card transfer using remore 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						
to other bank easterner's eard (merading by prone nameer)	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,	5 tenge for each						
Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank	transfer						
Freedom Finance Kazakhstan and Kassa 24)							
	0.00% of an						
9.2.3. Card-ro-card money transfer using remote channels of							
other banks	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:	1						
- 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						
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.				1	İ	
	350 tenge						
9.4. Non-cash payment for goods and services (incl. in	0 tenge						
Smartbank RBS)	o tonge						
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	5					
month	2, 000 tenge					
	500 tenge					
9.5.4. Providing informational letters/references and other						
documents, at a customer's request through Bank outlets						
9.5.5. Providing information on movements on the	1st month - 0 tenge,					
card/account via text messages and PUSH-notifications in	subsequent - 150 tenge					
the Smartbank mobile app (a month)						
9.5.6. Providing information on transactions conducted via						
ATMs, incl. video*						
- Reimbursement for expenses, related to providing video on	5, 000 tenge					
payment cards of Eurasian Bank JSC*	-					
	0,35% of an amount					
9.5.7. Fee for execution (full/partial) of payment demand	(min. 700 tenge, max.					
(PD), collection order (CO), etc.	7500 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	250 tenge					
exception file	Ű					
- if the the matter has to go into the international exception file	18, 000 tenge					
9.6.2. PIN-code changing						
- Change of PIN-code in RBS "Smartbank"	0 tenge					
- Changing the PIN code through other channels	250 tenge					
9.6.3. PIN code counter resetting	200 tenge					
9.7. Penalty in the event of an unauthorized overdraft	0.5% of overdue					
amount	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						
10. Vanilla Package, Standard Package, Premium Package,						
Premium Individual Package**						
				Premium Individual		
	Vanilla Package	Standard Package	Premium Package	Package**		
				1 ackage		
	Visa Classic					
	visa Classic					
	/MasterCard					
	/MasterCard Standard/ Visa Gold	Visa /MasterCard	Visa/MC	Visa/MC		
	Standard/ Visa Gold	Visa /MasterCard Gold/MasterCard	Infinite/Platinum	Visa/MC Infinite/Platinum		
	Standard/ Visa Gold /MasterCard	Gold/MasterCard	Infinite/Platinum Set: insurance	Infinite/Platinum		
Payment card type	Standard/ Visa Gold /MasterCard Gold/MasterCard	Gold/MasterCard Gold PayPass/	Infinite/Platinum Set: insurance certificates for the	Infinite/Platinum Set: insurance		
Payment card type	Standard/ Visa Gold /MasterCard Gold/MasterCard Gold PayPass/	Gold/MasterCard Gold PayPass/ MasterCard World	Infinite/Platinum Set: insurance certificates for the main holder. 1	Infinite/Platinum Set: insurance certificates for the		
Payment card type	Standard/ Visa Gold /MasterCard Gold/MasterCard Gold PayPass/ MasterCard World	Gold/MasterCard Gold PayPass/ MasterCard World PayPass	Infinite/Platinum Set: insurance certificates for the main holder. 1 additional card	Infinite/Platinum Set: insurance certificates for the main holder, 1		
Payment card type	Standard/ Visa Gold /MasterCard Gold/MasterCard Gold PayPass/ MasterCard World PayPass	Gold/MasterCard Gold PayPass/ MasterCard World PayPass Set: 1 additional card	Infinite/Platinum Set: insurance certificates for the main holder. 1 additional card Gold/World - 0	Infinite/Platinum Set: insurance certificates for the main holder. 1 additional card		
Payment card type	Standard/ Visa Gold /MasterCard Gold/MasterCard Gold PayPass/ MasterCard World PayPass Set: 1 additional card	Gold/MasterCard Gold PayPass/ MasterCard World PayPass	Infinite/Platinum Set: insurance certificates for the main holder. 1 additional card	Infinite/Platinum Set: insurance certificates for the main holder, 1		
Payment card type	Standard/ Visa Gold /MasterCard Gold/MasterCard Gold PayPass/ MasterCard World PayPass Set: 1 additional card kapra Gold/World - 0	Gold/MasterCard Gold PayPass/ MasterCard World PayPass Set: 1 additional card	Infinite/Platinum Set: insurance certificates for the main holder. 1 additional card Gold/World - 0	Infinite/Platinum Set: insurance certificates for the main holder. 1 additional card		
Payment card type 10.1. Payment card issuing and annual servicing	Standard/ Visa Gold /MasterCard Gold/MasterCard Gold PayPass/ MasterCard World PayPass Set: 1 additional card	Gold/MasterCard Gold PayPass/ MasterCard World PayPass Set: 1 additional card	Infinite/Platinum Set: insurance certificates for the main holder. 1 additional card Gold/World - 0	Infinite/Platinum Set: insurance certificates for the main holder. 1 additional card		

	1		r	1		1	1	,
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	1000 tenge*	1 000 tenge*	2 000 tenge*	2 000 tenge*				
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 te	nge					
			8-					
10.1.5. Maintaining a card account with no debit		1 000	tanga					
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 a	amount					
- by transfer from another bank		0% of a						
- by transfer through a payroll arrangement (paid by an							1	
enterprise or organization)		not pro	ovided					
10.2.2. Card to card tranfer using remote channels of the								
0								
Bank: to Eurasian Bank customer's card		0 te	ngo					
to Eurasian Bank customer's card		0 te	nge					
	up to 50,000 tenge in	cluding in a calendar	up to 75 000 tenge i	ncluding in a calendar				
	. 0	0		-				
to other bank customer's card (including by phone number)		0 tenge;		- 0 tenge;				
	0	calendar month - 0.9%		a calendar month - 0.9%				
	of amount., n	nin. 200 tenge	of amount.,	min. 200 tenge				
SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank,								
Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank		5 tenge for e	ach transfer					
Freedom Finance Kazakhstan and Kassa 24)								
,								
other bank card to Eurasian Bank card		0 te	nge					
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 amour	nt, 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	e of an amount					
on behalf of customers of Eurasian Bank by standing orders:								
there all Deals and the		10/ 500 4	of an amount					
- through Bank outlets		1% +500 tenge	e oi an amount					
on behalf of customers of other banks in tenge:			2					
- through Bank outlets		1,5% +500 teng	e of an amount				1	
on behalf of customers of other banks in a foreign currency:								
- through Bank outlets		1,5% +500 teng	e of an amount			1	1	
10.3. Transaction commission fees		-,- // / / / / / / / /						
10.3.1. Receiving cash at an ATM:								
TV.5.1. ACUCIVING CASH AT ALL ALL ALL ALL ALL ALL ALL ALL ALL	ł		T		<u> </u>	+	+	┟────┤
		cluding in a calendar		ncluding in a calendar				
- network of Eurasian Bank		0 tenge;		– 0 tenge;				
- IICIWOIK UI EULASIAII DAIIK	over 1 mln. tenge in a c	calendar month – $0.95\%$	over 2 mln. tenge i	n a calendar month –				
	of ar	nount	0.95% (	of amount				
notworks of other Kazalshatan hanks (up to 200, 000 to	ł		L		<u> </u>	+	+	
- networks of other Kazakhstan banks (up to 300, 000 tenge in a		0 te	nge					
calendar month)					l			

- networks of other Kazakhstan banks (over 300, 000 tenge in a calendar month)		1% of a	mount				
- networks of other banks	1.5% of	f amount	than 5 transactions, i	300, 000 tenge not more more - 1.5% of amount fee			
10.3.2. Receiving cash at a cash desk through a point-of-sale terminal:							
- Eurasian Bank		or equivalent currency i or equivalent currency du					
- networks of other banks		1.5% of amount,	min. 350 tenge				
10.4. Payment for goods and services at trade and service enterprises:		0 ter	nge				
10.5. Non-cash payment for services in casino/ lotteries / e- money purchases/transfer to e-wallets		3,5% +10	00 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		tenge, VISA Platinum - 00 tenge			
Light	12 800 tenge	13 440 tenge		tenge, VISA Platinum – 10 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 те					
- networks of other banks		100 т					
10.7.2. Requesting information on the last 10 transactions		100 т	енге				
10.7.3. Card-account statement through Bank outlets: - monthly		200 to	2000				
- additional		500 to					
- additional, for each month, preceding the two last calendar months:		2000 1	0				
10.7.4. Written information on account, at customer's request (VAT included):		500 te	nge*				
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 t	enge*				

10.7.7. Fee for execution (full/partial) of payment demand	0,35% of an amount					
(PD), collection order (CO), etc.	(min. 700 tenge, max.	(min. 700 tenge, max.	(min. 700 tenge, max.	(min. 700 tenge, max.		
	7500 tenge)	7500 tenge)	7500 tenge)	7500 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		250 te	enge			
exception file			5			
- if the the matter has to go into the international exception file		18 000	0			
10.8.2. Resetting the PIN-code counter		200 te	enge			
10.8.3. Changing the PIN-code						
- Change of PIN-code in RBS "Smartbank"		0 te	0			
- Changing the PIN code through other channels		250 te	enge			
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 MasterCard Black Edition cardholders, 10 free visits per year are provided. If the MasterCard Black cardholder exceeds the set number of visits, the cost of access according to the tariffs of the MasterCard Worldwide MPS will be \$32 (per visitor, per visit). For holders of MasterCard World Elite cards visits - 0 tenge.						
For holders of Visa Platinum and Visa Infinite detailed information at https://www.visa.com.kz.						
*** A bank servicing an ATM in some cases may charge an additional fee for cash withdrawal;						
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.							
The terms of this product are valid only for existing customers who have already been issued cards for this product, with the possibility of reissuing a card, or transferring from the terms of this product to the terms of a new product. This product is not available 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)					
11.1.2. Maintaining a card account with no debit transactions for over a year		1 000 тенге					
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	19	6 +500 tenge of an amou	nt				
- on behalf of Eurasian Bank customers by standing order	1% +500 tenge of an amount						
- on behalf of other banks' customers in tenge		5 + 500 tenge of an amou				İ	
- on behalf of other banks' customers in a foreign currency		6 + 500 tenge of an amou				İ	
11.3. Transaction fees	17	g of the second se					
11.3.1. Receiving cash through an ATM:							
The second and the second and the second sec	l .	l .	l		1	1	l .

- 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 amoun	t (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		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 te	enge)				
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 ina 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		1	İ	
	12 800						
Light	12 800	longe	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. Fee for an overdue payment (VAT included):						
- ninety days overdue (VAT included)	0.5% of	the amount, each day ov	/erdue*			
		ach day overdue, but not each year of validity of				
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						

	0.1						[ ]
- 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	1 000 tenge						
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						
or issue of a new card to replace a lost of storen one							
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:							
	1% +500 tenge of						
- on behalf of Eurasian Bank customers through bank outlets	amount						
	1% +500 tenge of						
- on behalf of Eurasian Bank customers by standing order	amount						
	1.5% +500 tenge of						
- on behalf of other banks' customers in tenge	amount						
	1.5% +500 tenge of						
- on behalf of other banks' customers in a foreign currency	amount						
12.3. Transaction fees							
12.3.1. Receiving cash at an ATM:							
	up to 1 mln. tenge						
	including in a calendar						
- network of Eurasian Bank	month - 0 tenge;						
- network of Eurasian Bank	over 1 mln. tenge in a						
	calendar month -						
	0.95% of an amount						
- network of other banks	1.5% of an amount						
	(min. 350 tenge)						
12.3.2. Obtaining cash at a cash desk through a point-of-sale							
terminal:							
	up to 5 mln. tenge						
	including in a calendar						
	month $-0$ tenge;						
- network of Eurasian Bank, tenge	over 5 mln. tenge in a						
	calendar month -						
	0.95% of an amount						
	up to 10 000						
	dollars/euro including						
n foreign currency c	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						
	<u>-</u>	1	1	•	•	1	

- network of other banks	0 tenge				
12.5. Obtaining statements and other service fees	0 telige				
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:	Ŭ				
- 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	the first month - free,				
card/account via text messages and PUSH-notifications in	second and subsequent				
the Smartbank mboile app.	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	Ŭ				
12.7.1. 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				
12.7.2. 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 tongo					
- the second and subsequent years of service;	0 tenge 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					
for outers (within o business days)	5 500 telige					
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 outlets	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. Exclused						
13.3 Transaction commission fees						
13.3.1. Receiving cash at an ATM:						
	Visa Gold/Visa					
	Business:					
	up to 1 mln. tenge					
	including ina claendar					
	month - 0 tenge;					
	over 1 mln. tenge in a					
	calendar month -					
- network of Eurasian Bank	0.95% of amount;					
	Visa Infinite:					
	up to 2 mln. tenge					
	including ina claendar					
	month – 0 tenge;					
	over 2 mln. tenge in a					
	calendar month –					
	0.95% of amount.					
- 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:						

	Visa Gold/Visa					
	Business:					
	up to 5 mln. tenge					
	including in a calendar					
	month $-0$ tenge;					
	over 5 mln. tenge					
	including in a calendar					
	month- 0.95% of an					
- network of Eurasian Bank, tenge	amount;					
	Visa Infinite:					
	up to 10 mln. tenge					
	including in a calendar					
	month - 0 tenge;					
	over 10 mln. tenge					
	including in a calendar					
	month- 0.95% of an					
	amount.					
	Visa Gold/Visa					1
	Business/MasterCard					
	Gold					
	PayPass/Mastercard					
	World PayPass: up to					
	10 000 dollars/euro					
	including in a calendar					
	month - 0%;					
	over 10 000					
oreign currency	dollars/euro including					
	in a calendar month -					
	0,8% of an amount.					
	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					
- networks of other banks	0 tenge					
13.3.3. Receiving cash at a cash desk through a point-of-sale	0 tongo	1	1		1	
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,	prohibited					
various payments from credit limit						
13.7. Payment for a traveller's insurance certificate on						
behalf of an insurance company (outside the package cards)						
ochan of an insurance company (outside the package cards)						
Full	16 000 tenge					
Light	-	İ	İ			
13.8. Obtaining statements and other service fees						
13.8.1. Balance inquiry through an ATM or point-of-sale						
terminal:						
ter miniar.	1	1	1	I	1	1

- 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:	0 tenge						
- monthly	0 tenge						
- additional	0 tenge						
	0 telige						
- additional, for each month, preceding the two last calendar	0 tenge						
months	5						
13.8.4. Providing written information on an account, at	0 tenge*						
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	0 tenge*						
the Smartbank mboile app.							
13.8.6. Providing information on conducted transactions							
using ATMs, incl. video (VAT included)							
Compensation of expenses, related to providing video by	0 tenge*						
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	0 tenge						
exception file	Ŭ						
- 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. Loan service fee	-						
13.10.2. If the bank loan is overdue:							
- ninety days	0.5% of amount, for						
- micty days	each day overdue						
	0.03% of amount, for						
	each day overdue, but						
- ninety days+	not more than 10% of						
- Innety days+	a loan amount, for						
	each year of valdity of						
	the Agreement						
13.10.3. 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)	0 tenge		L	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			ļ	0 tenge	ļ	ļ			
14.1.4 Maintaining a card account with no debit transactions for				0					
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 ar	mount	•	-		
- by transfer from another bank	0% of amount								
- by transfer through a payroll arrangement (paid by an				0% of a	mount				
enterprise/organization)									
- payment of pensions credited to the NJSC "Government for	0 tenge								
Citizens" to the current account of the recipient	-								
14.2.2. Transferring money from a card through remote channels of the Bank:									
			1						

- 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	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		
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	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	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	1,5% +500 tenge of	1,5% +500 tenge of	1,5% +500 tenge of	1,5% +500 tenge of	1,5% +500 tenge of		
on behan of other bunks customers in enge.	amount	amount	amount	amount	amount	amount		
- on behalf of other banks' customers in foreign currency:	1,5% +500 tenge of	1,5% +500 tenge of	1,5% +500 tenge of	1,5% +500 tenge of	1,5% +500 tenge of	1,5% +500 tenge of		
14.3. Transaction fees	amount	amount	amount	amount	amount	amount		
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 ten	ge			
- in the network of all Kazakhstan banks (over 300 000 tenge including in a calendar month)				1% of a	nount			
- network of other banks outside Kazakhstan (up to 300, 000 tenge including in a calendar month)				0 tenge	<u>y</u> ***			
- network of other banks outside Kazakhstan (over 300, 000 tenee including in a calendar month)				1.5% of a	imount			
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 amou	nt, min. 350 tenge				
14.4. Payment for goods and services at trade and service enterprises:	0 tenge							
- Non-cash payment fo 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		

*	10.110	4.4.400	4.4.400	4.4.400	11100	4.4.400			
Light	13 440 tenge	14 400 tenge	14 400 tenge	14 400 tenge	14 400 tenge	14 400 tenge			
- on an addiitonal card (outside the package)									
Full	17 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge	57 600 tenge			
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 tei	nge				
- network of other banks				100 te	enge				
Requesting information on the last 10 transactions				100 te	enge				
14.6.2. Card account statement through Bank outlets:									
- monthly		200 tenge							
- additional				500 te	nge				
- additional, for each month preceding the last two calendar									
months		2000 tenge							
14.6.3. Providing written information on a card account at a automore's request (VAT included):									
customer's request (VAT included):			I	500 +	200*				
- through Bank outlets (VAT included)	1 6 4 3 3			500 ter	iige.				
14.6.4. Providing information on movements on the	the first month - 0								
card/account via text messages and PUSH-notifications in	tenge, the second and	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge			
the Smartbank mboile app.	subsequent - 150 tenge	0	Ū.	C C	0	0			
**	a month								
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*							
	0,35% of an amount	0.35% of an amount	0,35% of an amount	0,35% of an amount	0,35% of an amount	0,35% of an amount			
14.6.6. Fee for execution (full/partial) of payment demand	(min. 700 tenge, max.	(min. 700 tenge, max.							
(PD), collection order (CO), etc.	(min. 700 tenge, max. 7500 tenge)	(min. 700 tenge, max. 7500 tenge)	(min. 700 tenge, max. 7500 tenge)	(min. 700 tenge, max. 7500 tenge)	(min. 700 tenge, max. 7500 tenge)				
14.7. Blocking a lost/stolen card, resetting the PIN-code	7500 tenge)	7500 telige)	7500 telige)	7500 tenge)	7500 tenge)	7500 tenge)			
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 te	enge				
- if the matter has to go into the international exception file				18 000	tenge				
14.7.2. Resetting the PIN-code counter				200 te	nge				
14.7.3. Changing the PIN-code									
- Change of PIN-code in RBS "Smartbank"				0 ten	ge				
- Changing the PIN code through other channels				250 te	nge				
Note to p.14.:									
* VAT included									
**Access to Lounge Key VIP waiting rooms is provided at	1		1		1				
**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 MasterCard Black Edition cardholders, 10 free visits per									
year are provided. If the MasterCard Black cardholder exceeds									
the set number of visits, the cost of access according to the									
tariffs of the MasterCard Worldwide MPS will be \$32 (per									
visitor, per visit).									
For holders of MasterCard World Elite cards visits - 0 tenge.									
For holders of Visa Platinum and Visa Infinite detailed									
information at https://www.visa.com.kz.									
	1			1					

*** 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.				
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				
15. Social caru				

	MasterCard						
	Standard						
	Unembossed/Visa						
	Classic						
	Unembossed/Visa						
Payment card type							
	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						
transactivits ivi ovci a year							
15.1.3. Replacement of a card at the request of a card holder	1.000						
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%		1			1	
- by transfer from another bank	not provided	1	1		1	1	
ت ت	not provided						
- Payment of benefits, deductions, etc., credited by NJSC	0 +						
"Government for Citizens" to the current account of the	0 tenge						
recipient**							
15.2.2. Transfer from a card via remote channels of the							
Bank:	1						
to Eurasian Bank customer's card	0 tenge						
	up to 50 000 tenge						
	including in a calendar						
	month - 0 tenge;						
to other bank customer's card (including by phone number)	over 50 000 tenge in a						
	calendar month - 0.9%						
	of amount., min. 200						
	tenge						
	8-		1				
SMP 2.0 transfers by phone number (Halyk Bank, Jusan Bank,	5 tongs for so-1						
Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank	5 tenge for each						
Freedom Finance Kazakhstan and Kassa 24)	transfer						
from other bank card to Eurasian Bank card	not provided						
15.2.3. Transferring money from an account:	1						
- to Eurasian Bank customers through bank outlets	1% +500 tenge of						
- to Burasian Balik customers unough balik outlets	amount						
to European Daula contanton har a la la	1% +500 tenge of						
- to Eurasian Bank customers by standing order	amount						
	1.5% +500 tenge of						
- to other banks' customers in tenge	amount						
	1.5% +500 tenge of		1			1	
- to other banks' customers in foreign currency	amount						
L	uniount	1	1	1	l	I	I]

15.2.4. Transfer of money from a card to a card using						
remote channels of other banks:						
	0,9% of amount,min.					
to and/or from Eurasian Bank customer's card	200 tenge					
15.3 Transaction commission fees						
15.3.1. Obtaining cash at ATM:						
	up to 1 mln. tenge					
	including in a calendar month – 0 tenge;					
- network of Eurasian Bank	over 1 mln. tenge in a					
	calendar month -					
	0.95% of amount.					
notice the of other hands	1,5% of an amount					
- network of other banks	(min. 200 tenge)					
15.3.2. Obtaining cash at a cash desk through a point-of-sale						
terminal:						
	up to 10 million tenge					
	or equivalent currency					
	inclusive during the calendar month - 0					
- network of Eurasian Bank	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-	3.5% +1000 tenge of					
wallets	amount					
15.6. Additional fee for payment for goods and services,						
various payments from credit limit	_					
15.7. Obtaining statements and other service fees						
15.7.1. Balance inquiry through an ATM or a point-of-sale						
terminal:						
- network of Eurasian Bank	50 tenge					
- network of other banks 15.7.2. Requesting information on the last 10 transactions:	50 tenge					
15.7.2. Requesting information on the last 10 transactions: 15.7.3. Card account statement:	100 tenge					
- monthly	200 tenge	1	1			
- additional	500 tenge					
- additional, for each month, preceding the two last calendar						
months	2 000 tenge					
15.7.4. Providing written information on the account, at	500.4 *					
customer's request (VAT included)	500 tenge*					
15.7.5. Providing information on movements on the	the first month for free,					
card/account via text messages and PUSH-notifications in	the second and					
the Smartbank mboile app.	subsequent months -					
	150 tenge a month					
15.7.6. Providing video of transactions at Eurasian Bank ATMs (VAT included)						
	1		1	1	l	L J

					(	1
Compensation of expenses, related to providing viedo on	5 000 tenge*					
Eurasian Bank payment cards (VAT included)	5 000 tenge					
15.8. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code						
15.8.1. 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					
15.8.2. Resetting the PIN-code counter	200 tenge					
15.8.3. Changing the PIN-code						
- Change of PIN-code in RBS "Smartbank"	0 tenge					
Changing the PIN code through other channels	250 tenge					
15.9. Interest rates for Eurasian Bank loans	250 tenge					
15.9.1. Fee for loan servicing	15% per annum					
15.9.2. If the bank loan is:	13% per annum					
15.9.2. If the bank loan is:						
	0.5% of amount, for					
- ninety days overdue						
	each day overdue					
	0.03% of amount, for					
	each day overdue, but					
	not more than 10% of					
- ninety days plus overdue	issued loan amount,					
	for each year of					
	validity of the					
	Agreement					
1502 G	5					
15.9.3. 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. 14.2.1. crediting						
money to the account.						
16. Payroll Smartcard	Employee's Payroll	Manager's Payroll				
·	Smartcard	Smartcard				
		Visa Platinum				
		/MasterCard Black				
		Edition/Visa				
		Infinite/MasterCard				
	Visa Gold/MasterCard	World Elite**				
Payment card type	World PayPass	Package: insurance				
	world i ayr ass	certificate for the main				
		cardholder; concierge				
		service for the main				
		cardholder.				
16.1. Issuing a card and annual maintenance of a card account:						
tour assuing a caru and annuar manifemance of a caru account:						
16.1.1. Issuing a card and maintenance of an account:						
i card and mantenance of an account.						
monthly for (if issued through the Deeds		2 000 tenge (0 tenge, if				
- monthly fee (if issued through the Bank outlet)		the deposit amount is less				
	1	than	1		1	
	1	ulali				

- monthly fee (at remote card issue)	0 tenge	10, 000, 000 tenge or equivalent in tenge within the consecutive 30			
		calendar days)1, VAT excluded			 
'- 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			

					I
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	inclusive during the cale 10 million tenge or equ	or equivalent currency adar month - 0 tenge; over ivalent currency during a .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			
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 MasterCard Black Edition cardholders, 10 free visits per year are provided. If the MasterCard Black cardholder exceeds the set number of visits, the cost of access according to the tariffs of the MasterCard Worldwide MPS will be \$32 (per visitor, per visit). For holders of MasterCard World Elite cards visits - 0 tenge.					
For holders of Visa Platinum and Visa Infinite detailed information 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.					

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) (MasterCard Standard/Visa Classic/Visa Gold/ MasterCard Gold) (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), Staff new (MC Black Edition /Visa Infinite/Visa Platinum), Staff new (MC Black 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	Visa Dusiness				
payment card: 17.1.1. Issuing a card and maintenance of a card account:					
17.1.1. Issuing a caru and maintenance of a caru account.	Individual Entrepreneur -				
- first year of service;	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.)*	Individual Entrepreneur - 3 000 tenge Ltd - 3 000 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				1	
17.3. Transaction commissions	0 tenge				
	0 tenge				
17.3. Transaction commissions 17.3.1. Receiving cash at an ATM:					
	monthly up to 400,000 tenge - 0 tenge, over 400,000 tenge - 0.3%				
17.3.1. Receiving cash at an ATM:	monthly up to 400,000 tenge - 0 tenge, over 400,000 tenge -				
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% 0,95% of the amount				
17.3.1. Receiving cash at an ATM:         - Eurasian Bank network         - networks of other banks	monthly up to 400,000 tenge - 0 tenge, over 400,000 tenge - 0.3% 0,95% of the amount (min 200 tenge) 1,5% of the amount (min				
17.3.1. Receiving cash at an ATM:         - Eurasian Bank network         - networks of other banks         - In the network of ATMs outside the Republic of Kazakhstan         17.3.2. Receiving cash at a cash desk through a point-of-sale	monthly up to 400,000 tenge - 0 tenge, over 400,000 tenge - 0.3% 0,95% of the amount (min 200 tenge) 1,5% of the amount (min				

- 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. Obtaining statements and other service fees					
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				

ВНУТРЕННЯЯ ИНФОРМАЦИЯ.

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			
	Number of payments in	Individual fee	
List of services	favour of a service provider (+individual fees, see Bank fees)	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-mone	y, trade and Internet acqu	iring fees <sup>1</sup>				
	Product			Trade acquiring	Interne	t acquiring			
Issuing bar	ık	Eurasian Bank, in %		Other bar	nks, in %		Eurasian Bank and other banks, in %		
Company a	activity type	All	All (if MCC ≠ 3000-3350, 4511, 5499, 5511, 5521,	Convenience stores, grocery store, Gas station, airlines	Car de	alers	All (if MCC ≠ 5499, 3000-3350, 4511)	Consumer goods, airlines	
			9402, 5542)	(MCC = 5499, 5542, 3000-3350, 4511)	(MCC = 55	11, 5521)	3000-3350, 4511)	(MCC = 5499, 3000-3350, 4511)	
Tariff Package No.	Estimated transactions a month on average, tenge	Visa International / MasterCard WorldWide	Visa International / MasterCard WorldWide	Visa International / MasterCard WorldWide	Visa International		Visa International / N	AasterCard WorldWide	
0	свыше 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	0,1; 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; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	0,1; 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; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	
1	свыше 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	0,1; 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; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	0,1; 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; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	
2	от 2 000 000 до 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	0,1; 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; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	0,1; 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; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	
3	от 500 000 до 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	0,1; 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; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	0,1; 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; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	

4	от 100 000 до 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	$\begin{matrix} 0,1;\ 0,2;\ 0,3;\ 0,4;\ 0,5;\ 0,6;\\ 0,7;\ 0,8;\ 0,9;\ 1,0;\ 1,1;\ 1,2;\\ 1,3;\ 1,4;\ 1,5;\ 1,6;\ 1,7;\ 1,8;\\ 1,9;2,0;\ 2,1;\ 2,2;\ 2,3;\ 2,4;\\ 2,5;\ 2,6;\ 2,7;\ 2,8;\ 2,9;3,0;\\ 3,1;\ 3,2;\ 3,3;\ 3,4;\ 3,5;\ 3,6;\\ 3,7;\ 3,8;\ 3,9;\ 4,0;\end{matrix}$	$\begin{array}{c} 0,1;0,2;0,3;0,4;0,5;0,6;0,7;\\ 0,8;0,9;1,0;1,1;1,2;1,3;1,4;\\ 1,5;1,6;1,7;1,8;1,9;2,0;2,1;\\ 2,2;2,3;2,4;2,5;2,6;2,7;2,8;\\ 2,9;3,0;3,1;3,2;3,3;3,4;3,5;\\ 3,6;3,7;3,8;3,9;4,0; \end{array}$		
5	до 100 000	3,0	3,0	3,0	3,0	3,0	0,1; 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; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;	0,1; 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; 3,1; 3,2; 3,3; 3,4; 3,5; 3,6; 3,7; 3,8; 3,9; 4,0;		
Other trade	e acquiring fees									
			Description				Currency			
Opening an	account for a trade and service e	nterprise at conclusion of an agreen	ent with the Bank on trade a	nd/or Internet acquiring <sup>2</sup>			tenge	Free		
Issue of VISA Business <sup>3</sup> and VISA Infinite <sup>4</sup> cards and annual card maintenance for the entire validity term of the trade/internet acquiring agreement <sup>5</sup>							tenge	Free		
Quarterly fee for payments servicing by each POS-terminal, installed by the Bank (if turnover is more than 100 000 tenge a month)							tenge	Free		
Quarterly fee for payments servicing by each POS-terminal, installed by the Bank (if turnover is less than 100 000 tenge a month) <sup>6</sup>								3 000		
A one-time	reimbursement of the Bank's exp	enses for connection to the Bank pr	ocessing system of a POS-ter	minal purchased by the cust	tomer		tenge	100 000		
	cash payments at the POS-termir in the date of conclusion of the con-	nal established by the Bank during the tract)	ne campaign for development	of acquiring (applies to eac	ch POS-terminal for a period of	of not more than three	tenge	Free		
E-money tr	ansactions									
E-money iss	ue on behalf of individuals				0.8% of e	-money amount, used by c	customers			
E-money iss	ue on behalf of agents (legal enti	ties)			0.8% of e	-money amount, used by c	/ customers			
Transaction	ns at the corporate website (or	other Bank websource)								
Transfer for	loan repayment from other bank	card at the corporate website (or oth	her Bank websource)		1	.00 tenge for 1 trnasactior	1			
Transfer to Bank webso		count from other bank card at the co	rporate website (or other			Free				
Notes										
1 the fee is	applied if the customer meets the	criteria defined by the Bank's inter	nal mormative documents.							
2 if the cust	omer is obliged to connect to the	CLIENT'S BANK remote banking	service for legal entities (BA)	NK-Client, INTERNET-Cli	ent)					
		if the customer wishes to get this ca	ard							
	to tariff packages No. 1, 2 if the									
	•	als. In case of connecting a POS / n	1 V	he customer to the Bank's p	rocessing, the Bank standard	fees apply				
6 shall not a	pply to trade and service enterpri	ses with large networks (mopre than	n 5 POS-terminals)							