

Eurasian Bank fees

№	Service	Standard fee		Autocard	Eco Card	Social card	Payroll card ⁶	Payroll card ⁷	Standard card ⁸	Standard card ⁹										
		credit limit with installment plan and revolving loan options – SmartCard									Mastercard World	Mastercard World	Mastercard World	Mastercard Standard Unembossed/Mastercard Gold PayPass/Visa Electron/Visa Classic Unembossed ¹	Mastercard World PayPass/Visa Gold	Mastercard World PayPass/Visa Gold	Payroll card (for an employer) ¹	Payroll card (for vanager) ⁸	Package «Gold»	Package «Affluent» ¹²
Mastercard World		Mastercard World		Mastercard World		Mastercard World		Mastercard World		Mastercard World										
BLOCK 5. Eurasian Bank Payment Card Fees											Mastercard World Black Edition/Mastercard World Elite/Visa Signature ¹⁷ /Visa Infinite		Mastercard Gold PayPass ⁸		Mastercard World PayPass/Visa Gold		Visa Platinum ³		Mastercard World Black Edition/Mastercard World Elite/Visa Signature ¹⁷ /Visa Infinite	
1.	Card service																			
1.1.	Card issue, account servicing																			
1.1.1.	Monthly fee	0 tenge		from the 2nd (second) year with the total non-cash turnover of purchases in trade and service enterprises on a card from 50,000 tenge or more / equivalent in currency, per month – 0 tenge; less than 50,000 tenge / equivalent in foreign currency, per month – 300 tenge		from the 2nd (second) year with the total non-cash turnover of purchases in trade and service enterprises on a card from 50,000 tenge or more / equivalent in currency, per month – 0 tenge; less than 50,000 tenge / equivalent in foreign currency, per month – 300 tenge		0 tenge		0 tenge (on the main card); 2 000 tenge (with an additional card outside the package)		2 000 tenge 0 tenge, if the deposit amount is no less than 5, 000, 000 tenge or in currency equivalent within the consecutive 30 calendar days (on the main card) 4 000 tenge (with an additional card outside the package)		0 tenge (on the main card); 2 000 tenge (with an additional card outside the package)		2 000 tenge 0 tenge, if the deposit amount is no less than 5, 000, 000 tenge or in currency equivalent within the consecutive 30 calendar days (on the main card) 4 000 tenge (with an additional card outside the package)				
1.1.2.	Fee for maintaining an account with no debit transactions for more than one year ¹³	1 000 tenge ¹⁴		1 000 tenge		1 000 tenge		0 tenge		1 000 tenge		1 000 tenge		1 000 tenge		1 000 tenge		1 000 tenge		
1.1.3.	Card Replacement:																			
	- at the initiative of the cardholder	1 000 tenge		1 000 tenge		1 000 tenge		1 000 tenge		1 000 tenge		2 000 tenge		1 000 tenge		2 000 tenge				
	- at the initiative of the Bank (including after the expiration of the card)	0 tenge		0 tenge		0 tenge		0 tenge		0 tenge		0 tenge		0 tenge		0 tenge				
1.2.	Crediting and transfer of money	Own funds		Credit limit																
1.2.1.	Crediting money to account:																			
	- in cash	0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		
	- by transfer from another bank	0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		
	- payment of benefits, deductions, etc. credited by Government for Citizens NISC to the account ¹⁰	not provided		not provided		not provided		0 tenge		not provided		not provided		not provided		not provided		not provided		
1.2.2.	Transfer money card-to-card ¹⁶																			
	using remote channels of the Bank:																			
	- to the Bank customer's card	0% of the amount		4% of the amount + 500 tenge		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		0% of the amount		
	- to the Bank client's card via IPS 2.0.	5 tenge for each transfer		not provided		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		5 tenge for each transfer		
	- to other bank customer's card (including by phone number)	up to 50,000 tenge inclusive during a calendar month - 0% of the amount; over 50,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		4% of the amount + 500 tenge		up to 50,000 tenge inclusive during a calendar month - 0% of the amount; over 50,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 50,000 tenge inclusive during a calendar month - 0% of the amount; over 50,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 50,000 tenge inclusive during a calendar month - 0% of the amount; over 50,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 1,000,000 tenge inclusive during a calendar month - 0% of the amount; over 1,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 1,500,000 tenge inclusive during a calendar month - 0% of the amount; over 1,500,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 50,000 tenge inclusive during a calendar month - 0% of the amount; over 50,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 75,000 tenge inclusive during a calendar month - 0% of the amount; over 75,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		
	using remote channels of another bank:																			
	- to the Bank card from the Bank card	0.9% of the amount (min 200 tenge)		0.9% of the amount (min 200 tenge)		0.9% of the amount (min 200 tenge)		0.9% of the amount (min 200 tenge)		0.9% of the amount (min 200 tenge)		0.9% of the amount (min 200 tenge)		0.9% of the amount (min 200 tenge)		0.9% of the amount (min 200 tenge)		0.9% of the amount (min 200 tenge)		
1.2.3.	Transferring money from an account ¹⁸ :																			
	- through the Bank outlets/branches	1.5% of the amount + 500 tenge		4% of the amount + 500 tenge		1.5% of the amount + 500 tenge		1.5% of the amount + 500 tenge		1.5% of the amount + 500 tenge		1.5% of the amount + 500 tenge		1.5% of the amount + 500 tenge		1.5% of the amount + 500 tenge		1.5% of the amount + 500 tenge		
	- by long-term instructions	not provided		not provided		not provided		1% of the amount + 500 tenge (in favor of the Bank's client)		not provided		not provided		not provided		not provided		not provided		
1.2.4.	Fee for (full/partial) execution of a payment order, collection order, etc.	0.35% of the amount (min 700 tenge, max 7,500 tenge)		not provided		0.35% of the amount (min 700 tenge, max 7,500 tenge)		0.35% of the amount (min 700 tenge, max 7,500 tenge)		not provided		0.35% of the amount (min 700 tenge, max 7,500 tenge)		0.35% of the amount (min 700 tenge, max 7,500 tenge)		0.35% of the amount (min 700 tenge, max 7,500 tenge)		0.35% of the amount (min 700 tenge, max 7,500 tenge)		
1.3.	Transaction fees	Own funds		Credit limit																
1.3.1.	Cash withdrawal at an ATM:																			
	- in the Bank network	up to 1,000,000 tenge inclusive during a calendar month - 0% of the amount; over 1,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		4% of the amount + 500 tenge		up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 1,000,000 tenge inclusive during a calendar month - 0% of the amount; over 1,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 1,000,000 tenge inclusive during a calendar month - 0% of the amount; over 1,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 2,000,000 tenge inclusive during a calendar month - 0% of the amount; over 2,000,000 tenge within a calendar month - 0.95% of the amount, (min. 200 tenge)		up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)		
	- in the network of other second-tier banks of the Republic of Kazakhstan ¹¹	up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 1% of the amount, (min. 200 tenge)		4% of the amount + 500 tenge		up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 1% of the amount, (min. 200 tenge)		up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 1% of the amount, (min. 200 tenge)		до 300 000 тенге включительно в течение календарного месяца - 0% от суммы; свыше 300 000 тенге в течение календарного месяца - 1% от суммы (min 200 тенге)		up to 1,000,000 tenge inclusive during a calendar month - 0% of the amount; over 1,000,000 tenge within a calendar month - 0.95% of the amount, (min. 200 tenge)		up to 2,000,000 tenge inclusive during a calendar month - 0% of the amount; over 2,000,000 tenge within a calendar month - 0.95% of the amount, (min. 200 tenge)		up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 0.95% of the amount, (min. 200 tenge)		up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 0.95% of the amount, (min. 200 tenge)		

	- in the network of other banks outside the Republic of Kazakhstan ¹³	up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 1.5% of the amount, (min. 200 tenge)	4% of the amount + 500 tenge	1.5% of the amount (min 200 tenge)	1.5% of the amount (min 200 tenge)	1.5% of the amount (min 200 tenge)	1.5% of the amount (min 200 tenge)	1.5% of the amount (min 200 tenge)	1.5% of the amount (min 200 tenge)	up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 1.5% of the amount, (min. 200 tenge)	up to 300,000 tenge inclusive during a calendar month - 0% of the amount; over 300,000 tenge within a calendar month - 1.5% of the amount, (min. 200 tenge)
1.3.2.	Cash withdrawal at the cash desk using a POS terminal:										
	- in the Bank network	up to 10,000,000 tenge inclusive during a calendar month - 0% of the amount; over 10,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)	4% of the amount + 500 tenge	up to 10,000,000 tenge inclusive during a calendar month - 0% of the amount; over 10,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)	up to 10,000,000 tenge inclusive during a calendar month - 0% of the amount; over 10,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)	up to 10,000,000 tenge inclusive during a calendar month - 0% of the amount; over 10,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)	up to 10,000,000 tenge inclusive during a calendar month - 0% of the amount; over 10,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)	up to 10,000,000 tenge inclusive during a calendar month - 0% of the amount; over 10,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)	up to 10,000,000 tenge inclusive during a calendar month - 0% of the amount; over 10,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)	up to 10,000,000 tenge inclusive during a calendar month - 0% of the amount; over 10,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)	up to 10,000,000 tenge inclusive during a calendar month - 0% of the amount; over 10,000,000 tenge within a calendar month - 0.9% of the amount, (min. 200 tenge)
	- in the network of other banks	1.5% of the amount (min 350 tenge)	4% of the amount + 500 tenge	1.5% of the amount (min 350 tenge)	1.5% of the amount (min 350 tenge)	1.5% of the amount (min 350 tenge)	1.5% of the amount (min 350 tenge)	1.5% of the amount (min 350 tenge)	1.5% of the amount (min 350 tenge)	1.5% of the amount (min 350 tenge)	1.5% of the amount (min 350 tenge)
1.4.	Payment for goods and services on the PTS:										
	- in the network of the Bank and other banks	0% of the amount		0% of the amount	0% of the amount	0% of the amount	0% of the amount	0% of the amount	0% of the amount	0% of the amount	0% of the amount
	- casinos/lotteries/electronic money purchase/adding the electronic wallet ¹⁴	not provided		not provided	not provided	3.5% of the amount +1 000 tenge	3.5% of the amount +1 000 tenge	3.5% of the amount +1 000 tenge	3.5% of the amount +1 000 tenge	3.5% of the amount +1 000 tenge	3.5% of the amount +1 000 tenge
1.5.	Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:										
	- blocking of a lost/stolen card	0 tenge		0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
	- reset of the PIN code counter	0 tenge		0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
	- PIN code change ²	0 tenge		0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
1.6.	Statements and other fees for services	Own funds	Credit limit								
1.6.1.	Requesting a balance using an ATM or POS terminal	50 tenge (in the Bank's network); 100 tenge (in the network of other banks)		50 tenge (in the Bank's network); 100 tenge (in the network of other banks)	50 tenge (in the Bank's network); 100 tenge (in the network of other banks)	50 tenge (in the Bank's network); 100 tenge (in the network of other banks)	50 tenge (in the Bank's network); 100 tenge (in the network of other banks)	50 tenge (in the Bank's network); 100 tenge (in the network of other banks)	50 tenge (in the Bank's network); 100 tenge (in the network of other banks)	50 tenge (in the Bank's network); 100 tenge (in the network of other banks)	50 tenge (in the Bank's network); 100 tenge (in the network of other banks)
1.6.2.	Account statement ¹ :										
	- monthly	200 tenge		200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge
	- additional	500 tenge		500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge
	- additional, for each month preceding the last 2 calendar months	2 000 tenge		2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge
1.6.3.	providing information about the movement of the account ¹ :										
	- on the last 10 operations	0 tenge		0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
	- via SMS messages and PUSH notifications in the Smartbank RBS	0 tenge		0 tenge (first month); 150 tenge per month (second and subsequent)	0 tenge (first month); 150 tenge per month (second and subsequent)	0 tenge (first month); 150 tenge per month (second and subsequent)	0 tenge (first month); 150 tenge per month (second and subsequent)	0 tenge (first month); 150 tenge per month (second and subsequent)	0 tenge (first month); 150 tenge per month (second and subsequent)	0 tenge (first month); 150 tenge per month (second and subsequent)	0 tenge (first month); 150 tenge per month (second and subsequent)
	- and other written information on the invoice at the request of the customer	500 tenge		500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge
1.6.4.	Reimbursement of expenses for providing information about transactions conducted through ATM, including Video records ⁵	5 000 tenge		5 000 tenge	5 000 tenge	5 000 tenge	5 000 tenge	5 000 tenge	5 000 tenge	5 000 tenge	5 000 tenge
1.7.	Interest rates for Eurasian Bank loans										
1.7.1.	Penalty in the event of an unauthorized overdraft amount	0.5% of overdue payment amount, daily during 90 days of delay 0.03% of overdue payment amount daily after 90 days of delay, not more than 10% of overdraft amount, for each year of the agreement validity									
1.7.2.	Fee for changing terms on the borrower's initiative										
	Installments before purchase (the option is valid for 30 calendar days from the date of installation of the option)	For cards issued under the Credit Limit package with the installments and revolving loan option – SmartCard									
	- fee for enabling the installment option in the Partner network (3 and 6 months)	0 tenge									
	- fee for enabling the installment option in the Partner network (9 and 12 months), for each month of the selected installment period	1 000 tenge									
	- fee for enabling the installment option outside the Partner network (3, 6, 9 and 12 months), for each month of the selected installment period										
	Installments after purchase	For cards issued under the credit limit package with the installment and revolving loan option – SmartCard 2.0									
	- fee for using the installment option in the Partner network (3 and 6 months)	0 tenge									
	- fee for enabling the installment option outside the Partner network (3 months)	0 tenge									
	- fee for enabling the installment option outside the Partner network (6 months), for each month of the selected installment period, charged monthly	1% of a transaction amount ¹⁶									
	- fee for connecting the installment option online / offline Partners (12 months), for each month of the selected installment period, charged monthly	2% of a transaction amount ¹⁶									
	Revolving loan after purchase										
	- fee for using the option to transfer the amount of the used credit limit from installments to revolving credit (once during one calendar year for each purchase)	0 tenge									
	- in case of late repayment of the amount owed, the penalty (fine, penalty fee) is:	within ninety (90) days of delay – 0.5% of an overdue payment amount, for each day of delay; after ninety (90) days of delay – 0% of an overdue payment amount for each day of delay									

Glossary:

The Bank is Eurasian Bank.

A **salary card** is a product that is issued for employees of salary organizations serviced by the Bank as part of a salary project.

Special terms for Salary card holders (for the head), in the event that in the current month the deposit amount of 5 million tenge or the equivalent in foreign currency or more has been in the account for less than 30 consecutive calendar days, the Bank charges and debits a monthly card maintenance fee in the current month. The monthly card maintenance fee is charged and debited by the Bank on the last calendar day of the calendar month. Only 1 package of cards on preferential terms is provided for one opened deposit. The monthly card maintenance fee is charged within 10 working days from the moment the customer applies to the Bank outlet/branch with an application for changing the terms of service. Preferential terms are provided from the date of the customer's application. If the customer does not comply with the following terms, the deposit amount of 5 million tenge or the equivalent in foreign currency or more, the period for this amount to be credited to the account is at least 30 consecutive calendar days, then the preferential customer for monthly card maintenance expires. In case of adding the deposit up to 5 million tenge or the equivalent in foreign currency or more, in order to resume preferential terms, the customer must re-apply to the Bank outlet/branch with an application for changing the terms of service.

TSE – trade and service enterprises.

Smartbank RBS is the Smartbank remote banking system for individuals.

FTS 2.0. – Instant transfer system by phone number to the customer's card of Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan, RBK Bank, Personal Cash Register (Aitu wallet), Allyn Bank and HomeCreditBank.

Social card is issued for crediting benefits and social payments from the state budget and/or the State Social Insurance Fund. The issue of additional cards is not provided.

A **standard card** is a product that is issued to individuals.

Special terms for holders of a Standard card (only the Affluent Package), if in the current month the deposit amount of 5 million tenge or the equivalent in foreign currency or more has been in the account for less than 30 consecutive calendar days, the Bank charges and debits a monthly card maintenance fee in the current month. The monthly card maintenance fee is charged and debited by the Bank on the last calendar day of the calendar month. Only 1 package of cards on preferential terms is provided for one opened deposit. The monthly card maintenance fee is charged within 10 working days from the moment the customer applies to the Bank outlet/branch with an application for changing the terms of service. Preferential terms are provided from the date of the customer's application. If the customer does not comply with the following terms, the deposit amount of 5 million tenge or the equivalent in foreign currency or more, the period for this amount to be credited to the account is at least 30 consecutive calendar days, then the preferential customer for monthly card maintenance expires. In case of adding the deposit up to 5 million tenge or the equivalent in foreign currency or more, in order to resume preferential terms, the customer must re-apply to the Bank outlet/branch with an application for changing the terms of service.

Account – a bank account using a card.

Lounge Key – access to VIP Lounges is provided if you have a premium segment card, in some cases, the customer additionally provides a passport and boarding pass. Mastercard World Black Edition cardholders receive 10 free visits per year. If the Mastercard World Black Edition cardholder exceeds the set number of visits, the cost of access according to the Mastercard Worldwide IPS fees is \$32 (per visitor, per visit). For Mastercard World Elite cardholder visit - 0 tenge. For holders of Visa Platinum and Visa Infinite, detailed information on <https://www.visa.com.kz>.

Notes:

¹Including VAT

²This fee is applied individually by the decision of the Card and Payment Business Managing Director of the Digital Bank Block

³The issue of this type of card was suspended by the Bank

⁴In case of successful execution of this operation, the number of incorrect attempts to dial the PIN code is automatically reset in Smartbank, provided they accumulate, while the fee for resetting the PIN code counter is not charged

⁵The Premium package, the Premium2 Package, the Premium3 Package, the Premium4 New_salary package are combined into the Affluent Package of the Standard Card.

⁶The Deposit Card, Super Turbo Deposit Card, Standard, Standard, VIP, Borrower's Card, Garant, Children's Card, Salary 1.2,3, CashBack MotoGP Card, CashBack Turbo Card, Salary package (Mastercard Standard/Visa Classic/Visa Gold/Mastercard Gold), Staff new (Mastercard Standard/Visa Classic/Visa Gold/Mastercard Gold), Salary Tariff (Individual 2.3) (Mastercard Standard/Visa Classic/Visa Gold/Mastercard Gold) and Salary Tariff (Mastercard Standard/Visa Classic/Visa Gold/Mastercard Gold) products were transferred to the Standard card - Gold package. The Eurasian Diamond Card Visa Infinite, Eurasian Platinum Card (individual tariff) and Salary Tariff (Individual 2) (Mastercard World Black Edition/Visa Infinite/Visa Platinum) products were transferred to the Standard card - Premium2 package. The Eurasian Platinum Card, Salary package (Mastercard World Black Edition/Visa Infinite/Visa Platinum), Staff new (Mastercard World Black Edition/Visa Infinite/Visa Platinum), Salary Tariff (Individual 3) and Salary (Mastercard World Black Edition/Visa Infinite/Visa Platinum), Visa Infinite EURASIAN-STANDARD Multicurrency and Eurasian Diamond Card Visa Infinite products were transferred to the Standard card - Premium3 package.

⁷The employee's Salary Smartcard was renamed to Salary Card (for an employee)

⁸The salary Smartcard of the head was renamed to the Salary Card (for the head), the product includes an insurance certificate for the main holder and a concierge service for the main card holder

⁹New_salary renamed to Standard Card

¹⁰The account for crediting pensions from the Government for Citizens NJSC was transferred to the Gold package - Standard card

¹¹The issue of this type of card has been performed since 15.01.2024

¹²Package: free of charge - one additional Visa Gold/Visa Mastercard World card, insurance certificate for the main holder and concierge service for the main card holder

¹³In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal

¹⁴Is held only at Own expense

¹⁵Is charged once a year

¹⁶If the installment option is enabled after making a purchase, the fee is calculated monthly from the initial purchase amount, for which the installment period is extended after making a purchase and is charged monthly for each month of the selected installment period

¹⁷Package: insurance certificate for the main cardholder; concierge service for the main cardholder

¹⁸Prohibited: payments and (or) money transfers in favour of electronic casinos and online casinos, as well as payments and (or) money transfers by individuals under the age of twenty-one in favour of the organiser of gambling business, including the receipt of money from the above categories of persons

-and other written information on the invoice at the request of the customer	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge
2.6.4. Reimbursement of expenses for providing information about transactions conducted through ATM, including Video records ¹	5 000 tenge	5 000 tenge	5 000 tenge	5 000 tenge	6 000 tenge	7 000 tenge	8 000 tenge	5 000 tenge	5 000 tenge	5 000 tenge	5 000 tenge
2.7. Interest rates for Eurasian Bank loans											
2.7.1. Penalties for late payment of a loan											
-within sixty days of delay (of payment overdue amount, for each day overdue)		0.5%	0.5% but not more than 10% of the amount of the issued loan for a calendar year	0.5%	0.5%		0.5%		0.5%		
-after sixty days of delay (of payment overdue for each day of delay, but not more than 10% of the amount of the loan issued, for each year of validity of the Agreement)		0%	0%	0%	0%		0%		0%		
2.7.2. Overdue payment fee			2 000 tenge								

Glossary:

The Bank is Eurasian Bank.

The Aler Like FT Credit Bonus Card is a product that is not issued to new customers. The terms of these products are valid only for existing customers who have already been issued cards for this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product. The card account is maintained in tenge. The annual maintenance fee is deducted from the credit limit automatically at the time of the first transaction using the PIN code. All fees are deducted from the credit limit funds automatically. Grace period – the period from the date of debt occurrence to the end date of the payment period, during which no remuneration for using the loan is accrued or charged, provided that the total debt calculated on the settlement date is repaid before the end date of the payment period. The grace period applies to operations: for payment of goods and services at the TSE, for making payments via ATM, casino payments, for customs payments.

An installment credit card is a product that is not issued to new customers. The terms of these products are valid only for existing customers who have already been issued cards for this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product.

Eurasian credit card is a product that is not issued to new customers. The terms of these products are valid only for existing customers who have already been issued cards for this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product. The annual maintenance fee is deducted from the credit limit automatically at the time of the first transaction using the PIN code. All fees are deducted from the credit limit funds automatically. Grace period – the period from the date of debt occurrence to the end date of the payment period, during which no remuneration for using the loan is accrued or charged, provided that the total debt calculated on the settlement date is repaid before the end date of the payment period. The grace period applies to operations: for payment of goods and services at the TSE, for making payments via ATM, casino payments, for customs payments. The tariffs for the product CashBack MasterCard Loyalty Card correspond to the tariffs of the Eurasia Loyalty credit card.

Grace period – the period from the date of debt occurrence to the end date of the payment period, during which no remuneration for using the loan is accrued or charged, provided that the total debt calculated as of the settlement date is repaid before the end date of the payment period. The grace period applies to operations: payment for goods and services at trade and service enterprises, making payments via ATM, casino, customs payments.

The Vanilla package, the Standard package, the Premium package, the Premium individual package – products that are not issued to new customers. The terms of these products are valid only for existing customers who have already been issued cards for this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product. In the event that in the current month the deposit amount of 10 million tenge or the equivalent in foreign currency or more has been in the account for less than 30 consecutive calendar days, the Bank charges and debits a monthly card maintenance fee in the current month. The monthly card maintenance fee is charged and debited by the Bank on the last calendar day of the calendar month. Only 1 package of cards on preferential terms is provided for one opened deposit. The monthly card maintenance fee is charged within 10 working days from the moment the customer applies to the Bank outlet/branch with an application for changing the terms of service. Preferential terms are provided from the date of the customer's application. If the customer does not comply with the following terms: the deposit amount of 10 million tenge or the equivalent in foreign currency or more, the period for this amount to be credited to the account is at least 30 consecutive calendar days, then the preferential term for monthly card maintenance expires. In case of adding the deposit up to 10 million tenge or the equivalent in foreign currency or more, in order to resume preferential terms, the customer must re-apply to the Bank outlet/branch with an application for changing the terms of service.

TSE – trade and service enterprises.

Smartbank RRS is the Smartbank remote banking system for individuals.

ITS 2.0 – instant transfer system by phone number to the customer's card of Jusan Bank, Kaspost, Berke Bank, FortellBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan, RIK Bank, Personal Cash Register (Ahtı wallet), Albyn Bank and HomeCreditBank.

account – a bank account using a card.

Lounge Key – access to VIP lounges is provided if you have a premium segment card, in some cases, the customer additionally provides a passport and boarding pass. Mastercard World Black Edition cardholders receive 10 free visits per year. If the Mastercard World Black Edition cardholder exceeds the set number of visits, the cost of access according to the Mastercard Worldwide PIN fee is 321,000 tenge, per visit. For Mastercard World Blue cardholder visit - 0 tenge. For holders of Visa Platinum and Visa Infinite, detailed information on <https://www.visa.com.kz>.

Notes:

¹Including VAT

²In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal

³When conducting transactions in the Smartbank RRS and paying for goods/services at the TSE (in case of repayment of the full amount of debt during the grace period - 0 tenge; in case of repayment of part of the amount of debt during the grace period - if the installment amount in a calendar month is not more than 200,000 tenge - 2,000 tenge, more than 200,000 tenge - 5,000 tenge)

⁴In case of successful execution of this operation, the number of incorrect PIN code attempts is automatically reset, subject to their accumulation, while the fee for resetting the PIN code counter is not charged

⁵Vanilla package/Standard package includes one additional Visa Gold/Mastercard World card – 0 tenge

⁶The Premium package includes a set of an insurance certificate for the main holder and one additional Visa Gold/Mastercard World card – 0 tenge

⁷Premium Individual package: provided by the decision of the Card and Payment Business Managing Director of the Digital Bank Block, includes a set of an insurance certificate for the main holder and one additional Visa Gold/MasterCard World card – 0 tenge

⁸Is withheld only at Own expense

⁹Is charged once a year

¹⁰ Prohibited: payments and (or) money transfers in favour of electronic casinos and online casinos, as well as payments and (or) money transfers by individuals under the age of twenty-one in favour of the organiser of gambling business, including the receipt of money from the above categories of persons

Eurasian Bank Payment Card Fees

№	Service	Fees
	BLOCK 5. Tariffs for payment cards for individuals	
18.	CBDC card	
	Type of payment card	MasterCard World
18.1.	Service	
18.1.1.	Card issuance, account maintenance	
	Monthly payment	0 tenge
	Fee for maintaining an account for which there are no expenditure transactions for more than one year	0 tenge
18.1.2.	Card Replacement:	
	- at the initiative of the cardholder	0 tenge
	- at the initiative of the Bank (including after the expiration of the card)	0 tenge
18.2.	Crediting and money transfers	
18.2.1.	Crediting money to the account:	
	- in cash	not provided

	- by transfer from other banks	0% of an amount
	- payment of benefits, deductions, etc. credited by Government for Citizens NJSC to the account	0% of an amount
18.2.2.	Card-to-card money transfer	
	through remote channels of the Bank:	
	- to the Bank customer's card	0% of an amount
	- to the customer's card via IPS 2.0.	not provided
	- to the customer's card of another bank (including by phone number)	0% of an amount
	through remote channels of another bank:	
	- to the Bank card/from the Bank card	0% of an amount
18.2.3.	Transferring money from an account:	
	- through the Bank outlets/branches	not provided
	- by long-term instructions	not provided
18.2.4.	Fee for (full/partial) execution of a payment order, collection order, etc.	0% of an amount
18.3.	Transaction fees	
18.3.1.	Cash withdrawal at an ATM:	
	- in the Bank network	not provided
	- in the network of other second-tier banks of the Republic of Kazakhstan	not provided

	- in the network of other banks outside the Republic of Kazakhstan	not provided
18.3.2.	Cash withdrawal at the cash desk using a POS terminal:	
	- in the Bank network	not provided
	- in the network of other banks	not provided
18.4.	Payment for goods and services on the PTS:	
	- in the network of the Bank and other banks	0% of an amount
	- casinos/lotteries/electronic money purchase/adding the electronic wallet	0% of an amount
18.5.	Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:	
	- blocking of a lost/stolen card	0 tenge
	- reset of the PIN code counter	0 tenge
	- PIN code change	0 tenge
18.6.	Statements and other fees for services	
18.6.1.	Requesting a balance using an ATM or POS terminal	0 tenge (in the Bank network and in the network of other banks)
18.6.2.	Account statement:	
	- monthly	200 tenge
	- additional	500 tenge
	- additional, for each month preceding the last 2 calendar months	2,000 tenge
18.6.3.	Providing information about the movement of the account*:	

	- on the last 10 operations	0 tenge
	- via SMS messages and PUSH notifications in the Smartbank RBS	0 tenge
	- and other written information on the invoice at the request of the customer	500 tenge
18.6.4.	Reimbursement of expenses for providing information about transactions conducted through ATM, including Video records ¹	5,000 tenge
	Note:	
	*including VAT	

Eurasian Bank Fees

No.	Service	Standard fee
	BLOCK 5. Bank tariffs for cardholders of other banks serviced in the Bank's network	
3.	USE OF ANOTHER BANK CARD	
3.1.	Money transfers	
3.1.1.	Money transfer from another bank card:	
	- at Eurasian Bank ATMs to Eurasian Banks and other Kazakhstan bank card	1.5% + 500 tenge
	- online transfers via Eurasian Bank network to Eurasian Bank cards	0 tenge
	- online transfers via Eurasian Bank network to another bank cards	0.9% of an amount, min. 200 tenge
3.2.	Transaction fees	
3.2.1.	Cash withdrawal from Eurasian Bank ATM	0 tenge
3.2.2.	Online repayment of Eurasian Bank loan at pay.smartbank.kz	0 tenge
3.2.3.	Online adding Eurasian Bank deposit at pay.smartbank.kz	1% of an amount, min. 100 tenge
3.2.4.	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
3.2.5.	Conducting payments via ATM:	
	- payment for mobile communication services	50 tenge
	- payment for Alma TV services	50 tenge
3.2.6.	- Balance inquiry through an ATM or point-of-sale terminal:	50 tenge
3.3.	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

No.	Fee	The fee charged		
BLOCK 5. Payment card fees for Private Banking customers				
7.	Private Banking			
		Private Banking Package ¹	The Private Banking Infinite Package	MC World Elite Private Banking Package
	Type of payment card	Visa Infinite (Metal) Package: 1. Two additional cards are free of charge: - MC Black Edition - Visa Platinum 2. Insurance certificate for the main holder; 3. Concierge service for the main card holder.	Visa Infinite (Metal) Package: 1. Two additional cards are free of charge: - Visa Platinum/ Signature/ Infinite (plastic) 2. Insurance certificate for the main holder; 3. Concierge service for the main card holder.	MC World Elite (Metal) Package: 1. Two additional cards are free of charge: - MC Black Edition/ World (plastic card) 2. Insurance certificate for the main holder; 3. Concierge service for the main card holder.
7.1.	Card issue and servicing a bank account using a payment card (without VAT):			

7.1.1.	Issue fee	The Visa Infinite (Metal) main card: - 30,000 tenge - 0 tenge, subject to the following conditions: the total balance on the customer's deposits/current accounts is at least 300,000,000 (three hundred million) tenge/equivalent in currency on the date of card opening ² Visa Infinite (Metal) additional card: - 30,000 tenge	The Visa Infinite (Metal) main card: - 30,000 tenge Visa Infinite (Metal) additional card: - 30,000 tenge	MC World Elite Main Card (Metal): - 30,000 tenge MC World Elite/Visa Infinite (Metal) additional card: - 30,000 tenge
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7.1.2.	Monthly payment	<p>The Visa Infinite (Metal) main card:</p> <ul style="list-style-type: none">- 0 tenge, subject to the following conditions: the total average daily balance on the customer's deposits/current accounts is at least 300,000,000 (three hundred million) tenge/equivalent in currency for the actual number of days per month in which the card was opened/for one (1) calendar month in the 2nd and subsequent months ².- 0 tenge, when conducting non-cash transactions on the card for payment of goods/services in an amount more than 1,000,000 tenge/equivalent in currency for one (1) calendar month.- 15,000 tenge, in other cases.		
		<p>Visa Infinite (Metal) additional card:</p> <ul style="list-style-type: none">- 0 tenge, when conducting non-cash transactions on the card for payment of goods/services in an amount more than 1,000,000 tenge/equivalent in currency for one (1) calendar month.- 15,000 tenge, in other cases.		

7.1.3.	Annual payment		<p>The Visa Infinite (Metal) main card: 240,000 tenge</p> <p>Visa Infinite (Metal) additional card: 240,000 tenge MC World Elite (Metal) additional card - 240,000 tenge</p>	<p>MC World Elite (Metal) main card - 240,000 tenge</p> <p>MC World Elite (Metal) additional card - 240,000 tenge Visa Infinite (Metal) additional card - 240,000 tenge</p>
7.1.4.	Monthly payment by additional card (outside the package)	<p>Gold/World (plastic card) - 2,000 tenge MC Black Edition/Visa Infinite/Visa Platinum (plastic card) - 4,000 tenge</p>	<p>Gold/World (plastic card) - 2,000 tenge Visa Platinum/Signature/Infinite (plastic card) - 4,000 tenge</p>	<p>Gold/World (plastic card) - 2,000 tenge MC Black Edition/MC World Elite (plastic) - 4,000 tenge</p>
7.1.5.	Card replacement:			
	- at the initiative of the cardholder	<p>For the Visa Infinite metal – 135,000 tenge For additional cards – 2,000 tenge</p>	<p>For the metal MC World Elite/Visa Infinite – 135, 000 tenge For plastic cards – 2,000 tenge</p>	<p>For the metal MC World Elite/Visa Infinite – 135, 000 tenge For plastic cards – 2,000 tenge</p>
	- at the initiative of the Bank (including upon the card expiry)	0 tenge		

7.1.6.	Fee for maintaining a current account using a plastic card, on which there have been no debit transactions for over 1 year	1,000 tenge
7.2.	Crediting and transferring money	
7.2.1.	Crediting money to the account:	
	- in cash	0% of an amount
	- by transfer from other banks	0% of an amount
7.2.2.	Card-to-card money transfer	
	through the Bank remote channels:	
	- to the Bank customer's card	0 tenge
	- to the customer's card via IPS 2.0.	5 tenge for each transfer
	- to the customer's card of another bank (including by phone number)	up to 500,000 tenge/equivalent in currency inclusive during a calendar month - 0 tenge; over 500,000 tenge/equivalent in foreign currency during a calendar month - 1% of an amount, min. 300 tenge ³
	through the remote channel of another bank:	

	- to/from the Bank card	1% of an amount, min. 300 tenge
	Transferring money from an account:	
	- through the Bank outlets/branches	1.5 % + 500 tenge, of an amount
	- under long-term orders	not provided
	Fee for execution (full/partial) of a payment request, collection order, etc.	0.35% of an amount (min 700 tenge, max 7,500 tenge)
7.3.	Transaction fees (excluding VAT)	
7.3.1.	Cash withdrawal at an ATM:	
	- in the Bank network	- up to 5 million tenge/equivalent in foreign currency inclusive during a calendar month – 0 tenge; - over 5 million tenge/equivalent in foreign currency during a calendar month - 1% of an amount ³
	- in another second-tier bank network of the Republic of Kazakhstan ³	- up to 2 million tenge/equivalent in foreign currency inclusive during a calendar month – 0 tenge; - over 2 million tenge/equivalent in foreign currency inclusive during a calendar month – 1% of an amount ³

	- in another bank network outside the Republic of Kazakhstan ³	- up to 20 million tenge/equivalent in foreign currency inclusive during a calendar month – 0 tenge - over 20 million tenge/equivalent in foreign currency inclusive during a calendar month – 1.5% of an amount ³
7.3.2.	Cash withdrawal at the cash desk using a POS terminal:	
	- in the Bank network	- up to 10 million tenge/equivalent in another currency inclusive during a calendar month – 0 tenge; - over 10 million tenge/equivalent in another currency during a calendar month – 1% of an amount, min. 300 tenge ³
	- in another bank network	1.5% of an amount, min. 350 tenge
7.4.	Payment for goods and services at the TSE:	
	- in the network of the Bank and other banks	0 tenge
	- casinos/lotteries/electronic money purchase/electronic wallet replenishment	3.5% +1,000 tenge of an amount
7.5.	Statements and other service fees	

7.5.1.	Requesting a balance using an ATM or POS terminal	50 tenge (in the Bank network); 100 tenge (in another bank network)
7.5.2.	Account statement ⁴ :	
	- monthly	200 tenge
	- additional	500 tenge
	- additional, for each month preceding the last 2 calendar months	2,000 tenge
7.5.3.	Providing information on account movement ⁴ :	
	- about the last 10 operations	0 tenge
	- via SMS messages and PUSH notifications in the Smartbank RBS	0 tenge
	- and other written information on the account at the request of the customer	500 tenge
7.5.4.	Compensation of expenses for providing information about transactions conducted through ATMs, including Video records ⁴	5,000 tenge
7.6.	Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:	
	- blocking of a lost/stolen card	0 tenge
	- resetting the PIN code counter	0 tenge
	- changing the PIN code ⁵	0 tenge
	Note to S. 7:	
	1 Preferential fee shall apply to 1 Private Banking Package.	
	2 Starting from 12.05.2022, release of the Private Banking Package to new customers is not performed. The terms of this product are valid only for existing customers who have already been issued cards under this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product.	

	3 The limit specified in the fee is the total amount of the account opened as part of the Package.		
	4 including VAT		
	5 in case of successful execution of this operation, the number of incorrect attempts to dial the PIN code is automatically reset in the Smartbank RBS, subject to their accumulation, there is no fee for resetting the PIN code counter		
8.	Diamond credit card		
	Type of payment card	Mastercard World Elite	
8.1.	Service		
8.1.1.	Card issue, account maintenance		
8.1.2.	Monthly payment	0 tenge	
8.1.3.	The maintenance fee for account, on which there have been no debit transactions for more than one year ¹	1,000 tenge ²	
8.1.4.	Card replacement:		
	- at the initiative of the cardholder	2,000 tenge	
	- at the initiative of the Bank (including upon the card expiry)	0 tenge	
8.2.	Crediting and transferring money	Own funds	Credit limit (not more than 500,000 tenge per month)
8.2.1.	Crediting money to an account:		
	- in cash	0% of an amount	
	- by transfer from other banks	0% of an amount	
8.2.2.	Card-to-card money transfer		
	through the Bank remote channels:		

	- to the Bank customer's card	0% of an amount	4% of an amount	
	- to the customer's card via IPS 2.0.	5 tenge for each transfer	not provided	
	- to another bank customer's card (including by phone number)	up to 75,000 tenge inclusive during a calendar month - 0 tenge; over 75,000 tenge during a calendar month - 0.9% of an amount, min. 200 tenge	4% of an amount	
	through the remote channel of another bank:			
	- to/from the Bank card	0.9% of an amount (min 200 tenge)	4% of an amount	
8.2.3.	Transferring money from an account:			
	- through the Bank outlets/branches	1.5% of an amount + 500 tenge	4% of an amount + 500 tenge	
	- under long-term orders	not provided		
8.2.4.	Fee for the execution (full/partial) of a payment request, collection order, etc.	0.35% of an amount (min 700 tenge, max 7,500 tenge)	not provided	
8.3.	Transaction fees	Own funds	Credit limit (not more than 500 000 tenge per month)	
8.3.1.	Cash withdrawal at an ATM:			
	- in the Bank network	up to 2 million tenge inclusive during a calendar month – 0 tenge; over 2 million tenge during a calendar month – 0.95% of an amount	4% of an amount	
	- in the network of other second-tier banks of the Republic of Kazakhstan ³	up to 300 000 tenge inclusive during a calendar month – 0% of an amount; over 300 000 tenge during a calendar month – 1% of an amount (min 200 tenge)	4% of an amount	

	- in the network of other banks outside the Republic of Kazakhstan ³	up to 300 000 tenge inclusive during a calendar month – 0% of an amount; over 300 000 tenge during a calendar month – 1.5% of an amount (min 200 tenge)	4% of an amount	
8.3.2.	Cash withdrawal at the cash desk using a POS terminal:			
	- in the Bank network	up to 10 million tenge or the currency equivalent inclusive during a calendar month – 0% of an amount; over 10 million tenge or the currency equivalent during a calendar month – 0.9% of an amount (min 200 tenge)	4% of an amount	
	- in the network of other banks	1.5% of an amount (min 350 tenge)	4% of an amount + 500 tenge	
8.4.	Payment for goods and services at the TSE:			
	- in the network of the Bank and other banks	0% of an amount		
	- casinos/lotteries/electronic money purchase/electronic wallet replenishment	not provided		
8.5.	Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code			
	- blocking of a lost/stolen card	0 tenge		
	- resetting the PIN code counter	0 tenge		
	- changing the PIN code ⁴	0 tenge		

8.6.	Statements and other fees for services			
8.6.1.	Requesting a balance using an ATM or POS terminal	0 tenge (in the Bank network); 100 tenge (in the network of other banks)		
8.6.2.	Account statement ⁵ :			
	- monthly	200 tenge		
	- additional information	500 tenge		
	- additional, for each month preceding the last 2 calendar months	2000 tenge		
8.6.3.	Providing information on account movement ⁵ :			
	- about the last 10 operations	0 tenge		
	- via SMS messages and PUSH notifications in the Smartbank RBS	0 tenge		
	- and other written information on the account at the request of the customer	500 tenge		
8.6.4.	Compensation of expenses for providing information about transactions conducted through ATMs, including video records ⁵	5000 tenge		
8.7.	The Bank interest rates on loans provided			

8.7.1.	Penalty in case of an unauthorized overdraft amount	0.5% of the overdue payment amount daily for 90 days overdue; 0.03% of the overdue payment amount daily after 90 days overdue, not more than 10% of the overdraft amount, for each year of the Agreement	
8.7.2.	Fee for changing the terms at the initiative of the borrower		
	Installments after purchase:		
	- fee for using the installment option in the Partner network (3 and 6 months)	0 tenge	
	- fee for enabling the installment option outside the Partner network (3 months)	0 tenge	
	- the fee for enabling the installment option outside the Partner network (6 months), for each month of the selected installment period, is charged monthly	1% of the transaction amount ⁶	
	- the fee for connecting the installment option in/outside the Partner network (12 months), for each month of the selected installment period, is charged monthly	2% of the transaction amount ⁶	
	- the fee for using the option to transfer the amount of the used credit limit from installments to revolving loan (once during one calendar year for each purchase)	0 tenge	
Notes:			
1 is deducted once a year			
2 is deducted only at the expense of Own funds			
3 In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal			
4 in case of successful execution of this operation, in the Smartbank RBS the number of incorrect attempts of dialing the PIN code			
5 including VAT			
6 if the installment option is enabled after making a purchase, the commission is calculated			

Eurasian Bank Payment Card Fees

№	Service	Fees			
BLOCK 5. Tariffs for payment cards for legal entities					
11.	Corporate				
	Payment card type	MasterCard Standard/ MasterCard Gold/Mastercard World PayPass*****	Visa Business/ Visa Gold/MasterCard Gold PayPass/Mastercard World PayPass	Visa Infinite	Visa Signature Business
11.1.	Issue and annual account maintenance				
11.1.1.	Card issuance and account maintenance:				0 tenge
	on the basic card:				
	- the first year of service;	10 000 tenge	Visa Business - 0 tenge (first 3 cards), starting from the 4th card - 15,500 tenge)	Visa Infinite - 0 tenge (first 3 cards), starting from the 4th card - 25,000 tenge)	1,500 tenge per month(18,000 tenge/year)
	- the second and subsequent years;	10 000 tenge	Visa Business - 0 tenge (first 3 cards), starting from 4th card - 15 500 tenge)	Visa Infinite - 0 tenge (first 3 cards), starting from 4th card - 25 000 tenge)	
11.1.2.	Maintenance fee for a current account using a plastic card, on which there are no expenditure transactions for more than 1 year	1 000 tenge			
11.1.3.	Urgent card issue:				
	- for branches (up to 3 business days)	3 500 tenge	3 500 tenge	3 500 tenge	3 500 tenge
	- for outlets (up to 6 business days)	3 500 tenge	3 500 tenge	3 500 tenge	3 500 tenge
11.1.4.	Replacing the card at the request of the cardholder or issuing a new card to replace the lost/stolen one	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge
11.1.5.	Replacement of the card at the initiative of the Bank	0 tenge	0 tenge	0 tenge	0 tenge

11.1.6.	Replacement after the card expiry				0 tenge
11.1.7.	Cancellation of the payment card				0 tenge
11.2.	Crediting and transferring money				
11.2.1.	Crediting money to accounts:				
	- in cash	0% of an amount			
	- by transfer from another bank	0% of an amount			
11.2.2.	Transfer money from an account**:				
	- in favor of Eurasian Bank customers through the Bank outlets	1% +500 tenge of an amount	1% +500 tenge of an amount	1% +500 tenge of an amount	
	- in favor of Eurasian Bank customers under long-term orders	1% +500 tenge of an amount	1% +500 tenge of an amount	1% +500 tenge of an amount	
	- in favor of another bank customers in the national currency	1% +500 tenge of an amount	1% +500 tenge of an amount	1% +500 tenge of an amount	
	- in favor of another bank customers in foreign currency	1% +500 tenge of an amount	1% +500 tenge of an amount	1% +500 tenge of an amount	
11.3.	Transaction fees				
11.3.1.	Receiving cash at an ATM:				
	- network of Eurasian Bank	up to 1 million tenge inclusive during a calendar month – 0 tenge; over 1 million tenge during a calendar month – 0.95% of an amount		up to 2 million tenge inclusive during a calendar month – 0 tenge; over 2 million tenge during a calendar month – 0.95% of an amount	up to 400 thousand tenge inclusive during a calendar month – 0 tenge; over 400 thousand tenge during a calendar month – 0.95% of an amount
	- a network of other banks	1.5% of an amount (min. 200 tenge)			
	- Kazpost JSC network				0.95% of an amount (min. 200 tenge)

	- outside the Republic of Kazakhstan				1.5% of an amount (min. 200 tenge)
11.3.2.	Receiving cash at the cash desk via POS terminal:				
	- network of Eurasian Bank, tenge	up to 5 million tenge inclusive during a calendar month – 0 tenge; over 5 million tenge during a calendar month – 0.95% of an amount		up to 10 million tenge inclusive during a calendar month – 0 tenge; over 10 million tenge during a calendar month - 0.95% of an amount	up to 400 thousand tenge inclusive during a calendar month – 0 tenge; over 400 thousand tenge during a calendar month – 0.95% of an amount
	- foreign currency	up to 10,000 dollars/euro inclusive during a calendar month – 0%; over 10,000 dollars/euro during a calendar month - 0.8% of an amount		up to \$ 25,000/euro inclusive during a calendar month – 0%; over \$ 25,000/euro during a calendar month - 0.8% of an amount	
	- a network of other banks	1.5% of an amount (min 350 tenge)	1.5% of an amount (min 350 tenge)	1.5% of an amount (min 350 tenge)	
11.3.3.	Additional fee for receiving cash from credit limit through point-of-sale terminal or ATM:	0.8% of an amount	0.8% of an amount	0.8% of an amount	
11.4.	Payment for goods and services at trade and service enterprises:				
	- network of Eurasian Bank	0 tenge	0 tenge	0 tenge	0 tenge
	- network of other banks	0 tenge	0 tenge	0 tenge	0 tenge
11.5.	Non-cash payment for casino/lottery services/e-money purchases**	not provided	3,5 % +1000 tenge of an amount	-	
11.6.	Acceptance and transfer of customs payments	0.3% of an amount	not provided	not provided	

11.7.	Additional transfer fee for the payment of goods and services, making various payments at the expense of the credit limit	0.8% of an amount	0.8% of an amount	0.8% of an amount	
11.8.	Payment of the cost of the certificate under the travel insurance contract on behalf of the insurance company				
	- on the basic card (outside the package)				
	Full	16 000 tenge	16 000 tenge	57 600 tenge	
	Light	12 800 tenge	12 800 tenge	14 400 tenge	
	- on an additional card (outside the package)				
	Full	16 000 tenge	16 000 tenge	Visa Infinite - 57,600 tenge/ VISA Platinum – 19,200 tenge /VISA Gold – 17,600 tenge	
	Light	12 800 tenge	12 800 tenge	Visa Infinite – 14,400 tenge/ VISA Platinum - 14,400 tenge/VISA Gold – 13,440 tenge	
11.9.	Statements and other fees for services				
11.9.1.	Requesting a balance using an ATM or POS terminal:				
	- network of Eurasian Bank	50 tenge	50 tenge	50 tenge	50 tenge
	- network of other banks	50 tenge	50 tenge	50 tenge	50 tenge
11.9.2.	Request information about the last 10 transactions:	100 tenge	100 tenge	100 tenge	100 tenge
11.9.3.	Account statement:				
	- monthly	0 tenge	0 tenge	0 tenge	
	- additional	465 tenge	465 tenge	465 tenge	
	- additional, for each month preceding the last two calendar months	1 550 tenge	1 550 tenge	1 550 tenge	

11.9.4.	Provision of written information on the invoice, at the request of the customer (including VAT)	500 tenge*	500 tenge*	500 tenge*	
11.9.5.	Providing information about the movement of the card/account via SMS (including VAT)	the first month - 0 tenge, the 2nd and subsequent - 150 tenge per month*			the first month - 0 tenge, the 2nd and subsequent - 200 tenge per month*
11.9.6.	Providing information about movement on the card via PUSH notifications in the Smartbank mobile app (including VAT)	the first month - 0 tenge, the 2nd and subsequent - 150 tenge per month*			0 tenge*
11.9.7.	Providing information about transactions conducted through ATMs, including video recordings (including VAT)				
	- Reimbursement of expenses related to the provision of video recordings on Eurasian Bank payment cards (including VAT)	5 000 tenge*	5 000 tenge*	5 000 tenge*	5 000 tenge*
11.10.	Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code (including VAT):				
11.10.1.	Blocking a lost/stolen card:				
	- without being included in the international stop list	1 550 tenge*	1 550 tenge*	1 550 tenge*	1 550 tenge*
	- with entry into the international stop list	18 000 tenge*	18 000 tenge*	18 000 tenge*	18 000 tenge*
11.10.2.	Resetting the PIN code counter	200 tenge*	200 tenge*	200 tenge*	200 tenge*
11.10.3.	Changing the PIN code	250 tenge*	250 tenge*	250 tenge*	250 tenge*
11.11	The Bank's interest rates on loans provided (including VAT)				
11.11.1.	Fee for an overdue payment (VAT included):				
	- ninety days overdue (VAT included)	0.5% of the overdue payment amount, for each day overdue*			

	- after ninety days overdue (including VAT)	0.03% of the overdue payment amount for each day overdue, but not more than 10% of an amount of the loan issued, for each year of the Agreement*			
11.12.	Accepting payments through an information and payment terminal and an ATM:				
11.12.1.	- making payments via ATM of Eurasian Bank in favor of communication service providers				50 tenge
	Note to p.11.:				
	*including VAT The product is valid only for some customs posts.				
	**prohibited: payments and (or) money transfers in favor of an electronic casino and an online casino, as well as payments and (or) money transfers by individuals under the age of twenty-one in favor of the gambling business organizer, as well as receiving money from these categories of persons				
12.	Corporate - 2				
		MasterCard Standard /MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold			
12.1.	Issuing and annual servicing of an account:				
12.1.1.	on the basic card				
	- the first year of service;	0 tenge			
	- the second and subsequent years;	10 000 tenge			
12.1.2.	on an additional card	5 000 tenge			

12.1.3.	Maintaining a card account with no debit transactions for over a year	1 000 tenge			
12.1.4.	Urgent card issue*				
	for branches (within 3 business days)	3 500 tenge			
	for outlets (within 6 business days)	3 500 tenge			
12.1.5.	Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one	2 000 tenge			
12.1.6.	Replacement of a card at Eurasian Bank's initiative	0 tenge			
12.2.	Crediting and transfer of money				
12.2.1.	Crediting to a card account:				
	- in cash	0% of amount			
	- by transfer from another bank	0% of amount			
12.2.2.	Transferring money from an account:				
	- on behalf of Eurasian Bank customers through bank outlets	1% +500 tenge of amount			
	- on behalf of Eurasian Bank customers by standing order	1% +500 tenge of amount			
	- on behalf of other banks' customers in tenge	1.5% +500 tenge of amount			
	- on behalf of other banks' customers in a foreign currency	1.5% +500 tenge of amount			
12.3.	Transaction fees				
12.3.1.	Receiving cash at an ATM:				

	- network of Eurasian Bank	up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month - 0.95% of an amount			
	- network of other banks	1.5% of an amount (min. 350 tenge)			
12.3.2.	Obtaining cash at a cash desk through a point-of-sale terminal:				
	- network of Eurasian Bank, tenge	up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of an amount			
	- in foreign currency	up to 10 000 dollars/euro including in a calendar month – 0%; over 10 000 dollars/euro including in a calendar month - 0,8% of an amount			
12.4.	Payment for goods and services at trade and service enterprises:				
	- network of Eurasian Bank	0 tenge			
	- network of other banks	0 tenge			
12.5.	Obtaining statements and other service fees				
12.5.1.	Balance inquiry through an ATM or a point-of-sale terminal:				
	- network of Eurasian Bank	50 tenge			

	- network of other banks	50 tenge			
	Requesting information on the last 10 transactions:	100 tenge			
12.5.2.	Card account statement:				
	- monthly	0 tenge			
	- additional (for current or one of the last 6 calendar months)	500 tenge			
	- additional (from the last 6 calendar months to the last 24 calendar months)	1 500 tenge			
	- archive (for each month, exceeding the last 24 calendar months)	1 500 tenge			
12.5.3.	Providing written information on a card account at a customer's request (VAT included)	1 500 tenge*			
12.5.4.	Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app.	the first month - free, second and subsequent months - 150 tenge a month			
12.5.5.	Providing video of transactions at Eurasian Bank ATMs*				
	- Compensation of expenses, related to providing a video on payment cards of Eurasian Bank JSC (VAT included)	5 000 tenge*			
12.6.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code				
	Blocking a lost/stolen card				
	- if the matter does not have to go into the international exception file	1 550 tenge			
	- if the matter has to go into the international exception file	18 000 tenge			
12.6.2.	Resetting the PIN-code counter	200 tenge			
12.6.3.	Changing the PIN-code	250 tenge			
12.7.	Interest rates for Eurasian Bank loans				

12.7.1.	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				
	Type of payment card	Corporate cards Visa Business/Visa Gold/Visa Infinite/MasterCard Gold PayPass/Mastercard World PayPass		Visa Signature Business	
13.1.	Issue and annual maintenance of a bank account using a payment card				
13.1.1.	Card issuance and account maintenance:				0 tenge
	on the basic card				
	- first year of service;	0 tenge			1,500 tenge per month(18,000 tenge/year)
	- the second and subsequent years;	0 tenge			
	on an additional card				
13.1.2.	Maintenance fee for a current account using a plastic card, on which there are no expenditure transactions for more than 1 year	1000 tenge			
13.1.3.	Urgent card issue				

	- for branches (up to 3 business days)	3 500 tenge			3,500 tenge
	- for outlets (up to 6 business days)	3 500 tenge			3,500 tenge
13.1.4.	Replacing the card at the request of the cardholder or issuing a new card to replace the lost/stolen one	0 tenge			2,000 tenge
13.1.5.	Card replacement at the initiative of the Bank	0 tenge			
13.1.6.	Replacement after the card expiry				0 tenge
13.1.7.	Cancellation of the payment card				0 tenge
13.2.	Crediting and transferring money				
13.2.1.	Crediting money to a bank account using a payment card:				
	- in cash				0% of an amount
	- by transfer from another banks				0% of an amount
	- transfer under the salary project (paid by the enterprise/organization)				
13.2.2.	Transferring money from a bank account using a payment card:				
	- in favor of Eurasian Bank customers through the Bank outlets	forbidden			
	"- in favor of Eurasian Bank customers under long-term orders	forbidden			
	- in favor of another bank customers in the national currency	forbidden			
	- in favor of another bank customers in foreign currency	forbidden			
13.3	Transaction fees				
13.3.1.	Receiving cash at an ATM:				

	- network of Eurasian Bank	<p>Visa Gold/Visa Business/MasterCard Gold PayPass/Mastercard World PayPass: up to 1 million tenge inclusive during a calendar month – 0 tenge; over 1 million tenge during a calendar month – 0.95% of an amount;</p> <p>Visa Infinite: up to 2 million tenge inclusive during a calendar month – 0 tenge; over 2 million tenge during a calendar month - 0.95% of an amount.</p>			<p>up to 400 thousand tenge inclusive during a calendar month – 0 tenge; over 400 thousand tenge during a calendar month – 0.95% of an amount</p>
	- a network of other banks	0 tenge			1.5% of an amount (min. 200 tenge)
	- Kazpost JSC network				0.95% of an amount (min. 200 tenge)
	- in the ATM network outside the Republic of Kazakhstan	0 tenge			1.5% of an amount (min. 200 tenge)
13.3.2.	Receiving cash at the cash desk via POS terminal:				

	- network of Eurasian Bank, tenge	<p>Visa Gold/Visa Business/MasterCard Gold PayPass/Mastercard World PayPass:</p> <p>up to 5 million tenge inclusive during a calendar month – 0 tenge;</p> <p>over 5 million tenge during a calendar month - 0.95% of an amount;</p> <p>Visa Infinite:</p> <p>up to 10 million tenge inclusive during a calendar month – 0 tenge;</p> <p>over 10 million tenge during a calendar month - 0.95% of an amount.</p>			<p>up to 400 thousand tenge inclusive during a calendar month – 0 tenge;</p> <p>over 400 thousand tenge during a calendar month – 0.95% of an amount</p>
	- foreign currency	<p>Visa Gold/Visa Business/MasterCard Gold PayPass/Mastercard World PayPass: up to 10,000 dollars/euro inclusive during a calendar month – 0%;</p> <p>over 10,000 dollars/ euro during a calendar month - 0.8% of an amount.</p> <p>Visa Infinite: up to \$25,000/euro inclusive during a calendar month – 0%;</p> <p>over \$ 25,000/euro during a calendar month - 0.8% of an amount</p>			
	- a network of other banks	0 tenge			
13.3.3.	Receiving cash at the cash desk via POS terminal:				
13.3.3.1.	Additional fee for receiving cash at the expense of the credit limit through POS terminal or ATM:	0 tenge			

13.4.	Payment for goods and services at trade and service enterprises (including VAT):				
	- network of Eurasian Bank (including VAT)	0 tenge*			0 tenge
	- network of other banks (including VAT)	0 tenge*			0 tenge
13.5.	Non-cash payment for casino/lottery services/e-money purchases	forbidden			
13.6.	Additional commission for payment of goods and services, making various payments due to the credit limit	forbidden			
13.7.	Payment of the cost of the certificate under the travel insurance contract on behalf of the insurance company (for cards outside the package)				
	Full	16 000 tenge			
	Light	-			
13.8.	Statements and other fees for services				
13.8.1.	Requesting a balance using an ATM or POS terminal:				
	- network of Eurasian Bank	0 tenge			50 tenge
	- networks of other banks	0 tenge			50 tenge
13.8.2.	Request information about the last 10 transactions:	0 tenge			100 tenge
13.8.3.	Bank account statement using a payment card:				
	- monthly	0 tenge			
	- additional	0 tenge			
	- additional, for each month, preceding the two last calendar months	0 tenge			
13.8.4.	Provision of written information on the invoice, at the request of the customer (including VAT)	0 tenge*			
13.8.5.	Providing information about the movement of the card/account via SMS (including VAT)	0 tenge*			the first month - 0 tenge, the 2nd and subsequent - 200 tenge per month*

	Providing information about movement on the card via PUSH notifications in the Smartbank mobile app (including VAT)	0 tenge*			0 tenge*
13.8.6.	Provision of information on transactions conducted through ATMs, including video recordings (including VAT)				
	Reimbursement of expenses related to the provision of video recordings on Eurasian Bank payment cards (including VAT)	0 tenge			5000 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:				
	- without being included in the international stop list	0 tenge			1 550 tenge
	- with entry into the international stop list	0 tenge			18 000 tenge
13.9.2.	Resetting the PIN code counter	0 tenge			200 tenge
13.9.3.	Changing the PIN code	0 tenge			250 tenge
13.10.	The Bank's interest rates on loans provided				
13.10.1.	Loan servicing fee	-			
13.10.2.	In case of late repayment of a bank loan, the penalty (fine, penalty fee) is:				
	- within ninety days overdue	0.5% of the overdue payment amount, for each day overdue			
	- after ninety days overdue	0.03% of the overdue payment amount for each day overdue, but not more than 10% of an amount of the loan issued, for each year of the Agreement			
13.10.3.	Commission fee	not provided			
13.11.	Accepting payments through an information and payment terminal and an ATM:				

13.11.1.	- making payments via ATM of Eurasian Bank in favor of communication service providers				50 tenge
	Note to p.13.:				
	* including VAT.				
17.	Business card				
	Type of payment card	Visa Business			
17.1.	Issuing, maintenance and closing a bank account using a payment card:				
17.1.1.	Card issue and maintenance:				
	- card issue	0 tenge			
	- annual maintenance	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	0 tenge			

17.3.	Transaction commissions				
17.3.1.	Receiving cash at an ATM:				
	#ИМЯ?	monthly up to 400,000 tenge - 0 tenge, over 400,000 tenge - 0.3%			
	- networks of other banks	0,95% of the amount (min 200 tenge)			
	- In the network of ATMs outside the Republic of Kazakhstan	1,5% of the amount (min 200 tenge)			
17.3.2.	Receiving cash at a cash desk through a point-of-sale terminal:				
	- Eurasian Bank network	not provided			
	- in foreign currency	not provided			
	- networks of other banks	1,5% of the amount (min 350 tenge)			
17.3.3.	Additional fee for withdrawing cash over the credit limit through a POS terminal or ATM	0,3% of the amount			

17.3.4.	Payment for goods and services at trade and service enterprises:				
	- Eurasian Bank network	0 tenge			
	- networks of other banks	0 tenge			
17.3.5.	Acceptance and transfer of customs payments	not provided			
17.3.6.	Additional commission for payment for goods and services, making various payments at the expense of credit limit	0,3% of the amount			
17.4.	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			

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