

Entrust Bank Fees Collection

No.	Fee	Type of Fee		Standard Card ¹	Premium Card ^{2,3,4,5}	Luxe Card ^{6,7,8}	Salary Card ⁹			Auto Card	Ecomard ¹¹	Social Card
		Own funds	Credit limit				Salary Card (for the employee)?	Salary Card (for the boss) ¹⁰				
BLOCK 5. Individual card fees of the Bank												
		Mastercard World		Mastercard Gold/Mastercard World/Visa Gold	Mastercard World Black Edition /Visa Signature/Visa Platinum ³	Mastercard World Elite/Visa Infinite	Mastercard World/Visa Gold	Mastercard World Black Edition /Visa Signature/Visa Platinum ³	Mastercard World Elite/Visa Infinite	Mastercard World	Mastercard World	Mastercard Gold/Mastercard Standard Unembossed/Mastercard World/Visa Classic Unembossed/Visa Electron ¹² /Visa Gold
1. Service												
1.1. Card issuer, account maintenance												
1.1.1.	Monthly payment:											
	- by the main card ¹³	0 tenge		0 tenge	2,000 tenge 0 tenge 2, if the deposit amount has been at least 5 million tenge or the equivalent in foreign currency for consecutive 30 calendar days 0 tenge, with a total non-cash turnover of purchases in the TSE by card from 150,000 tenge or more, per calendar month	4,000 tenge 0 tenge 2, if the deposit amount has been at least 5 million tenge or the equivalent in foreign currency for consecutive 30 calendar days 0 tenge, with a total non-cash turnover of purchases in the TSE by card from 300,000 tenge or more, per calendar month	0 tenge	2,000 tenge 0 tenge, if the deposit amount has been at least 5 million tenge or the equivalent in foreign currency for consecutive 30 calendar days 0 tenge, with a total non-cash turnover of purchases in the TSE by card from 150,000 tenge or more, per calendar month	4,000 tenge 0 tenge, if the deposit amount has been at least 5 million tenge or the equivalent in foreign currency for consecutive 30 calendar days 0 tenge, with a total non-cash turnover of purchases in the TSE by card from 300,000 tenge or more, per calendar month	not provided	not provided	0 tenge
	- by an additional card	not provided		2,000 tenge	4,000 tenge (outside the package)	4,000 tenge (outside the package)	2,000 tenge	4,000 tenge (outside the package)	4,000 tenge (outside the package)	not provided	not provided	not provided
1.1.2.	Annual payment	not provided		not provided	not provided	not provided	not provided	not provided	not provided	from the second year, 2,000 tenge	from the second year, 2,000 tenge	not provided
1.1.3.	Fee for maintaining an account on which there have not been any expenditure transactions for more than one year (deducted once a calendar month)	1,000 tenge ¹⁴		1,000 tenge	1,000 tenge	1,000 tenge	1,000 tenge	1,000 tenge	1,000 tenge	1,000 tenge	1,000 tenge	0 tenge
1.1.4.	Card replacement:											
	- at the initiative of the cardholder	1,000 tenge		1,000 tenge	2,000 tenge	2,000 tenge	1,000 tenge	2,000 tenge	2,000 tenge	1,000 tenge	1,000 tenge	1,000 tenge
	- at the initiative of the Bank (including upon expiration of the card)	0 tenge		0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
1.2. Crediting and transferring money												
1.2.1. Crediting money to an account:												
	- in cash	0% of an amount		0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount
	- by transfer from other banks	0% of an amount		0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	not provided
	- payment of benefits, deductions, etc. credited to the Government for Citizens NCSC account ¹⁵	not provided		not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	0% of an amount
1.2.2.	Card-to-card money transfer ¹⁶											
through the Bank remote channel:												
	- to the Bank customer's card	0% of an amount	4% of an amount + 500 tenge	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount
	- to the customer's card via ITN 2.0.	5 tenge per transfer	not provided	5 tenge per transfer	5 tenge per transfer	5 tenge per transfer	5 tenge per transfer	5 tenge per transfer	5 tenge per transfer	5 tenge per transfer	5 tenge per transfer	5 tenge per transfer
	- to the card of a customer of another bank (including by phone number) ¹⁷	up to 50,000 tenge inclusive during a calendar month - 0% of an amount; over 50,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	4% of an amount + 500 tenge	up to 50,000 tenge inclusive during a calendar month - 0% of an amount; over 50,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 150,000 tenge inclusive during a calendar month - 0% of an amount; over 150,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 300,000 tenge inclusive during a calendar month - 0% of an amount; over 300,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 1 million tenge inclusive during a calendar month - 0% of an amount; over 1 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 1.5 million tenge inclusive during a calendar month - 0% of an amount; over 1.5 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 1.5 million tenge inclusive during a calendar month - 0% of an amount; over 1.5 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 50,000 tenge inclusive during a calendar month - 0% of an amount; over 50,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 50,000 tenge inclusive during a calendar month - 0% of an amount; over 50,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 50,000 tenge inclusive during a calendar month - 0% of an amount; over 50,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)
through the remote channel of another bank:												
	- from the Bank card	0.95% of an amount (min. 200 tenge)	4% of an amount + 500 tenge	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)
1.2.3.	Transferring money from an account ¹⁸ :											
	- through the Bank branches/branches	1.5% of an amount + 500 tenge	4% of an amount + 500 tenge	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge
	- under standing orders	not provided		not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	1% of an amount + 500 tenge (in favor of the Bank customer)
1.2.4.	Fee for execution (full/partial) of a payment demand, collection order, etc.	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	not provided	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	not provided
1.3. Transaction fees												
1.3.1. Cash withdrawal at an ATM:												
	- in the Bank network	up to 1 million tenge inclusive during a calendar month - 0% of an amount; over 1 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	4% of an amount + 500 tenge	up to 300,000 tenge inclusive during a calendar month - 0% of an amount; over 300,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 300,000 tenge inclusive during a calendar month - 0% of an amount; over 300,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 300,000 tenge inclusive during a calendar month - 0% of an amount; over 300,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 1 million tenge inclusive during a calendar month - 0% of an amount; over 1 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 2 million tenge inclusive during a calendar month - 0% of an amount; over 2 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 2 million tenge inclusive during a calendar month - 0% of an amount; over 2 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 300,000 tenge inclusive during a calendar month - 0% of an amount; over 300,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 300,000 tenge inclusive during a calendar month - 0% of an amount; over 300,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 1 million tenge inclusive during a calendar month - 0% of an amount; over 1 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)
	- in the network of other Kazakhstan second-tier banks ¹⁹	up to 300,000 tenge inclusive during a calendar month - 0% of an amount; over 300,000 tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	4% of an amount + 500 tenge	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)	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)	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)	up to 1 million tenge inclusive during a calendar month - 0% of an amount; over 1 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 2 million tenge inclusive during a calendar month - 0% of an amount; over 2 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 2 million tenge inclusive during a calendar month - 0% of an amount; over 2 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	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)	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)	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)
	- in the network of other banks outside Kazakhstan ²⁰	1.5% of an amount (min. 200 tenge)	4% of an amount + 500 tenge	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)
1.3.2.	Cash withdrawal at the cash desk using a POS terminal:											
	- within the Bank network ²¹	up to 3 million tenge inclusive during a calendar month - 0% of an amount; over 3 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	4% of an amount + 500 tenge	Credit funds credited to the account - 0% ²² . Other funds up to 1 million tenge inclusive during a calendar month - 0% of an amount; over 1 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 4 million tenge inclusive during a calendar month - 0% of an amount; over 4 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 5 million tenge inclusive during a calendar month - 0% of an amount; over 5 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 3 million tenge inclusive during a calendar month - 0% of an amount; over 3 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 4 million tenge inclusive during a calendar month - 0% of an amount; over 4 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 5 million tenge inclusive during a calendar month - 0% of an amount; over 5 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	Credit funds credited to the account - 0%. Other funds up to 1 million tenge inclusive during a calendar month - 0% of an amount; over 1 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 3 million tenge inclusive during a calendar month - 0% of an amount; over 3 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)	up to 3 million tenge inclusive during a calendar month - 0% of an amount; over 3 million tenge during a calendar month - 0.5% of an amount (min. 200 tenge)
	- in another bank network	1.5% of an amount (min. 350 tenge)	4% of an amount + 500 tenge	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)
1.4. Payment for goods and services at the TSE:												
	- in the network of the Bank and other banks	0% of an amount		0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount
	- cashless/electronic money purchase/electronic wallet replenishment ²³	not provided		3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge
1.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:												

- blocking a lost/stolen card	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
- reset the PIN code counter	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
- PIN code change	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
1.6. Statements and other service fees	Own funds	Credit limit										
1.6.1 Requesting a balance using an ATM:												
- in the Bank network	0 tenge	50 tenge	50 tenge	50 tenge	50 tenge	50 tenge	50 tenge	50 tenge	50 tenge	0 tenge	0 tenge	50 tenge
- in another bank network	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	50 tenge
1.6.2 Account statement:												
- monthly	200 tenge	200 tenge	200 tenge	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	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	2,000 tenge	2,000 tenge	2,000 tenge
1.6.3 Providing information on account movement:												
- about the last 10 operations	0 tenge	0 tenge	0 tenge	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)	0 tenge (first month); 150 tenge per month (second and subsequent)	0 tenge (first month); 150 tenge per month (second and subsequent)	0 tenge
- and other written information on the account 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	500 tenge
1.6.4 Reimbursement of expenses for providing information about transactions conducted through ATMs, including videorecord ¹	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	5,000 tenge	5,000 tenge	5,000 tenge
1.7. The Bank interest rates on loans provided												
1.7.1 Fine in case of an unauthorized overdraft amount	0.5% of the overdue payment amount daily for 90 days overdue; 0.01% of the overdue payment amount daily after 90 days overdue, not more than 10% of the overdraft amount, for each the year of the Agreement.											
1.7.2 Fee for changing conditions on the initiative of the borrower												
Installments before purchase (the option is valid for 30 calendar days from the date of installation of the option):	For cards issued within the package Credit limit with installment option and revolving loan – 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 within the package Credit limit with installment option and revolving loan – 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, is charged monthly	1% of a transaction amount ¹⁶											
- fee for continuing the installment option within/outside the Partner network (12 months), for each month of the selected installment period, is 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 loan (once during one calendar year for each purchase)	0 tenge											
- in case of late repayment of an amount owed, the penalty (fine, penalty fee) is	within 90 days overdue – 0.5% of the overdue payment amount, for each day overdue; after 90 days overdue – 0% of the overdue payment amount for each day overdue											

Glossary:

The Bank is Eurasian Bank.

Salary Card is a product that is issued for employees of salary companies serviced by the Bank as a part of a salary project. The monthly card maintenance fee is charged and debited by the Bank on the last day of a calendar month.

TSE – trade and service enterprises.

Smartbank RBS is the Smartbank system of remote banking services for individuals.

ITS 2.0 – Instant transfer system by phone number to the customer's card of Jusan Bank, Kaapost, Berke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan, RBK Bank, Personal Cash Register (Ahs walker), Akyn Bank, Nurbank and HomeCreditBank.

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

an 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 is additionally requested to produce a passport and a 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 access for according to the Mastercard Worldwide FPS fees is \$32 (per visit, per visit). For Mastercard World Elite cardholders, visits - 0 tenge. For holders of Visa Signature, Visa Platinum and Visa Infinite cards, detailed information is at <https://www.visa.com/kz>.

Notes:

¹ including VAT

² this fee is applied individually by the decision of the Head of the Card and Payment Business Block

³ issue of this type of card has been suspended by the Bank

⁴ in 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

⁵ Premium Package, Premium2 Package, Premium3 Package, Premium4 New_salary Package are combined into the Affluent Package of the Standard Card. The Affluent package of the Standard Card is divided into the Premium Card and the Luxe Card (depending on the card type).

⁶ Deposit Card Product, Super Turbo Deposit Card, Standard, Standard, VIP, Borrower's Card, Garant, Children's Card, CashBack Moto/CP 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) are transferred to the Standard Card Gold Package. Eurasian Diamond Card Visa Infinite, Eurasian Platinum Card (Individual tariff) and Salary Tariff (Individual 2) (Mastercard World Black Edition/Visa Platinum) products are transferred to the Standard Card Premium Package. Eurasian Platinum Card product, Salary Package (Mastercard World Black Edition/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 are transferred to the Premium Package New_salary. Further on, follow the information provided in footnote 5 to this Note.

⁷ Employee's Salary Smartcard is renamed to Salary Card (for the employee).

⁸ Salary Smartcard of the head is 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.

⁹ New_salary is renamed to Standard Card, Standard Card is divided into: Standard Card, Premium Card, Luxe Card (depending on the card type).

¹⁰ the account for crediting pensions from the Government for Citizens NCSC is transferred to the New_salary Gold Package, and then to the Standard Card Gold Package. It is now renamed to Standard Card.

¹¹ Eco-Card is renamed to EcoCard.

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

¹³ in some cases, a bank servicing the ATM may charge an cash withdrawal additional fee

¹⁴ is withheld only at Own Expense

¹⁵ The footnote is deleted

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

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

¹⁸ 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 organizer of the gambling business, including receiving money from these categories of persons

¹⁹ All thresholds indicated in text are also applied to equivalent amounts in foreign currency.

²⁰ This fee applies to the Repayments Cards card product.

Collection of Tariffs of Eurasian Bank JSC

No.	Name of tariffs	Fee charged
BLOCK 5. The Bank card individual fees		
		Affluent⁵
		Mastercard World Elite/Visa Infinite
1.	Servicing	
1.1.	Card issuance, account maintenance	
1.1.1.	Monthly payment	4,000 tenge/0 tenge, if the deposit amount is at least 50 mln tenge or the equivalent in currency for Almaty and Astana and 30 mln tenge or the equivalent in currency for other Kazakhstan cities during consecutive 30 calendar days (under the basic card)
1.1.2.	The commission for maintaining an account on which there has not been expenditure transactions for more than one year ²	1,000 tenge
1.1.3.	Card Replacement:	
	- at the initiative of the cardholder	2,000 tenge
	- at the initiative of the Bank (including upon the card expiry)	0 tenge
1.2.	Crediting and transferring money	
1.2.1.	Crediting money to an account:	
	- in cash	0% of an amount
	- by transfer from other banks	0% of an amount
	- payment of benefits, deductions, etc. credited by the Government for Citizens NCJSC to the account	not provided
1.2.2.	Transferring money from card to card ⁸	
	through the Bank's remote channels:	
	- to the Bank customer's card	0% of an amount
	- 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 1.5 mln tenge inclusive during a calendar month – 0% of an amount; over 1.5 mln tenge during a calendar month – 0.95% of an amount (min 200 tenge)
	through the remote channel of another bank:	
	- to/from the Bank card	0.95% of an amount (min 200 tenge)
1.2.3.	Transferring money from an account ⁸ :	
	- through the Bank outlets/branches	1.5% of an amount + 500 tenge
	- under standing orders	not provided
1.2.4.	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)
1.3.	Transaction fees	
1.3.1.	Cash withdrawal at an ATM:	
	- in the Bank network	up to 2 mln tenge inclusive during a calendar month – 0% of an amount; over 2 mln tenge during a calendar month – 0.95% of an amount (min 200 tenge)
	- in the network of other second-tier banks of the Republic of Kazakhstan ³	up to 2 mln tenge inclusive during a calendar month – 0% of an amount; over 2 mln tenge during a calendar month – 0.95% of an amount (min 200 tenge)
	- in the network of other banks outside the Republic of Kazakhstan ³	1.5% of an amount (min 200 tenge)
1.3.2.	Cash withdrawal at the cash desk using a POS terminal:	
	- in the Bank network	up to 10 mln tenge or the equivalent currency inclusive during a calendar month – 0% of an amount; over 10 mln tenge or the equivalent currency during a calendar month – 0.95% of an amount (min 200 tenge)
	- in the network of other banks	1.5% of an amount (min 350 tenge)
1.4.	Payment for goods and services on the TSE:	
	- in the network of the Bank and other banks	0% of an amount
	- casinos/lotteries/electronic money purchase/electronic wallet replenishment ⁸	3.5% of an 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
	- reset the PIN code counter	0 tenge
	- PIN code change ⁴	0 tenge
1.6.	Statements and other fees for services	
1.6.1.	Requesting a balance using an ATM or POS terminal	0 tenge (in the Bank network); 100 tenge (in the network of other banks)
1.6.2.	Account statement ¹ :	
	- monthly	200 tenge
	- additional information	500 tenge
	- additional, for each month preceding the last 2 calendar months	2,000 tenge
1.6.3.	Providing information on movement on the account ¹ :	
	- 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
1.6.4.	Reimbursement of expenses for providing information about transactions conducted through ATMs, including Videorecords ¹	5,000 tenge

Glossary:

The Bank - Eurasian Bank.

TSE – trade and service enterprises.

Smartbank RBS is the Smartbank system of remote banking for individuals.

IPS 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

account – a bank account using a card.

Affluent is a product that is produced for the Affluent category customers. In the event that in the current month the amount on deposit of 50 mln tenge or equivalent in foreign currency or more for Almaty and Astana and

Lounge Key – access to VIP lounges is provided if you have a premium segment card, in some cases, the customer additionally is requested to produce a passport and boarding pass. For Mastercard World Elite

Comments:

¹ including VAT

² is withheld once a year

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 transaction, 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

⁵ one additional Visa Gold/Mastercard World card, an insurance certificate for the basic holder and a concierge service for the basic card holder - free of charge

⁶ In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal

⁷ if the customer has a Salary card (for the manager) and he meets the requirements for the Affluent customers, it is allowed to issue a card on plastic Mastercard World Elite/Visa Infinite using Salary card tariffs (for the manager)

⁸ 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 organizer of the gambling business, including receiving money from these 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 Aber 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 RIBS 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, RIBK 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 RIBS 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	<p>The Visa Infinite (Metal) main card: - 30,000 tenge</p> <p>- 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</p> <p>Visa Infinite (Metal) additional card: - 30,000 tenge</p>	<p>The Visa Infinite (Metal) main card: - 30,000 tenge</p> <p>Visa Infinite (Metal) additional card: - 30,000 tenge</p> <p>- 0 tenge if a daily balance on current and savings accounts of a client resident of the Republic of Kazakhstan of at least 100,000,000 tenge (equivalent in currency) has been available for a full calendar month at the exchange rate of the NBRK as of the settlement date</p>	<p>MC World Elite Main Card (Metal): - 30,000 tenge</p> <p>MC World Elite/Visa Infinite (Metal) additional card: - 30,000 tenge</p> <p>- 0 tenge if a daily balance on current and savings accounts of a client resident of the Republic of Kazakhstan of at least 100,000,000 tenge (equivalent in currency) has been available for a full calendar month at the exchange rate of the NBRK as of the settlement date</p>
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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.		

<p>7.1.3.</p>	<p>Annual payment</p>		<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 - 0 tenge if a daily balance on current and savings accounts of a client resident of the Republic of Kazakhstan of at least 100, 000, 000 tenge (equivalent in currency) has been available for a full calendar month at the exchange rate of the NBRK as of the settlement date</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 - 0 tenge if a daily balance on current and savings accounts of a client resident of the Republic of Kazakhstan of at least 100, 000, 000 tenge (equivalent in currency) has been available for a full calendar month at the exchange rate of the NBRK as of the settlement date</p>
<p>7.1.4.</p>	<p>Monthly payment by additional card (outside the package)</p>	<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>
<p>7.1.5.</p>	<p>Card replacement:</p>			
	<p>- at the initiative of the cardholder</p>	<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		