## Fee Schedule of Eurasian Bank JSC

No.	Fees and Charges	Fees and Charges in SDBO (Remote Banking Service Systems) "Smartbank"	Bank Commission Credit limit with an installment and revolving	Standard Card <sup>4,9</sup> , Social Card <sup>9,10</sup>	Premium card	Luxury card	Auto card	Ecocard
	MODULE 5. Bank fees and charges for personal cards		payment option – SmartCard		Premium card  Mastercard World Black Edition			
			Mastercard World	Mastercard Gold <sup>2</sup> /Mastercard World/Visa Gold	/Visa Signature/Visa Platinum2	Mastercard World Elite/Visa Infinite	Mastercard World	Mastercard World
	Bank card service							
_	Card issuance, account maintenance							
1.1.1.	Monthly payment:	-						
		Card and account maintenance	0 KZT	0 KZT	2.000 KZT/0 KZT <sup>10</sup>	4.000 KZT/ 0 KZT <sup>10</sup>		
	- for the primary card <sup>6</sup>		0 KZI	0 KZT	2,000 KZI7 0 KZI**	4,000 KZI/ 0 KZI**	not applicable	not applicable
	- for the secondary card		not applicable	0 KZT <sup>10</sup>	0 KZT Mastercard Gold <sup>2</sup> , Mastercard World, Visa	0 KZT Mastercard Gold <sup>3</sup> , Mastercard World, Visa	not applicable	not applicable
1.1.2	Annual payment		not applicable	not applicable	Gold/ 2 000 KZT <sup>10</sup> Mastercard World Black Edition not applicable	Gold/ 2 000 KZT <sup>10</sup> Mastercard World Black Edition not applicable	2,000 KZT from the second year onwards	2,000 KZT from the second year onwards
1.1.3	Fee for the maintenance of an account with no outgoing transactions for more than a year (withheld once per calendar month) <sup>11</sup>	Inactive Account Fee	in the amount of the account balance, but not more than 1.000 KZT <sup>6</sup>	in the amount of the account balance, but not more than 1,000 KZT <sup>11</sup> (excluding a social card)	in the amount of the account balance, but not more than 1,000 KZT <sup>11</sup>	in the amount of the account balance, but not more than 1,000 KZT <sup>11</sup>	in the amount of the account balance, but not more than 1,000 KZT <sup>11</sup>	in the amount of the account balance, but not mor than 1,000 KZT <sup>11</sup>
114	Card re-issuance:	Card re-issuance:	1,000 1001	timi 1,000 REST (Cocaning a social cind)	1,000 12.1	mm 1,000 1221	WWW 1,000 RELI	1,000 PALE
	- on the cardholder's initiative	- on your initiative	1.000 KZT	1.000 KZT	2.000 KZT	2.000 KZT	1.000 KZT	1.000 KZT
	- on the Bank's initiative (re-issuance after the card expiry date included)	- after the card expiry date	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT
1.2.	Crediting money and money transfer		Pesonal funds Credit limit					
$\vdash$	Crediting money to the account:							
	- in cash	Card/account replenishment			0% of th credited to the USD account and accepted in bankmotes	e amount issued before 2013 (old version) – 0.6% of the amount		
	- transfer from other banks		0% of the amount	Standard Card- 0% of the amount Social Card - not applicable	0% of the amount	0% of the amount	0% of the amount	0% of the amount
	- benefits, withholdings, etc. credited by NAO (Non-Profit Joint-Stock Company) "Government for Citizens" to the account		not applicable	Standard Card- not applicable Social Card - 0% of the amount	not applicable	not applicable	not applicable	not applicable
1.2.2	Money transfer from one card to another <sup>3</sup>	Money transfer from one card to another:						
	through the Bank's remote channels:	transfers in the Smartbank mobile application						
	- to the card of the bank's client	- intra-bank transfers using the number of card, account or phone	0% of the amount 4% of the amount + 500 KZT	0% of the amount	0% of the amount	0% of the amount	0% of the amount	0% of the amount
	- to the card of the Bank's client using IPS (Instant Payment System) 2.0.	- to another bank by phone number using IPS	5 KZT for each transfer	5 KZT for each transfer	5 KZT for each transfer	5 KZT for each transfer	5 KZT for each transfer	5 KZT for each transfer
			up through 50,000 KZT per	up through 50,000 tenge per calendar month – 0% of the amount;	up through 150,000 KZT per calendar month - 0% of the amount;	f up through 300,000 KZT per calendar month – 0% of the amount;		
	- to the card of another bank's client (including transfer by phone number) <sup>8</sup>	- to the card of another bank's client (including transfer by phone number)	calendar month – 0% of the amount; over 50,000 KZT 4% of the amount per calendar month – 0.95% + 500 KZT	the amount; over 50,000 KZT per calendar month – 0.95% of the amount (min 200 KZT) Salary card (of an	over 150,000 KZT per calendar month – 0.95% of the amount (min 200 KZT) Salary card (of a manager), up through 1.5 mln	e over 300,000 KZT per calendar month – 0.95% of the amount (min 200 KZT) Salary card (of a manager), up through 1.5 mln KZT per	up through 50,000 KZT per calendar month – 0% of the amount; over 50,000 KZT per calendar month – 0.95% of the	up through 50,000 KZT per calendar month – 0% the amount; over 50,000 KZT per calendar month – 0.95% of
			per calendar month – 0.95% + 500 KZT of the amount (min 200 KZT)	employee), up through 1 mln KZT per calendar month – 0% of the amount; over 1 mln KZT per calendar month – 0.95% of the amount (min 200 KZT)	Salary card (of a manager), up through 1.5 min KZT per calendar month – 0% of the amount; over 1.5 mln KZT per calendar month – 0.95% of the amount (min 200 KZT)	caru (or a manager), up inrough 1.5 min KZ1 per calendar month – 0% of the amount; over 1.5 min KZT per calendar month – 0.95% of the amount (min 200 KZT)	amount (min 200 KZT)	amount (min 200 KZT)
				amount (min 200 KZT)	amount (min 200 KZT)	amount (min 200 KZT)		
	through another bank's remote channels:	transfers through other banks' remote channels						
	- to the Bank card/ from the Bank card	- to the Bank card/ from the Bank card	0.95% of the amount 4% of the amount (min 200 KZT) + 500 KZT	0.95% of the amount (min 200 KZT)	0.95% of the amount (min 200 KZT)	0.95% of the amount (min 200 KZT)	0.95% of the amount (min 200 KZT)	0.95% of the amount (min 200 KZT)
1.2.3	Money transfer from the account <sup>2</sup> :	Transfer from the account:						
	- through the Bank offices/ branches	- in the Bank office	1.5% of the amount + 500 KZT	1.5% of the amount + 500 KZT	1.5% of the amount + 500 KZT	1.5% of the amount + 500 KZT	1.5% of the amount + 500 KZT	1.5% of the amount + 500 KZT
	- standing orders	- standing orders	not applicable	Standard Card - not applicable/ Social Card: 1% of the amount + 500 KZT (in favor of the Bank's client)	not applicable	not applicable	not applicable	not applicable
1.2.4	Fee for (full/partial) fulfilment of a payment order, collection order, etc.	Fee for fulfilment of a third-party demand	0.35% of the amount (min 700 KZT, max 7,500 KZT)	Standard Card - 0.35% of the amount (min 700 KZT, max 7,500 KZT)/ Social Card - not	0.35% of the amount (min 700 KZT, max 7,500 KZT)	0.35% of the amount (min 700 KZT, max 7,500 KZT)	0.35% of the amount (min 700 KZT, max 7,500 KZT)	0.35% of the amount (min 700 KZT, max 7,500 KZT)
$\vdash$	Transaction fees			available	(min /00 KZ1, max /,500 KZ1)	(min /00 KZ1, max /,500 KZ1)	(min 700 KZ1, max 7,300 KZ1)	(min 700 KZ1, max 7,500 KZ1)
-			up inrough 500,000 KZ1 per caiendar month – 0% of the amount:	up through 500,000 KZ1 per calendar month – 0% of	up through 1,000,000 KZ1 per calendar month - 0%	up through 1,500,000 KZI per calendar month - 0%	up through 500,000 KZI per calendar month - 0% of	up through 500,000 KZI per calendar month - 0%
1.3.1.	ATM cash withdrawal (network of the Bank or other second-tier banks) <sup>5</sup>	Cash withdrawal (network of the Bank or other second-tier banks) <sup>5</sup>	over 500 000 KZT per calendar month = 1.5% of the	the amount; over 500 000 V.ZT per calendar month	of the amount;	of the amount;	the amount;	the amount;
1.3.2	POS terminal cash withdrawal at cash desks:	Cash withdrawal:						
L								
	- in the Bank's network <sup>8</sup>	- at the Bank's cash desk	up through 3 mln KZT per calendar month – 0% of the amount; over 3 mln KZT per calendar month –1,5% of the	up through 3 mln KZT per calendar month – 0% of the amount; over 3 mln KZT per calendar month – 1,5% of the	up through 4 mln KZT per calendar month – 0% of the amount; over 4 mln KZT per calendar month – 1,5% of the	up through 5 mln KZT per calendar month – 0% of the amount; over 5 mln KZT per calendar month – 1,5% of the	up through 3 mln KZT per calendar month – 0% of the amount; over 3 mln KZT per calendar month – 1,5% of the	up through 3 mln KZT per calendar month – 0% the amount; over 3 mln KZT per calendar month – 1,5% of the
			amount (min 200 KZT)	over 3 mln KZT per calendar month – 1,3% of the amount (min 200 KZT)	over 4 mln KZT per calendar month – 1,5% of the amount (min 200 KZT)	over 5 mln KZT per calendar month – 1,5% of the amount (min 200 KZT)	over 3 mln KZT per calendar month = 1,5% of the amount (min 200 KZT)	over 3 mln KZI per calendar month = 1,5% of th amount (min 200 KZT)
-	- in the network of other banks	- at the cash desk of another bank	1.5% of the amount (min 350 KZT)	1.5% of the amount (min 350 KZT)	1.5% of the amount (min 350 KZT)	1.5% of the amount (min 350 KZT)	1.5% of the amount (min 350 KZT)	1.5% of the amount (min 350 KZT)
<u> </u>	- m the network of other banks  Payment for goods and services at Trade and Service Enterprises:	- at the cash desk of another bank  Purchases:	1-2 to the amodite (IIIII 330 KZ1)	1.5% of the amount (min 350 KZ1)	1.3% of the amount (min 350 KZ1)	1.5% of the amount (min 350 KZ1)	1.3% or use amodiff (min 350 KZ1)	1.5% or the amount (min 350 KZT)

- in the network of the Bank or other banks	- at 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
- casinos/ lotteries/ buying e-money/ replenishing an e-wallet <sup>7</sup>	- casino/lottery, e-money and e-wallets	3.5% of the amount + 1,000 KZT	3.5% of the amount + 1,000 KZT	3.5% of the amount + 1,000 KZT	3.5% of the amount + 1,000 KZT	3.5% of the amount + 1,000 KZT	3.5% of the amount + 1,000 KZT
1.5. Blocking a lost/ stolen card, resetting the PIN tries counter, changing the PIN code:	Card blocking:						
- blocking a lost/ stolen card	- in case of a loss/theft	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT
- resetting the PIN tries counter	- resetting the PIN code	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT
- changing the PIN code <sup>3</sup>	- changing the PIN code	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT
1.6. Statements of account and other fees for services	Statements of account and other fees	Pesonal funds Credit limit					
1.6.1. ATM balance inquiry:	ATM balance inquiry:						
- in the Bank's network	- in the Bank's network	0 KZT	50 KZT	50 KZT	50 KZT	0 KZT	0 KZT
- in the network of other banks	- in the network of other banks	100 KZT	100 KZT	100 KZT	100 KZT	100 KZT	100 KZT
1.6.2 Account statement :	Account statement <sup>1</sup> :						
- monthly account statement	- monthly account statement (for the current month)	200 KZT	200 KZT	200 KZT	200 KZT	200 KZT	200 KZT
- additional account statement	- additional account statement (for the previous month)	500 KZT	500 KZT	500 KZT	500 KZT	500 KZT	500 KZT
- additional account statement for each month preceding the last 2 calendar months	- additional (archived) account statement	2,000 KZT	2,000 KZT	2,000 KZT	2,000 KZT	2,000 KZT	2,000 KZT
1.6.3. Provision of the account transaction details <sup>1</sup> :	Provision of the account details <sup>1</sup> :						
- details of the last 10 transactions	- details of the last 10 transactions	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT
- in SMS and PUSH notifications of SDBO "Smartbank"	- SMS/ PUSH notifications	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT	0 KZT
- other account details in writing at the client's request	- at the client's request	500 KZT	500 KZT	500 KZT	500 KZT	500 KZT	500 KZT
1.6.4. Compensation for the provision of ATM transaction details, including video footage	Fee for ATM video footage <sup>1</sup>	5,000 KZT	5,000 KZT	5,000 KZT	5,000 KZT	5,000 KZT	5,000 KZT
1.7. Lending rates of the Bank	Lending rates						
1.7.1 Unauthorized overdraft penalty	Unauthorized overdraft penalty	0.5% of the amount of overdue payment daily during 90 days of delay; 0.03% of the amount of overdue payment daily after 90					
1.7.2 Fee for modifying terms and conditions on the borrower's initiative	Fee for modifying boan terms						
Payment by installments before purchase (the option is available for 30 calendar days from the date of the option activation):	Payment by installments in shops and online:	For cards issued as a package Credit limit with an installment and revolving payment option = SmartCard					
- fee for activating the installment option in the Partners' network (3 and 6 months)	- in the network of the Bank's partners	0 KZT					
<ul> <li>fee for activating the installment option in the Partners' network (9 and 12 months), for each month of the selected installment period</li> </ul>							
- fee for activating the installment option outside the Partners' network (3, 6, 9 and 12 months), for each month of the selected installment period	- around the world	1,000 KZT					
Revolving credit after purchase:	Revolving credit after purchase:						
<ul> <li>fee for the option of transfer of the used installment credit to the revolving credit (once per calendar year for each purchase)</li> </ul>	- fee for the transfer of the used installment credit to the revolving credit	0 KZT					
- in case the debt repayment is delayed, the forfeit (fine, penalty) will constitute	- forfeit for overdue payment	during 90 days of delay – 0.5% of the amount of overdue payment, for each day of delay; after 90 days of delay – 0% of the amount of overdue					

## Glossary:

## Bank: Eurasian Bank JSC.

Business businger mean that free access to business loanges at airports around the world (under the Louing Key and DiagonPhus programs) is provided with a premism card. For the holders of Mastercard World Eller and Visa Infinite cards (onlyier to the card tumover), business loanges can be visited 10 times per year. The cost of access for an accompanying person if the with limit is exceeded for the holders of Mastercard World Blick Edition and Visa Signature cards in \$522 (per visiter, per visit). See more details about the service. Visa cards — https://www.inac.com/ai/rip.com/

Card is a payment card issued by the Bank that allows the Cardholder to carry out card transactions.

Client is a physical person using the Card.

Credit funds is a loan provided by the Bank for consumer purposes

PTS means trade and service enterprises

Mobile application "Smartbank" is a Remote Banking Service System for Physical Persons "Smartbank".

IPS 2.0, is an Instant Payment System designed to quickly make interbank transfers and payments 247 by phone number to the client's card within Kazakhstan (Jusus Bank, Karpoot, Berele Bank, ForteBank, Bank CenterCedit, Bank Freedom Finance Kazakhstan, RBK Bank, Personal Cashier (Ain wallet), Alyn Bank, Narbank and HomeCreditBank).

Account is a current account opened by the Bank to the client; it comes with a payment card.

Notes:

including VAT

<sup>2</sup> Issuance of this type of card has been suspended by the Bank

<sup>3</sup> If done successfully, the Smartbank Mobile Application automatically resets the PIN tries counter, provided that the tries are accumulated, and no fee is charged for the PIN tries counter reset

<sup>6</sup> The Salary Card (of an employee) changes to the Standard Card, the Salary Card (of a manager) is changes to the Premium Card

<sup>5</sup> In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal

6 Withheld only from the client's personal funds available on the account for use.

It is prohibited to curry out illegal activities, including those related to fraud, deception, illegal production, trafficking and (or) transit of drugs, operations related to the further acquisition of unoccured digital assets on digital assets on digital assets to the members of the Astana International Financial Center, payments and (or) money transfers to e-cusinos and online casinos, and other transfers to the Regulbic of Kazabstsun.

<sup>8</sup> All thresholds specified in KZT shall also apply to equivalent amounts in foreign currencies

No additional card shall be issued with the Social Card

"If the clean fulfills one of the following conditions, the card service will be free of charge:

1. If a constorer has several cords, the number of cards with free service is determined by the total amount of deposits opened by the customer at the Bank.
500,0000 (the multipose pair for oncessering of a cleantard says) - 110 color card.

When the Bank charges a service dee, the following procedure applies:

"If a constant is the service of the bank charges a service fee, the following procedure applies:

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\*\* except for savings accounts, accounts intended for the crediting of benefits, social payments paid from the state budget and (or) the State Social Insurance Fund, or pensions paid from the state budget and (or) the unified accumulative pension fund, and (or) the voluntary accumulative pension fund, as well as alimony (money intended for the maintenance of minors and incapacitated adult children)

<sup>12</sup> No commission is charged when crediting credit funds (with the exception of a Social Card).

## Collection of Tariffs of Eurasian Bank JSC

	Name of tariffs
CK 5. Th	e Bank card individual fees
1.	Servicing
1.1. 1.1.1.	Card issuance, account maintenance  Monthly payment
1.1.1.	The commission for maintaining an account on which there has not been expenditure transactions for more than
1.1.2.	vear <sup>2</sup>
1.1.2	5 ···
1.1.3.	Card reissue:
	- at the initiative of the cardholder - at the initiative of the Bank (including upon the card expiry)
1.2.	Crediting and transferring money
1.2.1.	Crediting money to an account:
1.2.1.	- in cash
	- by transfer from other banks
	- payment of benefits, deductions, etc. credited by the Government for Citizens NCJSC to the account
1.2.2.	Transferring money from card to card <sup>8</sup>
1.2.2.	through the Bank's remote channels:
	- to the Bank customer's card
	- to the customer's card via IPS 2.0.
	- to the customer's card of another bank (including by phone number)
	through the remote channel of another bank:
	- to/from the Bank card
1.2.3.	Transferring money from an account8:
	- through the Bank outlets/branches
	- under standing orders
1.2.4.	Fee for the execution (full/partial) of a payment request, collection order, etc.
1.3.	Transaction fees
1.3.1.	Cash withdrawal at an ATM:
	- in the Bank network
	- in the network of other second-tier banks of the Republic of Kazakhstan <sup>3</sup>
	- in the network of other banks outside the Republic of Kazakhstan <sup>3</sup>
1.3.2.	Cash withdrawal at the cash desk using a POS terminal:
	- in the Bank network
	- in the network of other banks
1.4.	Payment for goods and services on the TSE:
	- in the network of the Bank and other banks
	- casinos/lotteries/electronic money purchase/electronic wallet replenishment <sup>8</sup>
1.5.	Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:
	- blocking of a lost/stolen card
	- reset the PIN code counter
	- PIN code change <sup>4</sup>
1.6.	Statements and other fees for services
1.6.1.	Requesting a balance using an ATM
1.6.2.	Account statement <sup>1</sup> :
1.0.2.	- monthly
	- additional information
	- additional, for each month preceding the last 2 calendar months
1.6.3.	Providing information on movement on the account <sup>1</sup> :
	- about the last 10 operations
	- via SMS messages and PUSH notifications in the Smartbank RBS
	- and other written information on the account at the request of the customer
1.6.4.	Reimbursement of expenses for providing information about transactions conducted through ATMs, including
	recordings <sup>1</sup>

## Glossary:

The Bank is Eurasian Bank.

Business Lounges – Free access to business lounges at airports around the world (under Lounge Key and DragonPass programs) is prot (subject to card turnover), visits are provided without restrictions. For holders of Mastercard World Black Edition and Visa Signature caperson/if the limit for visits on Mastercard World Black Edition and Visa Signature cards is exceeded is US\$32 (per visitor, per visit). N visa/promotions/airport-lounge-access.html, for Mastercard cards – https://www.loungekey.com/ru

A card is a payment card issued by the Bank that allows the cardholder to conduct card transactions. The customer is an individual using the card.

The reporting period is the last calendar day of the calendar month.

TSE – trade and service enterprise.

The Smartbank mobile app - a remote banking system for individuals.

The S. 2.0 is an instant payment system designed for fast interbank transfers and payments 24/7 by phone number to a customer's card insi Finance Kazakhstan, Bank RBK, Personal Cash Register (Aitu wallet), Altyn Bank, Nurbank and HomeCreditBank).

A current account is an account of individuals for conducting settlement operations, without using cards.

A savings account is an individual account for storing money and receiving interest on the balance.

family members – parents, adoptive parents, spouse, adult children, full- and half-siblings, as well as other relatives classified as family

Affluent is a product that is produced for customers of the Affluent category. Affluent's group of customers includes customers and one Services of Eurasian Bank JSC (the Adhesion Contract) (hereinafter referred to as the Standard Terms/The Adhesion Contract) and corn

- 1) with the balance on the current and/or savings account in aggregate:
  a) from 30,000,000 (thirty million) tenge or the equivalent in another currency for the Branches of the Bank of Almaty and Astana;
- b) from 20,000,000 (twenty million) tenge or the equivalent in another currency for other Bbranches of the Bank.
  2) receive a salary to a card or current account in the amount of 1,000,000 (one million) tenge or more for the last 3 months prior to the 1 3) paid a service fee in the Affluent program;
  4) customers who reduced their current and/or savings account balances in the aggregate for the reporting period within 20% (inclusive)
- Almaty and Astana and from 20,000,000 (twenty million) tenge or equivalent in in a different currency for other Branches of the Bank, p end of the month following the reporting month;

In the case of the current and/or savings account in aggregate below 20% (inclusive) from 30,000,000 (thirty million) tenge or the equiva 20,000,000 (twenty million) tenge or the equivalent in another currency for other Branches of the Bank, was in the account for less than charges and debits a monthly card maintenance fee. The monthly card maintenance fee is charged and debited by the Bank during the rep family members) on preferential terms. The amount of the monthly service fee for the card is changed within 10 business days from the r Preferential terms are provided from the date of execution of the customer's application.

In the event that the customer does not comply with the condition, the preferential condition for the monthly card maintenance is terminat with a request to change the terms of service.

## Notes:

- 1 including VAT
- 2 is charged once a year
- <sup>3</sup> In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal
- <sup>4</sup> in case of successful execution of this operation, the number of incorrect PIN code dialing attempts is automatically reset in the Smartb
- <sup>5</sup> Free of charge, one additional Visa Gold/Mastercard World card, insurance certificate for the basic cardholder and concierge service fc
- <sup>6</sup> In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal
- <sup>7</sup> if the customer has a Salary Card (for the head) and they meet the requirements for Affluent customers, it is allowed to issue a Masterc
- 8 with the exception of savings accounts, accounts intended for crediting benefits, social benefits paid from the state budget and (or) the fund, and (or) the voluntary saving pension fund, as well as alimony (money, intended for the maintenance of minors and disabled adult c
- Monthly payment of 0 tenge is applied if: 1) the balance on the current and/or savings account in aggregate:
- a) from 30,000,000 (thirty million) tenge or the equivalent in another currency for the Branches of the Bank of Almaty and Astana;
- b) from 20,000,000 (twenty million) tenge or the equivalent in another currency for other Branches of the Bank
- 2) receive a salary to a card or current account in the amount of 1,000,000 (one million) tenge or more for the last 3 months prior to the
- 3) have paid a service fee in the Affluent program
- 4) customers who have lowered the thresholds under sub-items a) and b) within 20% as of the reporting date, provided that they restore t

Fee charged
Affluent <sup>5</sup>
Mastercard World Elite/Visa Infinite
4,000 tenge/0 tenge9
4,000 tengero tenger
1, 000 tenge
2, 000 tenge
0 tenge
0% of an amount
0% of an amount
not provided
0% of an amount
5 tenge for each transfer
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)
0.95% of an amount (min 200 tenge)
0.95% of an amount (min 200 tenge)
1.5% of an amount + 500 tenge
not provided
0.35% of an amount
(min 700 tenge, max 7, 500 tenge)
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)
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)
1.5% of an amount (min 200 tenge)
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)
1.5% of an amount (min 350 tenge)
0% of an amount
3.5% of an amount + 1, 000 tenge
0.4
0 tenge 0 tenge
0 tenge
o tenge
0 tenge (in the Bank network);
100 tenge (in the network of other banks)
200 tenge
500 tenge
2, 000 tenge
0 tenge
0 tenge 500 tenge
5, 000 tenge

rided with a premium segment card. For holders of Mastercard World Elite and Visa Infinite cards urds (subject to card turnover), 10 visits per year are provided. The cost of access for an accompanying fore information about the service: for Visa cards – https://www.visa.com.kz/ru\_KZ/pay-with-

ide Kazakhstan (Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom

members of the Customer;

member of their family who have joined the Standard Terms of Provision of Banking and Other esponding to one of the following criteria:

reporting period;

of 30,000,000 (thirty million) tenge or equivalent in another currency for Branches of the Bank of rovided that they restore the balances on the current and/or savings account in aggregate before the

tlent in another currency for Branches of the Bank of Almaty and Astana and below 20% of 30 consecutive calendar days or the salary changed towards a decrease in the current month, the Bank orting period. For one opened savings account, there is only 1 main card and 1 additional card (for noment the customer applies to the Bank Branch with an application for changing the terms of service.

ed. In order to resume the preferential terms, the customer must contact the Bank Outlet/Branch again

vank RBS, provided that they accumulate, and no fee is charged for resetting the PIN code counter.

ard World Elite/Visa Infinite plastic card using Salary Card fees (for the head).

State Social Insurance Fund, or pensions paid from the state budget and (or) the unified saving pension : hildren)

reporting period;

he thresholds by the end of the month following the reporting month

## Eurasian Bank fees

Ni Service	Stand	ard fee											
100	PayDa	Alser Like IT Credit Bonus Card	Installment credit card	Eurasia Ci			Credit Card		Credit Card		redit Card	,	anila Package, Standard Package, Pro
	PayDa	Alser Like II Credit Bonus Card	Installment credit card	Eurasia	Classic	Eurasi	ia Privilege	Eura	sia Loyal	Eurasia C	ommercial	Vanilla Package <sup>5</sup>	Standard Package <sup>8</sup>
BLOCK 5. Eurasian Bank Payment Card Fees	Mastercard Gold PayPass/MasterCard World PayPass/Visa Gold	Mastercard Gold PayPass/Mastercard World PayPass/Visa Classic Unembossed/Visa Gold	Mastercard Gold PayPass/Mastercard World PayPass/Visa Gold	Visa Classic Unembossed	Mastercard Gold PayPass/ MasterCard World PayPass/Visa Gold	Visa Classic Unembossed	Mastercard Gold PayPass/ MasterCard World PayPass/Visa Gold	Visa Classic Unembossed	Mastercard Gold PayPass/ MasterCard World PayPass/Visa Gold	Visa Classic Unembossed	Mastercard Gold PayPass/ MasterCard World PayPass/Visa Gold	Mastercard Standard/Mastercard Gold/Mastercard Gold PayPass/ Mastercard World PayPass/Visa Classic/Visa Gold	Mastercard Gold/Mastercard Gol PayPass/Mastercard World PayPass/Visa Gold
2. Card service													
2.1. Card issue, account servicing 2.1.1. annual payment:													
- the first year of service		3 200 tenge (on main card)		0 tenge (on main card)	0 tenge (on main card)	0 tenge (on main card)	0 tenge (on main card)		0 tenge (on main card)	0 tenge (on main card)	0 tenge (on main card)	not provided	not provided
- the second and subsequent years of service	0 tenge (on main/additional card)	4 800 tenge (on main card)	0 tenge (on main card); 1 000 tenge (on additional card)	3 800 tense (on main card)	3 800 tenge (on main card)	1 500 tenge (on main card)	1 500 tence (on main card)	0 tenge (on main card)	3 000 tense (on main card)	3 800 tense (on main card)	3 800 tense (on main card)	not provided	not provided
		4 800 tenge (on main card)		5 800 lenge (on main card)	3 800 lenge (on main card)	1 300 lenge (on main card)	1 300 lenge (on main cara)		5 000 lenge (on main card)	3 800 lenge (on main card)	3 800 tenge (on main caru)	not provided	not province
2.1.2 monthly fee: - the first month of service	not provided												
- the first month of service  - the second and subsequent months of service	not provided	2 000 tenge (on additional card)	not provided not provided	1 000 tenge (on additional card)	2 000 tenge (on additional card)	1 000 tenge (on additional card)	2 000 tenge (on additional card)	1 000 tenge (on additional card)	2 000 tenge (on additional card)	1 000 tenge (on additional card)	2 000 tenge (on additional card)	100 tenge	250 tenge 250 tenge
subscription fee for using the grace period	provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided
Fee for maintaining an account with no debit transactions for more than one year.  2.1.3. Card evicence	1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>	1 000 tenge*	1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>
- at the initiative of the cardholder	1 000 tenge	1 000 tenge	1 000 tenge	1 000 tenge	1 000 tenge	1 000 tenge	1 000 tenge	1 000 tenge	1 000 tenge	1 000 tenge	1 000 tenge	1 000 tenge	1 000 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	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
2.2. Crediting and transfer of money													
2.2.1. Crediting money to account:													
							1			1	1	1	
- in cash							with crediting to an account in US do	0% of an amount dlars, accepted in banknotes issued before	2013 (old model) - 5% of the amount				
<u> </u>				1		W 016 016:	700 O 100 O 100 O 100 O		none note to				
- by transfer from another bank	0% of the amount	0% of the amount	0% of the amount			u%, U,1%, U,15%, 0,20%, 025%, 0,3	90%, 035%, 0,40%, 0,45%, 0,50%, 0,55%, 0	, ours u, 60%, U, 10%, 0,75%, 0,80%, 0,85%	, 0,90%, U,95%, 1%. of the amount	1		0% of the amount	0% of the amount
2.2.2 Transfer money card-to-card to using remote channels of the Bank:													
using remote channes of the bank:  - to the Bank customer's card	0% of the amount							3,5% of the amount + 500 tenge					0% of the amount
		3,5% of the amount + 500 tenge	not provided	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge		3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	0% of the amount	
- to the Bank client's card via IPS 2.0.	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	5 tenge for each transfer	6 tenge for each transfer
- to other bank customer's card (including by phone number)	0,9% of the amount (min 200 tenge)	3,5% of the amount + 500 tenge	not provided	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	3,5% of the amount + 500 tenge	up to 50,000 tenge inclusive during a c 50,000 tenge within a calendar month	ilendar month - 0% of the amount; over - 0,9% of the amount, (min. 200 tenge)
using remote channels of another bank:													
- to the Bank card/from the Bank card	not provided  Own funds	3,5% of the amount + 500 tenge	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	not provided	0,9% of the amount (min 200 tenge)	0,9% of the amount (min 200 tenge)
2.2.3. Transferring money from an account <sup>11</sup> :		3.5% of the amount + 500 tence (in favor		3,5% of the amount + 500 tengs	- Co-Constant Books Store	3.0% - 6.0	inge (in favor of the Bank's client)	7.5% -5.0	age (in favor of the Bank's client)	3,5% of the amount + 500 teng	- C- C		
- through the Bank outlets/branches	1% of the amount + 500 tenge	3,5% of the amount + 500 tenge (in favor of the Bank's client)	not provided	3,5% of the amount + 500 length	e (in tayor or the name's chem)	3,5% of the amount + 300 tes	nge (in tavor of the name's chem)	3,5% of the amount + 300 fee	ge (in ravor of the mank's chem)	3,5% of the amount + 300 leng	e (in lavor of the mank's chem)	19) of the amount 1 900 tensor	(in favor of the Bank's client);
- through the Smartbank RBS	not provided	3,5% of the amount + 500 tenge (in favor of the Bank's client); 3,5% of the amount + 1000 tenge (in favor of a client of another bank)	not provided	3,5% of the amount + 500 tenge (i	e (in favor of the Bank's client); in favor of a client of another bank)	3,5% of the amount + 500 ten 3,5% of the amount + 1000 tenge	nge (in favor of the Bank's client); e (in favor of a client of another bank)	3,5% of the amount + 500 tes 3,5% of the amount + 1000 tenge	ge (in favor of the Bank's client); (in favor of a client of another bank)	3,5% of the amount + 500 teng 3,5% of the amount + 1000 tenge (	e (in favor of the Bank's client); in favor of a client of another bank)	1,5% of the amount + 500 tenge (	n favor of a client of another bank)
- by long-term instructions	not provided	3,5% of the amount + 1000 tenge	not provided	3,5% of the amount + 1000 teng	ge (in favor of the Bank's client)	3,5% of the amount + 1000 to	enge (in favor of the Bank's client)	3,5% of the amount + 1000 to	nge (in favor of the Bank's client)	3,5% of the amount + 1000 ten	ge (in favor of the Bank's client)	1% of the amount + 500 teng	e (in favor of the Bank's client)
2.2.4. Fee for (full/partial) execution of a payment order, collection order, etc.	0,35% of the amount	0,35% of the amount	0,35% of the amount	0,35% of ti (min 700 tenge, r	he amount	0,35% o	of the amount e, max 7 500 tenge)	0,35% o	the amount , max 7 500 tenge)	0,35% of (min 700 tenge,	the amount	0,35% of (min 700 tenge,	the amount
2.3. Transaction fees	(min 700 tenge, max 7 500 tenge)  Own funds	(min 700 tenge, max 7 500 tenge)	(min 700 tenge, max 7 500 tenge)	(min 700 lenge, i	max / 500 tenge)	(min 700 tengs	e, max / 300 tenge)	(min 700 tengs	, max / 300 tenge)	(min 700 tenge,	max / 300 tenge)	(min 700 lenge,	max / 300 tenge)
2.3.1. 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 - 0,95% of the amount	3,5% of the amount (min 500 tenge)	not provided	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	up to 1,000,000 tenge inclusive during a 1,000,000 tenge within a calendar mont	calendar month - 0% of the amount; over h - 0,9% of the amount, (min. 200 tenge)
- in the network of other second-tier banks of the Republic of Kazaklistan	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	3,5% of the amount (min 1000 tenge)	not provided	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge	3,5% of the amount (min 1000 tenge)	up to 300,000 tenge inclusive during a 300,000 tenge within a calen	alendar month - 0% of the amount; over far month - 1% of the amount
- is the network of other busics outside the Republic of Kazakhstan	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	3,5% of the amount (min 1000 tenge)	not provided	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge	3,5% of the amount (min 1000 tenge)	1,5% of the amount (min 200 tenge)	1,5% of the amount (min 200 tenge)
2.3.2 Cash withdrawal at the cash desk using a POS terminal:													
- in the Bank network	до 5 млн. тенге актючительно в течение календаряюто месяще — 0% от суммы; свыше 5 млн. тенге в течение катендарното месяца — 0,95% от суммы	3,5% of the amount (min 500 tenge)	not provided	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3.5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	3,5% of the amount (min 500 tenge)	up to 10,000,000 tenge inclusive during 300,000 tenge within a calendar month	calendar month - 0% of the amount; ov - 0.9% of the amount, (min. 200 senge)
- in the network of other banks	1,5% of the amount (min 350 tenge)	3,5% of the amount (min 1000 tenge)	not provided	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge)	3,5% of the amount (min 1000 tenge	3,5% of the amount (min 1000 tenge)	1,5% of the amount (min 350 tenge)	1,5% of the amount (min 350 tenge)
2.4. Payment for goods and services on the PTS:										1			
- in the network of the Bank and other banks	0% of the amount	0% of the amount 3,5% of the amount + 1000 tenge	2% of the amount	0% of the 3,5% of the amo			the amount mount + 1000 tenge		he amount nount + 1000 tenge	0% of th 3,5% of the amo		0% of the amount 3,5% of the amount + 1000 tenge	0% of the amount
- casinos/ioteries/electronic money purchase/adding the electronic wallet <sup>40</sup> 2.5. Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code:	3,5% of the amount + 1000 tenge	3,5% of the amount + 1000 tenge	not provided	3,5% of the amo	um + 1000 ictige	3,5% of the ar	mount + 1000 tenge	3,5% of the an	noun - 1000 ictige	3,5% of the amo	num - 1000 ictige	5,5% of the amount + 1000 tenge	3,5% of the amount + 1000 tenge
blocking of a lost/stolen card	if the matter has if the matter has	't been referred to the international-exception been referred to the international exception f	n file – 250 tenge; ile – 18 000 tenge	if the matter hasn't been referred to the if the matter has been referred to the int	international-exception file – 250 tenge; ternational exception file – 18 000 tenge	if the matter hasn't been referred to the if the matter has been referred to the	he international-exception file – 250 tenge; international exception file – 18 000 tenge	if the matter hasn't been referred to the	e international-exception file – 250 tenge; nternational exception file – 18 000 tenge	if the matter has been referred to the	nge; einternational exception file – 18 000	без занесения в междунаро с занесением в междунаро;	диый стоп-лист – 250 тенге; ный стоп-лист – 18 000 тенге
	200	200 tenge	200 tenge	200 (			10 tenge		) tenge	200	ige	200 tenge	200 tenge
- reset of the PIN code counter	200 tenge	200 tenge Smartbank – 0 tenge; in other channels – 2		in RBS Smartbank – 0 tenge;			ge; in other channels - 250 tenge		e; in other channels - 250 tenge				200 tenge in other channels - 250 tense
- PIN code change <sup>4</sup>	in RBS		or nage	in sus Smartbank – 0 tenge;	as outer enaments - 250 lenge	m rens Smartbank – 0 teng	go, m outer enamers - 250 lenge	in icas Smartbank – 0 teng	s, as outer enumers - 250 tenge	m n.no smarttunk – 0 tenge	in other channels - 250 tenge	m rens Smartbank – 0 tenge	, in outer enamets – 250 lenge
2.6. Statements and other fees for services													
2.6.1. Requesting a balance using an ATM	0 tenge (in the Bank's network); 50 tenge (in a network of other banks)	50 tenge (in the Bank's network); 100 tenge (in a network of other banks)	50 tenge (in the Bank's network); 100 tenge (in a network of other banks)	50 tenge (in the I 100 tenge (in a netw	Bank's network); ork of other banks)		(в сети Банка); ети других банков)	50 тенге ( 100 тенге (а се	а сети Банка); ти других банков)	50 vesire (a 100 vesire (a ceri		50 тенге (в сети Банка); 100 тенге (в сети других банков)	51 тенге (в сети Банка); 100 тенге (в сети других банков)
2.6.2 Account statement*: - monthly	200 tenge	200 tenge	200 tenge	200 (	resor	20	10 tenge	***	) tenge	200	brance	200 tenge	200 tenge
- monthly - additional	200 tenge 500 tenge	200 tenge 500 tenge	200 tenge 500 tenge	500 1			to tenge 10 tenge		) tenge		tenge	200 tenge 500 tenge	200 tenge 500 tenge
	Joo Lag.	nage	wange	3001	-	1	-	1	-		-	wage	wage

	- additional, for each month preceding the last 2 calendar months	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	3 000 tenge	4 000 tenge	5 000 tenge	2 000 tenge	2 000 tenge
2.6	3. Providing information about the movement of the account <sup>4</sup> :									
	- on the last 10 operations	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 teage	100 tenge	100 tenge
	- via SMS messages and PUSH notifications in the Smartbank RBS	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
	- 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 teage	500 tenge	500 tenge
2.0	4. Reimbursement of expenses for providing information about transactions conducted through ATMs, including video recordings <sup>1</sup>	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
2	Interest rates for Eurasian Bank loans									
2.1	Penalties for late payment of a loan:									
	- within ninety 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 ninety 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 тенге						

#### Glossary

### The Bank is Eurasian Bank.

Business Lounges—Free access to business loanges at airports wordstrick (under Lounge Key and Dragoril'son programs) is available with a permission cand. For holders of Masteread World Elize and Vias Infinite conds (subject to earl tensover), viols are provided without restrictions. For holders of Masteread World Elize and Vias Infinite conds (subject to earl tensover), Visits are provided. The cord of access for a companion in case of exceeding the limit on visits by Masteread World Elize Edition and Vias Signature conds - 23XSS (per visite, per visit), More about the service for Vias - https://www.vias.com.krtw. X2ppsy-with-vias/promoton/surjeaper-cond-process-cond-line/without-cond-visite-v

The Mark LB HIT Cred Beams Copie is product that a set closed to see continues. The terms of the product on two vision by for citaling questioners who have already how contained contributed in product, or this production of a count of the production is to be seen of the production is to be seen of the production of t

An installment credit eard 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 reissing the card, or transferring from the terms of this product to the terms of a new product.

Barries well used it is predict that is a predict that is not leaded to over continuent. The erms of their products are full only for critical genumes which her eachly been instant could not be first as a few could not be for the second of the products of the count of the first asserting to the continuent of the cont

Grace period. — the priorid from the date of diet occurrance to the end date of the payment period, during which no remaneration for using the loan is accread or charged, provided that the total dubt calculated as of the entitionent date is repaid before the end date of the payment period. The grace period applies to operations: payment for proofs and services a training analysis or the state and service compresses, making payments with ATM cainsus containing payments.

The Vasility package, the Standard package, the Premium package, the Premium package, the Premium bachdoud package - products that are not inseed to new continence. The terms of those products to the round of new already been insued or far fine product. With the possibility of resisting from the terms of this product to the round a new product. In the current most the deposit amount of 10 million tange or the equivalent in foreign currency or more has been in the account from the current most. The mostly of an administrance for its industry of the control of the current most. The mostly of an administrance for its industry of the current most. The mostly of the current most in the current most in the current most. The current most in the current most in the current most in the current most. The current most in the

#### TSE - trade and service enterprise

Smartbank RBS is the Smartbank remote banking system for individuals.

IPS 2.6 - Lottest payment system designed for fast interbulk transfers and payments in 247 mode by phone number to the customer's card within Kazikhtstan (Itsus Bank, Karposs, Berele Bank, ForerBank, Bank CenterCredit, Bank Feredom Finance Kazikhtstan, BBK Bank, Personal Cashier (Ain Willet), Aliya Bank, Narbank and Hower-Creditable).

account - a bank account using a card.

#### Notes: Including VAT

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

When conducting transactions in the Smarthnak RBS and poping for goods vervices at the TSE (in case of repopment of the full amount of debt during the grace period – Urange; in case of repopment of part of the amount of debt during the grace period – if the installment amount in a calendar month is not more than 200000 teags— 2000 teags, more than 200000 teags—5000 teags)

<sup>4</sup>In 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

 $^5$ Vanilla package/Standard package includes one additional Visa Gold/Mastercard World card - 0 tenge

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

<sup>1</sup> Premium Individual Package: provided by a decision of the Head of the Card and Payment Business Block, includes a set of an insurance certificate for the basic holder and one additional Visa Gold/MasterCard World card — 0 tenge

<sup>8</sup>Is withheld only at Own expense

Is charged once a yea

\*\* Probabited: 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 organizer of gambling business, including the receipt of money from the above categories of persons

n Package, Premium Individual Pack Premium Package <sup>6</sup>	Individual Package <sup>2</sup>			
Visa Platinum/Visa Infinite	Vka Platinum/Vka Infinite			
not provided	not provided			
not provided	not provided			
500 tenge	0 tenge			
500 tenge	0 tenge			
not provided	not provided			
1 000 tenge <sup>8</sup>	1 000 tenge <sup>8</sup>			
1 000 tenge	1 000 tense			
0 tenge	0 tenge			
0% of the amount	0% of the amount			
0% of the amount	0% of the amount			
7 tenge for each transfer	8 tenge for each transfer			
o to 75,000 tenge inclusive during a caler tenge within a calendar month - 0,	sdar month - 0% of the amount; over 75,000 9% of the amount, (min. 200 tenge)			
3,9% of the amount (min 200 tenge)	0,9% of the amount (min 200 tenge)			
1% of the amount + 500 tenge (	: (in favor of the Bank's client); in favor of a client of another bank)			
1% of the amount + 500 tengs	e (in favor of the Bank's client)			
1% of the amount + 500 tenge (in favor of the Bank's client)  0.35% of the amount				
0,35% of	the amount			
0,35% of (min 700 tenge,				
(min 700 tenge,	the amount			
(min 700 tenge, up to 2,000,000 tenge inclusive during a 2,000,000 tenge within a calendar mont	the amount max 7 500 tenge)			
(min 700 tenge, min 700 tenge, min 1700 tenge, min 1700 tenge, min 1700 tenge min 1700 tenge min 1700 tenge min 1700 tenge min 1700,000 tenge min	the amount and 7.500 bags) colonidar month - 0% of the amount; over 1.05% of the amount; over 1.05% of the amount; over alreader month - 0% of the amount; over the records - 1% of the amount; over the records - 1% of the amount which is not the amount over the records - 0% of the amount; over on) within a colonidar month - 0% of the amount.			
(min 700 brage,  up to 2,000,000 tongs inclusive during a 2,000,000 tongs inclusive during a up to 300,000 tongs inclusive during a up to 300,000 tongs inclusive during a up to 300,000 tongs technice during a up to 300,000 tongs technice during a up to 300,000 tongs technice during a	the amount must 7-500 tongs)  unit 7-500 tongs)  colondar mounds - 0% of the amount; over  - 0.0% of the amount; over  - 0.0% of the amount; over  - 10% of			
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2 000 tenge	2 000 tenge
100 tenge	100 tenge
0 tenge	0 tenge (first month); 150 tenge per month (second and subsequent)
500 tenge	500 tenge
5 000 tenge	5 000 tenge

# **Eurasian Bank Payment Card Fees**

Nº	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 records1	5,000 tenge
	Note:	
	*including VAT	
19.	Crypto card	
	Type of payment card	MasterCard World
19.1.	Service	
19.1.1.	Card issuance, account maintenance	
19.1.1.1.	Card issuance fee	0 tenge
19.1.1.2.	Account maintenance fee:	
	Monthly fee	
	- for the primary card	0 tenge
19.1.1.3.	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
19.2.	Payment for goods and services on the PTS, online payments:	
	- in the network of the Bank and other banks	0,5% of an amount – on the territory of the Republic of Kazakhstan

## ВНУТРЕННЯЯ ИНФОРМАЦИЯ

19.3.	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

# **Eurasian Bank Payment Card Fees**

Nº	Service	Fees
	BLOCK 5. Tariffs for payment cards	
19.	Crypto card	
	Type of payment card	MasterCard World
19.1.	Service	
19.1.1.	Card issuance, account maintenance	
19.1.1.1.	Card issuance fee	0 tenge
19.1.1.2.	Account maintenance fee:	
	Monthly fee	
	- for the primary card	0 tenge
19.1.1.3.	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
19.2.	Payment for goods and services on the PTS, online payments:	
	- in the network of the Bank and other banks	0,5% of an amount – on the territory of the Republic of Kazakhstan
19.3.	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

# **Eurasian Bank Fees**

No.	Service	Star	
	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% +	
	- online transfers via Eurasian Bank network to Eurasian Bank cards	0	
	- online transfers via Eurasian Bank network to another bank cards	0.9% of an amo	
3.2.	Transaction fees		
3.2.1.	Cash withdrawal from Eurasian Bank ATM	0	
3.2.2.	Online repayment of Eurasian Bank loan at pay.smartbank.kz	0	
3.2.3.	Online adding Eurasian Bank deposit at pay.smartbank.kz	1% of an amou	
3.2.4.	Cash withdrawal at a cashier via POS-terminal:		
	- Eurasian Bank network, tenge	1.5% of an amo	
	- foreign currency	1.5% +3 USD/	
3.2.5.	Conducting payments via ATM:		
	- payment for mobile communication services	50	
	- payment for Alma TV services	50	
3.2.6.	Requesting a balance using the Bank ATM	50	
3.3.	Provision of information on transactions conducted on payment cards of other banks via ATMs, including video recordings <sup>1</sup>	5 00	

Glossary:

The Bank - Eurasian Bank

**Notes:** 

 $^{1}$ including VAT

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+ 500 tenge
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ount, min. 200 tenge
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## **Eurasian Bank Payment Card Fees**

No.	Fee	The fee charged	
	BLOCK 5. Payment card fees for Private Banking customers		
1.	Private Banking		
		Private Banking Package <sup>1</sup>	Visa Infinite Private Banking Package
	Type of payment card	Visa Infinite (Metal) Package: 1. Two additional free cards: - MC Black Edition - Visa Platinum 2. Insurance certificate for the main cardholder; 3. Concierge service for the main cardholder.	Visa Infinite (Metal) Package: 1. Two additional free cards: - Visa Platinum/Signature/Infinite (plastic card) 2. Insurance certificate for the main cardholder; 3. Concierge service for the main cardholder.
1.1.	Issuing a card and servicing a bank account using a payment car	d (excluding VAT):	
1.1.1.	Issue fee	Main Visa Infinite card (Metal): - 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 as of the card opening date  Additional Visa Infinite card (Metal): - 30, 000 tenge	Main Visa Infinite Card (Metal):  - 30, 000 tenge  0 tenge if there is a daily balance on current and savings accounts of Republic of Kazakhstan resident of at least 100, 000, 000 tenge (equivalent in currency) for a full calendar month at the NBRK*  exchange rate as of the settlement date <sup>6</sup> Additional Visa Infinite Card (Metal):  - 30, 000 tenge

1.1.2.	Monthly payment	Main Visa Infinite card (Metal):  - 0 tenge, subject to the following conditions: the total average daily balance on the customer's deposits/current accounts was at least 300, 000, 000 (three hundred million) tenge/equivalent in foreign 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.  - 0 tenge, when conducting non-cash transactions on the card for the payment of goods/services in the amount of more than 1, 000, 000 tenge/equivalent in currency for one (1) calendar month 15, 000 tenge, in other cases.  Additional Visa Infinite Card (Metal):  - 0 tenge, when conducting non-cash transactions on the card for the payment of goods/services in the amount of more than 1, 000, 000 tenge/equivalent in currency for one (1) calendar month 15, 000 tenge, in other cases.	
1.1.3.	Annual payment		Main Visa Infinite Card (Metal): - 240, 000 tenge 0 tenge if there is a daily balance on current and savings accounts of a resident of the Republic of Kazakhstan of at least 100, 000, 000 tenge (equivalent in currency) for a full calendar month at the exchange rate of the NBRK* as of the settlement date <sup>6</sup> Additional Visa Infinite card (Metal): - 240,000 tenge Additional MC World Elite card (Metal) - 240,000 tenge
1.1.4.	Monthly payment by additional card (outside the package)	Gold/World (plastic) - 2, 000 tenge MC Black Edition/ Visa Infinite/Visa Platinum (plastic) - 4, 000 tenge	Gold/World (plastic) - 2, 000 tenge Visa Platinum/Signature/Infinite (plastic) - 4, 000 tenge
1.1.5.	Card replacement:		

	- at the initiative of the cardholder	Metal Visa Infinite – 135, 000 tenge Additional card – 2, 000 tenge	Metal MC World Elite/Visa Infinite – 135, 000 tenge Plastic card – 2, 000 tenge
	- at the initiative of the Bank (including upon the card expiry)		0 tenge
1.1.6.	Fee for maintaining an account on which there have not been debit transactions for over a year (monthly payment)	1,000 tenge	
1.2.	Crediting and transferring money		
1.2.1.	Crediting money to the account:		
	- in cash	credited to the account in US doll	0% of an amount ars accepted in banknotes issued before 2013 (old mode
	- by transfer from other banks		0% of an amount
1.2.2.	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)		enge/equivalent in currency inclusive during a calendar ent in foreign currency during a calendar month - 1% of
	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)

1.3.	Transaction fees (excluding VAT)		
1.3.1.	Cash withdrawal at an ATM:		
	- in the Bank network	- up to 5 million tenge/equivalent in foreign currency inclusive during a cale - over 5 million tenge/equivalent in foreign currency during a calendar mont	
	- in another second-tier bank network of the Republic of Kazakhstan <sup>5</sup>	- up to 2 million tenge/equivalent in foreign currency inclusive during a cale - over 2 million tenge/equivalent in foreign currency inclusive during a calendar i	
	- in another bank network outside the Republic of Kazakhstan <sup>5</sup>	- up to 20 million tenge/equivalent in foreign currency inclusive during a calendar r	
1.3.2.	Cash withdrawal at the cash desk using a POS terminal:		
	- in the Bank network  - up to 10 million tenge/equivalent in another currency - over 10 million tenge/equivalent in another currency during a		
	- in another bank network 1.5% of an amount, min		
1.4.	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 <sup>7</sup> :	3.5% +1,000 tenge of an amount	
1.5.	Statements and other service fees		
1.5.1.	Requesting a balance using an ATM or POS terminal	50 tenge (in the Bank network); 100 tenge (in another bank network)	
1.5.2.	Account statement <sup>3</sup> :		
	- monthly	200 tenge	
	- additional	500 tenge	
	- additional, for each month preceding the last 2 calendar months	2,000 tenge	
<b>1.5.3.</b> Providing information on account movement <sup>3</sup> :			
	- 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
1.5.4.	Compensation of expenses for providing information about transactions conducted through ATMs, including Video records <sup>3</sup>	5,000 tenge
1.6.	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 <sup>4</sup>	0 tenge	
	Note to S. 1:  1 Starting from 12.05.2022, issue 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. Starting from 10.02.2025, the card is reissued under the term Elite Private Banking.  2 The limit specified in the tariff is the total amount of the account opened as part of the Package.		
<sup>3</sup> including VAT			
	4 in case of successful execution of this operation, the number of incomplete there is no charge for resetting the PIN code counter"	orrect attempts to dial the PIN code is automatically reset in the Smartbank RDBMS, subject to their accumula	
	<sup>5</sup> The ATM servicing bank may charge an additional fee for cash with	drawal in some cases.	
<sup>6</sup> the tariff is valid only for 1 (one) card, that is, 1 (one) customer can open only 1 (one) card, regardless of		open only 1 (one) card, regardless of	
	<sup>7</sup> prohibited: payments and (or) money transfers in favor of electronic casinos and online casinos, as well as payments and (or) money transfers by individuals under the age including receiving money from these categories of persons.		
8.	Diamond		
	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 <sup>1</sup>	1,000 tenge <sup>2</sup>	
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		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 ar	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 pro	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	( )wn 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 Kazakhstan3	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 Kazakhstan3	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 pro	ovided
8.5.	Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code		
	- blocking of a lost/stolen card	0 te	enge
	- resetting the PIN code counter	0 tenge	
	- changing the PIN code <sup>4</sup>	0 te	enge
8.6.	Statements and other fees for services		
<b>8.6.1.</b> 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 <sup>5</sup> :	nt statement <sup>5</sup> :	
	- 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 movement5:	
	- 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 <sup>5</sup>	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 (6 months)	0 tenge
	- the fee for connecting the installment option (12 months), for each month of the selected installment period, is charged monthly	2% of the transaction amount6
	- 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

## \*Glossary:

Bank - "Eurasian Bank"

NBRK - National Bank of the Republic of Kazakhstan"

TSEs - trade and service enterprises.

Smartbank RBS - the Smartbank remote individual banking servicing system.

IPS 2.0 - the instant payment system designed for fast inter-bank transfers and payments 24/7 by phone number to a customer's card inside Kazakhstan (Jusan Bank, Kazpost, Bereke Bank, ForteBa Kazakhstan, Bank RBK, Lichnaya Kassa (Aitu wallet), Altyn Bank, Nurbank and HomeCreditBank).

Account – a bank account using a card.

Mastercard World Elite Private Banking Package

MC World Elite (Metal)
Package:
1. Two additional free cards:
- MC Black Edition/World Elite (plastic)

- 2. Insurance certificate for the main cardholder;
- 3. Concierge service for the main cardholder.

Main MC World Elite Card (Metal):

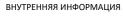
- 30, 000 tenge

0 tenge if there is a daily balance on current and savings accounts of Republic of Kazakhstan resident of at least

100, 000, 000 tenge (equivalent in currency) for a full calendar month at the exchange rate of the

NBRK\* as of the settlement date<sup>6</sup>
Additional MC World Elite/Visa Infinite Card
(Metal):

- 30, 000 tenge



The main MC World Elite card (Metal) - 240, 000 tenge

0 tenge if there is a daily balance on the current and savings accounts of a resident of the Republic of Kazakhstan of at least 100, 000, 000 tenge (equivalent in currency) for a full calendar month at the NBRK\* exchange rate as of the settlement date 6 Additional MC World Elite Card (Metal) - 240, 000 tenge

Additional Visa Infinite Card (Metal) - 240, 000 tenge

Gold/World (plastic) - 2, 000 tenge MC Black Edition/MC World Elite (plastic) - 4, 000 tenge

Metal MC W	/orld Elite/Visa Infinite – 135, 000 tenge Plastic card – 2, 000 tenge
el) - 0,6% of a	a transaction amount
-	
month - 0 ten	ra·
	nin. 300 tenge <sup>2</sup>

ВНУТРЕННЯЯ ИНФОРМАЦИЯ.

ndar month $-0$ tenge; h - 1% of an amount <sup>2</sup>	
ndar month $-0$ tenge; month $-1\%$ of an amount <sup>2</sup>	
endar month $-0$ tenge month $-1.5\%$ of an amount <sup>2</sup>	
endar month – 0 tenge; of an amount, min. 300 tenge <sup>2</sup>	

ВНУТРЕННЯЯ ИНФОРМАЦИЯ	

s of the Infinite Private Banking Package/MC Wor	rld
ation, while the commission	
ty-one in favor of the gambling business organizer	,

ВНУТРЕННЯЯ ИНФОРМАЦИЯ	

nk, Bank CenterCredit, Bank Freedom Finance

## **Eurasian Bank Payment Card Fees**

Nº	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	
11.1.	Issue and annual account maintenance				
11.1.1.	Card issuance and account maintenance:				
	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)	
	- 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	
	- for outlets (up to 6 business days)	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	

11.1.5.	Replacement of the card at the initiative of the Bank	0 tenge	0 tenge	0 tenge
11.1.6.	Replacement after the card expiry			
11.1.7.	Cancellation of the payment card			
11.2.	Crediting and transferring money			
11.2.1.	Crediting money to accounts:			
	- in cash		0% of a	n amount
	- by transfer from another bank		0% of a	n 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	ter over 1 million tenge during a	re during a calendar month – 0 nge; calendar month – 0.95% of an ount	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
	- a network of other banks	1.5% of an amount (min. 200 tenge)		

	- Kazpost JSC network			
	- outside the Republic of Kazakhstan			
11.3.2.	Receiving cash at the cash desk via POS terminal:			
	- network of Eurasian Bank, tenge	ter over 5 million tenge during a	re during a calendar month – 0 nge; calendar month – 0.95% of an ount	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
	- 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
	- network of other banks	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
	- network of other banks	50 tenge	50 tenge	50 tenge
11.9.2.	Request information about the last 10 transactions:	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*		
11.9.6.	Providing information about movement on the card via PUSH notifications in the Smartbank mobile app (including VAT)	the first month - 0 ter	age, the 2nd and subsequent - 150	) tenge per month*
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*
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*
	- with entry into the international stop list	18 000 tenge*	18 000 tenge*	18 000 tenge*
11.10.2.	Resetting the PIN code counter	200 tenge*	200 tenge*	200 tenge*
11.10.3.	Changing the PIN code	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			
	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	
1			
12.2.	Crediting and transfer of money		
12.2. 12.2.1.	Crediting and transfer of money  Crediting to a card account:		
		0% of amount	
	Crediting to a card account:	0% of amount 0% of amount	
	Crediting to a card account: - in cash		
12.2.1.	Crediting to a card account: - in cash - by transfer from another bank		
12.2.1.	Crediting to a card account:  - in cash  - by transfer from another bank  Transferring money from an account:	0% of amount	
12.2.1.	Crediting to a card account:  - in cash  - by transfer from another bank  Transferring money from an account:  - on behalf of Eurasian Bank customers through bank outlets	0% of amount  1% +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:		
	on the basic card		
	- first year of service;	0 tenge	

	- 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	
	- for outlets (up to 6 business days)	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	
13.1.5.	Card replacement at the initiative of the Bank	0 tenge	
13.1.6.	Replacement after the card expiry		
13.1.7.	Cancellation of the payment card		
13.2.	Crediting and transferring money		
13.2.1.	Crediting money to a bank account using a payment card:		
	- in cash		
	- by transfer from another banks		
	- 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	

13.3.1.	Receiving cash at an ATM:	
	- network of Eurasian Bank	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; 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.
	- a network of other banks	0 tenge
	- Kazpost JSC network	
	- in the ATM network outside the Republic of Kazakhstan	0 tenge
13.3.2.	Receiving cash at the cash desk via POS terminal:	

	- network of Eurasian Bank, tenge	Visa Gold/Visa Business/MasterCard Gold PayPass/Mastercard World PayPass: 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; Visa Infinite: 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.	
	- foreign currency	Visa Gold/Visa Business/MasterCard Gold PayPass/Mastercard World PayPass: 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. Visa Infinite: 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	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*	
	- network of other banks (including VAT)	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	
	- networks of other banks	0 tenge	
13.8.2.	Request information about the last 10 transactions:	0 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*	
	Providing information about movement on the card via PUSH notifications in the Smartbank mobile app (including VAT)	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	
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	
	- with entry into the international stop list	0 tenge	
13.9.2.	Resetting the PIN code counter	0 tenge	
13.9.3.	Changing the PIN code	0 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		
	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:		
	- Eurasian Bank network	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.)		

## ВНУТРЕННЯЯ ИНФОРМАЦИЯ.

Expenses for the provision of video recordings on Eurasian Bank payment cards	5 000 tenge		
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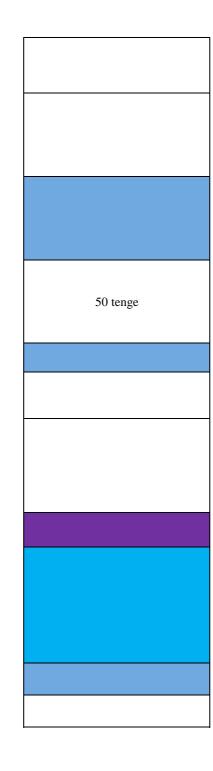
## Visa Signature Business 0 tenge 1,500 tenge per month(18,000 tenge/year) 3 500 tenge 3 500 tenge 2 000 tenge

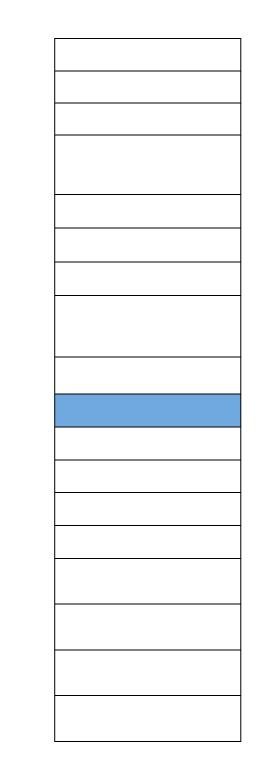
	0 tenge
	0 tenge
	0 tenge
_	
	up to 400 thousand tenge inclusive during a calendar month – 0 tenge over 400 thousand tenge during a calendar month – 0.95% of an amount

0.95% of an amount (min. 200 tenge)
1.5% of an amount (min. 200 tenge)
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
0 tenge
0 tenge

50 tenge	
50 tenge	
100 tenge	

	first month - 0 tenge, the 2nd
and	d subsequent - 200 tenge per
	month*
	0 tenge*
	5 000 · · · · · ·
	5 000 tenge*
	1 550 tenge*
	18 000 tenge*
_	200 tenge*
	250 tenge*
	_





0 tenge
1,500 tenge per month(18,000 tenge/year)

3,500 tenge	
3,500 tenge	
.,	
2,000 tenge	
0.4	
0 tenge	
0 tenge	
0% of an amount	
0% 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

1.5% of an amount (min. 200 tenge)

0.95% of an amount (min. 200 tenge)

1.5% of an amount (min. 200 tenge)

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

Otongo
0 tenge
0.4
0 tenge
50 tenge
50 tenge
100 tenge
<u>-</u>

the first month - 0 tenge, the 2nd and subsequent - 200 tenge per month*
0 tenge*
5000 tenge*
1 550 tenge
18 000 tenge
200 tenge
250 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							
	Number of payments in favour of a service provider (+individual fees, see Bank fees)	Individual fee					
List of services		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				