

Fee Schedule of Eurasian Bank JSC

| Fees and Charges | | Fees (Charges in SBICT) (Remote Banking Service Systems) "Smartbank" | | Bank Commission | | Standard Card ¹⁰ , Social Card ¹⁰ | | Premium card | | Luxury card | | Auto card | | EcoCard | | | |
|--|--|--|--|---|--|--|--|--|--|---|--|---|--|---|--|---|--|
| MODULE 5. Bank fees and charges for personal cards | | | | Credit limit with an installment and revolving payment option – SmartCard | | Mastercard World | | Mastercard Gold ¹⁰ /Mastercard World/Visa Gold | | Mastercard World Black Edition /Visa Signature/Visa Platinum ² | | Mastercard World Elite/Visa Infinite | | Mastercard World | | Mastercard World | |
| 1. Bank card service | | | | | | | | | | | | | | | | | |
| 1.1. Card issuance, account maintenance | | | | | | | | | | | | | | | | | |
| 1.1.1. Monthly payment: | | | | | | | | | | | | | | | | | |
| - for the primary card ⁹ | | Card and account maintenance | | 0 KZT | | 0 KZT | | 2,000 KZT/ 0 KZT ¹⁰ | | 4,000 KZT/ 0 KZT ¹⁰ | | not applicable | | not applicable | | | |
| - for the secondary card | | | | not applicable | | 0 KZT ¹⁰ | | 0 KZT Mastercard Gold ² , Mastercard World, Visa Gold ² , Visa Signature ² , Mastercard World Black Edition | | 0 KZT Mastercard Gold ² , Mastercard World, Visa Gold ² , Visa Signature ² , Mastercard World Black Edition | | not applicable | | not applicable | | | |
| 1.1.2. Annual payment | | | | not applicable | | not applicable | | not applicable | | 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) ¹² | | Inactive Account Fee | | in the amount of the account balance, but not more than 1,000 KZT ⁸ | | in the amount of the account balance, but not more than 1,000 KZT ¹¹ (excluding a social card) | | in the amount of the account balance, but not more than 1,000 KZT ¹¹ | | in the amount of the account balance, but not more than 1,000 KZT ¹¹ | | in the amount of the account balance, but not more than 1,000 KZT ¹¹ | | in the amount of the account balance, but not more than 1,000 KZT ¹¹ | | in the amount of the account balance, but not more than 1,000 KZT ¹¹ | |
| 1.1.4. Card re-issuance: | | Card re-issuance: | | | | | | | | | | | | | | | |
| - 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 | | | | Personal funds | | Credit limit | | | | | | | | | | | |
| 1.2.1. Crediting money to the account: | | | | | | | | | | | | | | | | | |
| - in cash | | Card/account replenishment | | | | | | | | | | | | | | | |
| - transfer from other banks | | | | | | | | | | | | | | | | | |
| - benefits, withholdings, etc. credited by NAO (Non-Profit Joint-Stock Company) "Government for Citizens" to the account | | | | | | | | | | | | | | | | | |
| 1.2.2. Money transfer from one card to another ⁷ | | 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 | | 5 KZT for each transfer | |
| - to the card of another bank's client (including transfer by phone number) ⁸ | | - to the card of another bank's client (including transfer by phone number) ⁷ | | up through 50,000 KZT per calendar month – 0% of the amount; over 50,000 KZT per calendar month – 0.95% of the amount (min 200 KZT) | | 4% of the amount + 500 KZT | | Loan funds credited to an account – 0% (only for Standard card) Other funds: up through 50,000 tenge per calendar month – 0% of the amount; over 50,000 KZT per calendar month – 0.95% of the amount (min 200 KZT) Salary card (of an 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) | | up through 150,000 KZT per calendar month – 0% of the amount; 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 KZT per calendar month – 0% of the amount; over 1.5 mln KZT per calendar month – 0.95% of the amount (min 200 KZT) | | up through 300,000 KZT per calendar month – 0% of the amount; 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 calendar month – 0% of the amount; over 1.5 mln KZT per calendar month – 0.95% of the amount (min 200 KZT) | | Loan funds credited to an account – 0%. Other funds: up through 50,000 KZT per calendar month – 0% of the amount; over 50,000 KZT per calendar month – 0.95% of the amount (min 200 KZT) | | up through 50,000 KZT per calendar month – 0% of the amount; over 50,000 KZT per calendar month – 0.95% of the amount (min 200 KZT) | |
| through another bank's remote channels: | | transfers through other banks' remote channels | | | | | | | | | | | | | | | |
| - to the Bank card ⁹ from the Bank card | | - to the Bank card ⁹ from the Bank card | | 0.95% of the amount (min 200 KZT) | | 4% of the amount + 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 ⁷ : | | 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 | | 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 | | not applicable | |
| 1.2.4. Fee for (full/partial) fulfillment of a payment order, collection order, etc. | | Fee for fulfillment 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 available | | 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) | | 0.35% of the amount (min 700 KZT, max 7,500 KZT) | |
| 1.3. Transaction fees | | | | | | | | | | | | | | | | | |
| 1.3.1. ATM cash withdrawal (network of the Bank or other second-tier banks) ⁹ | | Cash withdrawal (network of the Bank or other second-tier banks) ⁹ | | up through 500,000 KZT per calendar month – 0% of the amount; over 500,000 KZT per calendar month – 1.5% of the amount (min 200 KZT) | | Loan funds credited to an account – 0% (only for Standard card) Other funds: up through 500,000 KZT per calendar month – 0% of the amount; over 500,000 KZT per calendar month – 1.5% of the amount (min 200 KZT) | | up through 1,000,000 KZT per calendar month – 0% of the amount; over 1,000,000 KZT per calendar month – 1.5% of the amount (min 200 KZT) | | up through 1,500,000 KZT per calendar month – 0% of the amount; over 1,500,000 KZT per calendar month – 1.5% of the amount (min 200 KZT) | | Loan funds credited to an account – 0%. Other funds: up through 500,000 KZT per calendar month – 0% of the amount; over 500,000 KZT per calendar month – 1.5% of the amount (min 200 KZT) | | up through 500,000 KZT per calendar month – 0% of the amount; over 500,000 KZT per calendar month – 1.5% of the amount (min 200 KZT) | | up through 500,000 KZT per calendar month – 0% of the amount; over 500,000 KZT per calendar month – 1.5% of the amount (min 200 KZT) | |
| 1.3.2. POS terminal cash withdrawal at cash desks: | | Cash withdrawal: | | | | | | | | | | | | | | | |
| - in the Bank's network ⁸ | | - 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 amount (min 200 KZT) | | up through 3 mln KZT per calendar month – 0% of the amount; over 3 mln KZT per calendar month – 1.5% of the amount (min 200 KZT) | | up through 4 mln KZT per calendar month – 0% of the amount; over 4 mln KZT per calendar month – 1.5% of the amount (min 200 KZT) | | up through 5 mln KZT per calendar month – 0% of the amount; over 5 mln KZT per calendar month – 1.5% of the amount (min 200 KZT) | | up through 3 mln KZT per calendar month – 0% of the amount; over 3 mln KZT per calendar month – 1.5% of the amount (min 200 KZT) | | up through 3 mln KZT per calendar month – 0% of the amount; over 3 mln KZT per calendar month – 1.5% of the amount (min 200 KZT) | | up through 3 mln KZT per calendar month – 0% of the amount; over 3 mln KZT per calendar month – 1.5% of the 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) | | 1.5% of the amount (min 350 KZT) | |
| 1.4. Payment for goods and services at Trade and Service Enterprises: | | Purchases: | | | | | | | | | | | | | | | |

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|--------|--|---|---|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | - 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 ² | - 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 ³ | - 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 | Personal 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 ⁴ : | Account statement ⁴ : | | | | | | |
| | - 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 ⁵ : | Provision of the account details ⁵ : | | | | | | |
| | - 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 ¹ | Fee for ATM video footage ¹ | 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 loan 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 | | | | | |
| | - fee for activating the installment option in the Partners' network (9 and 12 months), for each month of the selected installment period | | | | | | | |
| | - 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: | | | | | | |
| | - fee for the option of transfer of the used installment credit to the revolving credit (once per calendar year for each purchase) | - 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 | | | | | |

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| Glossary: |
| Bank: Eurasian Bank JSC. |
| Business lounges mean that free access to business lounges at airports around the world (under the Lounge Key and DragonPass programs) is provided with a premium card. For the holders of Mastercard World Elite and Visa Infinite cards (subject to the card turnover), business lounges can be visited 10 times per year. The cost of access for an accompanying person/ if the visit limit is exceeded for the holders of Mastercard World Black Edition and Visa Signature cards is \$32 (per visitor, per visit). See more details about the service: Visa cards - https://www.visa.com.kz/ru_KZ/pay-with-visa/promotions/airport-lounge-access.html , Mastercard cards - https://www.loungekey.com/ru |
| 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 24/7 by phone number to the client's card within Kazakhstan (Jusan Bank, Kazpost, Bireke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan, RBK Bank, Personal Cashier (Aitu wallet), Allyn Bank, Nurbank and HomeCreditBank). |
| Account is a current account opened by the Bank to the client; it comes with a payment card. |
| Notes: |
| ¹ including VAT |
| ² Issuance of this type of card has been suspended by the Bank |
| ³ 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 |
| ⁴ The Salary Card (of an employee) changes to the Standard Card, the Salary Card (of a manager) is changes to the Premium Card. |
| ⁵ 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. |

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| <p>It is prohibited to carry out illegal activities, including those related to fraud, deception, illegal production, trafficking and (or) transit of drugs, operations related to the further acquisition of unsecured digital assets on digital asset exchanges that are not members of the Astana International Financial Center, payments and (or) money transfers to e-casinos and online casinos, and other transactions prohibited by the laws of the Republic of Kazakhstan.</p> |
| <p>¹⁹ All thresholds specified in KZT shall also apply to equivalent amounts in foreign currencies</p> |
| <p>²⁰ No additional card shall be issued with the Social Card</p> |
| <p>²¹ If the client fulfills one of the following conditions, the card service will be free of charge:</p> <p>1. If a customer has several cards, the number of cards with free service is determined by the total amount of deposits opened by the customer at the Bank: 5,000,000 (five million) tenge for consecutive 30 calendar days - 1 (one) card.</p> <p>When the Bank charges a service fee, the following procedure applies:</p> <p>- first of all, the commission is deducted from the card that has the highest cost for the service;</p> <p>- if several cards have the same service cost, priority is given to the card with the earliest issue date;</p> <p>2. When the client makes a cumulative non-cash turnover of purchases in the PTS using the card during the calendar month: 150,000 (one hundred and fifty thousand)/300,000 (three hundred thousand) tenge or more</p> |
| <p>²² 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)</p> |
| <p>²³ No commission is charged when crediting credit funds (with the exception of a Social Card).</p> |

Collection of Tariffs of Eurasian Bank JSC

| No. | Name of tariffs | Fee charged |
|---|--|---|
| BLOCK 5. The Bank card individual fees | | Affluent¹ |
| | | Mastercard World Elite/Visa Infinite |
| 1. | Servicing | |
| 1.1. | Card issuance, account maintenance | |
| 1.1.1. | Monthly payment | 4,000 tenge/0 tenge ⁹ |
| 1.1.2. | The commission for maintaining an account on which there has not been expenditure transactions for more than one year ² | 1, 000 tenge |
| 1.1.3. | Card reissue: | |
| | - at the initiative of the cardholder | 2, 000 tenge |
| | - at the initiative of the Bank (including upon the card expiry) | 0 tenge |
| 1.2. | Crediting and transferring money | |
| 1.2.1. | Crediting money to an account: | |
| | - in cash | 0% of an amount |
| | - by transfer from other banks | 0% of an amount |
| | - payment of benefits, deductions, etc. credited by the Government for Citizens NCJSC to the account | not provided |
| 1.2.2. | Transferring money from card to card ⁸ | |
| | through the Bank's remote channels: | |
| | - to the Bank customer's card | 0% of an amount |
| | - to the customer's card via IPS 2.0. | 5 tenge for each transfer |
| | - to the customer's card of another bank (including by phone number) | up to 1.5 mln tenge inclusive during a calendar month – 0% of an amount; over 1.5 mln tenge during a calendar month – 0.95% of an amount (min 200 tenge) |
| | through the remote channel of another bank: | |
| | - to/from the Bank card | 0.95% of an amount (min 200 tenge) |
| 1.2.3. | Transferring money from an account ⁸ : | |
| | - through the Bank outlets/branches | 1.5% of an amount + 500 tenge |
| | - under standing orders | not provided |
| 1.2.4. | Fee for the execution (full/partial) of a payment request, collection order, etc. | 0.35% of an amount (min 700 tenge, max 7, 500 tenge) |
| 1.3. | Transaction fees | |
| 1.3.1. | Cash withdrawal at an ATM: | |
| | - in the Bank network | up to 2 mln tenge inclusive during a calendar month – 0% of an amount; over 2 mln tenge during a calendar month – 0.95% of an amount (min 200 tenge) |
| | - in the network of other second-tier banks of the Republic of Kazakhstan ³ | up to 2 mln tenge inclusive during a calendar month – 0% of an amount; over 2 mln tenge during a calendar month – 0.95% of an amount (min 200 tenge) |
| | - in the network of other banks outside the Republic of Kazakhstan ³ | 1.5% of an amount (min 200 tenge) |
| 1.3.2. | Cash withdrawal at the cash desk using a POS terminal: | |
| | - in the Bank network | up to 10 mln tenge or the equivalent currency inclusive during a calendar month – 0% of an amount; over 10 mln tenge or the equivalent currency during a calendar month – 0.95% of an amount (min 200 tenge) |
| | - in the network of other banks | 1.5% of an amount (min 350 tenge) |
| 1.4. | Payment for goods and services on the TSE: | |
| | - in the network of the Bank and other banks | 0% of an amount |
| | - casinos/lotteries/electronic money purchase/electronic wallet replenishment ⁸ | 3.5% of an amount + 1, 000 tenge |
| 1.5. | Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code: | |
| | - blocking of a lost/stolen card | 0 tenge |
| | - reset the PIN code counter | 0 tenge |
| | - PIN code change ⁴ | 0 tenge |
| 1.6. | Statements and other fees for services | |
| 1.6.1. | Requesting a balance using an ATM | 0 tenge (in the Bank network); 100 tenge (in the network of other banks) |
| 1.6.2. | Account statement ¹ : | |
| | - monthly | 200 tenge |
| | - additional information | 500 tenge |
| | - additional, for each month preceding the last 2 calendar months | 2, 000 tenge |
| 1.6.3. | Providing information on movement on the account ¹ : | |
| | - about the last 10 operations | 0 tenge |
| | - via SMS messages and PUSH notifications in the Smartbank RBS | 0 tenge |
| | - and other written information on the account at the request of the customer | 500 tenge |
| 1.6.4. | Reimbursement of expenses for providing information about transactions conducted through ATMs, including video recordings ¹ | 5, 000 tenge |

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 provided with a premium segment card. For holders of Mastercard World Elite and Visa Infinite cards (subject to card turnover), visits are provided without restrictions. For holders of Mastercard World Black Edition and Visa Signature cards (subject to card turnover), 10 visits per year are provided. The cost of access for an accompanying person/if the limit for visits on Mastercard World Black Edition and Visa Signature cards is exceeded is US\$32 (per visitor, per visit). More information about the service: for Visa cards – https://www.visa.com.kz/ru_KZ/pay-with-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.

IPS 2.0 is an instant payment system designed for fast interbank transfers and payments 24/7 by phone number to a customer's card inside Kazakhstan (Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom 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 members of the Customer;

Affluent is a product that is produced for customers of the Affluent category. Affluent's group of customers includes customers and one member of their family who have joined the Standard Terms of Provision of Banking and Other Services of Eurasian Bank JSC (the Adhesion Contract) (hereinafter referred to as the Standard Terms/The Adhesion Contract) and corresponding to one of the following criteria:

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 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 reporting period;

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) of 30,000,000 (thirty million) tenge or equivalent in another currency for Branches of the Bank of Almaty and Astana and from 20,000,000 (twenty million) tenge or equivalent in in a different currency for other Branches of the Bank, provided that they restore the balances on the current and/or savings account in aggregate before the 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 equivalent in another currency for Branches of the Bank of Almaty and Astana and below 20% of

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 30 consecutive calendar days or the salary changed towards a decrease in the current month, the Bank charges and debits a monthly card maintenance fee. The monthly card maintenance fee is charged and debited by the Bank during the reporting period. For one opened savings account, there is only 1 main card and 1 additional card (for family members) on preferential terms. The amount of the monthly service fee for the card is changed within 10 business days from the moment the customer applies to the Bank Branch with an application for changing the terms of service. 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 terminated. In order to resume the preferential terms, the customer must contact the Bank Outlet/Branch again with a request to change the terms of service.

Notes:

¹ including VAT

² is charged once a year

³ In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal

⁴ in case of successful execution of this operation, the number of incorrect PIN code dialing attempts is automatically reset in the Smartbank RBS, provided that they accumulate, and no fee is charged for resetting the PIN code counter.

⁵ Free of charge, one additional Visa Gold/Mastercard World card, insurance certificate for the basic cardholder and concierge service for the basic cardholder

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

⁷ if the customer has a Salary Card (for the head) and they meet the requirements for Affluent customers, it is allowed to issue a Mastercard World Elite/Visa Infinite plastic card using Salary Card fees (for the head).

⁸ with the exception of savings accounts, accounts intended for crediting benefits, social benefits paid from the state budget and (or) the State Social Insurance Fund, or pensions paid from the state budget and (or) the unified saving pension fund, and (or) the voluntary saving pension fund, as well as alimony (money, intended for the maintenance of minors and disabled adult children)

⁹ 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 reporting period;

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

- within ninety days of delay (of payment overdue amount, for each day overdue)

| | | | | | | | | | | | |
|-------|--|--|----|-------------|----|----|----|----|--|--|--|
| | - after ninety days of delay of payment (unless for each day of delay, but not more than 10% of the amount of the loan issued, for each year of validity of the Agreement) | | 0% | 0% | 0% | 0% | 0% | 0% | | | |
| 2.7.2 | Overdue payment fee | | | 2,000 tenge | | | | | | | |

Glossary:

The Bank is Eurasian Bank.

Business Lounges - Free access to business lounges at airports worldwide (under Lounge Key and Dragonair programs) is available with a premium card. For holders of Mastercard World Elite and Visa Infinite cards (subject to card turnover), visits are provided without restrictions. For holders of Mastercard World Black Edition and Visa Signature cards (subject to card turnover), 10 visits per year are provided. The cost of access for a companion to one of exceeding the limit on visits by Mastercard WorldBlack Edition and Visa Signature cards - 22,500 (per visits, per visit). More about the service for Visa: https://www.visa.com/kyr_KZ/eng/vis-va-premiums/support-lounge-access.html, for Mastercard - <https://www.mastercard.com/kyr>

The Alert Like IT Credit Bonus Card is a product that is not issued to new customers. The terms of these products are valid only for existing customers who have already been issued cards for this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product. The card account is maintained in tenge. The annual maintenance fee is debited from the credit limit automatically at the time of the first transaction using the PIN code. When the account and card are closed, the account maintenance fees are not refunded to the customer. The conversion of funds during transactions in a currency other than the account currency is conducted at the exchange rate of purchase and sale of foreign currency set by the Bank on the day of the transaction. The statement of the main and additional cards is provided to the main cardholder. Grace period - the period from the date of debt occurrence to the end date of the payment period, during which no remuneration for using the loan is accrued or charged, provided that the total debt calculated on the settlement date is repaid before the end date of the payment period. The grace period applies to operations: for payment of goods and services at the TSE, for making payments via ATM, casino payments, for custom payments.

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

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

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

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

TSE - trade and service enterprises.

Smartbank RBS is the Smartbank remote banking system for individuals.

RPS 2.0 - instant payment system designed for fast interbank transfers and payments in 24/7 mode by phone number to the customer's card within Kazakhstan (Juson Bank, Kaspiy, Bantel Bank, Fortibank, Bank CenterCredit, Bank Freedom Finance Kazakhstan, RRB Bank, Personal Cashier (Ato Wallet), Akys Bank, Norbank and Urasat CreditBank).

account - a bank account using a card.

Notes:

¹Including VAT

³In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal

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

⁶In 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

⁸Vanilla package/Standard package includes one additional Visa Gold/Mastercard World card - 0 tenge

⁹The Premium package includes a set of an insurance certificate for the main holder and one additional Visa Gold/Mastercard World card - 0 tenge

¹⁰Premium 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

¹¹Is withheld only at Own expense

¹²Is charged once a year

¹³Prohibited: 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 operation of gambling businesses, including the receipt of money from the above categories of persons

Eurasian Bank Payment Card Fees

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

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

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

| | | |
|---------|--|-------------|
| | - on the last 10 operations | 0 tenge |
| | - via SMS messages and PUSH notifications in the Smartbank RBS | 0 tenge |
| | - and other written information on the invoice at the request of the customer | 500 tenge |
| 18.6.4. | Reimbursement of expenses for providing information about transactions conducted through ATM, including Video records1 | 5,000 tenge |
| | Note: | |
| | *including VAT | |

Eurasian Bank Payment Card Fees

| № | 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 | Standard fee |
|---------------|--|------------------------------------|
| | BLOCK 5. Bank tariffs for cardholders of other banks serviced in the Bank's network | |
| 3. | USE OF ANOTHER BANK CARD | |
| 3.1. | Money transfers | |
| 3.1.1. | Money transfer from another bank card: | |
| | - at Eurasian Bank ATMs to Eurasian Banks and other Kazakhstan bank card | 1.5% + 500 tenge |
| | - online transfers via Eurasian Bank network to Eurasian Bank cards | 0 tenge |
| | - online transfers via Eurasian Bank network to another bank cards | 0.9% of an amount, min. 200 tenge |
| 3.2. | Transaction fees | |
| 3.2.1. | Cash withdrawal from Eurasian Bank ATM | 0 tenge |
| 3.2.2. | Online repayment of Eurasian Bank loan at pay.smartbank.kz | 0 tenge |
| 3.2.3. | Online adding Eurasian Bank deposit at pay.smartbank.kz | 1% of an amount, min. 100 tenge |
| 3.2.4. | Cash withdrawal at a cashier via POS-terminal: | |
| | - Eurasian Bank network, tenge | 1.5% of an amount, min. 1500 tenge |
| | - foreign currency | 1.5% +3 USD/EUR of an amount |
| 3.2.5. | Conducting payments via ATM: | |
| | - payment for mobile communication services | 50 tenge |
| | - payment for Alma TV services | 50 tenge |
| 3.2.6. | Requesting a balance using the Bank ATM | 50 tenge |
| 3.3. | Provision of information on transactions conducted on payment cards of other banks via ATMs, including video recordings¹ | 5 000 tenge |

Glossary:

The Bank - Eurasian Bank

Notes:

¹including VAT

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 ¹ | Visa Infinite Private Banking Package | Mastercard World Elite 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. | 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. |
| 1.1. | Issuing a card and servicing a bank account using a payment card (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 ⁶ Additional Visa Infinite Card (Metal): - 30, 000 tenge | 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 ⁶ Additional MC World Elite/Visa Infinite Card (Metal): - 30, 000 tenge |

| | | | | |
|--------|--|---|---|---|
| 1.1.2. | Monthly payment | <p>Main Visa Infinite card (Metal):</p> <p>- 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.</p> <p>- 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.</p> | | |
| | | <p>Additional Visa Infinite Card (Metal):</p> <p>- 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.</p> | | |
| 1.1.3. | Annual payment | | <p>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 date⁶</p> <p>Additional Visa Infinite card (Metal): - 240,000 tenge</p> <p>Additional MC World Elite card (Metal) - 240,000 tenge</p> | <p>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 date⁶</p> <p>Additional MC World Elite Card (Metal) - 240, 000 tenge</p> <p>Additional Visa Infinite Card (Metal) - 240, 000 tenge</p> |
| 1.1.4. | Monthly payment by additional card (outside the package) | <p>Gold/World (plastic) - 2, 000 tenge MC Black Edition/ Visa Infinite/Visa Platinum (plastic) - 4, 000 tenge</p> | <p>Gold/World (plastic) - 2, 000 tenge Visa Platinum/Signature/Infinite (plastic) - 4, 000 tenge</p> | <p>Gold/World (plastic) - 2, 000 tenge MC Black Edition/MC World Elite (plastic) - 4, 000 tenge</p> |
| 1.1.5. | Card replacement: | | | |
| | - at the initiative of the cardholder | <p>Metal Visa Infinite – 135, 000 tenge Additional card – 2, 000 tenge</p> | <p>Metal MC World Elite/Visa Infinite – 135, 000 tenge Plastic card – 2, 000 tenge</p> | <p>Metal MC World Elite/Visa Infinite – 135, 000 tenge Plastic card – 2, 000 tenge</p> |
| | - 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 | 0% of an amount credited to the account in US dollars accepted in banknotes issued before 2013 (old model) - 0,6% of a transaction amount |
| | - 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) | up to 500,000 tenge/equivalent in currency inclusive during a calendar month - 0 tenge; over 500,000 tenge/equivalent in foreign currency during a calendar month - 1% of an amount, min. 300 tenge ² |
| | 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 calendar month – 0 tenge; - over 5 million tenge/equivalent in foreign currency during a calendar month - 1% of an amount ² |
| | - in another second-tier bank network of the Republic of Kazakhstan ⁵ | - up to 2 million tenge/equivalent in foreign currency inclusive during a calendar month – 0 tenge; - over 2 million tenge/equivalent in foreign currency inclusive during a calendar month – 1% of an amount ² |

| | | |
|---------------|--|---|
| | - in another bank network outside the Republic of Kazakhstan ⁵ | - up to 20 million tenge/equivalent in foreign currency inclusive during a calendar month – 0 tenge - over 20 million tenge/equivalent in foreign currency inclusive during a calendar month – 1.5% of an amount ² |
| 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 inclusive during a calendar month – 0 tenge; - over 10 million tenge/equivalent in another currency during a calendar month – 1% of an amount, min. 300 tenge ² |
| | - in another bank network | 1.5% of an amount, min. 350 tenge |
| 1.4. | Payment for goods and services at the TSE: | |
| | - in the network of the Bank and other banks | 0 tenge |
| | - casinos/lotteries/electronic money purchase/electronic wallet replenishment ⁷ : | 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 ³ : | |
| | - monthly | 200 tenge |
| | - additional | 500 tenge |
| | - additional, for each month preceding the last 2 calendar months | 2,000 tenge |
| 1.5.3. | Providing information on account movement ³ : | |
| | - 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 ³ | 5,000 tenge |
| 1.6. | 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 ⁴ | 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 terms of the Infinite Private Banking Package/MC World Elite Private Banking. | | | |
| | ² The limit specified in the tariff is the total amount of the account opened as part of the Package. | | | |
| | ³ including VAT | | | |
| | 4 in case of successful execution of this operation, the number of incorrect attempts to dial the PIN code is automatically reset in the Smartbank RDBMS, subject to their accumulation, while the commission there is no charge for resetting the PIN code counter" | | | |
| | ⁵ The ATM servicing bank may charge an additional fee for cash withdrawal in some cases. | | | |
| | ⁶ the tariff is valid only for 1 (one) card, that is, 1 (one) customer can open only 1 (one) card, regardless of | | | |
| | ⁷ 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 of twenty-one in favor of the gambling business organizer, 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 ¹ | 1,000 tenge ² | | |
| 8.1.4. | Card replacement: | | | |
| | - at the initiative of the cardholder | 2,000 tenge | | |
| | - at the initiative of the Bank (including upon the card expiry) | 0 tenge | | |
| 8.2. | Crediting and transferring money | Own funds | Credit limit (not more than 500,000 tenge per month) | |
| 8.2.1. | Crediting money to an account: | | | |
| | - in cash | 0% of an amount | | |
| | - by transfer from other banks | 0% of an amount | | |
| 8.2.2. | Card-to-card money transfer | | | |

| | | | | |
|---------------|--|---|---|--|
| | through the Bank remote channels: | | | |
| | - to the Bank customer's card | 0% of an amount | 4% of an amount | |
| | - to the customer's card via IPS 2.0. | 5 tenge for each transfer | not provided | |
| | - to another bank customer's card (including by phone number) | up to 75,000 tenge inclusive during a calendar month - 0 tenge; over 75,000 tenge during a calendar month - 0.9% of an amount, min. 200 tenge | 4% of an amount | |
| | through the remote channel of another bank: | | | |
| | - to/from the Bank card | 0.9% of an amount (min 200 tenge) | 4% of an amount | |
| 8.2.3. | Transferring money from an account: | | | |
| | - through the Bank outlets/branches | 1.5% of an amount + 500 tenge | 4% of an amount + 500 tenge | |
| | - under long-term orders | not provided | | |
| 8.2.4. | Fee for the execution (full/partial) of a payment request, collection order, etc. | 0.35% of an amount (min 700 tenge, max 7,500 tenge) | not provided | |
| 8.3. | Transaction fees | Own funds | Credit limit (not more than 500 000 tenge per month) | |
| 8.3.1. | Cash withdrawal at an ATM: | | | |
| | - in the Bank network | up to 2 million tenge inclusive during a calendar month – 0 tenge; over 2 million tenge during a calendar month – 0.95% of an amount | 4% of an amount | |
| | - in the network of other second-tier banks of the Republic of Kazakhstan ³ | up to 300 000 tenge inclusive during a calendar month – 0% of an amount; over 300 000 tenge during a calendar month – 1% of an amount (min 200 tenge) | 4% of an amount | |
| | - in the network of other banks outside the Republic of Kazakhstan ³ | up to 300 000 tenge inclusive during a calendar month – 0% of an amount; over 300 000 tenge during a calendar month – 1.5% of an amount (min 200 tenge) | 4% of an amount | |
| 8.3.2. | Cash withdrawal at the cash desk using a POS terminal: | | | |

| | | | | |
|---------------|---|--|-----------------------------|--|
| | - in the Bank network | up to 10 million tenge or the currency equivalent inclusive during a calendar month – 0% of an amount; over 10 million tenge or the currency equivalent during a calendar month – 0.9% of an amount (min 200 tenge) | 4% of an amount | |
| | - in the network of other banks | 1.5% of an amount (min 350 tenge) | 4% of an amount + 500 tenge | |
| 8.4. | Payment for goods and services at the TSE: | | | |
| | - in the network of the Bank and other banks | 0% of an amount | | |
| | - casinos/lotteries/electronic money purchase/electronic wallet replenishment | not provided | | |
| 8.5. | Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code | | | |
| | - blocking of a lost/stolen card | 0 tenge | | |
| | - resetting the PIN code counter | 0 tenge | | |
| | - changing the PIN code ⁴ | 0 tenge | | |
| 8.6. | Statements and other fees for services | | | |
| 8.6.1. | Requesting a balance using an ATM or POS terminal | 0 tenge (in the Bank network); 100 tenge (in the network of other banks) | | |
| 8.6.2. | Account statement ⁵ : | | | |
| | - monthly | 200 tenge | | |
| | - additional information | 500 tenge | | |
| | - additional, for each month preceding the last 2 calendar months | 2000 tenge | | |
| 8.6.3. | Providing information on account movement ⁵ : | | | |
| | - about the last 10 operations | 0 tenge | | |
| | - via SMS messages and PUSH notifications in the Smartbank RBS | 0 tenge | | |
| | - and other written information on the account at the request of the customer | 500 tenge | | |

| | | | |
|--------|--|------------|--|
| 8.6.4. | Compensation of expenses for providing information about transactions conducted through ATMs, including video records ⁵ | 5000 tenge | |
|--------|--|------------|--|

| | | | | |
|---|--|---|--|--|
| 8.7. | The Bank interest rates on loans provided | | | |
| 8.7.1. | Penalty in case of an unauthorized overdraft amount | 0.5% of the overdue payment amount daily for 90 days overdue; 0.03% of the overdue payment amount daily after 90 days overdue, not more than 10% of the overdraft amount, for each year of the Agreement | | |
| 8.7.2. | Fee for changing the terms at the initiative of the borrower | | | |
| | Installments after purchase: | | | |
| | - fee for using the installment option (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 amount ⁶ | | |
| | - the fee for using the option to transfer the amount of the used credit limit from installments to revolving loan (once during one calendar year for each purchase) | 0 tenge | | |
| Notes: | | | | |
| 1 is deducted once a year | | | | |
| 2 is deducted only at the expense of Own funds | | | | |
| 3 In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal | | | | |
| 4 in case of successful execution of this operation, in the Smartbank RBS the number of incorrect attempts of dialing the PIN code | | | | |
| 5 including VAT | | | | |
| 6 if the installment option is enabled after making a purchase, the commission is calculated | | | | |
| | | | | |
| *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, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan, Bank RBK, Lichnaya Kassa (Aitu wallet), Altyn Bank, Nurbank and HomeCreditBank). | | | | |
| Account – a bank account using a card. | | | | |

Eurasian Bank Payment Card Fees

| № | Service | Fees | | | |
|----------------|--|---|--|---|--|
| | BLOCK 5. Tariffs for payment cards for legal entities | | | | |
| 11. | Corporate | | | | |
| | Payment card type | MasterCard Standard/ MasterCard Gold/Mastercard World PayPass***** | Visa Business/ Visa Gold/MasterCard Gold PayPass/Mastercard World PayPass | Visa Infinite | Visa Signature Business |
| 11.1. | Issue and annual account maintenance | | | | |
| 11.1.1. | Card issuance and account maintenance: | | | | 0 tenge |
| | on the basic card: | | | | |
| | - the first year of service; | 10 000 tenge | Visa Business - 0 tenge (first 3 cards), starting from the 4th card - 15,500 tenge) | Visa Infinite - 0 tenge (first 3 cards), starting from the 4th card - 25,000 tenge) | 1,500 tenge per month(18,000 tenge/year) |
| | - the second and subsequent years; | 10 000 tenge | Visa Business - 0 tenge (first 3 cards), starting from 4th card - 15 500 tenge) | Visa Infinite - 0 tenge (first 3 cards), starting from 4th card - 25 000 tenge) | |
| 11.1.2. | Maintenance fee for a current account using a plastic card, on which there are no expenditure transactions for more than 1 year | 1 000 tenge | | | |
| 11.1.3. | Urgent card issue: | | | | |
| | - for branches (up to 3 business days) | 3 500 tenge | 3 500 tenge | 3 500 tenge | 3 500 tenge |
| | - for outlets (up to 6 business days) | 3 500 tenge | 3 500 tenge | 3 500 tenge | 3 500 tenge |
| 11.1.4. | Replacing the card at the request of the cardholder or issuing a new card to replace the lost/stolen one | 2 000 tenge | 2 000 tenge | 2 000 tenge | 2 000 tenge |
| 11.1.5. | Replacement of the card at the initiative of the Bank | 0 tenge | 0 tenge | 0 tenge | 0 tenge |
| 11.1.6. | Replacement after the card expiry | | | | 0 tenge |

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

| | | | | | |
|----------------|--|---|-----------------------------------|---|---|
| 11.3.2. | Receiving cash at the cash desk via POS terminal: | | | | |
| | - network of Eurasian Bank, tenge | up to 5 million tenge inclusive during a calendar month – 0 tenge; over 5 million tenge during a calendar month – 0.95% of an amount | | up to 10 million tenge inclusive during a calendar month – 0 tenge; over 10 million tenge during a calendar month - 0.95% of an amount | up to 400 thousand tenge inclusive during a calendar month – 0 tenge; over 400 thousand tenge during a calendar month – 0.95% of an amount |
| | - foreign currency | up to 10,000 dollars/euro inclusive during a calendar month – 0%; over 10,000 dollars/euro during a calendar month - 0.8% of an amount | | up to \$ 25,000/euro inclusive during a calendar month – 0%; over \$ 25,000/euro during a calendar month - 0.8% of an amount | |
| | - a network of other banks | 1.5% of an amount (min 350 tenge) | 1.5% of an amount (min 350 tenge) | 1.5% of an amount (min 350 tenge) | |
| 11.3.3. | Additional fee for receiving cash from credit limit through point-of-sale terminal or ATM: | 0.8% of an amount | 0.8% of an amount | 0.8% of an amount | |
| 11.4. | Payment for goods and services at trade and service enterprises: | | | | |
| | - network of Eurasian Bank | 0 tenge | 0 tenge | 0 tenge | 0 tenge |
| | - network of other banks | 0 tenge | 0 tenge | 0 tenge | 0 tenge |
| 11.5. | Non-cash payment for casino/lottery services/e-money purchases** | not provided | 3,5 % +1000 tenge of an amount | - | |
| 11.6. | Acceptance and transfer of customs payments | 0.3% of an amount | not provided | not provided | |
| 11.7. | Additional transfer fee for the payment of goods and services, making various payments at the expense of the credit limit | 0.8% of an amount | 0.8% of an amount | 0.8% of an amount | |
| 11.8. | Payment of the cost of the certificate under the travel insurance contract on behalf of the insurance company | | | | |

| | | | | | |
|----------------|--|--|--------------|--|--|
| | - on the basic card (outside the package) | | | | |
| | Full | 16 000 tenge | 16 000 tenge | 57 600 tenge | |
| | Light | 12 800 tenge | 12 800 tenge | 14 400 tenge | |
| | - on an additional card (outside the package) | | | | |
| | Full | 16 000 tenge | 16 000 tenge | Visa Infinite - 57,600 tenge/ VISA Platinum – 19,200 tenge /VISA Gold – 17,600 tenge | |
| | Light | 12 800 tenge | 12 800 tenge | Visa Infinite – 14,400 tenge/ VISA Platinum - 14,400 tenge/VISA Gold – 13,440 tenge | |
| 11.9. | Statements and other fees for services | | | | |
| 11.9.1. | Requesting a balance using an ATM or POS terminal: | | | | |
| | - network of Eurasian Bank | 50 tenge | 50 tenge | 50 tenge | 50 tenge |
| | - network of other banks | 50 tenge | 50 tenge | 50 tenge | 50 tenge |
| 11.9.2. | Request information about the last 10 transactions: | 100 tenge | 100 tenge | 100 tenge | 100 tenge |
| 11.9.3. | Account statement: | | | | |
| | - monthly | 0 tenge | 0 tenge | 0 tenge | |
| | - additional | 465 tenge | 465 tenge | 465 tenge | |
| | - additional, for each month preceding the last two calendar months | 1 550 tenge | 1 550 tenge | 1 550 tenge | |
| 11.9.4. | Provision of written information on the invoice, at the request of the customer (including VAT) | 500 tenge* | 500 tenge* | 500 tenge* | |
| 11.9.5. | Providing information about the movement of the card/account via SMS (including VAT) | the first month - 0 tenge, the 2nd and subsequent - 150 tenge per month* | | | the first month - 0 tenge, the 2nd and subsequent - 200 tenge per month* |
| 11.9.6. | Providing information about movement on the card via PUSH notifications in the Smartbank mobile app (including VAT) | the first month - 0 tenge, the 2nd and subsequent - 150 tenge per month* | | | 0 tenge* |

| | | | | | |
|-----------------|---|--|---------------|---------------|---------------|
| 11.9.7. | Providing information about transactions conducted through ATMs, including video recordings (including VAT) | | | | |
| | - Reimbursement of expenses related to the provision of video recordings on Eurasian Bank payment cards (including VAT) | 5 000 tenge* | 5 000 tenge* | 5 000 tenge* | 5 000 tenge* |
| 11.10. | Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code (including VAT): | | | | |
| 11.10.1. | Blocking a lost/stolen card: | | | | |
| | - without being included in the international stop list | 1 550 tenge* | 1 550 tenge* | 1 550 tenge* | 1 550 tenge* |
| | - with entry into the international stop list | 18 000 tenge* | 18 000 tenge* | 18 000 tenge* | 18 000 tenge* |
| 11.10.2. | Resetting the PIN code counter | 200 tenge* | 200 tenge* | 200 tenge* | 200 tenge* |
| 11.10.3. | Changing the PIN code | 250 tenge* | 250 tenge* | 250 tenge* | 250 tenge* |
| 11.11 | The Bank's interest rates on loans provided (including VAT) | | | | |
| 11.11.1. | Fee for an overdue payment (VAT included): | | | | |
| | - ninety days overdue (VAT included) | 0.5% of the overdue payment amount, for each day overdue* | | | |
| | - after ninety days overdue (including VAT) | 0.03% of the overdue payment amount for each day overdue, but not more than 10% of an amount of the loan issued, for each year of the Agreement* | | | |
| 11.12. | Accepting payments through an information and payment terminal and an ATM: | | | | |
| 11.12.1. | - making payments via ATM of Eurasian Bank in favor of communication service providers | | | | 50 tenge |
| | Note to p.11.: | | | | |

| | | | | | |
|----------------|---|--|--|--|--|
| | *including VAT The product is valid only for some customs posts. | | | | |
| | **prohibited: payments and (or) money transfers in favor of an electronic casino and an online casino, as well as payments and (or) money transfers by individuals under the age of twenty-one in favor of the gambling business organizer, as well as receiving money from these categories of persons | | | | |
| 12. | Corporate - 2 | | | | |
| | | MasterCard Standard /MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold | | | |
| 12.1. | Issuing and annual servicing of an account: | | | | |
| 12.1.1. | on the basic card | | | | |
| | - the first year of service; | 0 tenge | | | |
| | - the second and subsequent years; | 10 000 tenge | | | |
| 12.1.2. | on an additional card | 5 000 tenge | | | |
| 12.1.3. | Maintaining a card account with no debit transactions for over a year | 1 000 tenge | | | |
| 12.1.4. | Urgent card issue* | | | | |
| | for branches (within 3 business days) | 3 500 tenge | | | |
| | for outlets (within 6 business days) | 3 500 tenge | | | |
| 12.1.5. | Replacement of a card at the request of a card holder or issue of a new card to replace a lost or stolen one | 2 000 tenge | | | |
| 12.1.6. | Replacement of a card at Eurasian Bank's initiative | 0 tenge | | | |
| 12.2. | Crediting and transfer of money | | | | |
| 12.2.1. | Crediting to a card account: | | | | |

| | | | | | |
|----------------|--|---|--|--|--|
| | - in cash | 0% of amount | | | |
| | - by transfer from another bank | 0% of amount | | | |
| 12.2.2. | Transferring money from an account: | | | | |
| | - on behalf of Eurasian Bank customers through bank outlets | 1% +500 tenge of amount | | | |
| | - on behalf of Eurasian Bank customers by standing order | 1% +500 tenge of amount | | | |
| | - on behalf of other banks' customers in tenge | 1.5% +500 tenge of amount | | | |
| | - on behalf of other banks' customers in a foreign currency | 1.5% +500 tenge of amount | | | |
| 12.3. | Transaction fees | | | | |
| 12.3.1. | Receiving cash at an ATM: | | | | |
| | - network of Eurasian Bank | up to 1 mln. tenge including in a calendar month – 0 tenge; over 1 mln. tenge in a calendar month - 0.95% of an amount | | | |
| | - network of other banks | 1.5% of an amount (min. 350 tenge) | | | |
| 12.3.2. | Obtaining cash at a cash desk through a point-of-sale terminal: | | | | |
| | - network of Eurasian Bank, tenge | up to 5 mln. tenge including in a calendar month – 0 tenge; over 5 mln. tenge in a calendar month - 0.95% of an amount | | | |

| | | | | | |
|----------------|---|---|--|--|--|
| | - in foreign currency | up to 10 000 dollars/euro including in a calendar month – 0%; over 10 000 dollars/euro including in a calendar month – 0,8% of an amount | | | |
| 12.4. | Payment for goods and services at trade and service enterprises: | | | | |
| | - network of Eurasian Bank | 0 tenge | | | |
| | - network of other banks | 0 tenge | | | |
| 12.5. | Obtaining statements and other service fees | | | | |
| 12.5.1. | Balance inquiry through an ATM or a point-of-sale terminal: | | | | |
| | - network of Eurasian Bank | 50 tenge | | | |
| | - network of other banks | 50 tenge | | | |
| | Requesting information on the last 10 transactions: | 100 tenge | | | |
| 12.5.2. | Card account statement: | | | | |
| | - monthly | 0 tenge | | | |
| | - additional (for current or one of the last 6 calendar months) | 500 tenge | | | |
| | - additional (from the last 6 calendar months to the last 24 calendar months) | 1 500 tenge | | | |
| | - archive (for each month, exceeding the last 24 calendar months) | 1 500 tenge | | | |
| 12.5.3. | Providing written information on a card account at a customer's request (VAT included) | 1 500 tenge* | | | |
| 12.5.4. | Providing information on movements on the card/account via text messages and PUSH-notifications in the Smartbank mboile app. | the first month - free, second and subsequent months - 150 tenge a month | | | |
| 12.5.5. | Providing video of transactions at Eurasian Bank ATMs* | | | | |

| | | | | | |
|----------------|---|---|--|--|--|
| | - Compensation of expenses, related to providing a video on payment cards of Eurasian Bank JSC (VAT included) | 5 000 tenge* | | | |
| 12.6. | Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code | | | | |
| | Blocking a lost/stolen card | | | | |
| | - if the matter does not have to go into the international exception file | 1 550 tenge | | | |
| | - if the matter has to go into the international exception file | 18 000 tenge | | | |
| 12.6.2. | Resetting the PIN-code counter | 200 tenge | | | |
| 12.6.3. | Changing the PIN-code | 250 tenge | | | |
| 12.7. | Interest rates for Eurasian Bank loans | | | | |
| 12.7.1. | If the bank loan is overdue: | | | | |
| | - ninety days overdue | 0.5% of amount, each day overdue | | | |
| | - ninety days + overdue | 0.03% of amount, each day overdue, but not more than 10% of issued loan, for each year of validity of Agreement | | | |
| 12.7.2. | Commission fee | | | | |
| | Note: | | | | |
| | * VAT included. | | | | |
| 13. | Staff_Corporate | | | | |

| | Type of payment card | Corporate cards Visa Business/Visa Gold/Visa Infinite/MasterCard Gold PayPass/Mastercard World PayPass | | Visa Signature Business | |
|---------|---|--|--|-------------------------|--|
| 13.1. | Issue and annual maintenance of a bank account using a payment card | | | | |
| 13.1.1. | Card issuance and account maintenance: | | | | 0 tenge |
| | on the basic card | | | | |
| | - first year of service; | 0 tenge | | | 1,500 tenge per month(18,000 tenge/year) |
| | - the second and subsequent years; | 0 tenge | | | |
| | on an additional card | | | | |
| 13.1.2. | Maintenance fee for a current account using a plastic card, on which there are no expenditure transactions for more than 1 year | 1000 tenge | | | |
| 13.1.3. | Urgent card issue | | | | |
| | - for branches (up to 3 business days) | 3 500 tenge | | | 3,500 tenge |
| | - for outlets (up to 6 business days) | 3 500 tenge | | | 3,500 tenge |
| 13.1.4. | Replacing the card at the request of the cardholder or issuing a new card to replace the lost/stolen one | 0 tenge | | | 2,000 tenge |
| 13.1.5. | Card replacement at the initiative of the Bank | 0 tenge | | | |
| 13.1.6. | Replacement after the card expiry | | | | 0 tenge |
| 13.1.7. | Cancellation of the payment card | | | | 0 tenge |
| 13.2. | Crediting and transferring money | | | | |
| 13.2.1. | Crediting money to a bank account using a payment card: | | | | |
| | - in cash | | | | 0% of an amount |
| | - by transfer from another banks | | | | 0% of an amount |
| | - transfer under the salary project (paid by the enterprise/organization) | | | | |

| | | | | | |
|----------------|---|---|--|--|---|
| 13.2.2. | Transferring money from a bank account using a payment card: | | | | |
| | - in favor of Eurasian Bank customers through the Bank outlets | forbidden | | | |
| | "- in favor of Eurasian Bank customers under long-term orders | forbidden | | | |
| | - in favor of another bank customers in the national currency | forbidden | | | |
| | - in favor of another bank customers in foreign currency | forbidden | | | |
| 13.3 | Transaction fees | | | | |
| 13.3.1. | Receiving cash at an ATM: | | | | |
| | - network of Eurasian Bank | 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. | | | up to 400 thousand tenge inclusive during a calendar month – 0 tenge; over 400 thousand tenge during a calendar month – 0.95% of an amount |
| | - a network of other banks | 0 tenge | | | 1.5% of an amount (min. 200 tenge) |
| | - Kazpost JSC network | | | | 0.95% of an amount (min. 200 tenge) |
| | - in the ATM network outside the Republic of Kazakhstan | 0 tenge | | | 1.5% of an amount (min. 200 tenge) |
| 13.3.2. | Receiving cash at the cash desk via POS terminal: | | | | |

| | | | | | |
|------------------|--|--|--|--|--|
| | - network of Eurasian Bank, tenge | <p>Visa Gold/Visa Business/MasterCard Gold PayPass/Mastercard World PayPass:</p> <p>up to 5 million tenge inclusive during a calendar month – 0 tenge;</p> <p>over 5 million tenge during a calendar month - 0.95% of an amount;</p> <p>Visa Infinite:</p> <p>up to 10 million tenge inclusive during a calendar month – 0 tenge;</p> <p>over 10 million tenge during a calendar month - 0.95% of an amount.</p> | | | <p>up to 400 thousand tenge inclusive during a calendar month – 0 tenge;</p> <p>over 400 thousand tenge during a calendar month – 0.95% of an amount</p> |
| | - foreign currency | <p>Visa Gold/Visa Business/MasterCard Gold PayPass/Mastercard World PayPass: up to 10,000 dollars/euro inclusive during a calendar month – 0%;</p> <p>over 10,000 dollars/ euro during a calendar month - 0.8% of an amount.</p> <p>Visa Infinite: up to \$25,000/euro inclusive during a calendar month – 0%;</p> <p>over \$ 25,000/euro during a calendar month - 0.8% of an amount</p> | | | |
| | - a network of other banks | 0 tenge | | | |
| 13.3.3. | Receiving cash at the cash desk via POS terminal: | | | | |
| 13.3.3.1. | Additional fee for receiving cash at the expense of the credit limit through POS terminal or ATM: | 0 tenge | | | |
| 13.4. | Payment for goods and services at trade and service enterprises (including VAT): | | | | |
| | - network of Eurasian Bank (including VAT) | 0 tenge* | | | 0 tenge |

| | | | | | |
|----------------|--|------------------|--|--|--|
| | - network of other banks (including VAT) | 0 tenge* | | | 0 tenge |
| 13.5. | Non-cash payment for casino/lottery services/e-money purchases | forbidden | | | |
| 13.6. | Additional commission for payment of goods and services, making various payments due to the credit limit | forbidden | | | |
| 13.7. | Payment of the cost of the certificate under the travel insurance contract on behalf of the insurance company (for cards outside the package) | | | | |
| | Full | 16 000 tenge | | | |
| | Light | - | | | |
| 13.8. | Statements and other fees for services | | | | |
| 13.8.1. | Requesting a balance using an ATM or POS terminal: | | | | |
| | - network of Eurasian Bank | 0 tenge | | | 50 tenge |
| | - networks of other banks | 0 tenge | | | 50 tenge |
| 13.8.2. | Request information about the last 10 transactions: | 0 tenge | | | 100 tenge |
| 13.8.3. | Bank account statement using a payment card: | | | | |
| | - monthly | 0 tenge | | | |
| | - additional | 0 tenge | | | |
| | - additional, for each month, preceding the two last calendar months | 0 tenge | | | |
| 13.8.4. | Provision of written information on the invoice, at the request of the customer (including VAT) | 0 tenge* | | | |
| 13.8.5. | Providing information about the movement of the card/account via SMS (including VAT) | 0 tenge* | | | the first month - 0 tenge, the 2nd and subsequent - 200 tenge per month* |
| | Providing information about movement on the card via PUSH notifications in the Smartbank mobile app (including VAT) | 0 tenge* | | | 0 tenge* |
| 13.8.6. | Provision of information on transactions conducted through ATMs, including video recordings (including VAT) | | | | |

| | | | | | |
|-----------------|---|---|--|--|--------------|
| | Reimbursement of expenses related to the provision of video recordings on Eurasian Bank payment cards (including VAT) | 0 tenge | | | 5000 tenge* |
| 13.9. | Blocking a lost/stolen card, resetting the PIN code counter, changing the PIN code: | | | | |
| 13.9.1. | Blocking a lost/stolen card: | | | | |
| | - without being included in the international stop list | 0 tenge | | | 1 550 tenge |
| | - with entry into the international stop list | 0 tenge | | | 18 000 tenge |
| 13.9.2. | Resetting the PIN code counter | 0 tenge | | | 200 tenge |
| 13.9.3. | Changing the PIN code | 0 tenge | | | 250 tenge |
| 13.10. | The Bank's interest rates on loans provided | | | | |
| 13.10.1. | Loan servicing fee | - | | | |
| 13.10.2. | In case of late repayment of a bank loan, the penalty (fine, penalty fee) is: | | | | |
| | - within ninety days overdue | 0.5% of the overdue payment amount, for each day overdue | | | |
| | - after ninety days overdue | 0.03% of the overdue payment amount for each day overdue, but not more than 10% of an amount of the loan issued, for each year of the Agreement | | | |
| 13.10.3. | Commission fee | not provided | | | |
| 13.11. | Accepting payments through an information and payment terminal and an ATM: | | | | |
| 13.11.1. | - making payments via ATM of Eurasian Bank in favor of communication service providers | | | | 50 tenge |
| | Note to p.13.: | | | | |
| | * including VAT. | | | | |
| 17. | Business card | | | | |

| | Type of payment card | Visa Business | | | |
|----------------|--|---|--|--|--|
| 17.1. | Issuing, maintenance and closing a bank account using a payment card: | | | | |
| 17.1.1. | Card issue and maintenance: | | | | |
| | - card issue | 0 tenge | | | |
| | - annual maintenance | 0 tenge | | | |
| 17.1.2. | Replacing a card at the request of a card holder or issuing a new card to replace a lost or stolen one (VAT incl.)* | Individual Entrepreneur - 3 000 tenge Ltd - 3 000 tenge | | | |
| 17.1.3. | Replacing a card at the bank's initiative | 0 tenge | | | |
| 17.1.4. | Payment card account closure and payment card cancellation | 0 tenge | | | |
| 17.2. | Crediting and transfer of money | | | | |
| 17.2.1. | Crediting money to a card account: | | | | |
| | - in cash | 0 tenge | | | |
| | - by transfer from another bank | 0 tenge | | | |
| 17.3. | Transaction commissions | | | | |
| 17.3.1. | Receiving cash at an ATM: | | | | |
| | - 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.) | | | | |
| | Expenses for the provision of video recordings on Eurasian Bank payment cards | 5 000 tenge | | | |

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