

**Standard tariffs for the issue and maintenance of debit payment cards, including products "Pay", "OGO card", "Social card", "Junior card", "Family card", "Travel card", "Cyber card",  
"Total budget" of Alatau City Bank JSC (hereinafter referred to as the Bank) for individuals**

Name of the fee	Value of the fee
<b>1. Opening of a current account with a payment card and issuance of a basic/additional card<sup>1</sup></b>	<b>0 KZT</b>
<b>2. Maintenance of the main/ additional card<sup>1</sup></b>	<b>0 KZT</b>
<b>2.1. In the 1st year of maintenance</b>	
<b>2.2. In the 2nd year and subsequent years of maintenance</b>	
2.2.1 For cards without plastic, including OGO cards	0 KZT
2.2.2. For other products, except cards without plastic (including OGO cards)	200 KZT / per month
<b>3. Re-issue of payment card ( main/additional):</b>	
3.1. upon expiry, as well as at the initiative of the Bank (in case of detection of mechanical damage to the plastic / chip on the card, as well as in case of suspicion of compromise of personal data)	0 KZT
3.2. at the customer's initiative, before expiry / replacement of lost / stolen card	1000 KZT
<b>4. Crediting of money:</b>	
4.1. to a card account/payment card received by bank transfer or by cash deposit at a cashpoint, ATM or payment terminal	
4.1.1. on a card account / payment card by crediting cash through a cash desk, ATM or a payment terminal in Russian rubles <sup>7</sup>	5% of amount
4.2. the crediting of wages and other payments under an Agreement concluded with the Organisation	0% and above (0.1% step) according to the scoring procedure
4.3. pensions, benefits and other social benefits	according to the terms of the agreement with the public welfare benefits institution
<b>5. Receipt of cash:</b>	
<b>5.1. at the Bank's ATMs (including without the use of a plastic card):</b>	
- salaries, deposit (excluding deposit funds of Private Banking clients)/credit (borrowing) funds	0 KZT
*a compensation received within Tenge Deposit Protection Program	0 KZT
- except for salaries, deposits/credit (borrowed funds) <sup>8</sup>	Up to 300,000 KZT per month - 0 KZT, over - 1% of amount (equivalent in another currency)
- Deposit funds of Private Banking clients	
5.2. in ATMs of other banks in Kazakhstan <sup>2,6</sup>	up to 200 000 KZT per month (inclusive) - 0 KZT, above - 1% of amount
5.3. in ATMs of banks outside the Republic of Kazakhstan <sup>2:</sup>	1% of the amount + 1000 KZT (equivalent in other currency)
<b>5.4. at the Bank's cash desk (via POS terminal and without using a plastic card) :</b>	
5.4.1. Salary, credit (borrowing) and deposit funds (excluding deposit funds of Private Banking clients)	0 KZT
*a compensation received within Tenge Deposit Protection Program	0 KZT
5.4.2. Other receipts ( except salary, credit ( borrowing) and deposit funds)	1% of the amount (equivalent in another currency)
5.4.3. Deposit funds of Private Banking clients	Up to 500,000 tenge per month - 0 tenge, over - 1% of the amount (equivalent in another currency)
5.5. in the cash desks of other banks in Kazakhstan (via POS terminal) <sup>2</sup>	1% of the amount + 500 KZT
5.6. in the cash desks of other banks outside Kazakhstan(via POS terminal) <sup>2</sup>	1% of the amount + 1000 KZT
<b>6. Non-cash payments by payment card:</b>	
6.1. Payments for goods, work and services in trade and service establishments, customs payments, on the internet <sup>2</sup>	0 KZT
6.2. paying for services via ATMs <sup>2</sup>	0 KZT
<b>7. Transfers from a payment card/by phone number (outside the Bank's network):</b>	
7.1 to another payment card/account opened with the bank, including a telephone number	0 KZT
7.2 to a payment card issued/phone number: <sup>5</sup>	
- of the RK resident bank under the payroll card program	0,2%, min 200 KZT
- of the RK resident bank except for the payroll card program	0,5%, min 250 KZT
- to a payment card of a foreign bank <sup>5</sup>	0,5% of the amount + 1000 KZT
7.3 for the connection of a "Standing Order"	0 KZT
7.4 transferring money to suppliers in the Bank's Mobile App	according to the tariffs approved for the Bank's Mobile App
<b>8. Transfer transactions from a payment card (outside the Bank's network):</b>	
8.1 to a payment card issued: <sup>5</sup>	
- by a resident bank of Kazakhstan	1 %, min 1 000 KZT
- by foreign bank	0,5% of the amount + 1000 KZT
<b>9. Additional services:</b>	
9.1. Balance enquiry at bank ATMs <sup>2</sup>	100 KZT
9.2. Obtaining a mini-statement from an ATM	100 KZT
9.3. Providing a statement at the branch:	0 KZT
9.4. Providing a statement in the Mobile App	0 KZT
9.5. Resetting the wrong PIN code attempt counter	200 KZT
9.6 Resetting the Temporary code request counter	0 KZT
9.7 Change of PIN in ATM / Mobile application	first transaction - 0 KZT, second and subsequent - 200 KZT
9.8 Change of payment card limits, including change of daily spending limit	0 KZT
9.9 Locking/unlocking the main/additional card	0 KZT
9.10. Excluded	
9.11. Reflection of flow on account to foreign telecom operators' numbers, per transaction <sup>4</sup>	50 KZT
9.12. Providing a statement/letter of any nature at the branch concerning the bank account, (including issuing duplicates/copies) and other certificates in favour of third parties (inclusive of VAT)	2 000 KZT
9.13. Providing a statement/letter of any nature in the Mobile app concerning the bank account, (including issuing duplicates/copies) and other certificates in favour of third parties (inclusive of VAT)	0 KZT
9.14. Investigation of a disputed transaction by IPS arbitration (at the client's request) (including VAT)	according to the tariffs of the IPS
9.15. Provision of video footage from the Bank's ATM cameras when investigating a disputed transaction: (including VAT)	5 000 KZT
9.16. Maintenance of a bank account with a payment card for which there are no debit/withdrawal transactions, except for Bank charges, for more than 6 months from the date of the last transaction on the account (if there is a balance on the account) <sup>4</sup>	200 KZT/month

**NOTES:**

<sup>1</sup> Payment card is issued in multicurrency / monocurrency KZT. Equivalent in currency at the NBRK exchange rate on the date of debiting the account in USD, EUR. Commission for monthly maintenance of payment card is charged at the moment of activation of the card; next months will be charged after the first debit / credit transaction per month on the card account / payment card. If there is no cash flow on the card account, no service fee shall be charged.

<sup>2</sup> Excluding fees of the acquiring bank and/or correspondent banks. In terms of transfer/payment from the Client's card account, the Tariffs for banking services for retail clients are applicable.

<sup>3</sup> Excluded.

<sup>4</sup> Equivalent in currency at the NBRK exchange rate on the date of debiting the account in US dollars. If the account balance is less than the fee charged, the entire balance is debited.

<sup>5</sup> Restrictions on money-transfer transactions are set in accordance with the limits approved for this type of transaction

<sup>6</sup> When calculating the limits, etc., those transactions, financial representations (document) for which the Bank has received the relevant reporting month are taken into account.