

Standard tariffs for issuing and servicing debit payment cards, including for the following products: "Pay", "OGO Card", "Social Card", "Children's Card", "Family Card", "Travel Card", "Cyber Card", "General Budget", "Alatau City Bank" JSC (hereinafter referred to as the Bank) for individuals

Name of the fee	Commission amount
1. Issuance (reissuance)/service of a named/unnamed card (main/additional) in the first and subsequent years:¹	
1.1. Issuance (reissuance) of a card	0 tenge
1.1.1. issuance upon expiry of the term of validity, as well as at the initiative of the Bank (upon detection of mechanical damage to the plastic/chip on the card, as well as upon suspicion of personal data compromise) ²	0 tenge
1.1.2. issuance at the client's request, before expiry / to replace a lost / stolen card ³	1000 tenge
1.2. Main/additional payment card service	
1.2.1. in the first year of service ⁴	0 tenge
1.2.2. in the second and subsequent years of service: ⁴	
1.2.2.1. for cards without plastic, including OGO cards, as well as for cards with plastic within the framework of Salary Projects ⁵	0 tenge
1.2.2.2. for other products, except for the cards specified in clause 1.2.2.1. ⁶	200 tenge / per month
2. Crediting money to a payment card:	
2.1. to a card account/payment card, received by bank transfer or by depositing cash at a cash desk, ATM or payment terminal ⁶ **	0 tenge
2.2. to a card account/payment card by depositing cash in Russian roubles at a cash desk, ATM or payment terminal ⁶ **	20% from the amount
2.3. pensions, benefits and other social payments ⁶	under the terms of the agreement with the state institution for social payments
3. Receiving cash using a payment card:	
3.1. at ATMs of the Bank:	
3.1.1. salaries, deposits (except for deposits of Private Banking clients)/credit (borrowed) funds	0 tenge
3.1.2. other credits, except for wages, deposits (except for deposits of Private Banking clients)/credit (borrowed) funds ⁵	up to 300 000 tenge per month - 0 tenge, more than - 1% from the amount (equivalent in another currency)
3.1.3. deposit funds and other credits from Private Banking clients, except for salaries and credit (borrowed) funds ⁵	up to 500 000 tenge per month - 0 tenge, more than - 1% from the amount (equivalent in another currency)
3.2. at ATMs of other banks in the Republic of Kazakhstan with a payment card 2:5	per month up to 200 000 tenge (inclusive) - 0 tenge, more than - 1% from the amount
3.3. at ATMs of banks outside the Republic of Kazakhstan with a payment card ² :	1% from the amount + 1000 tenge (equivalent in another currency)
3.4. at the Bank's cash desks, including via POS terminals ⁶ **:	
3.4.1. salaries, deposits (except for deposits of Private Banking clients)/credit (borrowed) funds ⁶ **	0 tenge
3.4.2. other deposits, except for salaries, deposits (except for deposits of Private Banking clients)/credit (borrowed) funds ⁶ **	1% from the amount (equivalent in another currency)
3.4.3. deposit funds and other credits from Private Banking clients, except for salaries and credit (borrowed) funds ⁶ **	1% from the amount (equivalent in another currency)
3.5. at other banks' cash desks within the Republic of Kazakhstan (via POS)	1% from the amount + 500 tenge
3.6. at other banks' cash desks outside the Republic of Kazakhstan (via POS)	1% from the amount + 1000 tenge
4. Non-cash payments by payment card:	
4.1. payment for goods, works, services in trade and service enterprises, payment of customs duties, on the Internet ⁶ **	0 tenge
4.2. payment for services via ATMs ⁶ **	0 tenge
5. Transfer transactions from a payment card/account by telephone number (within the Bank's network)⁶**:	
5.1. to another payment card/account opened with the Bank, including by telephone number ⁶ **	0 tenge
5.2. to a payment card/telephone number: ⁶ **	
5.2.1. resident bank of the Republic of Kazakhstan for the salary project ⁶ **	0,2%, min 200 tenge
5.2.2. resident bank of the Republic of Kazakhstan, except for the salary project ⁶ **	0,5%, min 250 tenge
5.2.3. to a foreign bank payment card ⁴ **	0,5% from the amount + 1000 tenge
5.3. for connecting a "Long-term order" ⁶ **	0 tenge
5.4. transferring money to suppliers in the Bank's mobile application ⁶ **	according to tariffs, for remote service channels
6. Transfer transactions from a payment card (outside the Bank's network):	
6.1. to a payment card, issued by: ⁶ **	
6.1.1. resident bank of the Republic of Kazakhstan ⁶ **	1%, min 1000 tenge
6.1.2. foreign bank ⁶ **	0,5% from the amount + 1000 tenge
7. Additional services:	
7.1. Balance enquiry at bank ATMs ²	100 tenge
7.2. Obtaining a mini statement via an ATM	100 tenge
7.3. Providing a statement at the branch ⁶	0 tenge
7.4. Providing statements in the mobile application ⁶	0 tenge
7.5. Resetting the counter for incorrect PIN code entries	200 tenge
7.6. Resetting the temporary code request attempt counter	0 tenge
7.7. Changing your PIN at an ATM / in the Mobile App	first transaction - 0 tenge, second and subsequent transactions - 200 tenge
7.8. Changes to payment card restrictions, including changes to daily spending limits ⁶ **	0 tenge
7.9. Blocking/unblocking the main/additional card	0 tenge
7.10. Reflection of movement on the account to foreign telecom operators' numbers, for each transaction ³	50 tenge
7.11. providing any kind of information/letter regarding a bank account (including issuing duplicates/copies) and other information in favour of third parties at the branch ⁶	2 000 tenge
7.12. providing any kind of information/letter regarding a bank account (including issuing duplicates/copies) and other information in favour of third parties in the Mobile Application ⁶	0 tenge
7.13. Conducting an investigation into a disputed transaction by the IPS arbitration tribunal (at the client's request) ⁶	as per IPS tariffs
7.14. Provision of video recordings from the Bank's ATM cameras during the investigation of a disputed transaction: ⁶	5 000 tenge
7.15. maintaining a bank account using a payment card with no incoming/outgoing transactions, except for the Bank's fees, for more than 6 months from the date of the last transaction on the account (if there is a balance on the account) ³	200 tenge/month

NOTES:

*The tariff amount is indicated including value added tax (hereinafter referred to as VAT), regardless of the method of transaction.

**The tariff amount is indicated:

- excluding VAT for transactions using a payment card.

- including VAT for transactions not using a payment card.

¹ The payment card is issued in multiple currencies / single currency KZT. The equivalent in currency is calculated at the exchange rate of the National Bank of the Republic of Kazakhstan (hereinafter referred to as NBRK) on the date of debiting the account in US dollars or euros. The monthly service fee for the payment card is charged at the time of card activation and in subsequent months after the first debit/credit transaction of the month on the card account/payment card. If there is no movement of funds on the card account, no service fee is charged.

² Excluding the fees charged by the acquiring bank and/or correspondent banks. Tariffs for banking services for individual clients apply to transfers/payments from the Client's card account.

³ Equivalent in currency at the NBRK exchange rate on the date of debiting from the account in US dollars. If the account balance is less than the commission charged, the entire balance will be debited.

⁴ Restrictions on money transfer transactions are set in accordance with the limits approved for this type of transaction.

⁵ When calculating limits, etc., those transactions and financial statements (documents) that were received by the Bank in the relevant reporting month are taken into account.

⁶ The commission is charged in tenge, at the exchange rate of the National Bank of Kazakhstan on the day of the transaction, and is calculated based on the amount deposited into the Account.