

Approved by the decision of the Committee for the Management of Assets, Liabilities and Tariffs No. 107-25 dated 11.12.2025, as amended by the decision of the Committee for the Management of Assets, Liabilities and Tariffs No. 112-25 dated 30.12.2025, as amended by the decision of the Committee for the Management of Assets, Liabilities and Tariffs No. 31-26 dated 09.04.2024	
Standard tariffs for the issuance and servicing of debit payment cards, including Pay, OGO card, Social card, Children's card, Family card, Travel card, Cyber Card, General budget of Alatau City Bank JSC (hereinafter - the Bank) for individuals ¹	
Name of the commission	Commission value
1. Issuance (re-issuance)/maintenance of a personalized/non-personalized payment card (primary/additional) in the first and subsequent years:¹	
1.1. Issuance (re-issuance) of a payment card:	0 tenge
1.1.1. Issuance upon expiration, 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 tenge
1.1.2. Client-initiated issuance, before expiration/replacement of lost/stolen	1000 tenge
1.2. Servicing of the primary/additional payment card/bank account of the payment card	
1.2.1. in the 1st year of service	0 tenge
1.2.2. in the 2nd and subsequent years of service:	
1.2.2.1. for cards without plastic, including OGO card, as well as for cards with plastic within the framework of Salary Projects	0 tenge
1.2.2.2. For other products, except for the cards specified in clause 1.2.2.1.	200 tenge/month
1.2.3. introduction of a bank account of a payment card on which there are no receipt/debit transactions, except for the collection of the Bank's commissions, for more than 6 months from the date of the last transaction on the account (if there is a balance of money on the account) ²	200 tenge/month
2. Crediting money to a payment card:	
2.1. to the card-account/payment card received by bank transfer or by depositing cash through a cash desk, ATM or payment terminal	0 tenge
2.2. to a card account/payment card by depositing cash through a cash desk, ATM or payment terminal in Russian rubles ³	20% of the amount
2.3. pensions, allowances and other social payments	under the terms of the agreement with the state institution for social payments
3. Cash withdrawal via payment card:	
3.1. At the Bank's ATMs:	
3.1.1. salary payments, credit (loan) funds	0 KZT
3.1.2. other incoming funds, excluding salary payments and credit (loan) funds ⁵	up to KZT 300,000 per month – 0 KZT, above – 1% of the amount (equivalent in another currency)
3.1.2.1. other incoming funds, excluding salary payments and credit (loan) funds for Private Banking clients ⁶	up to KZT 500,000 per month – 0 KZT, above – 1% of the amount (equivalent in another currency)
3.1.3. deposit funds (excluding accrued interest and deposits closed upon maturity) for Private Banking clients ⁶	up to KZT 500,000 per month – 0 KZT, above – 1% of the amount (equivalent in another currency)
3.1.3.1. deposit funds (accrued interest and deposits closed upon maturity) for Private Banking clients	0 KZT
3.1.4. deposit funds (excluding accrued interest, early terminated deposits and deposits closed upon maturity) held in the deposit account for less than 15 calendar days (excluding Private Banking clients)	
in KZT	1%, min. KZT 500
in foreign currency ⁶	1.2% min. KZT 500
3.1.4.1. deposit funds (accrued interest, early terminated deposits and deposits closed upon maturity) held in the deposit account for less than 15 calendar days, regardless of currency (excluding Private Banking clients)	0 KZT
3.1.5. deposit funds (including accrued interest, early terminated deposits and deposits closed upon maturity) held in the deposit account for more than 15 calendar days, regardless of currency (excluding Private Banking clients)	0 KZT
3.2. at ATMs of other banks in the territory of the Republic of Kazakhstan with a payment card ^{2,5}	per month up to 200,000 tenge (inclusive) - 0 tenge, over - 1% of the amount
3.3. at ATMs of banks outside the Republic of Kazakhstan with a payment card ²	1% of the amount + 1000 tenge (equivalent in another currency)
3.4. At the Bank's cash desks, including via POS terminal:	
3.4.1. salary payments, credit (loan) funds	0 KZT
3.4.2. other incoming funds, excluding salary payments and credit (loan) funds ⁵	1% of the amount (equivalent in another currency)
3.4.2.1. other incoming funds, excluding salary payments and credit (loan) funds for Private Banking clients	1% of the amount (equivalent in another currency)
3.4.3. deposit funds (excluding accrued interest and deposits closed upon maturity) for Private Banking clients	1% of the amount (equivalent in another currency)
3.4.3.1. deposit funds (accrued interest and deposits closed upon maturity) for Private Banking clients	0 KZT
3.4.4. deposit funds (excluding accrued interest, early terminated deposits and deposits closed upon maturity) held in the deposit account for less than 15 calendar days (excluding Private Banking clients)	
in KZT	1%, min. KZT 500
in foreign currency ⁶	1.2% min. KZT 500
3.4.4.1. deposit funds (accrued interest, early terminated deposits and deposits closed upon maturity) held in the deposit account for less than 15 calendar days, regardless of currency (excluding Private Banking clients)	0 KZT
3.4.5. deposit funds (including accrued interest, early terminated deposits and deposits closed upon maturity) held in the deposit account for more than 15 calendar days, regardless of currency (excluding Private Banking clients)	0 KZT
3.5. at the cash desks of other banks in the territory of the Republic of Kazakhstan (through a POS-terminal) ⁷	1% of the amount + 500 tenge
3.6. at the cash desks of other banks outside the Republic of Kazakhstan (through a POS-terminal) ⁷	1% of the amount + 1000 tenge
4. Non-cash payments with a payment card:	
4.1. payment for goods, works, services in trade and service enterprises, payment of customs duties, on the Internet ⁸	0 tenge
5. Transfer transactions from a payment card/account/phone number (in the Bank's network):	
5.1. to another payment card/account opened with the Bank, including by phone number	0 tenge
5.2. to a payment card/phone number ⁴	
5.2.1. of the RoK resident bank for the salary project	0.2%, min 200 tenge
5.2.2. of the RoK resident bank, except for the salary project	0.5%, min 250 tenge
5.2.3. to a foreign bank's payment card ⁴	0.5% of the amount + 1000 tenge
5.3. for activation of the "Standing order"	0 tenge
5.4. transfer of money in favor of suppliers in the Bank's Mobile Application	according to the tariffs, for remote service channels
6. Transfer transactions from a payment card (outside the Bank's network):	
6.1. to a payment card issued ⁴	
6.1.1. by a resident bank of the RK	1%, min 1000 tenge
6.1.2. by a foreign bank	0.5% of the amount + 1000 tenge
7. Additional services:	
7.1. Balance inquiry at bank ATMs ²	100 tenge
7.2. Receiving a mini-statement through an ATM	100 tenge
7.3. Provision of a statement at the branch	0 tenge
7.4. Provision of a statement in the Mobile Application	0 tenge
7.5. Resetting the PIN/Missed Attempt Counter	200 tenge
7.6. Resetting the Timecode Request Attempt Counter	0 tenge
7.7. Change of PIN at ATM / Mobile App	the first transaction - 0 tenge, the second and subsequent - 200 tenge
7.8. Changes in payment card limits, including changes in the daily spending limit	0 tenge
7.9. Blocking/unblocking of the primary/additional card	0 tenge
7.10. Notification of the account activity to foreign mobile operators ⁹ for each transaction ³	0 tenge
7.11. provision of a certificate/letter of any nature regarding the bank account (including the issuance of duplicates/copies) and other certificates in favor of third parties	2 000 tenge
7.12. in the Mobile Application, provision of a reference/letter of any nature regarding a bank account, (including the issuance of duplicates/copies) and other certificates in favor of third parties	0 tenge
7.13. Investigation of the disputed (dispute) transaction by the IPS arbitration (at the request of the client)	according to the tariffs of the IPS
7.14. Provision of video recordings from the Bank's ATM cameras during the investigation of a disputed transaction	5 000 tenge
NOTES:	
¹ VAT on commissions is applied in cases and in the manner provided for by the tax legislation of the Republic of Kazakhstan	
² The payment card is issued as a multi-currency/mono-currency KZT. The equivalent is in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan (hereinafter referred to as the NBRK) as of the date of debiting from the account in US dollars, euros. The monthly maintenance fee of the payment card is charged at the time of activation of the card, in the following months it is charged after the first expensing/incoming transaction per month on the card-account/payment card. There is no service fee.	
³ Excluding the commission 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 individual customers are applied	
⁴ Equivalent in foreign 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 fee charged, the entire balance is debited.	
⁵ Restrictions on money transfer transactions are set according to the limits approved for this type of transaction	
⁶ When calculating limits, etc., those transactions, financial representations (documents) for which were received by the Bank in the relevant reporting month are taken into account	
⁷ The commission is charged in tenge, at the exchange rate of the National Bank of the Republic of Kazakhstan on the day of the transaction, and is calculated from the amount deposited into the Account.	