

**Tariffs for the issuance and maintenance of debit payment cards for the "Travel Card" product of
"Jusan Bank" JSC (hereinafter - the Bank)**

Name of the Commission	Travel	Travel +
	Rate	
1. Issuance/maintenance of the embossed payment card (main/additional) in the first and subsequent years:¹		
MASTERCARD WORLD DEBIT (embossed) ²		
- in the first year / in the second and subsequent years	0 tenge / 0 tenge / 50 tenge per month	5,000 tenge
2. Reissuance of the payment card (main/additional)		
2.1 on the initiative of payment cardholder/ replacement of lost card / stolen	600 tenge	5,000 tenge
2.2 at expiry period	0 tenge	0 tenge
3. Money crediting:		
3.1 on the card-account/payment card, obtained through in the cashless way or in the way of cash lodgments	0 tenge	0 tenge
3.2 crediting of salary and other payments within concluded Contract with the Company	0% and more (step 0.1%) as per a scoring procedure	0% and more (step 0.1%) as per a scoring procedure
4. Cash receipt:		
4.1 in ATMs of the Bank and ATMs of ATF Bank JSC (SB Jusan Bank JSC):		
- payroll project, deposit/credit (loan) money	0 tenge	0 tenge
- except for payroll project, deposit/credit (loan) money	up to 1 000 000 tenge per month – 0 tenge, above- 0.6% of sum (equivalent in other currency)	up to 1 000 000 tenge per month – 0 tenge, above- 0.6% of sum (equivalent in other currency)
4.2 in the ATMS of other banks on the territory of the Republic of Kazakhstan ³	per month up to 500 000 tenge (inclusively) - free of charge more than - 0.6%	per month up to 500 000 tenge (inclusively) - free of charge more than - 0.6% of sum
4.3 in the ATMs of banks outside the territory of the Republic of Kazakhstan ³	per month up to 4 000 000 tenge (inclusively) - 0 tenge, more than 4 000 000 tenge - 1% of sum + 1 000 tenge	per month up to 4 000 000 tenge (inclusively) - 0 tenge, more than 4 000 000 tenge - 1% of sum + 1 000 tenge
4.4 at the cash desks of the Bank and cash desks of ATF Bank JSC (SB Jusan Bank JSC) (via POS-terminals)		
- credit (loan) and deposit money	0 tenge	0 tenge
- except for credit (loan) and deposit money	0.6% of sum (equivalent in other currency)	0.6% of sum (equivalent in other currency)
4.5 in the other Bank's cash offices on the territory of the Republic of Kazakhstan (via POS-terminal) ³	0,5% of sum + 500 tenge	0,5% of sum + 500 tenge
4.6 in the other Bank's cash offices outside the territory of the Republic of Kazakhstan (in POS-terminal) ³	0,5% of sum + 1,000 tenge	0,5% of sum + 1,000 tenge
5. Cashless payments on payment card:		
5.1 service in trade and service enterprises, payment for custom services in Internet ³	0 tenge	0 tenge
5.2. payment using the ATM ³	0 tenge	0 tenge
6. Transfer operations from payment card/account (in the Bank's network):		
6.1 to another payment card / account opened with the Bank, or opened with "ATF Bank" JSC (SB "Jusan Bank" JSC)	0 tenge	0 tenge
6.2 to payment card of another bank:		
- in the RK (limit per 1 operation - 400,000 tenge)	200 tenge	200 tenge
-outside the Republic of Kazakhstan	0,5% + 400 tenge	0,5% + 400 tenge
6.3 on "Standing order" service	0 tenge	0 tenge
6.4 money transfer in favor of suppliers in the Mobile app of the Bank	according to the tariffs of the Mobile app of the Bank	according to the tariffs of the Mobile app of the Bank
7. Transfer operations with payment card (outside the Bank's network):		
7.1. to payment card issued by:		
- resident bank of the RK (limit for 1 operation - 400,000 tenge)	200 tenge	200 tenge
- foreign bank	0.5 % of sum + 600 tenge	0.5 % of sum + 600 tenge
8. Additional services:		
8.1. Request of balance in ATMs of banks, by means of SMS-reqes ³	50 tenge	50 tenge
8.2. Receipt via ATM of mini-statements	100 tenge	100 tenge
8.3. Provision of statement in the branch:		
- for the last 30 (thirty) days	0 tenge	0 tenge
- for another period	2 000 tenge	2 000 tenge
8.4. Resetting the counter of attempts to incorrectly set the PIN code	200 tenge	200 tenge
8.5. Resetting the retry count of the timecode request	0 tenge	0 tenge
8.6. Change of PIN in ATM	the first operation - 0 tenge, the second and next - 200 tenge	the first operation - 0 tenge, the second and next - 200 tenge
8.7. Change of restrictions on payment cards, including change of daily spending limit	0 tenge	0 tenge
8.8. locking/unlocking of Children card	0 tenge	0 tenge
8.9. "SMS-informing" /PUSH-notification service, monthly fee (including VAT) ^{4,5}	1st year - 0 tenge, subsequent - 150 tenge per month	1st year - 0 tenge, subsequent - 150 tenge per month
8.10. Service "SMS-informing on numbers of foreign operators of communication", for each SMS-message (excluding VAT) ⁵	40 tenge	40 tenge
8.11. provision of a certificate / letter of any nature regarding a bank account, (including the issuance of duplicates / copies) and other certificates in favor of third parties (including VAT) ⁵	2 000 tenge	2 000 tenge
8.12. Conducting an investigation on the controversial (Dispute) operation of the IPU arbitration (upon application of the client) (including VAT) ⁵	according to the tariffs of the IPS	according to the tariffs of the IPS
8.13. Provision of video recording from the bank's ATM cameras during the investigation of the transaction: (including VAT) ⁵	5 000 tenge	5 000 tenge
8.14. Maintenance of a bank account with the use of a payment card, on which there are no receipts/expense transactions, except for the bank's commissions, more than 6 months from the date of the last operation on the account (if there is a balance of money on the account) ⁶	200 tenge per month	200 tenge per month
8.15. Bonus for making a non-cash payment using a payment card or its details within the "Silver" Level ⁷	up to 0.5% of sum	up to 0.5% of sum
8.16. Bonus for making a non-cash payment using a payment card or its details within the "Gold" Level ⁷	up to 1% of sum	up to 1% of sum
8.17. Bonus for making a non-cash payment using a payment card or its details within the "Premium" Level ⁷	up to 2% of sum	up to 2% of sum

8.19. Bonus for making a non-cash payment using a payment card for or its details for the purchase of an insurance product from Jysan Garant - compulsory insurance of civil liability of vehicle owners through the Bank's mobile application	up to 25% of sum	up to 25% of sum
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Notes:

¹ Equivalent in currency at the rate of the Bank when write off the account in currency.

² For payment cards MASTERCARD WORLD DEBIT for product Travel+ :

- entrance in Lounge Key in airports. Detailed information at the Bank's site.
- connection to unlimited WiFi abroad on aircraft board, in airports, in hotels, cafe, restaurants and etc. Detailed information at the Bank's site.

³ Without taking into account the commission of the acquiring bank and / or correspondent banks, in respect of transfer / payment from the Client's account, the Bank charges tariffs for individual customers.

⁴ Subscription fee for "SMS-informing" service is charged from the moment of activation of the service monthly after the first expenditure/receipt operation, in each month, using the card.

⁵ The service fee is based on the value added tax.

⁶ The equivalent in currency at the rate of the Bank when debiting from an account in currency. If the balance on the account is less than the fee charged, the entire amount of the balance is written off.

⁷ Bonuses are not charged by cashless transactions in POS-terminals with the following MCC** (Merchant Category Code-four-digit number, classifying the activity of the trade-service point): 6011, 6010, 4829, 6531, 6532, 6533, 6534, 6536, 6537, 6538, 6540, 6012, 9399, 7995, 6050, 5094, 6051, 6211, 6529, 6530, 9223, 9754, 7800, 5933, 4812, 4813, 4814, 4815, 4816, 4821, 4899, 7372, 5960, 6300, 7399, 7276, 7311, 6399, 6535, 7299, 8999, 9402, 9211, 9221, 9222, 9223, 9311, 4900, 5511, 5521.
For cashless payments with MCC 8211, 8220, 8241, 8244, 8249, 8299, 6513, 4784, 7523, 0763, 0780, 4225, 8398, 5300 Bonus is up to 0.5%.
Information on the amount of increased Bonuses is posted on the Bank's Internet resource www.jysanbank.kz and / or the Bank's Mobile Application
Bonus is used only for transactions carried out by merchants who are registered in the territory of the Republic of Kazakhstan, as well as on the Internet operations outside the RK.
Max.amount of Bonuses within one customer regardless of quantity of the payment cards, including other card products - not more than 35,000 Bonuses per month. Maximum amount of accrual of Bonuses for 1 transaction – not more than 10,000 Bonuses. Bonus price: 1 Bonus equals to 1 tenge.

The Bank is entitled to provide the client with a Bonus, unless otherwise provided by the legislation of the Republic of Kazakhstan. The Bank reserves the right to cancel the Bonus without notifying the client, as well as change the amount and procedure for calculating the payout. The Bank has the right to suspend the payment, not to pay or return (withdraw) the Bonus amount from the single bonus account at its discretion.

It is possible to use Bonuses when making a non-cash payment in the Jusan mobile application: payment for services and / or in the Jmart trading service

**** MCC exclusions:**

Cash withdrawal	6011 ATM 6010 Manual Cash Disbursements
Money transfer, cash accrual	4829 Money Transfer 6531 Payment Service Provider 6532 Payment Transaction - Member 6533 Payment Service Provider 6534 Money Transfer, Fin Inst 6536 Money Send Intracountry 6537 MoneySend Intercountry 6538 MoneySend Funding 6540 POI Funding Transactions [Excluding MoneySend]
Operations for payment of trade purchases or services, rendered by the financial institutes	6012 Member Financial Institution
Customs payments	9399 Government services
Payment for rates and bet, purchase of casino counter, foreign currency metal of value and securities; payment for fin.transactions with units, pawnbrokers	7995 Casino 6050 Quasi Cash, Fin Inst 5094 Precious Stones/Metals/Jewe 6051 Foreign Currency,Money,TC's 6211 Security Brokers/dealers In 6529 Remote Stored Value Load 6530 Remote Stored Value Load 9223 Bail & Bond Payments 9754 Gambling - Horse Racing, Dog Racing, Non-Sports Intrastate Internet Gambling 7800 Government Owned Lottery 5933 Pawn Shops
Operations of payment for mobile communication, Internet and paid TV services	4812 Telephone Service/Equip.... 4813 Key-Enter Telecom Merchant 4815 Monthly Summary Telephone C 4814 Telecommunication service 4816 Computer Network/Information 4821 Telegraph Services Wire Tra 4899 Cable, Satellite, and Other Pay Television and Radio Services 7372 Computer And Data Processing
Payment for insurance services	5960 Direct Marketing-Insurance 6300 Insurance Sales And Under
Other	7399 Business Services 7276 Tax Preparation Service 7311 Advertising Services 6399 - insurance 6535- fin.services 7299 - Other services 8999 - Services not elsewhere classified
Government (incl Tax Payments)	9402- Postal services 9211 Court Costs 9222 Fines 9223 Bail & Bond Payments 9311 TAX PAYMENTS
Utilities	4900 Utilities-electric.gas,wate
Servicing of cars and trucks	5511 - Sale, service, repair, spare parts and leasing 5521 - Sale of cars and trucks (only second hand)