

**Tariffs for the issue and maintenance of debit payment cards at the "JusanPay" tariff
of "Jusan Bank" JSC (hereinafter - the Bank)**

Commission name	Tariff
1. Issue / card service embossed card / non-embossed card (main, additional) in the first and subsequent years:¹	
MASTERCARD WORLD DEBIT / VISA GOLD (embossed/non-embossed), including social (issued for receipt of the pensions, allowances and other social payments):	
- In the first year / in the second/ in the third and subsequent years	0 tenge /0 tenge / 50 tenge per month
CYBER CARD (VISA GOLD (embossed/non-embossed)):	
- In the first year / in the second and subsequent years	0 tenge /0 tenge / 50 tenge per month
MASTERCARD WORLD ELITE ² (embossed):	
- In the first year / in the second and subsequent years	5 000 tenge per month / 5 000 tenge per month
VISA GOLD (embossed) within co-branding projects:	
- In the first year / in the second and subsequent years	0 tenge / 50 tenge per month
2. Card reissue (main, additional):	
2.1. at the initiative of the cardholder to replace the lost, stolen:	
MASTERCARD WORLD DEBIT / VISA GOLD (embossed/non-embossed)	600 tenge
MASTERCARD WORLD ELITE	10 000 tenge
VISA GOLD within co-branding projects:	600 tenge
2.2. Reissue of main/additional card at expiration	0 tenge
3. Crediting money:	
3.1. Crediting of money to card-account/card, received by cashless way or by accrual of cash	0 tenge
3.2 replenishment using the terminals	0 tenge
3.3. crediting salary and other payments within the Contract concluded with the company	0% and more (step 0.1%) as per a scoring procedure
3.4. Pensions, benefits and other social benefits	as per the Contract's terms with state institutions for social payments
4. Cash Withdrawal:	
4.1. In the Bank's ATMs and ATMs of "ATFBank" JSC (SB "Jusan Bank" JSC):	
- payroll project, deposit/credit (loan) money	0 tenge
- except for payroll project, deposit/credit (loan) money	up to 1 mln tenge per month – 0 tenge, above- 0,6% (equivalent in other currency)
4.2. In ATMs of other banks in the territory of the Kazakhstan ³	per month up to 500,000 tenge (inclusive) - 0 tenge, over - 0.6% of the amount
4.3. In ATMs of banks outside the Kazakhstan ³	0,5% + 1000 tenge
4.4. at the cash desks of the Bank and cash desks of "ATF Bank" JSC (SB "Jusan Bank" JSC) (via POS-terminal):	
- credit (loan) and deposit money	0 tenge
- except for credit (loan) and deposit money	0,6% (equivalent in other currency)
4.5. at the other bank's cashier in the territory of the Kazakhstan (via POS-terminal) ³	0,5% + 500 tenge
4.6. at the other bank's cashier outside the territory of the Kazakhstan (via POS-terminal) ³	0,5% + 1000 tenge
5. Cashless payments using the payment card:	
5.1. Service in the enterprises of trade and service, payment of customs services, on the Internet ³	0 tenge
6. Transfer operations from the 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
6.2 on the payment card of other bank:	
- in the RK (limit for 1 operation - 400,000 tenge)	200 tenge ⁴
- outside the Kazakhstan	0,5% + 400 tenge
6.3 On the service "long-term assignment"	0 tenge
6.4 Transfer of money in favor of suppliers in the mobile application of the bank	according to the tariffs of the Mobile app of the Bank
7. Additional Services:	
7.1. Payment of services through ATM ³	0 tenge
7.2. Request of balance in ATMs of banks ³	50 tenge
7.3. Receipt via ATM of mini-statements	100 tenge
7.4. Provision of statement:	
- monthly (incl. to the client's email address)	0 tenge
- in the branch for another period	2 000 tenge
7.5. Resetting the counter of attempts to incorrectly set the PIN code	200 tenge
7.6. Resetting the retry count of the timecode request	0 tenge
7.7. Change of PIN in ATM / MP	the first operation - 0 tenge, the second and next - 200 tenge
7.8. Change of restrictions on payment cards, including change of daily spending limit	0 tenge
7.9. Blocking/unlocking of the main/additional card	0 tenge
7.10. "SMS-informing" service/PUSH notification, subscription fee per month (including VAT) ^{5,6}	1st year - 0 tg, subsequent - 150 tenge per month
7.11. "SMS-informing" service/PUSH notification on numbers of foreign operators of communication", for each SMS-message/PUSH-notification (excluding VAT) ⁶	40 tenge
7.12. Provision of certificates/letters of any character concerning the bank account, (including the issuance of duplicates/copies) and other references in favor of third parties (incl. VAT) ⁶	2 000 tenge
7.13. Conducting an investigation on the controversial (Dispute) operation of the IPU arbitration (upon application of the client) (including VAT) ⁶	according to the tariffs of the IPS
7.14. Provision of video recording from the bank's ATM cameras during the investigation of the transaction: (including VAT) ⁶	5 000 tenge

7.15. 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) ⁷	200 tenge/month
7.16. Bonus for making a non-cash payment using a payment card or its details within the "Basic" Level ⁸	0%
7.17. Bonus for making a non-cash payment using a payment card or its details within the "Silver" Level ⁸	up to 0,5%
7.18. Bonus for making a non-cash payment using a payment card or its details within the "Gold" Level ⁸	up to 1%
7.19. Bonus for making a non-cash payment using a payment card or its details within the "Premium" Level ⁸	up to 2%
7.20. Bonus for making a non-cash payment using a payment card or its details for purchasing an insurance product from Jusan Garant - compulsory insurance of civil liability of vehicle owners through the Bank's mobile application	up to 25%

NOTES:

¹ The payment card is issued multicurrency / mono-currency KZT Equivalent in currency at the NBRK rate when debiting from the account in USD, EUR currency. The commission for monthly servicing of the payment card is charged at the moment of activation of the card, in subsequent months it is charged after the first debit / credit transaction on the card account / card. If there is no cash flow on the card account, no service fee is charged.

For managers of salary projects with a staff of 100 to 999 and an average salary per employee of at least 100,000 tenge, up to 3 MasterCard World Elite / Visa Infinite cards are issued with a tariff for issuance and annual service - "0" tenge and automatic conditions of the Loyalty Bonus program with the "Premium" Level.

For managers of salary projects with a staff of 1,000 or more and an average salary per employee of at least 100,000 tenge, up to 5 MasterCard World Elite / Visa Infinite cards are issued with a tariff for issuance and annual service - "0 tenge" and automatic conditions of the Loyalty Bonus Program with the "Premium" Level.

² For payment cards MASTERCARD WORLD ELITE an entrance to Lounge Key with 2 free of charge visits per year is stipulated (next visits will be deducted from the customer's account as per the partner's tariff at www.loungekey.com), business halls in airports, Insurance and concierge-service. More detailed information is available on the Bank's site

Priority Pass membership with VISA INFINITE card - 10 free visits per year. In case of exceeding the established limit during the year, for each next visit under the Priority Pass program, 27 US dollars (equivalent in tenge) will be debited from the card account.

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 Limit for 1 operation of transfer not more than 400,000 tenge.

⁵ Subscription fee for "SMS-informing" / PUSH - notification service is charged from the moment of activation of the service monthly after the first expenditure/receipt operation, in each month, using the card.

⁶ The service fee is based on the value added tax

⁷ The equivalent in currency at the rate of the NBRK when debiting from an account in currency USD. If the balance on the account is less than the fee charged, the entire amount of the balance is written off.

⁸ 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, 6513, 6399, 6535, 7299, 8999, 9402, 4112, 9211, 9221, 9222, 9223, 9311, 4900, 5511, 5521, 5541, 5542, 5983.

For cashless payments with MCC 3000-3350, 4511, 4119, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071, 8099, 8211, 8220, 8241, 8244, 8249, 8299, 6513, 4784, 7523, 0763, 0780, 4225, 8398, 5300 Bonus is up to 0.5%

For cashless payments with MCC 5122, 5912 Bonus is up to 1.0%.

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 has a right to provide the customer with Bonus, unless otherwise provided by the legislation of the RK. The Bank reserves the right without notification of the customer to cancel Bonus, as well as to change the size according to the procedure of payments. The Bank has the right to suspend payment, not to pay or return (withdraw) from single bonus account the Bonus amount 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 transfers, money crediting	4829 Money Transfer
	6531 Payment Service Provider
	6532 Payment Transaction - Member
	6533 Payment Service Provider
	6534 Money Transfer, Fin Inst
	6536 MoneySend Intracountry
	6537 MoneySend Intercountry
	6538 MoneySend Funding
	6540 POI Funding Transactions [Excluding MoneySend]
Operations on payment for trade purchases or services, rendered by the financial institutions	6012 Member Financial Institution
Customs payments	9399 Government services
Payment for bets and wagers, purchase of game pieces of casino, foreign currency, metal of value and securities; payment for financial transactions with units, lombards	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
	4812 Telephone Service/Equip....
	4813 Key-Enter Telecom Merchant

Operations on payment for mobile communication, Internet and paid TV services	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
Payment for insurance services	7372 Computer And Data Processin
	5960 Direct Marketing-Insurance
Other	6300 Insurance Sales And Under
	7399 Business Services
	7276 Tax Preparation Service
	7311 Advertising Services
	6513 Real Estate Agents and Managers—Rentals
	6399 - insurance
	6535 - fin.services
	7299 - Other services
	8999 - Services not elsewhere classified
	9402 - Postal services
Government (incl Tax Payments)	4112 - Passenger rail travels
	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)
	5541- Service Stations (with additional services and without it)
	5542 - Automated Fuel Dispensers
	5983 Fuel Dealers - Fuel Oil