

**Tariff for issuance and servicing of the debit payment cards for "Tsesna Pay"
of JSC "Jusan Bank" (hereinafter -the Bank)**

Tsesna Pay Debit payment card

Name of the Commission	Rate
1. Issuance of (non-embossed) payment card	0 tenge
2. Issuance of the embossed payment card at the customer's request (once)¹	1,500 tenge
3. Servicing in the first and next years and substitution of the payment card	0 tenge
4. Money crediting:	
4.1 salary and other payments (within the Payroll project with the Bank), pension	0 tenge
4.2 own cash (when money transfer from own accounts, opened in other Bank)	0 tenge
4.3 other accruals	0,5%
5. Cash receipt:	
5.1 in any ATMS on the territory of the Republic of Kazakhstan	0 tenge
5.2 in the Bank's cash office (via POS-terminal)	0,5%
5.3 in the other Bank's cash offices on the territory of the Republic of Kazakhstan (via POS-terminal)	0,5%
5.4 outside the RK	2%
6. Cashless payments on payment card:	
6.1 service in trade and service enterprises, payment for custom services	0 tenge
6.2 Bonus for making cashless payments using the payment card ⁵	up to 1%
6.3 Bonus for making cashless payment regarding purchase of the insurance product from Jysan Garant – obligatory in обязательном страховании гражданской-правовой ответственности владельцев транспортных средств через мобильное приложение Банка	up to 10%
7. Transfer operations from payment card/account:	
7.1 to another payment card/account, opened in the Bank	0 tenge
7.2 Mastercard MoneySend to payment card of another bank ⁴ :	
- - in the RK	0,5% min 200 tenge
- outside the Republic of Kazakhstan	0,5% min 400 tenge
7.3 on "Standing order" service on any accounts inside the Bank	0 tenge
7.4 money transfer in favor of suppliers in the Mobile app of the Bank	according to the tariffs of the Mobile app of the Bank
8. Additional services:	
8.1 receipt of the notifications about operations to the mobile phone ²	0 tenge
8.2 request of balance in ATM	0 tenge
8.3. receipt via ATM of mini-statements (last 10 operations on account)	0 tenge
8.4 change of PIN in ATM, resetting the counter of PIN	0 tenge
8.5 blocking of the payment card	0 tenge
8.6 payment for services via ATM	0 tenge
8.7 on "Standing order" service (installation/changing)	0 tenge
8.8 service on receipt of a pay slip in ATM of the Bank (under the Contract with the Company for Payroll project) ²	0 tenge
8.9 provision of the reference on availability of the account of the payment card and the balance on it ²	0 tenge
8.10 provision with the Account Statement: ¹	
- monthly (including to e-mail of the customer)	0 tenge
- in the branch for other period	1,000 tenge
8.11 Conducting an investigation on the controversial (Dispute) operation of the IPU arbitration (upon application of the client) ²	according to the tariffs of the IPS
8.12 Provision of video recording from the bank's ATM cameras during the investigation of the dispute transaction: ²	
- for the holders of the payment cards of the Bank	3,000 tenge
- for the holders of the payment cards of other Bank	5,000 tenge

8.13 maintenance of the bank account of the payment card for which there are no receipt / expenditure operations, except for the Bank's commission, more than 6 months from the date of the last operation on the account (if there is a balance of the account) ^{1,3}	200 tenge/month
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¹ equivalent in currency at the rate of the NB RK when write off the account in USD

² rate for the service is indicated with taking note of VAT

³ if the balance on the account is less than commission charged, all balance amount is written off

⁴ restrictions for operations of money transfers Mastercard Moneysend is guided as per the limits, approved for this operation type

⁵ 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, as well as for categories of MCC exclusions under the Product's terms.

For payment 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 0,5%

For payment with MCC 5122, 5912 Bonus is 1,0%

It is possible to use Bonuses when making cashless payment in Jysan mobile application: payment for the services and/or in Jmart trade service.

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 the right to provide bonus to the customer, 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 change a size and the procedure of calculations of the payments. The Bank has the right to suspend payment, not to pay or return (withdraw) from the single bonus account the Bonus's amount at it's discretion.

* MCC exclusions:

Cash withdrawal	6011 ATM
	6010 Manual Cash Disbursements
	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]
Money transfers, money crediting	
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
	4815 Monthly Summary Telephone C
	4814 Telecommunication service

Operations on payment for mobile communication, Internet and paid TV services	4816 Computer Network/Information
	4821 Telegraph Services Wire Tra
	4899 Cable, Satellite, and Other Pay Television and Radio Services
	7372 Computer And Data Processin
Payment for insurance services	5960 Direct Marketing-Insurance
	6300 Insurance Sales And Under
Other	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
Utilities	9311 TAX PAYMENTS
	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