

Approved by the Management Board of ATFBank JSC
Minutes No.55 dated 04.06.2021

Tariffs approved by Minutes No.55 dated 04.06.2021 become effective from 28.06.2021.

Tariffs on payment card #1

No.	Transaction	Tariff	Note
1	2	3	4
1	Servicing the main payment card (monthly fee):		
1.1.	Vertical card	0 KZT	Payable on a monthly basis during the term of the payment card in accordance with the contract conditions (if monthly payment basis is chosen).
1.2.	Vertical card with individual card delivery by a courier	500 KZT	Payable on a monthly basis if there are no movements on the card for over 3 months
2	Payment card issue	0 KZT	One-off payment upon payment card issue before ATFBank JSC (SB of Jusan Bank JSC) renders the service.
3	Servicing of additional payment card (monthly fee)	on the tariff of the main payment card	Payable on a monthly basis during the term of the payment card in accordance with the contract conditions (if monthly payment basis is chosen).
4	Re-issue of the main and additional payment card (under customer's request):		One-off fee payable before the service, per each payment card.
	Vertical card	2000 KZT	
5	Re-issue of payment card at the initiative of ATFBank JSC (SB of Jusan Bank JSC)	0 KZT	One-off fee payable before the service, per each payment card.
6	Urgent payment card issue (within 3 business days , at the customer's request), if technically possible	3000 KZT	One-off fee payable before the service, per each payment card.
7	Cashing:		One-off fee payable upon the transaction and calculated of the transaction amount.
	through ATMs:		

	in the Bank's network both in KZT and in foreign currency	up to KZT 300,000 per month (or KZT equivalent) – 0 Tenge, over 1% min KZT 200	
	in the network of First Heartland Jusan Bank JSC both in KZT and foreign currency		
	in the networks of other banks in the Republic of Kazakhstan (except for First Heartland Jusan Bank JSC)	up to KZT 300,000 per month (or KZT equivalent) – 0 Tenge, over 2% min. KZT 400	
	in the network of other banks outside the Republic of Kazakhstan		
	top-up through internet-banking ATF24 from the cards issued by other STBs, terminals of the payment agent or sub-agent of the Bank (Kassa 24, QIWI, etc.)	0 %	The fee is charged on the holder if money topped-up are kept on the card within 30 calenar days. If the money is kept for less than 30 calendar days, the Bank's standard commission for cashing through ATMs is applied. The tariff is valid subject to a special offer of Cashback for topping-up through ATF24 from cards issued by other STBs
	through POS-terminals (imprinters):		
	in the Bank's network, KZT	1% + KZT 300	
	in the Bank's network, in foreign currency	1,3% + KZT 300	
	in the network of First Heartland Jusan Bank JSC, KZT	1% + KZT 300	
	in the network of First Heartland Jusan Bank JSC, in foreign currency	1,3% + KZT 300	
	in the networks of other banks in the Republic of Kazakhstan, in KZT and in foreign currency (except for First Heartland Jusan Bank JSC)	1,5%+ KZT 200	
	in the network of other banks outside the Republic of Kazakhstan	1,2%+ KZT 1000	
8	Viewing card account balance through ATMs/POS-terminals of ATFBank JSC (SB of Jusan Bank JSC)	50 KZT	One-off fee, payable upon the service, per each request.
9	Viewing card account balance by SMS/Push	25 KZT	One-off fee, payable upon the service, per each request.
10	Viewing card account balance through ATMs/POS-	100 KZT	One-off fee, payable upon the service, per each request.

	terminals/ other devices of other banks		
11	Viewing card account balance via Internet Banking	0 KZT	One-off fee, payable upon the service, per each request.
12	Providing mini-statements from card account through ATMs/ POS-terminals other devices of ATFBank JSC (SB of Jusan Bank JSC) (for the previous 40 days not more than 10 transactions on account)	100 KZT	One-off fee, payable upon the service, per each request.
13	Providing mini-statements on card account (last 10 transaction on account) via SMS	100 KZT	One-off fee, payable upon the service, per each request.
14	Issuing statements on card account (in Branches of ATFBank JSC (SB of Jusan Bank JSC) at request of the customer)	1 monthly statement a month – 0 KZT - for the period from 2 to 12 months KZT 1000; - for the period from 12 months to 24 months KZT 1500; - for the period over 24 months KZT 2000	One-off fee, payable upon the service, per each request.
15	Providing a statement on card account balance (to be presented to the third persons)	1000 KZT	One-off fee, payable upon the service, per each request.
16	SMS/Push notice in the course of bank account maintenance	300 KZT	Monthly fee, payable at the beginning of each month. No fee is charged if no transactions on the card were made during a previous month. Mandatory service is provided by the Bank as part of the default payment card issue.
17	Crediting money received via cashless transfer to the card account in KZT or in foreign currency	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
18	Crediting money to the card account, deposited by cash to the cash desk of ATFBank JSC (SB of Jusan Bank JSC)	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
19	Crediting money to the card account, deposited via Cash-in device, including terminals of the payment agent or sub-agent of the Bank (Kassa 24, QIWI, etc.)	0%	One-off fee payable upon the transaction and calculated of the transaction amount
20	Credit loan issued by ATFBank JSC (SB of Jusan Bank JSC), to the card account	0,5%	One-off fee payable upon the transaction and calculated of the transaction amount.
21	Transfer of customer's	300 KZT	One-off fee, payable upon the

	money from card account to another card account/current account with ATFBank JSC (SB of Jusan Bank JSC), via cash desks of ATFBank JSC (SB of Jusan Bank JSC)		transaction.
22	Transfer of customer's money from card account to his/her card/current account with ATFBank JSC (SB of Jusan Bank JSC) via Internet Banking	0 KZT	One-off fee, payable upon the transaction.
22.1	Transfer of the customer's money received via terminals of the payment agent or sub-agent of the Bank (Kassa 24, QIWI, etc.) from card account to his/her card/current account with ATFBank JSC (SB of Jusan Bank JSC) via Internet Banking	1%	Applied if money is kept less than 30 calendar days. if money is kept during 30 calendar days, a standard fee of the Bank is applied for the transfer.
23	Money transfer between card accounts of different customers of ATFBank JSC (SB of Jusan Bank JSC) through ATMs/ Internet Banking	0 KZT	One-off fee, payable upon the transaction.
24	Transfer of customer's money from card account to his/her current account, with ATFBank JSC (SB of Jusan Bank JSC), through ATMs ATFBank JSC (SB of Jusan Bank JSC)	0 KZT	One-off fee, payable upon the transaction.
25	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to any payment cards of any banks of the Republic of Kazakhstan (except for First Heartland Jusan Bank JSC)	up to 60 000 KZT a month – 0 Tenge, thereafter 0,9% min. 200 KZT for transfer inside RK and 0,5% + 3 USD for transfers to cards of foreign banks	One-off fee payable upon the transaction and calculated of the transaction amount.
26	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to payment cards		

	of any foreign banks		
27	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to any payment cards of First Heartland Jusan Bank JSC	0 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.

Standard tariffs on payment cards

No.	Transaction	Tariff	Note
1	2	3	4
1	Change of PIN-code in ATMs of ATFBank JSC (SB of Jusan Bank JSC)	250 KZT	One-off fee, payable upon the transaction, for each transaction.
2	resetting the attempts counter of entering a wrong PIN code (at the customer's request/call to Call center, after 3 wrong attempts of PIN-code entering)	200 KZT	One-off fee, payable upon the transaction, for each transaction.
3	Blocking a payment card at the request of a client without adding to the stop list	0 KZT	One-off fee, payable upon the transaction, for each transaction.
4	Blocking of payment card (except for UnionPay cards) at request of the customer with adding to the stop list	16 000 KZT	One-off fee, payable upon the transaction, for each two weeks of holding information on payment card in the stop-list.
5	Blocking of payment card UnionPay with adding to the stop list at request of the customer	0 KZT	One-off fee, payable upon the transaction.
6	De-blocking of payment card within the service of a payment card	400 KZT	One-off fee, payable upon the transaction for each card.
7	Closing of card account	0 KZT	One-off fee, payable upon the transaction.
8	Urgent issue of VISA and MasterCard outside the Republic of Kazakhstan	40000 KZT	One-off fee, payable upon the transaction.
9	Urgent cash withdrawal by VISA and MasterCard cards outside the Republic of Kazakhstan in branches (except for ATMs) of the network VISA and MasterCard payment systems participants	30000 KZT	One-off fee, payable upon the transaction.
10	Cash crediting (except for payroll) to the card account, received by	0%	One-off fee payable upon the transaction and calculated of

	cashless transfer in KZT or in foreign currency		the transaction amount.
11	Crediting money to the card account, brought in cash to the cash desk of ATFBank JSC (SB of Jusan Bank JSC)	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
12	Crediting money to the card account, deposited through Cash-in devices	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
13	Credit loan issued by ATFBank JSC (SB of Jusan Bank JSC), to the card account	0 %	One-off fee payable upon the transaction and calculated of the transaction amount.
14	Transfer of customer's money from card account to the other card/current account (except for cards with revolving credit limit), with the Bank made via cash desk of ATFBank JSC (SB of Jusan Bank JSC)	300 KZT	One-off fee, payable upon the transaction.
15	Transfer of customer's money from card account to his/her card/current account with ATFBank JSC (SB of Jusan Bank JSC), via Internet Banking	0 KZT	One-off fee, payable upon the transaction.
16	Money transfer between card accounts of different customers of ATFBank JSC (SB of Jusan Bank JSC) through ATMs/ Internet Banking	100 KZT	One-off fee, payable upon the transaction.
17	Transfer of customer's money from card account to his/her current account, with ATFBank JSC (SB of Jusan Bank JSC), through ATMs ATFBank JSC (SB of Jusan Bank JSC)	100 KZT	One-off fee, payable upon the transaction.
18	Transfer of client money in KZT from a card account to current accounts of individuals or legal entities - clients of other banks via Internet Banking	0,14 %, min KZT 250	One-off fee payable upon the transaction and calculated of the transaction amount.
19	Transfer of client's money from a card account to the current account of another client with ATFBank JSC (SB of Jusan Bank JSC) via Internet Banking	0,1% min KZT 150	One-off fee payable upon the transaction and calculated of the transaction amount.
20	Payment and transfer as payment for goods (works, services) in the territory and outside of the Republic of Kazakhstan using PC through POS-terminals/imprinters and via Internet using payment card details	0 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.
21	Payment via ATM, Internet Banking, self-service terminal	0 KZT	One-off fee, payable upon each transaction. The size is determined depending on the service provider.
		200 KZT when paying for the services of bookmakers	

22	Payment by SMS	KZT 0, KZT 10, KZT 20, KZT 30, KZT 40, KZT 50, KZT	One-off fee, payable upon each transaction. The size is determined depending on the service provider.
23	Fee for transfer Visa-to-Visa/Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay between payment cards of any banks of the Republic of Kazakhstan	0,95% min. 250 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.
24	Fee for transfer from cards of other banks to cards of ATFBank JSC (SB of Jusan Bank JSC) from the platform of transfers of ATFBank JSC (SB of Jusan Bank JSC)	0 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.
25	Fee for transfer Visa-to-Visa/Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to any payment cards of any banks of the Republic of Kazakhstan (except for First Heartland Jusan Bank JSC)	0,9% Min. 200 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.
25.1	Fee for transfer Visa-to-Visa/Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to any payment cards of First Heartland Jusan Bank JSC	0 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.
26	Fee for transfer Visa-to-Visa/Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of any banks of the Republic of Kazakhstan to payment cards of foreign banks	0,6% + 3 USD	One-off fee payable upon the transaction and calculated of the transaction amount.
27	Fee for transfer Visa-to-Visa/Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC(SB of Jusan Bank JSC) to payment cards of any foreign banks	0,5% + 3 USD	One-off fee payable upon the transaction and calculated of the transaction amount.
28	fee for transferring funds Visa-to-Visa/Mastercard, Mastercard-to-Mastercard/Visa, MoneySend	500 KZT	One-off fee, payable upon the transaction.

	UnionPay for holders of payment cards of ATFBank JSC (SB of Jusan Bank JSC) through the service platforms of other banks		
29	Fee for paying with a payment card in a casino	2%	One-off fee payable upon the transaction and calculated of the transaction amount.
30	Fee for providing video recording from an ATM at the request of the client	5000 KZT	One-off fee payable before the service.

Standard tariffs on payment cards for Employees of ATFBank JSC (SB of Jusan Bank JSC)

No.	Transaction	Tariff	Note
1	2	3	4
1	Main payment card service (monthly fee):		Payable on a monthly basis during the term of the payment card in accordance with the contract conditions (if monthly payment basis is chosen).
	Visa Gold/Mastercard Gold	0 KZT	
	Visa Signature/Mastercard Black edition	1000 KZT	
	Visa Infinite	5 000 KZT	
2	Payment card issue	0 KZT	One-off payment upon payment card issue before ATFBank JSC (SB of Jusan Bank JSC) renders the service.
3	Servicing of additional payment card (monthly fee)	under the tariff of the main payment card. Visa Infinite - 0 KZT	Payable on a monthly basis during the term of the payment card in accordance with the contract conditions (if monthly payment basis is chosen).
4	Re-issue of the main and additional payment card (under customer's request):		One-off fee payable before the service, per each payment card.
	Visa Gold/Mastercard Gold	990 KZT	
	Visa Signature/ Mastercard Black edition/ Visa Infinite	2000 KZT	
5	Re-issue of payment card at the initiative of ATFBank JSC (SB of Jusan Bank JSC)	0 KZT	One-off fee payable before the service, per each payment card.
6	Cashing:		One-off fee payable upon the transaction and calculated of

			the transaction amount.
	through ATMs:		
	in the Bank's network, B KZT	0 KZT	
	in the Bank's network, in foreign currency	0,5%	
	in the network of First Heartland Jusan Bank JSC, B KZT	0 KZT	
	in the network of First Heartland Jusan Bank JSC, in foreign currency	0,5%	
	in the networks of other banks in the Republic of Kazakhstan (except for First Heartland Jusan Bank JSC)	0 Tenge if the amount for cashing is: Visa Gold, MasterCard Gold – up to 50 000 Tenge (a month) Visa Signature, MasterCard Black Edition - up to 300 000 Tenge (a month) Infinite - up to 500 000 Tenge (a month), if the limit is exceeded 1% + KZT 200	
	in the network of other banks outside the Republic of Kazakhstan	1%+ KZT 500	
	through POS-terminals (imprinters):		
	in the Bank's network, KZT and in foreign currency	up to 3 mn Tenge a month – 0 Tenge, over 1%+200 tenge	
	in the network of First Heartland Jusan Bank JSC, KZT and in foreign currency	up to 3 mn Tenge a month – 0 Tenge, over 1%+200 tenge	
	in the networks of other banks in the Republic of Kazakhstan in KZT and in foreign currency (except for First Heartland Jusan Bank JSC)	1,5%+ KZT 200	
	in the network of other banks outside the Republic of Kazakhstan	1,2%+ KZT 1000	
7	Notification within the framework of maintaining a bank account via SMS / Push notifications	250 KZT	Monthly fee, payable at the beginning of each month. By default.
8	Cash crediting (except for payroll) to the card account, received by cashless transfer in KZT or in	0 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.

	foreign currency		
9	Crediting money to the card account, brought in cash to the cash desk of ATFBank JSC (SB of Jusan Bank JSC)	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
10	Crediting money to the card account, deposited through Cash-in devices	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
11	Credit loan issued by ATFBank JSC (SB of Jusan Bank JSC), to the card account	0,5%	One-off fee payable upon the transaction and calculated of the transaction amount.
12	Transfer of customer's money from card account to another card account/current account with ATFBank JSC (SB of Jusan Bank JSC), via cash desks of ATFBank JSC (SB of Jusan Bank JSC)	300 KZT	One-off fee, payable upon the transaction.
13	Transfer of customer's money from card account to his/her card/current account with ATFBank JSC (SB of Jusan Bank JSC), via Internet Banking (SB of Jusan Bank JSC)	0 KZT	One-off fee, payable upon the transaction.
14	Money transfer between card accounts of different customers of ATFBank JSC (SB of Jusan Bank JSC) through ATMs/ Internet Banking	0 KZT	One-off fee, payable upon the transaction.
15	Transfer of customer's money from card account to his/her current account, with ATFBank JSC (SB of Jusan Bank JSC), through ATMs ATFBank JSC (SB of Jusan Bank JSC)	100 KZT	One-off fee, payable upon the transaction.
16	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to any payment cards of any banks of the Republic of Kazakhstan (except for First Heartland Jusan Bank JSC)	0,9% Min. 200 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.

17	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to payment cards of any foreign banks	0,5% + 3 USD	One-off fee payable upon the transaction and calculated of the transaction amount.
18	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to any payment cards of First Heartland Jusan Bank JSC	0 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.

All other tariffs are charged in accordance with standard tariffs under payment cards.

Tariffs on payment cards with premium conditions

No.	Transaction	Tariff	Note
1	2	3	4
1	Main payment card service (monthly fee):		
	Visa signature/ Mastercard Black edition	0 KZT if turnover is 300 000 KZT or more, or 5000 KZT in case of no required turnover	Payable on a monthly basis during the term of the payment card in accordance with the contract conditions.
2	Payment card issue	0 KZT	One-off payment upon payment card issue before ATFBank JSC (SB of Jusan Bank JSC) renders the service.
3	Servicing of additional payment card (monthly fee)	under the tariff of the main payment card	Payable on a monthly basis during the term of the payment card in accordance with the contract conditions.
	Visa Platinum/Mastercard Gold	0 KZT	2 additional cards are offered.
4	Re-issue of the main and additional payment card (under customer's request)	2000 KZT	One-off fee payable before the service, per each payment card.
5	Re-issue of payment card at the initiative of ATFBank JSC (SB of Jusan Bank JSC)	0 KZT	One-off fee payable before the service, per each payment card.
6	Urgent payment card issue (within 3 business days , at the customer's request) if technically possible	3000 KZT	One-off fee payable before the service, per each payment card.
7	Cashing:		One-off fee payable upon the transaction and calculated of

			the transaction amount.
	through ATMs:		
	in the Bank's network both in KZT and in foreign currency	up to 5 mn KZT a month – 0 KZT, thereafter 1% + KZT 500	
	in the network of First Heartland Jusan Bank JSC both in KZT and foreign currency	up to 5 mn KZT a month – 0 KZT, thereafter 1% + KZT 500	
	in the networks of other banks in the Republic of Kazakhstan (except for First Heartland Jusan Bank JSC)	up to 1 mn KZT a month – 0 KZT, thereafter 1% + KZT 500	
	in the network of other banks outside the Republic of Kazakhstan	up to 5 mn KZT a month – 0 KZT, thereafter 1% + KZT 500	
	through POS-terminals (imprinters):		
	in the Bank's network, KZT	1% + KZT 300	
	in the Bank's network, in foreign currency	1,3% + KZT 300	
	in the network of First Heartland Jusan Bank JSC, KZT	1% + KZT 300	
	in the network of First Heartland Jusan Bank JSC, in foreign currency	1,3% + KZT 300	
	in the networks of other banks in the Republic of Kazakhstan, in KZT and in foreign currency (except for First Heartland Jusan Bank JSC)	1,5%+ KZT 200	
	in the network of other banks outside the Republic of Kazakhstan	1,2%+ KZT 1000	
8	Notification within the scope of bank account maintenance	0 KZT	Monthly fee, payable at the beginning of each month.
9	Cash crediting (except for payroll) to the card account, received by cashless transfer in KZT or in foreign currency	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
10	Crediting money to the card account, brought in cash to the cash desk of ATFBank JSC (SB of Jusan Bank JSC)	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
11	Crediting money to the card account, deposited through Cash-in devices	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
12	Credit loan issued by ATFBank JSC (SB of Jusan Bank JSC), to the card account	0,5%	One-off fee payable upon the transaction and calculated of the transaction amount.
13	Money transfer between card accounts of different	0 KZT	One-off fee payable upon the transaction and calculated of

	customers of ATFBank JSC (SB of Jusan Bank JSC) through ATMs/ Internet Banking		the transaction amount.
14	resetting the attempts counter of entering a wrong PIN code (at the customer's request/call to Call center, after 3 wrong attempts of PIN-code entering)	0 KZT	
15	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC(SB of Jusan Bank JSC) to any payment cards of any banks of the Republic of Kazakhstan (except for First Heartland Jusan Bank JSC)	up to 120 000 Tenge a month – 0 KZT, thereafter 0,9% min. 200 KZT for transfer inside RK and 0,5% + 3 USD for transfers to cards of foreign banks	
16	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, from payment cards of ATFBank JSC(SB of Jusan Bank JSC) to payment cards of any foreign banks		
17	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to any payment cards of First Heartland Jusan Bank JSC	0 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.

All other tariffs are charged under standard tariffs on payment cards.

Tariffs on payment cards with revolving credit limit

No.	Transaction	Tariff	Note
1	2	3	4
1	Main payment card service (monthly fee):		
	Mastercard Black edition	0 KZT	Payable on a monthly basis during the term of the payment card in accordance with the contract conditions (if monthly payment basis is chosen).

2	Payment card issue	with the limit of up to 1 mn KZT 5000 KZT, up to 2 mn KZT – 7 000 KZT, up to 3 mn KZT – 10 000 KZT	One-off payment upon payment card issue before ATFBank JSC (SB of Jusan Bank JSC) renders the service.
3	Servicing of additional payment card (monthly fee)	0 KZT	Payable on a monthly basis during the term of the payment card in accordance with the contract conditions (if monthly payment basis is chosen).
4	Re-issue of the main and additional payment card (under customer's request):		One-off fee payable before the service, per each payment card.
	Mastercard Black edition	2000 KZT	
5	Re-issue of payment card at the initiative of ATFBank JSC (SB of Jusan Bank JSC)	0 KZT	One-off fee payable before the service, per each payment card.
6	Cashing:		One-off fee payable upon the transaction and calculated of the transaction amount.
	through ATMs:		
	in the Bank's network, в KZT	2% + KZT 500	
	in the Bank's network, in foreign currency	3% min KZT 500	
	in the network of First Heartland Jusan Bank JSC, в KZT	2% + KZT 500	
	in the network of First Heartland Jusan Bank JSC, in foreign currency	3% min KZT 500	
	in the networks of other banks in the Republic of Kazakhstan (except for First Heartland Jusan Bank JSC)	3% + KZT 500	
	in the network of other banks outside the Republic of Kazakhstan	3% min KZT 500	
	through POS-terminals (imprinters):		
	in the Bank's network, KZT and in foreign currency	3% min KZT 500	
	in the network of First Heartland Jusan Bank JSC, KZT and in foreign currency	3% min KZT 500	
	in the networks of other banks in the Republic of Kazakhstan, in KZT and in foreign currency	3% min KZT 500	

	(except for First Heartland Jusan Bank JSC)		
	in the network of other banks outside the Republic of Kazakhstan	3% min KZT 500	
7	Transfer of customer's money from card account to another card account/current account with ATFBank JSC (SB of Jusan Bank JSC), via cash desks of ATFBank JSC (SB of Jusan Bank JSC)	3% min KZT 500	One-off fee, payable upon the transaction.
8	Transfer of customer's money from card account to his/her card/current account with ATFBank JSC (SB of Jusan Bank JSC), via Internet Banking	3% min KZT 500	One-off fee, payable upon the transaction.
9	Money transfer between card accounts of different customers of ATFBank JSC (SB of Jusan Bank JSC) through ATMs/Internet Banking	3% min KZT 500	One-off fee, payable upon the transaction.
10	Transfer of customer's money from card account to his/her current account with ATFBank JSC (SB of Jusan Bank JSC), through ATMs ATFBank JSC (SB of Jusan Bank JSC)	3% min KZT 500	One-off fee, payable upon the transaction.
11	Transfer of client money in KZT from a card account to current accounts of individuals or legal entities - clients of other banks via Internet Banking	3% min KZT 500	One-off fee payable upon the transaction and calculated of the transaction amount.
12	Transfer of client's money from a card account to the current account of another client with ATFBank JSC (SB of Jusan Bank JSC) via Internet Banking	3% min KZT 500	One-off fee payable upon the transaction and calculated of the transaction amount.
13	Payment and transfer as payment for goods (works, services) in the territory and outside of the Republic of Kazakhstan using PC through POS-terminals / imprinters and via the Internet using payment card details	0 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.
14	Payment via ATM, Internet Banking, self-service terminal	0 KZT	One-off fee, payable upon each transaction. The size is determined depending on the service provider.
		200 KZT when paying for the services of bookmakers	
15	Payment by SMS	25 KZT	One-off fee, payable upon each transaction. The size is

			determined depending on the service provider.
16	Fee for transferring funds Mastercard, Mastercard-to-Mastercard/for holders of payment cards of ATFBank JSC (SB of Jusan Bank JSC) through the service platforms of other banks	500 KZT	One-off fee, payable upon the transaction.
	service of transfers of ATFBank JSC (SB of Jusan Bank JSC)	3,5% min.1500 KZT	
	service platforms of other banks	3,5% min.2000 KZT	

All other tariffs are charged under standard tariffs on payment cards.

Standard tariffs on payment cards under “Payroll project” terms

No.	Transaction	Tariff	Note
1	2	3	4
1	Main payment card service (monthly fee):		Payable on a monthly basis during the term of the payment card in accordance with the contract conditions (if monthly payment basis is chosen).
	Visa Gold/MC Gold	0 KZT	
	MC Black Edition/ Visa Signature	0 KZT (for the company's management, for every 100 employees - 1 payment card)	
2	Servicing of additional payment card (monthly fee)	under the tariff of the main payment card.	Payable on a monthly basis during the term of the payment card in accordance with the contract conditions (if monthly payment basis is chosen).
3	Re-issue of the main and additional payment card (under customer's request):		One-off fee payable before the service, per each payment card.
	Visa Gold/Mastercard Gold	990 KZT	
	Visa Signature/ Mastercard Black edition	2000 KZT	
4	Re-issue of payment card at the initiative of ATFBank JSC (SB of Jusan Bank JSC)	0 KZT	One-off fee payable before the service, per each payment card.
5	Cashing:		One-off fee payable upon the transaction and calculated of the transaction amount.
	through ATMs:		
	in the Bank's network, in KZT and in foreign currency	up to 1 mn KZT a month 0 KZT, thereafter 1%+200 KZT	
	in the network of First Heartland Jusan Bank JSC,		

	in KZT and in foreign currency		
	in the networks of other banks in the Republic of Kazakhstan (except for First Heartland Jusan Bank JSC)	up to 300 000 KZT a month 0 KZT, thereafter 1%+200 KZT	
	in the network of other banks outside the Republic of Kazakhstan	up to 300 000 KZT a month 0 KZT, thereafter 1%+500 KZT	
	through POS-terminals (imprinters):		
	in the Bank's network, KZT	1% + 200 Tenge	
	in the Bank's network, in foreign currency	1% + 200 Tenge	
	in the network of First Heartland Jusan Bank JSC, KZT	1% + 200 Tenge	
	in the network of First Heartland Jusan Bank JSC, in foreign currency	1% + 200 Tenge	
	in the networks of other banks in the Republic of Kazakhstan in KZT and in foreign currency (except for First Heartland Jusan Bank JSC)	1% + 200 Tenge	
	in the network of other banks outside the Republic of Kazakhstan	1% + 200 Tenge	
6	Notification within the scope of bank account maintenance via SMS/Push notifications	200 KZT	Monthly fee, payable at the beginning of each month.
7	Cash crediting (except for payroll) to the card account, received by cashless transfer in KZT or in foreign currency	0,7%	One-off fee payable upon the transaction and calculated of the transaction amount.
8	Crediting money to the card account, brought in cash to the cash desk of ATFBank JSC (SB of Jusan Bank JSC)	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
9	Crediting money to the card account, deposited through Cash-in devices	0%	One-off fee payable upon the transaction and calculated of the transaction amount.
10	Credit loan issued by ATFBank JSC (SB of Jusan Bank JSC) to the card account	0,5%	One-off fee payable upon the transaction and calculated of the transaction amount.
11	Transfer of customer's money from card account to another card account/current account with ATFBank JSC (SB of	300 KZT	One-off fee, payable upon the transaction.

	Jusan Bank JSC), via cash desks of ATFBank JSC (SB of Jusan Bank JSC)		
12	Transfer of customer's money from card account to his/her card/current account with ATFBank JSC (SB of Jusan Bank JSC), via Internet Banking	0 KZT	One-off fee, payable upon the transaction.
13	Money transfer between card accounts of different customers of ATFBank JSC (SB of Jusan Bank JSC) through ATMs/ Internet Banking	0 KZT	One-off fee, payable upon the transaction.
14	Transfer of customer's money from card account to his/her current account, with ATFBank JSC (SB of Jusan Bank JSC), through ATMs ATFBank JSC (SB of Jusan Bank JSC)	100 KZT	One-off fee, payable upon the transaction.
15	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC(SB of Jusan Bank JSC) to any payment cards of any banks of the Republic of Kazakhstan (except for First Heartland Jusan Bank JSC)	up to 30 000 KZT a month – 0 Tenge, thereafter 0,9% min. 200 KZT for transfer inside RK and 0,5% + 3 USD for transfers to cards of foreign banks	One-off fee payable upon the transaction and calculated of the transaction amount.
16	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to payment cards of any foreign banks		
17	Fee for transfer Visa-to-Visa/ Mastercard, Mastercard-to-Mastercard/ Visa, MoneySend UnionPay from payment cards of ATFBank JSC (SB of Jusan Bank JSC) to any payment cards of First Heartland Jusan Bank JSC	0 KZT	One-off fee payable upon the transaction and calculated of the transaction amount.

All other tariffs are charged under standard tariffs on payment cards.