

**Tariffs for issuance and servicing of MASTERCARD WORLD ELITE debit payment cards of 'Alatau City Bank' JSC (hereinafter referred to as the Bank) for individuals who are heads of the Bank's Salary Project participants under the "Pay" tariff**

Name of the fee	Tariff
<b>1. Issuance (reissuance)/servicing of a named/unnamed card (primary/additional) in the first and subsequent years:<sup>1</sup></b>	
1.1. Issuance (reissuance) of the card*	0 tenge
1.1.1. Issuance upon expiry of the term of validity, as well as at the initiative of the Bank (upon detection of mechanical damage to the plastic/chip on the card, as well as upon suspicion of personal data compromise)*	0 tenge
1.1.2. Issuance at the client's request, before expiry / to replace a lost / stolen card*	10 000 tenge
1.2. Main/additional card service*	
1.2.1. In the first year of service and subsequent years of service*	0 tenge
<b>2. Receiving cash using a payment card<sup>6,7</sup>:</b>	
2.1. at the ATMs of the Bank:	
2.1.1. salaries, deposits (except for deposits of Private Banking clients)/credit (borrowed) funds	0 tenge
2.1.2. except for salaries, deposit (except for deposits of Private Banking clients)/credit (borrowed) funds	per month up to 1 000 000 tenge (inclusive) - 0 tenge, more than - 1% from the amount
2.1.3 deposit funds and other credits from Private Banking clients, except for salaries and credit (borrowed) funds	per month up to 1000 000 tenge (inclusive) - 0 tenge, more than - 1% from the amount
2.2. at ATMs of other banks in the Republic of Kazakhstan with a payment card <sup>3</sup>	per month up to 1 000 000 tenge (inclusive) - 0 tenge, more than - 1% from the amount
2.3. at ATMs of banks outside the Republic of Kazakhstan with a payment card <sup>3</sup>	per month up to 500 000 tenge (inclusive) - 0 tenge, more than - 1% from the amount + 1000 tenge (equivalent in another currency)
2.4. at the Bank's cash desks, including via POS terminals **::	
2.4.1. salaries, deposits funds (except for deposits funds of Private Banking segment clients)/credit (borrowed)**	0 tenge
2.4.2 Other deposits (except for salaries, credit (borrowed) and deposit funds) (except for deposit funds of Private Banking segment clients)**	per month up to 1 000 000 tenge (inclusive) - 0 tenge, more than - 1% from the amount
2.4.3 deposit funds and other credits from Private Banking clients, except for salaries and credit (borrowed) funds**	per month up to 1000 000 tenge (inclusive) - 0 tenge, more than - 1% from the amount
2.5. At the cash desks of other banks in the Republic of Kazakhstan (via POS terminal) <sup>3</sup>	1% from the amount + 500 tenge
2.6. At cash desks of other banks outside the Republic of Kazakhstan (via POS terminal) <sup>3</sup>	1% from the amount + 1000 tenge
<b>3. Transfer operations from a payment card/account (within the Bank's network)<sup>6,7</sup>:</b>	
3.1 to a payment card issued by**:	
3.1.1.resident bank of the Republic of Kazakhstan**	per month up to 1 000 000 tenge - 0 tenge, more than - 0,2% from the amount, minimum 200 tenge
3.1.2.a foreign bank**	per month up to 500 000 tenge - 0 tenge, more than - 0,5% from the amount + 1000 tenge
<b>4.SMS Banking service (management of a payment card current account by receiving SMS/push notifications on a mobile phone regarding transactions using the client's payment card/card accounts)*:</b>	
4.1.Connecting, disconnecting <sup>4</sup>	0 tenge
4.2. Monthly fee for maintaining and servicing a payment card/account*	0 tenge

**NOTES:**

\*The tariff amount is indicated including value added tax (hereinafter referred to as VAT), regardless of the method of transaction.

\*\*The tariff amount is indicated:

- excluding VAT for transactions using a payment card.

- including VAT for transactions not using a payment card.

<sup>1</sup> The payment card is issued in multiple currencies. The equivalent in currency is calculated at the exchange rate of the National Bank of the Republic of Kazakhstan (hereinafter referred to as NBRK) on the date of debiting the account in US dollars or euros. The monthly service fee for the payment card is charged at the time of card activation and in subsequent months after the first debit/credit transaction of the month on the card account/payment card. If there is no movement of funds on the card account, no service fee is charged.

<sup>2</sup> For the heads of organizations participating in salary projects, the issuance and annual service of the MASTERCARD WORLD ELITE payment card in the first and subsequent years is 0 tenge, and automatic conditions of the Bonus Loyalty Programme with the 'Premium' Level after joining the Bonus Programme in accordance with the established procedure.

For certain categories of Clients, it is possible to assign a higher Level without taking into account the volume of non-cash payments for the previous Settlement Period or other requirements for the Level, in accordance with the Tariffs.

<sup>3</sup> Excluding the fees charged by the acquiring bank and/or correspondent banks. The Tariffs for banking services for individual clients apply to transfers/payments from the Client's card account.

<sup>4</sup> The subscription fee for the SMS Banking service is charged monthly from the moment of activation and after the first outgoing/incoming transaction is made each month.

<sup>5</sup> Equivalent in 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 commission charged, the entire balance will be debited.

<sup>6</sup> When calculating limits, etc., transactions for which financial statements were received by the Bank in the relevant reporting month are taken into account.

<sup>7</sup> Restrictions on money transfer transactions are set in accordance with the limits approved for this type of transaction.