

**Fees for issuing and servicing MASTERCARD WORLD ELITE debit payment cards
"Alatau City Bank" JSC (hereinafter referred to as the Bank) for individuals under the "Pay" tariff**

Name of the fee	Tariff
1. Issuance (reissuance)/servicing of a personalised payment card (primary/additional) in the first and subsequent years: ^{1,2,3}	
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. Issued at the client's request, before expiry / to replace a lost / stolen card*	10 000 tenge
1.2. Main/additional payment card service	
1.2.1.in the first year / in the second and subsequent years*	5 000 tenge per month / 5 000 tenge per month
2. Crediting money to a payment card:	
2.1. to a card account/payment card, received by bank transfer or by depositing cash at a cash desk, ATM or payment terminal**	0 tenge
2.2. to a card account/payment card by depositing cash at a cash desk, ATM or payment terminal in Russian roubles ^{9**}	20% from the amount
3. Receiving cash using a payment card ^{7,8} :	
3.1. at ATMs of the Bank::	
3.1.1. salaries, credit (borrowed) funds	0 tenge
3.1.2. other than salaries, credit (borrowed) funds	per month up to 300 000 tenge (inclusive) - 0 tenge, more than - 1% from the amount
3.1.3. deposit funds and other credits from Private Banking clients, except for salaries and credit (borrowed) funds ⁵	up to 500 000 tenge per month - 0 tenge, more than - 1% from the amount (equivalent in another currency)
3.2. at ATMs of other banks in the Republic of Kazakhstan with a payment card ⁴	per month up to 300 000 tenge (inclusive) - 0 tenge, more than - 1% from the amount
3.3. at ATMs of banks outside the Republic of Kazakhstan with a payment card ⁴	1% from the amount + 1000 tenge (equivalent in another currency)
3.4. at the Bank's cash desks, including via POS terminals**:	
3.4.1. salaries, credit (borrowed) funds**	0 tenge
3.4.2. other than salaries, credit (borrowed) funds**	per month up to 1 000 000 tenge (inclusive) - 0 tenge, more than - 1% from the amount
3.4.3. deposit funds and other credits from Private Banking clients, except for salaries and credit (borrowed) funds**	1% from the amount (equivalent in another currency)
3.5. at other banks' cash desks within the Republic of Kazakhstan (via POS terminal) ⁴	1% from the amount + 500 tenge
3.6. at other banks' cash desks outside the Republic of Kazakhstan (via POS terminal) ⁴	1% from the amount + 1000 tenge
4. Non-cash payments by payment card:	
4.1. payment for goods, works, services in trade and service enterprises, payment of customs duties, on the Internet**	0 tenge
4.2. payment for services via ATMs**	0 tenge
5. Transfer transactions from a payment card/account (within the Bank's network) ^{8,9} :	
5.1. to another payment card/account opened with the Bank or opened with "ATF Bank" JSC (SB of Jusan Bank JSC), including by telephone number**	0 tenge
5.2 to a payment card, issued**:	
5.2.1 by a resident bank of the Republic of Kazakhstan (limit per transaction - 1,000,000 tenge)	0,2% from the amount, min 200 tenge
5.2.2. by a foreign bank	0,5% from the amount + 1000 tenge
5.3 for the "Long-term order" service**	0 tenge
5.4 transferring money to suppliers in the Bank's mobile application**	according to tariffs, for remote service channels
6. Transfer transactions from a payment card (outside the Bank's network): ^{4,7,8}	
6.1 to a payment card, issued**:	
6.1.1. by a resident bank of the Republic of Kazakhstan (limit per transaction - 1,000,000 tenge)	0,2% from the amount, min 200 tenge

6.1.2. by a foreign bank**	0,5% from the amount+ 1000 tenge
7. Additional services::	
7.1. Balance enquiry at bank ATMs ⁴	100 tenge
7.2. Obtaining a mini statement via an ATM	100 tenge
7.3. Providing a statement at the branch*	0 tenge
7.4. Providing statements in the mobile application*	0 tenge
7.5. Resetting the counter for incorrect PIN code entries	200 tenge
7.6. Resetting the temporary code request attempt counter	0 tenge
7.7. Changing your PIN at an ATM / in the Mobile App	0 tenge
7.8. Changes to payment card restrictions, including changes to daily spending limits*	0 tenge
7.9. Blocking/unblocking the main/additional card	0 tenge
7.10. 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)*:	
7.10.1. Connecting, disconnecting*	0 tenge
7.10.2. Monthly fee for maintaining and servicing a payment card/account ⁵	0 tenge
7.11. Reflection of movement on the account to foreign telecom operators' numbers, for each transaction ⁶	50 tenge
7.12. providing any kind of information/letter regarding a bank account (including issuing duplicates/copies) and other information in favour of third parties at the branch*	0 tenge
7.13. providing any kind of information/letter regarding a bank account (including issuing duplicates/copies) and other information in favour of third parties in the Mobile Application*	0 tenge
7.14. Conducting an investigation into a disputed transaction by the IPS arbitration tribunal (at the client's request)*	as per IPS tariffs
7.15. Provision of video recordings from the Bank's ATM cameras during the investigation of a disputed transaction*	0 tenge
7.16. maintaining a bank account using a payment card with no incoming/outgoing transactions, except for the Bank's fees, for more than 6 months from the date of the last transaction on the account (if there is a balance on the account) ⁶	200 tenge/month

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 without the use of a payment card.

¹ 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.

² For the heads of organisations participating in salary projects, the issue and annual service of a MASTERCARD WORLD ELITE payment card in the first year is 0 tenge.

For managers of organisations participating in salary projects with 100 to 999 employees and an average salary per employee of at least 100,000 tenge, the issue of the first MasterCard World Elite card with a tariff for issue and annual service in the first year is provided at '0' tenge and automatic conditions of the Bonus Loyalty Programme with 'Premium' Level after joining the Bonus Programme in accordance with the established procedure. For managers of organisations participating in salary projects with a staff of 1,000 or more and an average salary per employee of at least 100,000 tenge, up to 3 MasterCard World Elite cards will be issued with an issuance and annual service fee for the first year of '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.

³ MASTERCARD WORLD ELITE payment cards provide access to Lounge Key with two free visits per year (subsequent visits will be charged to the client's account according to the partner's rates on the website www.loungekey.com). All of the Bank's premium cards offer a range of additional benefits that can fill your life with comfort and quality service. All current information is available on the Bank's website..

⁴ Excluding the fees charged by the acquiring bank and/or correspondent banks. For transfers/payments from the Client's card account, the Tariffs for banking services for individual clients apply.

⁵ 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..

⁶ 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.

⁷ When calculating limits, etc., transactions for which financial statements were received by the Bank in the relevant reporting month are taken into account.

⁸ Restrictions on money transfer transactions are set in accordance with the limits approved for this type of transaction.

⁹ The commission is charged in tenge, at the exchange rate of the National Bank of the Republic of Kazakhstan on the day of the transaction, and is calculated based on the amount deposited into the Account.