Annex 3
to the Tariff Committee Resolution
No. 2009 dated 12 September 2019
as amended by:
TCR No. 2274 dated 07.11.2019 (effective from 15.12.2019),TCR No. 59 dated 02.02.2021 (effective from 15.02.2021)
TCR No. 290 dated 24.05.2021 (effective from 01.07.2021),TCR No. 168 dated 18.03.2022 (effective from 28.03.2022)
TCR No. 390 dated 06.05.2022 (effective from 21.05.2022),TCR No. 440 dated 25.05.2022 (effective from 15.06.2022)
TCR No. 547 dated 11.07.2022 (effective from 15.07.2022),TCR No. 570 dated 20.07.2022 (effective from 01.08.2022)
TCR No. 586 dated 25.07.2022 (effective from 28.07.2022),TCR No. 625 dated 11.08.2022 (effective from 16.08.2022)
TCR No. 826 dated 03.11.2022 (effective from 01.12.2022),TCR No. 1241 dated 08.06.2023 (effective from 12.07.2023)
TCR No. 561 dated 13.08.2024 (effective from 13.08.2024),TCR No. 754 dated 24.10.2024 (effective from 01.11.2024)
TCR No. 141 dated 28.02.2025 (effective from 17.03.2025),TCR No. 330 dated 06.05.2025 (effective from 15.05.2025)
TCR No.881 dated 04.10.2025 (effective from 04.10.2025),TCR No. 630 dated 14.08.2025 (effective from 20.10.2025),
TCR No. 957 dated 26.11.2025 (effective from 08.12.2025), TCR No. 980 dated 26.11.2025 (effective from 05.01.2026),
TCR No. 1076 dated 27.12.2025 (effective from c 03.01.2026), TCR No. 1083 dated 20.12.2025 (effective from c 03.01.2026),
TCR No. 957 dated 26.11.2025 (effective from 08.12.2025 (effective from 20.10.2026, adjustment TCR 1120 dated 22.10.2026)),

Debit Card Service Tariff Rates (Other)[16]

Item No.	Transaction	Fee
1	**Service of current account in the card database (the card account) and card**	
1.1	***Card account opening/closing, service***	0 tenge
1.2	***Card issue, card reissue upon expiry, card closing***	0 tenge
1.3	***Card reissue on the initiative of Customer***	1 000 tenge
1.4	***Lost/stolen card blocking***	0 tenge
1.5	***Issue of additional Visa Gold (Rewards), Altyn UPI Gold, MasterCard World, Visa Signature, MasterCard World Black Edition, UnionPay Diamond, Visa Infinite, MasterCard World Elite, Asia Prestige Diamond and MasterCard World Elite Imperial cards to the Customer not as part of the package at the Bank's outlet***	2 000 tenge
1.6	***Extra Visa Gold (Rewards), Altyn UPI Gold, MasterCard World cards are not issued to the customer as part of the embossing machine package.***	1 000 tenge
1.7	***Issuance of Visa Infinite Ultra and MasterCard World Elite Imperial cards***	30 000 tenge
2	**Cash acceptance/withdrawal and crediting**	
2.1	***Cash acceptance to card account:***	
	at Bank's outlet[3] (in the name of account holder)	
	- during 1 day (if transaction is made until 18:00 Almaty time); - during 2 days - in other cases	
	- in tenge and foreign currency (except for Russian rubles, USD of 1996-2013 issue)	KZT 0
	- in Russian rubles	15%, min KZT 10 000
	- acceptance of cash in USD of 1996-2013 issue to the card account/current account of the sender at the Bank's outlet	2% of the amount
	- replenishment of card account of the Bank, Agent Bank and Partner Bank[4] at Cash-In devices of the Bank:	
	via ATMs	0 tenge
	via payment terminal[5]	
2.2	***Cash crediting to customer's card account, which was received in non-cash form [6]***	0 tenge
2.3	***Cash withdrawal by card [12]***	
2.3.1	- received on the card account from a legal entity in the form of salary payments, pensions, other payments	
	within Bank's network	
	- in tenge	under agreement
	- in currency	
	within network of other banks across the Republic of Kazakhstan	0,9% + 50 tenge
	within network of other banks outside the Republic of Kazakhstan	1,5%, min 1 000 tenge, for multicurrency cards within the limit - 0 tenge
	within network of JSC Halyk Bank Georgia, JSCB "Tenge Bank" (Uzbekistan)	0,6%, min 400 tenge
	- received to card account without agreement concluded between the Bank and legal entity (other creditings)	
	within the Bank network[6] (except for the funds received via Western Union money transfer systems using Homebank)	1%, within the limit of 300 000 tenge per month - 0 tenge[13]
	within the Bank network[6], received via money transfer system "Western Union" using Homebank	0 tenge
	within the Bank's[6] network on multicurrency cards issued by Kazkommertsbank JSC:	

	- in tenge	1%
	- in currency	1,4%
	within network of other banks across the Republic of Kazakhstan	0,9% + 50 tenge
	within network of other banks outside the Republic of Kazakhstan	1,5%, min 1 000 tenge, for multicurrency cards within the limit - 0 tenge
	within network of JSC Halyk Bank Georgia, JSCB "Tenge Bank" (Uzbekistan)	0,6%, min 400 tenge
2.3.2	- received from deposit to card account	n accordance with the terms and conditions of the Bank Deposit Agreement, upon withdrawal of the deposit amount/part of the deposit, with the period of holding on the savings account for term deposit of less than 3 calendar days - 1% of the amount within the limit of 300 000 tenge per month - 0 tenge[15]
	on multicurrency cards issued by Kazkommertsbank JSC:	
	- in tenge	1%
	- in currency	1,4%
3	**Transfers from card account**	
3.1	***Transfers within the Bank***	
3.1.1	to accounts of natural persons	
	- to current account of a cardholder	
	at Bank's outlet	
	- in tenge and foreign currency (except for Russian rubles)	KZT 0
	- in Russian rubles	15%, min KZT 10 000
	- between cards of one customer of the Bank	
	at Bank's outlet	0 tenge
	via ATMs	
	- to current account of other natural person	
	at Bank's outlet	0,2%, min. 500 tenge, max. 5000 tenge (In equivalent to another currency)
	- between cards of different customers of the Bank	
	at Bank's outlet	0,2%, min. 500 tenge, max. 5000 tenge (In equivalent to another currency)
	via ATMs	150 tenge
	- transfer of balance to other card account/current account of holder with the Bank, in case of card account closing	0 tenge
3.1.2	to corporate accounts without agreement concluded between the Bank and legal entity	
	at Bank's outlet	
	- in tenge	0,2%, min. 500 tenge, max. 5000 tenge (In equivalent to another currency)
	- in currency[10]	0,3%, min 350 tenge, max 5 000 tenge
3.2	***Money transfer to other banks at Bank's outlet***	
	- in tenge	0,5%, min 500 tenge, max 5 000 tenge
3.2.1	Money transfers from account on the instructions of third parties (collection orders, payment request-orders)	
	- in tenge	1%, min 1000 tenge, max 3 000 tenge
	- in foreign currency (BEN, correspondent bank's and agent bank's fees are charged from a payee)	
3.3	***Transfers Visa Direct and Mastercard MoneySend (as part of one IPS[7])***	
	via ATMs	
	- from card of any other Kazakhstan bank to card of the Bank/Agent Bank[4]	0 tenge
	- from card of the Bank to card of any other Kazakhstani bank	1% + 200 tenge
	- between cards of other Kazakhstani banks	
	- transfers from/to foreign bank cards	1% + 2 USD
	via online banking of other Banks of the Republic of Kazakhstan	
	- from card of the Bank to a card or a bank account of any other Kazakhstan bank customers	0.95% min KZT 150
3.4	***Card2Card transfers between cards of the Bank/Agent Bank/Partner Bank[4]***	
	via ATMs	
	- from card of Agent Bank to card of Bank/Agent Bank	150 tenge
	- from card of Bank to card of Agent Bank	
4	**Payments**	
4.1	***Payments in favor of legal entities within the framework of concluded Agreements for payment acceptance between legal entities and the Bank***	
	- payment documents processing (payment of utilities, telecommunication and other services, within the framework of concluded agreements[8])	
	via ATMs	60 tenge (5 tenge for persons who have opened card account for pensions and allowances from state budget and/or SSIF)
	- money transfer to corporate account[9]	
	via ATMs	

	- payment for services	120 tenge (5 tenge for persons who have opened card account for pensions and allowances from state budget and/or SSIF)
	- payment for services Internet at Home from Beeline	50 tenge
	- Qiwi-wallet top-up	0 tenge
	- replenishment of the dealer account at "United System of Instant Payments"	95 tenge
4.2	***Payment of goods and services at merchants by cards of the Bank***	0 tenge
4.3	***Customs duties*** [10]:	
	- 1 - 10,000 tenge	2,0% min 100 tenge
	- 10,001 - 50,000 tenge	1,0% min 200 tenge
	- 50,001 - 100,000 tenge	0,7% min 500 tenge
	- 100,001 - 1,000,000 tenge	0,35% min 700 tenge
	- 1,000,001 tenge and more	4 000 tenge
4.4	***Budget payment***	
	via web portal "electronic government" www.egov.kz from card of the Bank/other bank	100 tenge
	at the place of provision of services at the Public Service Centers (PSC)	50 tenge
	via ATMs	60 tenge (5 tenge for persons who have opened card account for pensions and allowances from state budget and/or SSIF)
5	**Statements, balance**	
5.1	***Card account statement***	
5.1.1	*at Bank's outlet*	
	- over 1 month to and including 12 months	300 tenge
	- over one year (for every 12 months)	2 500 tenge
5.2	***Card account mini-statement (recent 10 transactions for the last 120 calendar days)***	
	via ATMs	60 tenge
5.3	***Card account balance/bonus information***	
	via ATMs/POS terminals	
	- within Bank's network	50 tenge (from 3rd request per month), including display on the screen[10]
	- within network of other banks across and outside the Republic of Kazakhstan	100 tenge
	via POS terminals within network of Partners of Bonus Club GO!Bonus [11]	0 tenge
6	**Other transactions**	
6.1	***PIN code reset***	200 tenge
6.2	***PIN code replacement via Bank's ATMs***	0 tenge
6.3	***Investigation of dispute on the transaction made via ATM of the Bank, with video recording*** [1]***:***	
	- by card of the Bank	3 000 tenge
	- by card of other second-tier bank	6 000 tenge

Notes:

[1]	This tariff includes VAT.
[2]	Bank fee for service of immovable card account is charged under card accounts, opened in tenge and foreign currency, on which the customer did not make any credit/debit transactions during 12 month, subject to availability of cash balance on this account and expiry of all payment cards issued under this account.
[3]	Bank outlets shall mean Outlets, District Divisions, Personal Service Centers, VIP Centers.
[4]	The list of Agent Banks and Partner Banks is available at the website of the Bank - section "Tariffs".
[5]	The fee is paid if according to the requirements of the issuing bank the fee is payable by a payer.
[6]	For salary cards issued by JSC Kazkommertsbank before 27 July 2018, the tariff rate is charged in accordance with the Agreement concluded between the Bank and the legal entity for the payment of salaries, until the card is reissued.
[7]	IPS - international payment system.
[8]	In cases, if the terms of the agreement for acceptance and transfer of payments concluded between the Bank and legal entity, provide for fee charging for transfer from a legal entity.
[9]	In cases, if the terms of the agreement for acceptance and transfer of payments concluded between the Bank and legal entity, provide for fee charging for transfer from a natural person.
[10]	If technically feasible.
[11]	Within the network of merchants partners to the Bonus Club GO!Bonus, the merchant acquiring provides information only about the size of bonuses.
[12]	Except for Mastercard World Elite Imperial Card: Card cash withdrawal in tenge/in foreign currency, in the Bank's network- 1%, within the limit of USD250,000 - 0 tenge; in the network of other banks across Kazakhstan/in the network of other banks outside Kazakhstan/in the network of JSC Halyk Bank Georgia, OJSC Halyk Bank of Kyrgyzstan, CB Moskommertsbank (LLC), CJSC Kazkommertsbank Tajikistan, JSCB "Tenge Bank" (Uzbekistan) - 0 tenge.
[13]	Except for Welcome to Homebank cards (Visa Classic Instant) and multicurrency cards issued by JSC Kazkommertsbank before 27 July 2018.
[14]	The fee is charged if the customer has had or has an active card of the following types in the last 3 months: Visa Gold (Rewards), Altyn UPI Gold, MasterCard World, Debit MasterCard, UPI Classic Visa Classic, Premium package (Visa Signature, MasterCard World Black Edition, UnionPay Diamond), VIP package (Visa Infinite, MasterCard World Elite, Asia Prestige Diamond), Super VIP (MasterCard World Elite Imperial).
[15]	Except for VIP, Super VIP package - in the Bank's network 0 tenge
[16]	"Card account" - an account used/applied when a customer performs a transaction with payment cards.