



Annex 1

to resolution of Tariff Committee

No.763 dated 19 October 2016 as amended by:

resolution of the Tariff Committee No. 446 dated 12.06.2017,

№ 251 dated 30.03.2018, № 964 dated 01.03.2018, № 842 dated 04.06.2019, № 960 dated 21.06.2019,

№ 1986 dated 09.09.2019, № 2341 dated 13.12.2019, № 15 dated 02.03.2020, № 201 dated 20.02.2020,

№ 476 dated 06.07.2020 (effective from 01.08.2020), № 501 dated 21.07.2020 (effective from 01.08.2020)

№ 738 dated 02.11.2020 (effective from 01.01.2021), № 320 dated 03.06.2021 (effective from 01.07.2021)

№ 487 dated 10.08.2021 (effective from 11.08.2021), № 687 dated 16.11.2021 (effective from 19.11.2021)

№ 1107 dated 13.04.2023 (effective from 17.04.2023), № 14 dated 10.01.2025 (effective from 15.01.2025)

№ 473 dated 17.04.2026 (effective from 04.05.2026), № 775 dated 03.07.2026 (effective from 19.07.2026)

Merchant/Internet Acquiring Service Tariffs for Oblast and Regional Branches

Tariff	using payment cards from other banks		using Halyk Bank payment cards		
	Visa, MasterCard, UnionPay, HUMO payment cards, via Instant Payment System	American Express, Diners Club, Discover, JCB	Tariff for Halyk Light	Visa, MasterCard, UnionPay payment cards	American Express, Diners Club, Discover, JCB
1. Merchant Acquiring Tariff:					
1.1. acceptance of payments					
-for utilities	100 tenge		-	100 tenge	
-to the budget	150 tenge		-	150 tenge	
-other payments	1,25%	4%	6%	1%***	4%
1.2. transfer					
-transfers between cards issued by the Bank/KKB charged from sender or receiver	-		1% minimum 100 tenge		
-transfer from cards issued by the Bank/KKB to cards issued by other Banks charged from sender or receiver	1% minimum 150 tenge		-	-	-
-other transfers charged from sender or receiver	1% minimum 250 tenge		-	-	-
1.3. Halyk Pos Tariffs	1,25%	4%	-	1%***	4%
2. Internet Acquiring Tariff:					
2.1. acceptance of payments					
- for utilities	100 tenge		-	100 tenge	
- to the budget	150 tenge		-	150 tenge	
- other payments	3,0%	4%	6%	2,5%	4%
2.2. transfer					
- transfers between cards issued by the Bank/KKB charged from sender or receiver	-		1% minimum 100 tenge		
- transfer from cards issued by the Bank/KKB to cards issued by other Banks charged from sender or receiver	1% minimum 150 tenge		-	-	-
- other transfers charged from sender or receiver	1% minimum 250 tenge		-	-	-
3 **B2B using QR payments	-	-	-	0,7%	-
4 Halyk QR	-	-	6%	0,5%	-
5 Single QR	1,25%	-	-	0,5%	-
6 WeChat Pay QR	0,8%	-	-	-	-
7 AliPay QR	1,1%	-	-	-	-
8 Payments via Instant Payment System	1,25%	-	-	-	-

Notice:

* The installment purchase tariff (Halyk Light) is summed up with the merchant/internet acquiring tariff.

** B2B is a commercial transaction made using QR code between one legal entity and sole entrepreneur.

***0.59% rate – promotional offer valid until October 31, 2026; 1% thereafter.

Customs payments*:	Cards issued by other banks			Halyk Bank cards		
for the range of amounts of customs payments:	%	min	fix	%	min	fix
- 1 – 50,000 tenge	2.0	200	*	2.0	200	*
- 50,001 – 100,000 tenge	1.0	500	*	1.0	500	*
- 100,001 – 500,000 tenge	0.7	700	*	0.7	700	*
- 500,001 – 1,000,000 tenge	0.5	2500	*	0.5	2500	*
- 1,000,001 – 15,000,000 tenge	0.3	3000	*	no		5000
- 15,000,000 tenge and more	no		45000			7500