



TCR No. 2274 dated 07.11.2019 (effective from 15.12.2019), TCR No. 243 dated 30.01.2020 (effective from 01.03.2020),
TCR No. 367 dated 21.05.2020 (effective from 14.05.2020), TCR No. 726 dated 26.10.2020 (effective from 15.11.2020)
TCR No. 35 dated 22.01.2020 (effective from 01.02.2021), TCR No. 59 dated 02.02.2021 (effective from 15.02.2021)
TCR No. 1700 dated 18.10.2023 (effective from 01.12.2023), TCR No. 22 dated 11.01.2024 (effective from 26.01.2024)
TCR No. 184 dated 20.03.2024 (effective from 01.04.2024), TCR No. 269 dated 28.03.2025 (effective from 15.08.2025),
TCR No. 547 dated 23.07.2025 (effective from 15.08.2025), TCR No. 630 dated 14.08.2025 (effective from 20.10.2025),
TCR No. 834 dated 22.10.2025 (effective from 01.11.2025), TCR No. 9 dated 11.01.2026 (effective from 14.01.2026),
TCR No. 808 dated 15.07.2026 (effective from 01.08.2026)

**Annual debit card service tariffs
(valid until the card is reissued or expires)**

Item No.	Transaction	Virtual card, American Express Rewards ¹ «Digital Kino.kz»	Special allowance ² account/ alimony ² account/ pension card (Altyn UnionPay Gold, Visa Gold) ³	Visa Present Card with nominal 10 000, 25 000, 50 000, 100 000, without nominal	Digital prepaid card (Gift Card) ⁸	Basic pack (Visa Gold (Rewards), MasterCard World)	Visa Gold Sinooil	Premium package ⁴ (Visa Signature, MasterCard World Black Edition, UnionPay Diamond)	VIP Pack ⁵ (Visa Infinite, MasterCard World Elite, Asia Prestige Diamond)	Super VIP package ⁶ (Visa Infinite Ultra, MasterCard World Elite Imperial)	Elite Plus Pack (Visa Signature) ⁴	Halyk Easy Kids Card package ⁷	Card for self-employed individuals ⁹	
1.1	Basic/extra card/pack annual service												Digital	Plastic
	1st year	0 tenge	300 tenge	0 tenge	0 tenge for customers-residents of the Republic of Kazakhstan, 1,800 tenge (150 tenge per month) for customers - non-residents of the Republic of Kazakhstan	0 tenge for customers - residents of the Republic of Kazakhstan, 3,000 tenge (250 tenge per month) for customers - non-residents of the Republic of Kazakhstan	36 000 tenge (3 000 tenge per month)	60 000 tenge (5 000 tenge per month)	120,000 tenge (10,000 tenge per month)	1 200 000 tenge (100 000 tenge per month)	0 tenre	0 tenge	0 tenge	
	2nd and subsequent years				1 800 tenge (150 tenge per month) KZT 0 after pension crediting	3 000 tenge (250 tenge per month)							KZT 1,800 (KZT 150 per month)	
Notices:														
1	The American Express Rewards extra card is issued under single-currency package.													
2	Special products have limited functionality in accordance with Accession Agreement													
3	This tariff rate applies to previously issued Visa Gold (Rewards), MasterCard World, Visa Classic, Debit® MasterCard, Altyn UnionPay Classic cards.													
4	Premium package (Visa Signature, MasterCard World Black Edition, UnionPay Diamond) includes:	1. Annual service fee is KZT 0 for deposits with aggregate balance of KZT 10 million or more. Average monthly balance - the total of daily deposit balances at the beginning of each day, divided by the number of days in the month. If there are multiple deposits, their balances are summed in KZT; 2. Issue of Travel+ certificate to the group insurance agreement between Halyk Bank JSC and Halyk Insurance Company JSC (AllianzGlobalAssistance) (Program 2); 3. Cash withdrawal in the network of other banks outside the Republic of Kazakhstan up to USD 500/month (equivalent in other currency) under the multi-currency package - KZT 0.												
5	VIP package (Visa Infinite, MasterCard World Elite, Asia Prestige Diamond) includes:	1. Annual service fee is KZT 0 for deposits with aggregate balance of KZT 80 million or more. Average monthly balance - the total of daily deposit balances at the beginning of each day, divided by the number of days in the month. If there are multiple deposits, their balances are summed in KZT; 2. Issue of Travel+ certificate to the group insurance agreement between Halyk Bank JSC and Halyk Insurance Company JSC (AllianzGlobalAssistance) (Program 3); 3. Cash withdrawal by card in KZT/currency, in the Bank's network - 1%, within the limit of KZT 2 million/month - KZT 0; 4. Cash withdrawal in the network of other banks in the territory of the Republic of Kazakhstan up to KZT 1 million (equivalent in other currency) under the multi-currency package - 0 tenge; 5. Cash withdrawal in the network of other banks outside the Republic of Kazakhstan up to USD 2000/month (equivalent in other currency) under the multi-currency package - KZT 0.												
6	Super VIP package (Visa Infinite Ultra, MasterCard World Elite Imperial card) includes:	1. Annual service fee is KZT 0 for deposits with aggregate balance of KZT 80 million or more. Average monthly balance - the total of daily deposit balances at the beginning of each day, divided by the number of days in the month. If there are multiple deposits, their balances are summed in KZT; 2. Issue of Travel+ certificate to the group insurance agreement between Halyk Bank JSC and Halyk Insurance Company JSC (Program 3); 3. Insurance certificate for the Mastercard World Elite Imperial card from AXA Assistance Group up to EUR 7.5 million. The international payment system reserves the right to change the amount of insurance coverage; 4. Cash withdrawal by card in KZT/currency, in the Bank's network - 1%, within the limit of USD 250,000/month - KZT 0; in the network of other banks in the territory of the Republic of Kazakhstan/in the network of other banks outside the Republic of Kazakhstan/in the network of Halyk Bank Georgia JSC, Halyk Bank of Kyrgyzstan OJSC, Moskommertsbank CB (LLC), Kazkommertsbank Tajikistan CJSC - KZT 0.												
7	Halyk Easy Kids Card package includes the following:	1. Annual service fee - KZT 0; 2. Card reissue - KZT 0 upon expiration, KZT 1,000 - at the parent's initiative; 3. Access to Kundelik Pro - mobile version of Kundelik partner's electronic diary in Halyk Super App without subscription for Halyk Easy cardholders; 4. Default card limits - KZT 100,000 per month. Cash withdrawal limit - KZT 20,000 per month. Only a parent/guardian can change the limit.												
8	Digital Prepaid Card Terms and Conditions (Gift Card)	1) Digital prepaid card without the possibility of plastic card issuance 2) Digital prepaid card can be purchased and received by individuals who are residents of the Republic of Kazakhstan and have Halyk app. 3) Buyer's age – from 18 and older, recipient's age - no restrictions 4) Digital prepaid card is issued only to Halyk customer by trusted phone number 5) Minimum amount of one digital prepaid card - KZT 5,000 6) Maximum amount of one digital prepaid card - KZT 100,000 7) Maximum daily purchase limit of digital prepaid card -KZT 1,000,000 8) The validity period of digital prepaid card - 13 months 9) Purchase of Digital Prepaid Card - KZT 0 10) Payment via QR in the partner's network by Digital Prepaid Card - KZT 0 11) Cash withdrawal, transfer, online purchases are not available via digital prepaid card												

9	Card for Self-Employed	1. The card is issued in the currency – KZT; 2. The card is issued only customers – residents of the Republic of Kazakhstan; 3. An additional card for third parties is not provided; 4. Cash withdrawal: - in Halyk network - within the limit up to KZT 300,000 per month - KZT 0, over KZT 300,000 – 1% of the amount - in the network of other banks on the territory of the Republic of Kazakhstan - 0.9% of the amount + KZT 50 - in the network of other banks outside the Republic of Kazakhstan - 1.5% of the amount, min KZT 1,000
---	------------------------	---