



Annex 2
to the Decision of the Tariff Committee
No.763 dated October 19, 2016
as amended and supplemented by:
the Decision of the Tariff Committee No.482 dated 27.06.2018 and the Decision of the Tariff Committee No.548 dated 26.07.2018,
the Decision of the Tariff Committee No.843 dated 15.10.2018, the Decision of the Tariff Committee No.1072 dated 21.11.2018,
the Decision of the Tariff Committee No.469 dated 20.03.2019, RTK 683 dated 02.05.19,
the Decision of the Tariff Committee 817 dated 19.05.2019, the Decision of the Tariff Committee 2009 dated 12.09.2019,
the Decision of the Tariff Committee 2089 dated 10.10.2019 (effective from 15.10.2019)
Minutes to the meeting of the board of Directors by absent voting
No.15 dated 02.03.2020, the Decision of the Tariff Committee No.201 dated 20.02.2020 (effective from 02.03.2020),
the Decision of the Tariff Committee No.934 dated 21.08.2026 (effective from 15.09.2026)

Credit Card Maintenance Tariffs

No.	Operation Name				Package "Upper Mass"3 (AmEx Blue Credit Card)	Package "Persona"3 (Credit Card AmEx Gold, MasterCard Go! Black Premium, VISA Go! Black Premium)		Package "Vip"3 (Credit Card AmEx Platinum, VISA Infinite, Mastercard World Elite)		Halyk Light installment card (Visa Gold Classic)
		VISA My!Card MasterCard Pay Pass My!Card	VISA My!Card DARA	AmEx White Express (instant)		AmEx Gold	VISA Go! Black Premium, MasterCard Go! Black Premium***	AmEx Platinum	VISA Infinite, Mastercard World Elite***	
1	Maintenance of current accounts in the card database ("Card accounts") and cards									
1.1	Opening/closing and maintenance of card accounts	KZT 0								
1.2	Card issuance, card replacement upon expiration, card closure	KZT 0								
	Annual service fee for card/package									
1.3	1st year	KZT 0		KZT 0	KZT 0	KZT 0	KZT 0	KZT 130,000 (for VIP customers - KZT 0)	KZT 72,000	KZT 0
	2nd year and subsequent	KZT 0		KZT 4,500 for the reissued AmEx Blue card	KZT 4,500	KZT 25,000	KZT 25,000	KZT 130,000	KZT 72,000	KZT 6,990
		KZT 0				KZT 0 for card turnover** in the 1st year from KZT 1,700,000		KZT 0 for card turnover** in the 1st year from KZT 9,000,000	KZT 0 for card turnover** in the 1st year from KZT 5,000,000	
1.4	Annual service fee for additional card/package									
	1st year			-	KZT 2,500	KZT 10,000	KZT 10,000	KZT 65,000	KZT 72,000	Not applicable
	2nd year and subsequent	KZT 0		-	KZT 2,500	KZT 10,000	KZT 10,000	KZT 65,000	KZT 72,000	Not applicable
1.5	Card re-issuance in place of a lost/stolen/damaged/unclaimed card	KZT 630		KZT 1,500	KZT 1,500	KZT 0	KZT 0	KZT 0	KZT 10,000	KZT 1,500
1.6	Blocking of a lost/stolen card	KZT 0								
2	Receipt/issuance and crediting of funds									
2.1	Receipt and crediting of cash to the card account									
	at the Bank's outlet ²									
	- within 15 minutes (via POS terminal)	KZT 0								
	- within 1 day (if the operation is performed before 6:00 PM Almaty time); - within 2 days - in other cases	KZT 0								
	via Cash-In ATMs of the Bank and other banks ⁹									
	via ATM	KZT 0								
2.2	via payment terminal	KZT 0								
	Crediting of funds received by non-cash method to the customer's card account	KZT 0								
2.3	Cash withdrawal from card via ATM									
	in the Bank's network	4%	2%	3%					Not applicable	
	in the network of other banks within the Republic of Kazakhstan and abroad	4%, min KZT 550	2%, min KZT 550	3%, min KZT 550					Not applicable	
2.4	Cash withdrawal from card - at outlets									
	in the Bank's network	4%	2%	3%					Not applicable	

	in the network of other banks within the Republic of Kazakhstan and abroad	4%, min KZT 550	2%	3%, min KZT 550	Not applicable
3	Transfers				
3.1	Transfers within the Bank				
	to individual accounts:				
	- to the cardholder's current account				
	at the Bank's outlet	4%	2%	2%	Not applicable
	via ATMs	4%	2%	2%	
	via Homebank system	4% + channel tariff	2% + channel tariff	2% + channel tariff	
	- between cards of one customer in the Bank				
	at the Bank's outlet	4%	2%	2%	Not applicable
	via ATMs	4%	2%	2%	
	via Homebank system	4% + channel tariff	2% + channel tariff	2% + channel tariff	
	- to the current account of another individual				
	at the Bank's outlet	4%	2%	2%	Not applicable
	via ATMs	4%	2%	2%	
	via Homebank system	4% + channel tariff	2% + channel tariff	2% + channel tariff	
	- between cards of different customers in the Bank				
	at the Bank's outlet	4%	2%	2%	Not applicable
	via ATMs	4%	2%	2%	
	via Homebank system	4% + channel tariff	2% + channel tariff	2% + channel tariff	
	- remaining funds to another card account/current account of the owner in the Bank in case of card account closure	KZT 0			
3.1.2	to corporate accounts, without an Agreement concluded between the Bank and the legal entity				
	at the Bank's outlet				
	- in KZT	4%	2%	2%	Not applicable
	- in currency	4%	2%	2%	
	via Homebank system	Homebank tariffs apply			
3.2	Money transfers from an account based on instructions from third parties (collection orders, payment demands, assignments)				
	- in KZT	1%, min KZT 1,000, max KZT 3,000			Not applicable
	- in foreign currency (BEN, correspondent bank and intermediary bank fees are charged to the recipient of the funds)				
3.3	External transfers				
3.3.1	for international transfers carried out without opening an account in the Western Union system	Not applicable			
3.3.2	"Visa Direct" and "Mastercard MoneySend" transfers (within one IPS)				
	via ATMs/"Homebank" systems (subject to technical feasibility)				
	- from a Bank card to a card of any bank that is a member of the Visa International/MasterCard World Wide IPS	4% + channel tariff	2% + channel tariff	2% + channel tariff	Not applicable
	- transfers by phone number to other banks				
4	Payments				
4.1	Payments in favor of legal entities under concluded payment acceptance Agreements between legal entities and the Bank	in accordance with the Payments tariff plan			
	to other banks and MFIs (MCC 6012)	4% + channel tariff	2% + channel tariff	2% + channel tariff	Not applicable
4.2	Payment for goods and services				
	at trade and service points accepting bank cards (Bank Partners)	KZT 0			
	at trade and service points accepting bank cards (non-Bank Partners)	KZT 0			4%
	Payment for safe deposit box rental	Not applicable			
5	Statements, balances				
5.1	Provision of card account statement				
5.1.1	at the Bank's outlet				
	- for two months (the current and the preceding calendar months)	KZT 0			
	- over 2 months up to one year (per period)	KZT 1,000			
	- over one year	KZT 1,500			
	via Bank ATMs				
5.1.2	Obtaining balance information (on a receipt)	KZT 40			KZT 0
	Obtaining balance information (display on screen)	KZT 0			KZT 0
5.1.3	via Payment Terminals				
	- up to one year (per period)	Not applicable			KZT 0
5.2	Mini-statement for card account (last 10 operations for the last 120 calendar days)				
	via ATMs	KZT 100			KZT 60

5.2	via "SMS Banking" service	3	KZT 0	KZT 0
	Mini-statements for American Express cards, (except for Rewards cards) (last 10 transactions)		KZT 0	Not applicable
5.3	Obtaining balance/bonus information on the card account			
	via ATMs/POS terminals			
	- in the Bank's network	KZT 50 (from the 3rd request per month), including display on screen 8		KZT 0
	- in the network of other banks within the Republic of Kazakhstan and abroad	KZT 0		Not applicable
	via POS terminals in the GO! Bonus Club Partner network *	Not applicable		
	via Homebank system	KZT 0		
	via "SMS Banking" service	KZT 0		
	via "Telebanking" system	Not applicable		KZT 0
5.4	"Statement to email address" service (receipt of electronic notifications, including those containing a monthly statement)			
5.4.1	Activation, deactivation ¹	Not applicable		KZT 0
5.4.2	Automatic receipt of notifications (subscription fee)	Not applicable		KZT 0 per month for each email address
5.4.3	Changing the password for receiving the monthly statement	Not applicable		KZT 0
6	Other operations			
6.1	Homebank system			
6.1.1	Activation, re-registration, deactivation of the system ¹	KZT 0		
6.2	"SMS Banking" service (receipt of notifications on a mobile phone regarding operations on the card/card account) *			
6.2.1	Activation, deactivation ¹	KZT 0		
6.2.2	Receipt of notifications			
	- subscription fee for "SMS Banking" service for all the customer's cards/card accounts	KZT 0 (no more than 3 numbers)		
6.2.3	Provision upon request:			
	- notification of card status in the "SMS Banking" system	KZT 0		
	- notification of debt on the card account	KZT 0		
6.2.4	Blocking/unblocking of the "SMS Banking" service for each card or mobile phone number	KZT 0		
6.3	Resetting the PIN counter	KZT 150 (after the third attempt)		KZT 0
6.4	Change of PIN via Bank ATMs	KZT 0		KZT 0
6.5	Investigation of a disputed situation regarding an operation performed at the Bank's ATM, with the provision of a video recording ¹			
	- using a card previously issued by Kazkommertsbank JSC	KZT 3,000		
	- using a card of another second-tier bank	KZT 6,000		Not applicable
6.6	Maintenance of a dormant card account (an account with no credit/debit operations performed by the customer or their representative for 12 months) upon card expiration	The account balance amount, but not more than KZT 200 monthly		Not applicable
6.7	Verification of code word via ATMs	KZT 30		
Notes:				
¹	This tariff includes VAT			
²	Bank outlets refer to Outlets, District Divisions, Personal Service Centers, and VIP Centers			
	"Upper Mass" Package (AmEx Blue Credit Card) includes the issuance of the following to the holder of this card as part of the package:	1. Cashback For new cards - 5% for the first 3 months, then 1% (but not more than KZT 15,000 per year). For reissued cards - 1% (but not more than KZT 15,000 per year)		
	"Persona" Package (AmEx Gold Credit Card, MasterCard Go! Black Premium, VISA Go! Black Premium) includes the issuance of the following to the holder of this card as part of the package:	AmEx Gold: 1. "Travel+" Certificate under the group insurance agreement between Halyk Bank JSC and Kazakhinsurance JSC (program 2) 2. Service at American Express brand centers; 3. "SMS Banking" services: 1) for customers connected to the service from 30 July 2018 - with automatic receipt of notifications on a mobile phone regarding operations on all of the customer's cards/card accounts (maximum of 3 numbers) VISA Go! Black Premium, MasterCard Go! Black Premium***: 1. "Travel+" Certificate under the group insurance agreement between Halyk Bank JSC and Kazakhinsurance JSC (program 2) 2. "SMS Banking" service: 1) for customers connected to the service from 30 July 2018 - with automatic receipt of notifications on a mobile phone regarding operations on all of the customer's cards/card accounts (maximum of 3 numbers) 3. 3DSecure 4. Three additional Diners Club International Super Premium/VISA PayWave My!Card, MasterCard Pay Pass My!Card cards to the main card (additional cards may be issued to a third party). Other tariffs are in accordance with the card account product		

	AmEx Platinum: 1. "Travel+" Certificate under the group insurance agreement between Halyk Bank of Kazakhstan JSC and Kazakhinsurance JSC (program 3); 2. 2 additional AmEx Gold cards; 3. Priority service at Bank branches; 4. Privileged right to visit Priority Pass airport VIP lounges; 5. "Concierge" service; 6. ELITE TIER loyalty program; 7. Service at American Express brand centers; 8. "SMS banking" services: 1) for customers connected to the service from 30 July 2018 - with automatic receipt of notifications on a mobile phone regarding operations on all of the customer's cards/card accounts (maximum of 3 numbers)
"Vip" Package (AmEx Platinum Credit Card, VISA Infinite, Mastercard World Elite) includes the issuance of the following to the holder of this card as part of the package:	VISA Infinite, Mastercard World Elite***: 1. "Travel+" Certificate under the group insurance agreement between Halyk Bank JSC and Kazakhinsurance JSC (program 3); 2. Five additional Diners Club International Core Premium/VISA Go! Black Premium/MasterCard Go! Black Premium cards to the main card (additional cards may be issued to a third party). Other tariffs are in accordance with the card account product; 3. "SMS Banking" service: 1) for customers connected to the service from 30 July 2018 - with automatic receipt of notifications on a mobile phone regarding operations on all of the customer's cards/card accounts (maximum of 3 numbers) 4. Priority service at Bank branches; 5. "Concierge" service; 6. Privileged right to visit Priority Pass/Lounge Key airport VIP lounges 7. Personal service
4	In cases where the terms of the agreement for the acceptance and transfer of payments concluded between the Bank and a legal entity provide for the charging of a transfer fee from the legal entity
5	In cases where the terms of the agreement for the acceptance and transfer of payments concluded between the Bank and a legal entity provide for the charging of a transfer fee from an individual
6	The list of banks using the Bank's processing services is posted on the website
7	The ability to make payments to replenish your own mobile phone number via the "SMS Banking" service by sending requests to the Bank's short SMS number is available only after subscribing to the service via an ATM/"Homebank" system
8	Subject to technical feasibility
9	Homebank system - the "Internet banking for individuals" system at https://www.homebank.kz
*	Operations in the "myHalyk" system will be unavailable
**	The following card operations are taken into account: cash withdrawals, transfers, and payments at POS terminals within and outside the Republic of Kazakhstan
***	Effective from the moment of technical implementation