

Collection of Eurasian Bank Tariffs

No.	Tariff Name	The tariff name in the Bank mobile app	Fee charged					
BLOCK 5: The Bank payment card individual fees								
<b>Product Name</b>			<b>Credit limit with installment and revolving limit option – instant card</b>	<b>Standard Card<sup>1</sup>, Social Card<sup>2</sup></b>	<b>Premium Card</b>	<b>Luxury Card</b>	<b>Auto Card</b>	<b>Evo Card</b>
<b>Card Name</b>			<b>Mastercard World</b>	<b>Mastercard Gold/Mastercard World/Visa Gold</b>	<b>Mastercard World Black Edition /Visa Signature/Visa Platinum<sup>3</sup></b>	<b>Mastercard World Elite/Visa Infinite</b>	<b>Mastercard World</b>	<b>Mastercard World</b>
1. Maintenance								
1.1. Card issue, activation card account maintenance								
1.1.1. Payment card account maintenance fee <sup>4</sup>								
Monthly payment:								
- by the basic card <sup>5</sup>			0 tenge	0 tenge	2,000 tenge 0 tenge <sup>6</sup>	4,000 tenge 0 tenge <sup>6</sup>	not provided	not provided
- by the additional card <sup>5</sup>	Card and account maintenance		not provided	0 tenge <sup>6</sup>	0 tenge – Mastercard Gold <sup>7</sup> , Mastercard World, Visa Gold/2,000 tenge <sup>6</sup> ; Mastercard World Black Edition, Visa Signature	0 tenge – Mastercard Gold <sup>7</sup> , Mastercard World, Visa Gold/2,000 tenge <sup>6</sup> ; Mastercard World Black Edition, Visa Signature/1,000 tenge <sup>6</sup> ; Mastercard World Elite, Visa Infinite	not provided	not provided
Annual payment			not provided	not provided	not provided	not provided	from the second year - 2,000 tenge	from the second year - 2,000 tenge
Fee for maintaining a payment card account on which there have been no spending transactions for more than one year (deducted once a calendar month) <sup>8</sup>	Fee for an inactive account		in the account balance amount, but not more than 1,000 tenge <sup>9</sup>	in the account balance amount, but not more than 1,000 tenge <sup>9</sup> (excepting the Social Card)	in the account balance amount, but not more than 1,000 tenge <sup>9</sup>	in the account balance amount, but not more than 1,000 tenge <sup>9</sup>	in the account balance amount, but not more than 1,000 tenge <sup>9</sup>	in the account balance amount, but not more than 1,000 tenge <sup>9</sup>
1.1.2. Card release	Card release							
- at the cardholder's initiative			1,000 tenge	1,000 tenge	2,000 tenge	2,000 tenge	1,000 tenge	1,000 tenge
- at the initiative of the Bank (including open card expiry)	after the card expiry		0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
1.2. Credit limit and transferring money			<b>Own funds</b>	<b>Credit limit</b>				
1.2.1. Credit limit money for a payment card account:								
- cash	Replenishment of the card/payment card account		with transferring to the account in US dollars accepted in minor issued before 2013 (old model) – 0.6% of an amount					
- by transfer from other banks			0% of an amount	Standard Card - 0% of an amount. Social Card – not provided	0% of an amount	0% of an amount	0% of an amount	0% of an amount
- payment of reb. deductions, etc. credited by the Government for Citizens NDCMC to the payment card account			not provided	Standard Card – not provided. Social Card - 0% of an amount	not provided	not provided	not provided	not provided
1.2.2. Card-to-card money transfer <sup>10</sup>	Card-to-card money transfer							
- via the Bank remote channels:	transfers in the mobile app							
- to the Bank client's card	inside the Bank by card, account, and other means		0% of an amount	4% of an amount + 500 tenge	0% of an amount	0% of an amount	0% of an amount	0% of an amount
- to the client's card via FPS 2.0.NPC <sup>11</sup>	to another bank by phone number via FPS.NPC		5 tenge per transfer		5 tenge per transfer	5 tenge per transfer	5 tenge per transfer	5 tenge per transfer
- to another bank client's card (including by phone number) <sup>12</sup>	- to another bank client's card (including by phone number) <sup>12</sup>		up to 50,000 tenge inclusive during a calendar month - 0% of an amount; over 50,000 tenge during a calendar month - 0.05% of an amount (min. 200 tenge)	4% of an amount + 500 tenge	Loan funds credited to the account – 0% (only for the Standard Card); Other funds up to 50,000 tenge inclusive during a calendar month - 0% of an amount; over 50,000 tenge during a calendar month - 0.05% of an amount (min. 200 tenge); Salary Card (for an employer) up to 1 million tenge inclusive during a calendar month - 0% of an amount; over 1 million tenge during a calendar month - 0.05% of an amount (min. 200 tenge)	up to 150,000 tenge inclusive during a calendar month - 0% of an amount; over 150,000 tenge during a calendar month - 0.05% of an amount (min. 200 tenge); Salary Card (for a manager) up to 1.5 million tenge inclusive during a calendar month - 0% of an amount; over 1.5 million tenge during a calendar month - 0.05% of an amount (min. 200 tenge)	up to 300,000 tenge inclusive during a calendar month - 0% of an amount; over 300,000 tenge per calendar month - 0.05% of an amount (min. 200 tenge); Salary Card (for a manager) up to 1.5 million tenge inclusive during a calendar month - 0% of an amount; over 1.5 million tenge during a calendar month - 0.05% of an amount (min. 200 tenge)	Loan funds credited to the account – 0% (only for the Standard Card); Other funds up to 50,000 tenge inclusive during a calendar month - 0% of an amount; over 50,000 tenge during a calendar month - 0.05% of an amount (min. 200 tenge); Salary Card (for a manager) up to 1.5 million tenge inclusive during a calendar month - 0% of an amount; over 1.5 million tenge during a calendar month - 0.05% of an amount (min. 200 tenge)
through the remote channel of another bank:	transfers via remote channels of other banks							
- to/from the Bank card	- to/from the Bank card		0.95% of an amount (min. 200 tenge)	4% of an amount + 500 tenge	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)
1.2.3. Transferring money from a payment card account:	Transferring from an account							
- through the Bank Online/branches	- at the Bank Online		1.5% of an amount + 500 tenge		1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge
- under long-term orders	under long-term orders		not provided	by Standard Card – not provided by Social Card - 1% of an amount + 500 tenge (in force of the Bank fees)	not provided	not provided	not provided	not provided
via the Bank remote channels:	via the Bank remote channels							
into bank transfers	inside the Bank by account number		not provided	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
into bank transfers in national currency throughout Kazakhstan	Fee for inter-bank transfers in national currency		not provided	0.2% of a transfer amount, min. 150 tenge, max. 500 tenge	0.2% of a transfer amount, min. 150 tenge, max. 500 tenge	0.2% of a transfer amount, min. 150 tenge, max. 500 tenge	0.2% of a transfer amount, min. 150 tenge, max. 500 tenge	0.2% of a transfer amount, min. 150 tenge, max. 500 tenge
international transfers in foreign currency outside Kazakhstan (in US dollars/British pounds/rupees)	International SWIFT transfer		not provided	0.3% of a transfer amount, min. 5,000 tenge, max. 45,000 tenge	0.3% of a transfer amount, min. 5,000 tenge, max. 45,000 tenge	0.3% of a transfer amount, min. 5,000 tenge, max. 45,000 tenge	0.3% of a transfer amount, min. 5,000 tenge, max. 45,000 tenge	0.3% of a transfer amount, min. 5,000 tenge, max. 45,000 tenge
international transfers in foreign currency outside Kazakhstan (in rubles)	International SWIFT transfer		not provided	0.3% of a transfer amount, min. 2,000 tenge, max. 30,000 tenge	0.3% of a transfer amount, min. 2,000 tenge, max. 30,000 tenge	0.3% of a transfer amount, min. 2,000 tenge, max. 30,000 tenge	0.3% of a transfer amount, min. 2,000 tenge, max. 30,000 tenge	0.3% of a transfer amount, min. 2,000 tenge, max. 30,000 tenge
1.2.4. Fee for execution (if partial) of a payment demand, collection order, etc. <sup>13</sup>	Fee for execution of a third party's claim		0.35% of an amount (min 700 tenge, max 7,500 tenge)	by Standard Card - 0.35% of an amount (min. 700 tenge, max. 7,500 tenge) by Social Card – not provided	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)
1.2.5. Payments from the payment card account								
via the Bank remote channels	payments to service providers, payments to the budget		not provided	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
1.3. Transaction fees								
1.3.1. ATM cash withdrawal (in the Bank network and in the network of other second-tier banks) <sup>14</sup>	Cash withdrawal		up to 500,000 tenge inclusive during a calendar month - 0% of an amount; over 500,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge)	Loan funds credited to the account – 0% (only for the Standard Card); Other funds up to 500,000 tenge inclusive during a calendar month - 0% of an amount; over 500,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge)	up to 1,000,000 tenge inclusive during a calendar month - 0% of an amount; over 1,000,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge)	up to 1,500,000 tenge inclusive during a calendar month - 0% of an amount; over 1,500,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge)	Loan funds credited to the account – 0% (only for the Standard Card); Other funds up to 500,000 tenge inclusive during a calendar month - 0% of an amount; over 500,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge)	Loan funds credited to the account – 0% (only for the Standard Card); Other funds up to 500,000 tenge inclusive during a calendar month - 0% of an amount; over 500,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge)
1.3.2. Cash withdrawal at the cash desk using a PIN terminal:	Cash withdrawal							
- in the Bank network <sup>15</sup>	- at the Bank cash desk		up to 3,000,000 tenge inclusive during a calendar month - 0% of an amount; over 3,000,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge)	up to 3,000,000 tenge inclusive during a calendar month - 0% of an amount; over 3,000,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge) <sup>17</sup>	up to 4,000,000 tenge inclusive during a calendar month - 0% of an amount; over 4,000,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge) <sup>17</sup>	up to 5,000,000 tenge inclusive during a calendar month - 0% of an amount; over 5,000,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge) <sup>17</sup>	up to 3,000,000 tenge inclusive during a calendar month - 0% of an amount; over 3,000,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge) <sup>17</sup>	up to 3,000,000 tenge inclusive during a calendar month - 0% of an amount; over 3,000,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge) <sup>17</sup>
- in the network of other banks	- at the cash desk of another bank		1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)
1.4. Payment for goods and services at TSE:	Purchases							
- in the network of the Bank and other banks	- in the Bank and other banks		0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount	0% of an amount
- via contactless purchase of electronic money/electronic wallet replenishment <sup>16</sup>	contactless purchase of electronic money/electronic wallet replenishment <sup>16</sup>		3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge	3.5% of an amount + 1,000 tenge
1.5. Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code <sup>17</sup>	Card blocking:							
- blocking a lost/stolen card	- due to loss/theft		0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
- resetting the PIN-code counter	- resetting the PIN-code		0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
- changing the PIN-code <sup>18</sup>	- changing the PIN-code		0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
1.6. Statement and other service fees	Statements and other fees		<b>Own funds</b>	<b>Credit limit</b>				
1.6.1. Balance inquiry using an ATM:	Balance inquiry via an ATM							
- in the Bank network	- in the Bank network		0 tenge	50 tenge	50 tenge	50 tenge	0 tenge	0 tenge
- in the network of other banks	- in the network of other banks		100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge
1.6.2. Payment card account statement <sup>19</sup> :	Account statement:							
monthly	monthly (for the current month)		200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge
additional	additional (statements for the additional months)		500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge
additional, for each month according to the last 2 calendar months	additional (included)		2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge
1.6.3. Provision information about movement on the payment card account <sup>20</sup> :	Provision of account information							



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No.	Tariff Name	Fee charged
	<b>BLOCK 5. The Bank payment card individual fees</b>	
	<b>Product Name</b>	<b>Affluent<sup>5</sup></b>
	<b>Card Name</b>	<b>Mastercard World Elite/Visa Infinite</b>
<b>1.</b>	<b>Maintenance</b>	
<b>1.1.</b>	<b>Card issue, payment card account maintenance</b>	
1.1.1.	<b>Payment card account maintenance fee<sup>1</sup>:</b>	
	- monthly payment	4,000 tenge/0 tenge <sup>9</sup>
	- Fee for maintenance of the payment card account on which there have been no spending transactions for more than <sup>one year</sup> <sup>2</sup>	1,000 tenge
1.1.2.	<b>Card reissue:</b>	
	- at the cardholder's initiative	2,000 tenge
	- at the initiative of the Bank (including upon card expiry)	0 tenge
<b>1.2.</b>	<b>Crediting and transferring money</b>	
1.2.1.	<b>Crediting money to the payment card account:</b>	
	- cash	0% of an amount with transferring to the account in US dollars accepted in notes issued before 2013 (old model) – 0.6% of an amount
	- by transfer from other banks	0% of an amount
	- payment of aids, deductions, etc., credited by the Government for Citizens NCJSC to the payment card account	not provided
1.2.2.	<b>Card-to-card money transfer<sup>8</sup></b>	
	<b>via the Bank remote channels:</b>	
	- to the Bank client's card	0% of an amount
	- to the client's card via IPS 2.0./NPC <sup>10</sup>	5 tenge per transfer
	- to another bank client's card (including by phone number)	up to 1.5 million tenge inclusive during a calendar month – 0% of an amount, over 1.5 million tenge during a calendar month – 0.95% of an amount (min. 200 tenge)
	<b>through the remote channel of another bank:</b>	
	- to/from the Bank card	0.95% of an amount (min. 200 tenge)
1.2.3.	<b>Transferring money from a payment card account<sup>8</sup>:</b>	
	- through the Bank Outlets/Branches	1.5% of an amount + 500 tenge
	- under long-term orders	not provided
	<b>via the Bank remote channels:</b>	
	- intra-bank transfers	0 tenge
	- inter-bank transfers in national currency throughout Kazakhstan	0.2% of a transfer amount, min. 150 tenge, max. 500 tenge
	- international transfers in foreign currency outside Kazakhstan (in US Dollars/British pounds/euros)	0.3% of a transfer amount, min. 5,000 tenge; max 45,000 tenge
	- international transfers in foreign currency outside Kazakhstan (in rubles)	0.3% of a transfer amount, min. 2,000 tenge max. 30,000 tenge
1.2.4.	Fee for execution (full/partial) of a payment demand, collection order, etc. <sup>1</sup>	0.35% of an amount (min. 700 tenge, max. 7,500 tenge)
1.2.5.	<b>Payments from the payment card account</b>	
	- through the Bank remote channels	0 tenge
	- payments to service providers, payments to the budget	0 tenge
<b>1.3.</b>	<b>Transaction fees</b>	
1.3.1.	<b>ATM cash withdrawal:</b>	
	- in the Bank network	up to 2 million tenge inclusive during a calendar month – 0% of an amount; over 2 million tenge during a calendar month – 0.95% of an amount (min. 200 tenge)
	- in the network of other second-tier banks of the Republic of Kazakhstan	up to 2 million tenge inclusive during a calendar month – 0% of an amount; over 2 million tenge during a calendar month – 0.95% of an amount (min. 200 tenge)
	- in the network of other banks outside the Republic of Kazakhstan <sup>3</sup>	1.5% of an amount (min. 200 tenge)
1.3.2.	<b>Cash withdrawal at the cash desk using a POS terminal:</b>	
	- in the Bank network	up to 10 million tenge or equivalent in currency inclusive during a calendar month – 0% of an amount; over 10 million tenge or equivalent currency during a calendar month – 0.95% of an amount (min. 200 tenge)
	- in the network of other banks	1.5% of an amount (min. 350 tenge)
<b>1.4.</b>	<b>Payment for goods and services at TSE:</b>	
	- in the network of the Bank and other banks	0% of an amount
	- casinos/lotteries/purchase of electronic money/electronic wallet replenishment <sup>8</sup>	3.5% of an amount + 1,000 tenge
<b>1.5.</b>	<b>Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code<sup>1</sup>:</b>	
	- blocking a lost/stolen card	0 tenge
	- resetting the PIN-code counter	0 tenge
	- changing the PIN-code <sup>4</sup>	0 tenge
<b>1.6.</b>	<b>Statement and other service fees</b>	
1.6.1.	Balance inquiry using an ATM	0 tenge (in the Bank network); 100 tenge (in the network of other banks)
1.6.2.	<b>Payment card account statement<sup>1</sup>:</b>	
	- monthly	200 tenge
	- additional	500 tenge
	- additional, for each month preceding the last 2 calendar months	2,000 tenge
1.6.3.	<b>Providing information about movement on the payment card account<sup>1</sup>:</b>	
	- on the last 10 transactions	0 tenge

	- via SMS messages and PUSH-notifications in the Bank mobile app	0 tenge
	- and other written information on the account at the customer's request	0 tenge
1.6.4.	Provision of information on transactions conducted using other banks' payment cards via ATMs, including video recordings <sup>1</sup>	0 tenge

**Glossary:**

**The Bank** is Eurasian Bank.

**Business Lounges** - free access to business lounges at airports around the world (under the Lounge Key and DragonPass Programs) is provided within the premium segment card. For holders of Mastercard World Elite and Visa Infinite cards (subject to card turnover), visits are provided without restrictions. For holders of Mastercard World Black Edition and Visa Signature cards (subject to card turnover), 10 visits per year are provided. The cost of access for an accompanying person/ if the limit for visits on Mastercard World Black Edition and Visa Signature cards is exceeded is US\$ 32 (per visitor, per visit). More about the service: for Visa cards – [https://www.visa.com.kz/ru\\_KZ/pay-with-visa/promotions/airport-lounge-access.html](https://www.visa.com.kz/ru_KZ/pay-with-visa/promotions/airport-lounge-access.html), for Mastercard – <https://www.loungekey.com/ru>.

**Card** is a payment card issued by the Bank that allows the cardholder to conduct card transactions.

**Client** is an individual using the Card.

**The reporting period** is the last calendar day of a calendar month.

**NPC** is a transaction of transferring funds between cards serviced by the National Payment Card System.

**TSE** - trade and service enterprises.

**The Smartbank mobile app** is the Smartbank remote individual banking system.

**IPS 2.0** is an instant payment system designed for fast inter-bank transfers and payments 24/7 by phone number to a client's card inside Kazakhstan (Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan, Bank RBK, Personal Cash Register (Aitu Wallet), Altyn Bank, Nurbank and HomeCreditBank).

**Current account** is an individual account for conducting settlement transactions, without using Cards.

**A savings account** is an individual account for storing money and getting interest on the balance.

**Family members** - parents, adoptive parents, spouse, adult children, full- and half-siblings, as well as other relatives classified as family members of the Client;

**Affluent** is a product that is produced for the Affluent Category clients. Affluent group of clients includes clients and one member of their family who joined the Standard Terms of Provision of Banking and Other Services of Eurasian Bank JSC (the Adhesion Contract) (hereinafter referred to as the Standard Terms/the Adhesion Contract) and corresponding to one of the following features:

1) with the balance on the current and/or savings account in total:

a) from 30, 000, 000 (thirty million) tenge or equivalent in another currency for Almaty and Astana Bank Branches;

b) from 20, 000, 000 (twenty million) tenge or equivalent in another currency for other Bank Branches.

2) receive salaries to a card or current account in the amount of 1, 000, 000 (one million) tenge or more for the last 3 months prior to the reporting period;

3) paid the Affluent Program service fee;

4) clients who reduced their current and/or savings account balances in the aggregate as of the reporting period within 20% (inclusive) from 30, 000, 000 (thirty million) tenge or equivalent in another currency for the Almaty and Astana Bank Branches, and from 20, 000, 000 (twenty million) tenge or equivalent in a different currency for other Bank Branches, provided that they restore the balances on the current and/or savings account in aggregate by the end of the month following the reporting month;

In the case of a combined current and/or savings account below 20% (inclusive) from 30, 000, 000 (thirty million) tenge or equivalent in another currency for the Almaty and Astana Bank Branches and below 20% from 20, 000, 000 (twenty million) tenge or equivalent in another currency for other Bank Branches, has been in the account for less than 30 consecutive calendar days, or the salary changed towards a decrease, in the current month, the Bank shall charge and debit a monthly card maintenance fee. The monthly card maintenance fee is charged and debited by the Bank during the reporting period. Only 1 basic card and 1 additional card (for family members) are provided for one opened savings account under preferential terms. The card service monthly fee amount is changed within 10 business days from the moment the client contacts the Bank Outlet/Branch with the Application for changing the terms of service. Preferential terms are provided from the date of execution of the client's Application.

In the event that the client does not comply with the term, the preferential term of the monthly card maintenance is terminated. In order to resume the preferential terms, the client must contact the Bank Outlet/Branch again with the Application for changing the terms of service.

**Notes:**

<sup>1</sup>Including VAT.

<sup>2</sup>Is deducted once a year.

<sup>3</sup>In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal.

<sup>4</sup>In case of successful execution of this operation, the number of incorrect PIN-code attempts is automatically reset in the Smartbank RBS, provided that they accumulate, and no fee is charged for resetting the PIN-code counter.

<sup>5</sup>One additional Visa Gold/Mastercard World card, an insurance certificate for the basic cardholder and a concierge service for the basic cardholder - for free.

<sup>6</sup>In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal.

<sup>7</sup> If the client has a Salary Card (for the head) and they meet the requirements for the Affluent clients, it is allowed to issue a Mastercard World Elite/Visa Infinite plastic card using Salary Card fees (for the head).

<sup>8</sup>With the exception of a savings account, accounts designated for crediting aids, social benefits paid from the state budget and (or) the State Social Insurance Fund, or pensions paid from the state budget and (or) the unified saving pension fund, and (or) the voluntary saving pension fund, as well as alimony (money, intended for maintenance of minors and disabled adult children).

<sup>9</sup>Monthly payment of 0 tenge is applied if:

1) the balance on the current and/or savings account in total:

a) from 30, 000, 000 (thirty million) tenge or equivalent in another currency for Almaty and Astana Bank Branches

b) from 20, 000, 000 (twenty million) tenge or equivalent in another currency for other Bank Branches.

2) receive salaries to a card or current account in the amount of 1, 000, 000 (one million) tenge or more for the last 3 months prior to the reporting period;

3) paid the Affluent Program service fee;

4) clients who reduced the thresholds under s.p. a) and b) by 20% as of the reporting date, provided that they restore the thresholds by the end of the month following the reporting month.

<sup>10</sup>Is deducted from the payment card account.



	-casinos/lotteries/purchase of electronic money/ electronic wallet replenishment <sup>11</sup>	3.5% of an amount +1,000 tenge	3.5% of an amount +1,000 tenge	not provided	3.5% of an amount +1,000 tenge	3.5% of an amount +1,000 tenge	3.5% of an amount +1,000 tenge	3.5% of an amount +1,000 tenge	3.5% of an amount +1,000 tenge	3.5% of an amount +1,000 tenge	3.5% of an amount +1,000 tenge	3.5% of an amount +1,000 tenge
<b>1.5.</b>	<b>Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code<sup>12</sup>:</b>											
	- Blocking a lost/stolen card	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge	without entry in the international stop list - 250 tenge; with entry into the international stop list - 18,000 tenge
	- resetting the PIN-code counter	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge
	- changing the PIN-code <sup>13</sup>	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge	in the RIBS <sup>14</sup> - 0 tenge; in other channels - 250 tenge
<b>1.6.</b>	<b>Statement and other service fees</b>											
1.6.1.	Balance inquiry using an ATM	0 tenge (in the Bank network); 50 tenge (in the network of other banks)	50 tenge (in the Bank network); 100 tenge (in the network of other banks)	50 tenge (in the Bank network); 100 tenge (in the network of other banks)	50 tenge (in the Bank network); 100 tenge (in the network of other banks)	50 tenge (in the Bank network); 100 tenge (in the network of other banks)	50 tenge (in the Bank network); 100 tenge (in the network of other banks)	50 tenge (in the Bank network); 100 tenge (in the network of other banks)	50 tenge (in the Bank network); 100 tenge (in the network of other banks)	50 tenge (in the Bank network); 100 tenge (in the network of other banks)	50 tenge (in the Bank network); 100 tenge (in the network of other banks)	50 tenge (in the Bank network); 100 tenge (in the network of other banks)
1.6.2.	Payment card account statements <sup>15</sup> :											
	- monthly	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge	200 tenge
	- additional	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge
	- additional, for each month preceding the last 2 calendar months	2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge	2,000 tenge
1.6.3.	Providing information about movement on the payment card account <sup>16</sup> :											
	- on the last 10 transactions	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge	100 tenge
	- via SMS messages and PUSH notifications in the Bank mobile app	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
	- and other written information on the account at the customer's request	0 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge	500 tenge
1.6.4.	Provision of information on transactions conducted using other bank's payment cards via ATMs, including video recordings <sup>17</sup>	0 tenge	5,000 tenge	5,000 tenge	5,000 tenge	5,000 tenge	5,000 tenge	5,000 tenge	5,000 tenge	5,000 tenge	5,000 tenge	5,000 tenge
<b>1.7.</b>	<b>The Bank interest rates on loans granted</b>											
1.7.1.	In case of late repayment of a bank loan, forfeiture (penalty, fine) is:											
	- within 90 days overdue (of the payment amount overdue, for each day overdue)		0.5%	0.5%, but not more than 10% of a loan amount during a calendar year	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
	- after 90 days overdue (of the payment amount overdue, for each day overdue, but not more than 10% of a loan amount, for each year of the Agreement)		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
1.7.2.	Late payment fee <sup>18</sup>			2,000 tenge								

**Glossary:**

**The Bank is Eurasian Bank.**

**Business Lounges** is free access to business lounges at airports around the world (under the Lounge Key and DragonPass Programs) provided within a premium segment card. For holders of Mastercard World Elite and Visa Infinite cards (subject to card turnover), visits are provided without restrictions. For holders of Mastercard World Black Edition and Visa Signature cards (subject to card turnover), 10 visits per year are provided. The cost of access for an accompanying person if the limit for visits on Mastercard World Black Edition and Visa Signature cards is exceeded is US\$ 12 per visit, per visit. More about the service: for Visa cards - [https://www.visa.com/ru\\_KZpage-with-visa-premium-lounge-access.html](https://www.visa.com/ru_KZpage-with-visa-premium-lounge-access.html), for Mastercard - <https://www.loungekey.com/>

**After Like IT Credit Bonus Card** is a product that is not issued to new clients. The terms of this product are valid only for existing clients who have already been issued cards under this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product. The card account is maintained in tenge. The annual maintenance fee is deducted from the credit limit automatically at the time of the first transaction using the PIN-code. When the account and card are closed, the account maintenance fees are not refunded to the client. The conversion of funds of conducting transactions in a currency other than the account currency is performed at the purchase and sale rate of foreign currency set by the Bank on the day of the transaction. The statement on the basic and additional card is provided to the holder of the basic card. Grace period is the period from the date of the debt occurrence to the end date of the payment period, during which no interest is accrued or charged for the use of the loan, provided that the total debt calculated on the settlement date is repaid before the end date of the payment period. The grace period applies to operations: for payment of goods and services at TSE, for making payments via an ATM, for custom payments, and for custom payments.

**Installment Credit Card** is a product that is not issued to new clients. The terms of this product are valid only for existing clients who have already been issued cards under this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product.

**Interest Credit Card** is a product that is not issued to new clients. The terms of this product are valid only for existing clients who have already been issued cards under this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product. The annual maintenance fee is deducted from the credit limit automatically at the time of the first transaction using the PIN-code. All fees are deducted from the credit limit automatically. Grace period is the period from the date of the debt occurrence to the end date of the payment period, during which no interest is accrued or charged for the use of the loan, provided that the total debt calculated on the settlement date is repaid before the end date of the payment period. The grace period applies to operations: for payment of goods and services at the TSE, for making payments via an ATM, for custom payments, and for custom payments. The fees under the Cashback MasterCard product correspond to the fees of the Eurasian Loyalty Credit Card.

**Grace period** is the period from the date of the debt occurrence to the end date of the payment period, during which no interest is accrued or charged for the use of the loan, provided that the total debt calculated on the settlement date is paid off before the end date of the payment period. The grace period applies to operations: payment for goods and services at trade and service enterprises, making payments via ATM, custom, custom payments.

**The Vanilla Package, Standard Package, Premium Package, and the Premium Individual Package** are products that are not issued to new clients. The terms of this product are valid only for existing clients who have already been issued cards under this product, with the possibility of reissuing the card, or transferring from the terms of this product to the terms of a new product. In the event that in the current month the amount on deposit of 10 million tenge or equivalent in foreign currency or more has been in the account for less than 30 consecutive calendar days, the Bank in the current month charges and debits a monthly card maintenance fee. The monthly card maintenance fee is charged and debited by the Bank on the last calendar day of a calendar month. For one special deposit, there is only 1 package of cards under preferential terms. The card service monthly fee amount is charged within 10 business days from the moment the client contacts the Bank Outlet/Branch with the Application for changing the terms of service. Preferential terms are provided from the date of execution of the client's Application. If the client does not meet the following terms: the deposit amount is 10 million tenge or equivalent in foreign currency or more, and the period of time the amount remains in the account is at least 30 consecutive calendar days, then the preferential terms for monthly card servicing cease to be valid. In case of replenishment of the deposit up to 10 million tenge or equivalent in a foreign currency or more, in order to resume preferential terms, the client must re-contact the Bank Outlet/Branch with the Application for changing the terms of service.

**NPC** is a transaction of transferring funds between cards serviced by the National Payment Card System.

**TSE** - trade and service enterprises.

**Smartbank RIBS** is the Smartbank remote individual banking service system.

**IPB 2.0** is an instant payment system designed for fast inter-bank transfers and payments 24/7 by phone number to a client's card inside Kazakhstan (Jasur Bank, Kaspot, Hiteck Bank, Fortellbank, Bank CenterCredit, Bank Freedom Finance Kazakhstan, Bank BIRK, Personal Cash Register (Cash Wallet), Altya Bank, Nurbank and HenseCreditBank).

**Account** is a bank account under a card.

**Notes:**

<sup>1</sup> Including VAT.

<sup>2</sup> In some cases, the bank, servicing an ATM may charge a cash withdrawal additional fee.

<sup>3</sup> At conducting transactions in the Smartbank RIBS and paying for goods/services at TSE (in case of repayment of the full amount of debt during the grace period - 0 tenge; in case of repayment of part of the amount of debt during the grace period - if the installment amount in a calendar month is not more than 200,000 tenge - 2,000 tenge, more than 200,000 tenge - 5,000 tenge).

<sup>4</sup> In case of successful execution of this operation, the number of incorrect PIN-code attempts is automatically reset, provided they accumulate, and no fee is charged for resetting the PIN-code counter.

<sup>5</sup> Vanilla Package/Standard Package includes one additional Visa Gold/Mastercard World card for 0 tenge.

<sup>6</sup> Premium Package includes a set of an insurance certificate for the basic holder and one additional Visa Gold/Mastercard World card for 0 tenge.

<sup>7</sup> Premium Individual Package provided by the decision of the Head of the Card and Payment Business Block, includes a set of an insurance certificate for the basic holder and one additional Visa Gold/MasterCard World card got 0 tenge.

<sup>8</sup> Deducted only at the expense of Own funds.

<sup>9</sup> Deducted once a year.

<sup>10</sup> Prohibited payments and (or) money transfers in favor of electronic casinos and online casinos, as well as payments and (or) money transfers by individuals under the age of twenty-one in favor of gambling business, including receiving money from these categories of entities.

Collection of Eurasian Bank Tariffs

No.	Tariff Name	Fee charged
<b>BLOCK 5. Payment card individual fees</b>		
<b>CBDC Card</b>		
<b>Mastercard World</b>		
<b>1.</b>	<b>Maintenance</b>	
<b>1.1.</b>	<b>Card issue, payment card account maintenance</b>	
<b>1.1.1.</b>	<b>Payment card account maintenance fee<sup>1</sup>:</b>	
	Monthly payment	0 tenge
	Fee for maintenance of a payment card account on which there have been no spending transactions for more than one year.	0 tenge
<b>1.1.2.</b>	<b>Card reissue:</b>	
	- at the cardholder's initiative	0 tenge
	- at the initiative of the Bank (including upon card expiry)	0 tenge
<b>1.2.</b>	<b>Crediting and transferring money</b>	
<b>1.2.1.</b>	<b>Crediting money to the payment card account:</b>	
	- cash	not provided
	- by transfer from other banks	0% of an amount
	- payment of aids, deductions, etc., credited by the Government for Citizens NCJSC to the payment card account	0% of an amount
<b>1.2.2.</b>	<b>Card-to-card money transfer</b>	
	<b>via the Bank remote channels:</b>	
	- to the Bank client's card	0% of an amount
	- to the client's card via IPS 2.0./NPC <sup>2</sup>	not provided
	- to another bank client's card (including by phone number)	0% of an amount
	<b>through the remote channel of another bank:</b>	
	- to/from the Bank card	0% of an amount
<b>1.2.3.</b>	<b>Transferring money from a payment card account:</b>	
	- through the Bank Outlets/Branches	not provided
	- under long-term orders	not provided
<b>1.2.4.</b>	<b>Fee for execution (full/partial) of a payment demand, collection order, etc.<sup>1</sup></b>	0% of an amount
<b>1.2.5.</b>	<b>Payments from the payment card account</b>	
	<b>via the Bank remote channels</b>	
	- payments to service providers, payments to the budget	0 tenge
<b>1.3.</b>	<b>Transaction fees</b>	
<b>1.3.1.</b>	<b>ATM cash withdrawal:</b>	
	- in the Bank network	not provided
	- in the network of other second-tier banks of the Republic of Kazakhstan	not provided
	- in the network of other banks outside the Republic of Kazakhstan	not provided
<b>1.3.2.</b>	<b>Cash withdrawal at the cash desk using a POS terminal:</b>	
	- in the Bank network	not provided
	- in the network of other banks	not provided
<b>1.4.</b>	<b>Payment for goods and services at TSE:</b>	
	- in the network of the Bank and other banks	0% of an amount
	- casinos/lotteries/purchase of electronic money/electronic wallet replenishment	0% of an amount
<b>1.5.</b>	<b>Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code<sup>1</sup>:</b>	
	- blocking a lost/stolen card	0 tenge
	- resetting the PIN-code counter	0 tenge
	- changing the PIN-code	0 tenge
<b>1.6.</b>	<b>Statement and other service fees</b>	
<b>1.6.1.</b>	<b>Balance inquiry using an ATM or POS-terminal</b>	0 tenge (in the Bank network and in the network of other banks)
<b>1.6.2.</b>	<b>Payment card account statement<sup>1</sup>:</b>	
	- monthly	200 tenge
	- additional	500 tenge
	- additional, for each month preceding the last 2 calendar months	2, 000 tenge
<b>1.6.3.</b>	<b>Providing information about movement on the payment card account<sup>1</sup>:</b>	
	- on the last 10 transactions	0 tenge

	- via SMS messages and PUSH-notifications in the Bank mobile app	0 tenge
	- and other written information on the account at the customer's request	0 tenge
<b>1.6.4.</b>	<b>Provision of information on transactions conducted using other banks' payment cards via ATMs, including video recordings<sup>1</sup></b>	0 tenge

**Note:**

<sup>1</sup>Including VAT.

<sup>2</sup>Is deducted from the payment card account.

Collection of Eurasian Bank Tariffs

No.	Tariff Name	Fee charged
	<b>BLOCK 5. Payment card individual fees</b>	
	<b>Crypto Card</b>	
		<b>Mastercard World</b>
<b>1.</b>	<b>Maintenance</b>	
<b>1.1.</b>	<b>Card issue, payment card account maintenance</b>	
<b>1.1.1.</b>	<b>Card issue fee</b>	0 tenge
<b>1.1.2.</b>	<b>Payment card account maintenance fee<sup>1</sup>:</b>	
	<b>monthly payment</b>	
	- by to the basic card	0 tenge
<b>1.1.3.</b>	<b>Card reissue:</b>	
	- at the cardholder's initiative	0 tenge
	- at the initiative of the Bank (including upon card expiry)	0 tenge
<b>1.2.</b>	<b>Payment for goods and services at trade and service enterprises, online payments:</b>	
	- in the network of the Bank and other banks	0.5% of an amount – on the territory of the Republic of Kazakhstan
<b>1.3.</b>	<b>Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code<sup>1</sup>:</b>	
	- blocking a lost/stolen card	0 tenge
	- resetting the PIN-code counter	0 tenge

**Note:**

<sup>1</sup>VAT including

**Collection of Eurasian Bank Tariffs**

No.	Tariff Name	Fee charged
	<b>BLOCK 5. The Bank fees for cardholders of other banks serviced in the Bank network</b>	
	<b>Using another bank card</b>	
<b>1.</b>	<b>Money transfers to the Bank card</b>	
1.1.	Transfer money from another bank card to the Bank card:	
	- at the Bank ATMs to the cards of the Bank and other banks of the Republic of Kazakhstan	1.5% + 500 tenge
	- online transfers via the Bank network to the Bank cards	0% of an amount
	- online transfers via the Bank network to another bank card	0.9% of an amount (min. 200 tenge)
<b>2.</b>	<b>Transaction fees</b>	
2.1.	Cash withdrawal at the Bank ATM	0% of an amount
2.2.	Online repayment of a loan under which the lender is the Bank through the Bank remote channels	0% of an amount
2.3.	Online replenishment of the deposit opened in the Bank through the Bank remote channels	1% of an amount (min. 100 tenge)
2.4.	Receiving cash at the cash desk via the Bank POS- terminal	
	- tenge	1.5% of an amount (min. 1, 500 tenge)
	- foreign currency	1.5% of an amount + 3 USD/EUR
2.5.	Making payments via the Bank ATM	
	- payment for mobile communication services	50 tenge
	- payment for services of Alma-TV JSC	50 tenge
2.6.	Balance inquiry using the Bank ATM	50 tenge
<b>3.</b>	<b>Provision of information on transactions conducted on payment cards of other banks via ATMs, including video recording<sup>1</sup></b>	0 tenge

**Glossary:**

**The Bank** is Eurasian Bank.

**Notes:**

<sup>1</sup>Including VAT.

Collection of Eurasian Bank Tariffs

No.	Tariff Name	Fee charged		
<b>BLOCK 5. Payment card fees for Private Banking clients</b>				
<b>1. Private Banking</b>				
		<b>Private Banking Package<sup>1</sup></b>	<b>Visa Infinite Private Banking Package</b>	<b>Mastercard World Elite Private Banking Package</b>
	<b>Type of payment card</b>	<b>Visa Infinite (Metal) Package:</b> 1. Two additional cards free of charge: - MC Black Edition - Visa Platinum 2. Insurance certificate for the basic holder; 3. Concierge service for the basic card holder.	<b>Visa Infinite (Metal) Package:</b> 1. Two additional cards free of charge: - Visa Platinum/Signature/ Infinite (plastic card) 2. Insurance certificate for the basic holder; 3. Concierge service for the basic card holder.	<b>MC World Elite (Metal) Package:</b> 1. Two additional cards free of charge: - MC Black Edition/ World Elite (plastic card) 2. Insurance certificate for the basic holder; 3. Concierge service for the basic card holder.
<b>1.1.</b>	<b>Card issue and account maintenance:</b>			
<b>1.1.1.</b>	<b>Issue fee</b>	Visa Infinite basic card (Metal): - 30,000 tenge - 0 tenge, subject to the following terms: the total balance on the client's deposits/current accounts is at least 300,000,000 (three hundred million) tenge/equivalent in currency as of the card opening date Visa Infinite additional card (Metal): - 30,000 tenge	Visa Infinite basic card (Metal): - 30,000 tenge 0 tenge - if a daily balance is available on the current and savings accounts of a resident of the RoK of at least 100,000,000 (one hundred million) tenge (equivalent in currency) during a full calendar month at the official exchange rate of the NBRK* as of the settlement date <sup>5</sup> Visa Infinite additional card (Metal): - 30,000 tenge	MC World Elite basic card (Metal): - 30,000 tenge 0 tenge if there is a daily balance on the current and savings accounts of a resident of the RoK of at least 100,000,000 (one hundred million) tenge (equivalent in currency) during a full calendar month at the official exchange rate of the NBRK* as of the settlement date <sup>5</sup> Additional MC World Elite/Visa Infinite card (Metal): - 30,000 tenge
<b>1.1.2.</b>	<b>Monthly payment (including VAT)</b>	Visa Infinite basic card (Metal): - 0 tenge, subject to the following terms: the total average daily balance on the client's deposits/current accounts has been at least 300,000,000 (three hundred million) tenge/equivalent in foreign currency for the actual number of days per month in which the card was opened for one (1) calendar month in the 2nd and subsequent months. - 0 tenge, at conducting non-cash card transactions for payment of goods/services in the amount of more than 1,000,000 (one million) tenge/equivalent in currency for one (1) calendar month. - 15,000 tenge, in other cases.		
		Visa Infinite additional card (Metal): - 0 tenge, at conducting non-cash card transactions for payment of goods/services in the amount of more than 1,000,000 (one million) tenge/equivalent in currency for one (1) calendar month. - 15,000 tenge, in other cases.		
<b>1.1.3.</b>	<b>Annual payment (including VAT)</b>		Visa Infinite basic card (Metal): - 240,000 tenge 0 tenge if there is a daily balance on the current and savings accounts of a resident of the RoK of at least 100,000,000 tenge (one hundred million) (equivalent in currency) during a full calendar month at the official exchange rate of the NBRK* as of the settlement date <sup>5</sup> Visa Infinite additional card (Metal): - 240,000 tenge MC World Elite additional card (Metal) - 240,000 tenge	MC World Elite basic card (Metal) - 240,000 tenge 0 tenge - if a daily balance is available on the current and savings accounts of a resident of the RoK of at least 100,000,000 (one hundred million) tenge (equivalent in currency) during a full calendar month at the official exchange rate of the NBRK* as of the settlement date <sup>5</sup> MC World Elite additional card (Metal) - 240,000 tenge Visa Infinite additional card (Metal) - 240,000 tenge
<b>1.1.4.</b>	<b>Monthly payment by additional card (outside the package) (including VAT)</b>	Gold/World (plastic card) - 2,000 tenge MC Black Edition/Visa Infinite/Visa Platinum (plastic card) - 4,000 tenge	Gold/World (plastic card) - 2,000 tenge Visa Platinum/ Signature/Infinite (plastic card) - 4,000 tenge	Gold/World (plastic card) - 2,000 tenge MC Black Edition/MC World Elite (plastic) - 4,000 tenge
<b>1.1.5.</b>	<b>Card replacement:</b>			
	- at the cardholder's initiative	For a metal Visa Infinite – 135,000 tenge For additional cards – 2,000 tenge	By the metal MC World Elite/Visa Infinite – 135,000 tenge By plastic cards – 2,000 tenge	By the metal MC World Elite/Visa Infinite – 135,000 tenge By plastic cards – 2,000 tenge
	- at the initiative of the Bank (including upon card expiry)		0 tenge	
<b>1.1.6.</b>	<b>Fee for maintenance of the account on which there are no spending transactions for more than one year (monthly payment) (including VAT)</b>		1,000 tenge	
<b>1.2.</b>	<b>Crediting and transferring money to a card account<sup>7</sup></b>			
<b>1.2.1.</b>	<b>Crediting money to an account:</b>			
	- cash		0% of an amount with crediting to the account in US Dollars accepted in banknotes issued before 2013 (old model) - 0.6% of a transaction amount	
	- by transfer from other banks		0% of an amount	
<b>1.2.2.</b>	<b>Transferring money from one card account to another card account<sup>7</sup></b>			
	<b>via the Bank remote channels:</b>			
	- to the Bank client's card		0 tenge	

	- to the client's card via IPS 2.0.	5 tenge per transfer
	- to another bank client's card (including by phone number)	up to 2 000, 000 tenge/equivalent in currency inclusive during a calendar month - 0 tenge; over 2 000, 000 tenge/equivalent in currency during a calendar month - 2% of an amount, min. 1000 tenge <sup>2</sup>
<b>through the remote channel of another bank:</b>		
	- to/from the Bank card	1% of an amount, min. 300 tenge
Transferring money from a card account <sup>7</sup> :		
	- through the Bank Outlets/Branches	1.5 % + 500 tenge, of an amount
	- under long-term orders	not provided
	Fee for execution (full/partial) of a payment demand, collection order, etc.	0.35% of an amount (min. 700 tenge, max. 7, 500 tenge)
<b>1.3.</b>	<b>Transaction fees</b>	
1.3.1.	ATM cash withdrawal:	
	- in the Bank network	- up to 5 million tenge/equivalent in currency inclusive during a calendar month – 0 tenge; - over 5 million tenge/equivalent in foreign currency during a calendar month - 1% of an amount <sup>2</sup>
	- in the network of other second-tier banks of the Republic of Kazakhstan <sup>4</sup>	- up to 2 million tenge/equivalent in currency inclusive during a calendar month – 0 tenge; - over 2 million tenge/equivalent in currency inclusive during a calendar month – 1% of an amount <sup>2</sup>
	- in the network of other banks outside the Republic of Kazakhstan <sup>4</sup>	- up to 20 million tenge/equivalent in currency inclusive during a calendar month – 0 tenge - over 20 million tenge/equivalent in foreign currency inclusive during a calendar month – 1.5% of an amount <sup>2</sup>
1.3.2.	Cash withdrawal at the cash desk using a POS terminal:	
	- in the Bank network	- up to 10 million tenge/equivalent in another currency inclusive during a calendar month – 0 tenge; - over 10 million tenge/equivalent in another currency during a calendar month – 1% of an amount, min. 300 tenge <sup>2</sup>
	- in the network of other banks	1.5% of an amount, min. 350 tenge
<b>1.4.</b>	<b>Payment for goods and services at TSE:</b>	
	- in the network of the Bank and other banks	0 tenge
	- casinos/lotteries/purchase of electronic money/electronic wallet adding <sup>6</sup>	3.5% +1, 000 tenge of an amount
<b>1.5.</b>	<b>Statement and other service fees</b>	
1.5.1.	<b>Balance inquiry using an ATM</b>	50 tenge (in the Bank network); 100 tenge (in the network of other banks)
1.5.2.	<b>Account statement (including VAT)</b>	
	- monthly	200 tenge
	- additional	500 tenge
	- additional, for each month preceding the last 2 calendar months	2, 000 tenge
1.5.3.	<b>Provision of information about movement on the account (including VAT):</b>	
	- about the last 10 transactions	0 tenge
	- via SMS and PUSH-notifications in the Eurasian Bank RBS	0 tenge
	- and other written information on the invoice at the client's request	500 tenge
1.5.4.	Reimbursement of expenses related to providing information on transactions conducted through ATM, including Video recording (including VAT)	5, 000 tenge
<b>1.6.</b>	<b>Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code (including VAT):</b>	
	- blocking a lost/stolen card	0 tenge
	- resetting the PIN-code counter	0 tenge
	- changing the PIN-code <sup>3</sup>	0 tenge
	<b>Note to S. 1.:</b>	

**\*Glossary:**

**The Bank** - Eurasian Bank.

**NBRK** is the National Bank of the Republic of Kazakhstan.

**TSE** – trade and service enterprises.

**Eurasian Bank RBS** is the Eurasian Bank remote individual banking services system.

**IPS 2.0** is an instant payment system designed for fast inter-bank transfers and payments 24/7 by phone number to a client's card inside Kazakhstan (Jusan Bank, Kazpost, Bereke Bank, ForteBank, Bank CenterCredit, Bank Freedom Finance Kazakhstan, Bank RBK, Personal Cash Register (Aitu Wallet), Altyn Bank, Nurbank and HomeCreditBank).

**Note to S. 1.:**

<sup>1</sup>Starting from 12.05.2022, the Private Banking Package is not issued to new clients.

The terms of this product are valid only for existing clients who have already been issued cards under this product. From 10.02.2025, the card is reissued under the terms of the Private Banking Infinite/Private Banking MC World Elite Package.

<sup>2</sup>The limit specified in the tariff is the total amount of the account opened as part of the Package.

<sup>3</sup>In case of successful execution of this operation, the number of incorrect PIN-code attempts is automatically reset in the Smartbank RBS, subject to their accumulation, while no commission is charged for resetting the PIN-code counter.

<sup>4</sup>In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal.

<sup>5</sup>The fee is valid only for one (1) card, that is, one (1) client can open only one (1) card, regardless of the account balance.

<sup>6</sup>Prohibited: payments and (or) money transfers in favor of electronic casinos and online casinos, as well as payments and (or) money transfers by individuals under the age of twenty-one in favor of gambling business, including receiving money from these categories of entities.

<sup>7</sup>Card account is the client's bank account that records transactions for payments and/or money transfers made using a payment card.

2 Diamond		Mastercard World Elite	
2.1. Servicing			
2.1.1.	Card issue, account maintenance		
2.1.2.	Monthly payment (including VAT)	0 tenge	
2.1.3.	Fee for maintenance of the account on which there have been no spending transactions for more than one year <sup>1</sup> (including VAT)	1,000 tenge <sup>2</sup>	
2.1.4.	Card replacement:		
	- at the cardholder's initiative	2,000 tenge	
	- at the initiative of the Bank (including upon card expiry)	0 tenge	
2.2.	Crediting and transferring money to a card account <sup>6</sup>	Own funds	Credit limit (not more than 500,000 tenge per month)
2.2.1.	Crediting money to an account:		
	- cash	0% of an amount	
	- by transfer from other banks	0% of an amount	
2.2.2.	Card-to-card money transfer		
	via the Bank remote channels:		
	- to the Bank client's card	0% of an amount	4% of an amount
	- to the client's card via IPS 2.0.	5 tenge per transfer	not provided
	- to another bank client's card (including by phone number)	up to 75,000 tenge inclusive during a calendar month - 0 tenge; over 75,000 tenge during a calendar month - 0.9% of an amount, min. 200 tenge	4% of an amount
	through the remote channel of another bank:		
	- to/from the Bank card	0.9% of an amount (min. 200 tenge)	4% of an amount
2.2.3.	Money transfer from card account <sup>6</sup> :		
	- through the Bank Outlets/Branches	1.5% of an amount + 500 tenge	4% of an amount + 500 tenge
	- under long-term orders	not provided	
2.2.4.	Fee for execution (full/partial) of a payment demand, collection order, etc. (including VAT)	0.35% of an amount (min. 700 tenge, max 7,500 tenge)	not provided
2.3.	Transaction fees	Own funds	Credit limit (not more than 500,000 tenge per month)
2.3.1.	ATM cash withdrawal:		
	- in the Bank network	up to 2 million tenge inclusive during a calendar month - 0 tenge; over 2 million tenge during a calendar month - 0.95% of an amount	4% of an amount
	- in the network of other second-tier banks of the Republic of Kazakhstan <sup>3</sup>	up to 300,000 tenge inclusive during a calendar month - 0% of an amount; over 300,000 tenge during a calendar month - 1% of an amount (min. 200 tenge)	4% of an amount
	- in the network of other banks outside the Republic of Kazakhstan <sup>3</sup>	up to 300,000 tenge inclusive during a calendar month - 0% of an amount; over 300,000 tenge during a calendar month - 1.5% of an amount (min. 200 tenge)	4% of an amount
2.3.2.	Cash withdrawal at the cash desk using a POS-terminal		
	- in the Bank network	up to 10 million tenge or equivalent in currency inclusive during a calendar month - 0% of an amount; over 10 million tenge or equivalent currency during a calendar month - 0.9% of an amount (min. 200 tenge)	4% of an amount
	- in the network of other banks	1.5% of an amount (min. 350 tenge)	4% of an amount + 500 tenge
2.4.	Payment for goods and services at TSE:		
	- in the network of the Bank and other banks	0% of an amount	
	- casinos/lotteries/purchase of electronic money/electronic wallet replenishment	not provided	
2.5.	Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code (including VAT)		
	- blocking a lost/stolen card	0 tenge	
	- resetting the PIN-code counter	0 tenge	
	- changing the PIN-code <sup>4</sup>	0 tenge	
2.6.	Statement and other service fees		
2.6.1.	Balance inquiry using an ATM or POS-terminal	0 tenge (in the Bank network); 100 tenge (in the network of other banks)	
2.6.2.	Account statement (including VAT):		
	- monthly	200 tenge	
	- additional	500 tenge	
	- additional, for each month preceding the last 2 calendar months	2,000 tenge	
2.6.3.	Provision of information about movement on the account (including VAT):		
	- about the last 10 transactions	0 tenge	
	- via SMS and PUSH-notifications in the Eurasian Bank RBS	0 tenge	
	- and other written information on the invoice at the client's request	500 tenge	
2.6.4.	Reimbursement of expenses related to providing information on transactions conducted through ATM, including Video recording (including VAT)	5,000 tenge	
2.7.	The Bank interest rates on loans granted		
2.7.1.	Penalty in case of an unauthorized overdraft amount	0.5% of payment amount overdue daily for 90 days overdue;	
2.7.2.	Fee for changing the terms at the borrower's initiative (including VAT)		
	Installments after purchase:		

	- Fee for using the installment option (6 months) (including VAT)	0 tenge	
	- Fee for enabling the installment option (12 months), for each month of the selected installment period, is charged monthly <sup>5</sup> (including VAT)	2% of a transaction amount	
	- Fee for using the option to transfer the amount of the used credit limit from an installment plan to a revolving loan (once during one calendar year for each purchase) (including VAT)	0 tenge	

**Note to S. 2.:**

<sup>1</sup>Is deducted once a year.

<sup>2</sup>Is deducted only at the expense of Own funds.

<sup>3</sup>In some cases, the bank servicing the ATM may charge an additional fee for cash withdrawal.

<sup>4</sup>In case of successful execution of this operation, the number of incorrect PIN-code attempts is automatically reset, provided that they are accumulated, and there is no fee for resetting the PIN-code counter.

<sup>5</sup>If the installment option is enabled after the purchase, the fee is calculated monthly from the initial purchase amount, for which the installment period is extended after the purchase and is charged monthly for each month of the selected installment period.

<sup>6</sup>Card account is a client's bank account that records transactions for payments and/or money transfers made using a payment card.

Collection of Eurasian Bank Tariffs

No.	Tariff Name	Fee charged		
<b>BLOCK 5. Payment card fees for legal entities and individual entrepreneurs</b>				
<b>1. BUSINESS CARD (for legal entities and individual entrepreneurs)</b>				
	<b>Type of payment card</b>	<b>Visa Business</b>		
<b>1.1. Card issue, payment card account maintenance<sup>1</sup>:</b>				
<b>1.1.1. Card issue fee</b>		0 tenge		
<b>1.1.2. Payment card account management fee<sup>1</sup> (including VAT):</b>				
- monthly payment		not provided		
- annual payment		0 tenge		
<b>1.1.3. Card reissue:</b>				
- at the cardholder's initiative		3,000 tenge		
- at the initiative of the Bank (including upon card expiry)		0 tenge		
<b>1.2. Crediting and transferring money:</b>				
<b>1.2.1. Crediting money to a payment card account<sup>1</sup>:</b>				
- cash		0 tenge		
- non-cash		0 tenge		
<b>1.3. Transaction fees</b>				
<b>1.3.1. ATM cash withdrawal<sup>2</sup>:</b>				
- Eurasian Bank network		up to 1 million tenge inclusive during a calendar month – 0 tenge; over 1 million tenge during a calendar month – 0.3% of an amount		
- network of other banks		0.95% of an amount (min. 200 tenge)		
- in the ATM network outside the RoK		1.5% of an amount (min. 200 tenge)		
- additional fee for receiving cash at the expense of the credit limit through a POS-terminal or ATM		0.3% of an amount		
<b>1.3.2. Cash withdrawal at the cash desk using a POS-terminal<sup>2</sup>:</b>				
- Eurasian Bank network, tenge		not provided		
- foreign currency		not provided		
- network of other banks		1.5% of an amount (min. 350 tenge)		
- additional fee for receiving cash at the expense of the credit limit through a POS-terminal or ATM		0.3% of an amount		
<b>1.4. Payment for goods and services at trade and service enterprises, customs payments, Internet payments:</b>				
<b>1.4.1. Payment for goods and services at trade and service enterprises</b>				
- Eurasian Bank network		0 tenge		
- network of other banks		0 tenge		
<b>1.4.1. Acceptance and transfer of customs payments</b>		not provided		
<b>1.4.2. Additional transfer fee for payment of goods and services, making various payments at the expense of the credit limit on the payment card</b>		0.3% of an amount		
<b>1.5. Blocking a lost/stolen card, resetting the PIN-code counter/changing the PIN-code via ATM (including VAT):</b>				
- blocking of a lost/stolen card (including VAT)		0 tenge		
- resetting the PIN-code counter/changing the PIN-code via ATM (including VAT)		0 tenge		
<b>1.6. Statement and other service fees:</b>				
<b>1.6.1. Balance inquiry using an ATM:</b>				
- Eurasian Bank network		0 tenge		
- network of other banks		50 tenge		
<b>1.6.2. Payment card account statement<sup>1</sup> (including VAT):</b>				
- monthly via the remote banking system (including VAT)		0 tenge		
<b>1.6.3. Provision of information about movement on the payment card account (including VAT):</b>				
- providing information about movement on the card via SMS/Push-notifications in the Bank mobile app (including VAT)		0 tenge		
<b>1.6.4. Reimbursement of expenses for providing information on transactions conducted through ATM, including video recording (including VAT):</b>				
- by Eurasian Bank payment cards (including VAT)		5,000 tenge		
<b>2. CORPORATE (corporate card for legal entities)</b>				
	<b>Type of payment card</b>	<b>MasterCard Standard/MasterCard Gold/Mastercard World PayPass<sup>3</sup>*****</b>	<b>Visa Business/Visa Gold/MasterCard Gold PayPass/Mastercard World PayPass</b>	<b>Visa Signature Business</b>
<b>2.1. Card issue, payment card account maintenance<sup>1</sup>:</b>				
<b>2.1.1. Card issue fee</b>		0 tenge	0 tenge	0 tenge
<b>2.1.1.1. Card issue fee (urgent):</b>				
- for branches (up to 3 business days)		3,500 tenge	3,500 tenge	3,500 tenge
- for outlets (up to 6 business days)		3,500 tenge	3,500 tenge	3,500 tenge
<b>2.1.2. Payment card account maintenance fee (including VAT):</b>				
- monthly payment		not provided	not provided	1,500 tenge - monthly
- annual payment		10,000 tenge	15,500 tenge	not provided
<b>2.1.3. Card reissue:</b>				
- at the cardholder's initiative		2,000 tenge	2,000 tenge	2,000 tenge
- at the initiative of the Bank (including upon card expiry)		0 tenge	0 tenge	0 tenge
<b>2.2. Crediting and transferring money:</b>				
<b>2.2.1. Crediting money to a payment card account<sup>1</sup>:</b>				
- cash		0% of an amount		0% of an amount
- non-cash		0% of an amount		0% of an amount
<b>2.2.2. Transferring money from a payment card account<sup>1</sup>:</b>				
- in favor of Eurasian Bank clients in national currency through the Bank Outlets/Branches		0 tenge	0 tenge	0 tenge
- in favor of Eurasian Bank clients in national currency under long-term orders		1% of an amount + 500 tenge	1% of an amount + 500 tenge	not provided
- in favor of another bank client in the national currency through the Bank Outlets/Branches		1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	not provided
- in favor of another bank client in foreign currency through the Bank Outlets/Branches		1.5% of an amount + 500 tenge	1.5% of an amount + 500 tenge	not provided
<b>2.3. Transaction fees</b>				
<b>2.3.1. ATM cash withdrawal<sup>2</sup>:</b>				
- Eurasian Bank network		up to 1 million tenge inclusive during a calendar month – 0 tenge; over 1 million tenge during a calendar month – 0.95% of an amount		up to 1 million tenge inclusive during a calendar month – 0 tenge; over 1 million tenge during a calendar month – 0.95% of an amount
- network of other banks		1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)
- Kazpost JSC network		1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	0.95% of an amount (min. 200 tenge)
- outside the RoK		1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)	1.5% of an amount (min. 200 tenge)
- additional fee for cash withdrawal at the expense of the ATM credit limit		0.8% of an amount	0.8% of an amount	not provided
<b>2.3.2. Cash withdrawal at the cash desk using a POS-terminal<sup>2</sup>:</b>				

	- Eurasian Bank network, in tenge	up to 5 million tenge inclusive during a calendar month – 0 tenge; over 5 million tenge during a calendar month – 0.95% of an amount	up to 400 thousand tenge inclusive during a calendar month – 0 tenge; over 400 thousand tenge during a calendar month – 0.95% of an amount	up to 400 thousand tenge inclusive during a calendar month – 0 tenge; over 400 thousand tenge during a calendar month – 0.95% of an amount
	- Eurasian Bank network, in foreign currency	up to 10,000 US dollars/euro inclusive during a calendar month – 0%; over 10,000 US dollars/euro during a calendar month – 0.8% of an amount	less than 5,000 US Dollars/euro inclusive during a calendar month – 0%; over 5,000 US Dollars/euro during a calendar month – 0.95% of an amount	up to 400 thousand tenge inclusive during a calendar month – 0 tenge; over 400 thousand tenge during a calendar month – 0.95% of an amount
	- network of other banks	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)	1.5% of an amount (min. 350 tenge)
	- additional fee for cash withdrawal at the expense of the credit limit using a POS-terminal	0.8% of an amount	0.8% of an amount	not provided
<b>2.4.</b>	<b>Payment for goods and services at trade and service enterprises, customs payments, Internet payments</b>			
	<b>Payment for goods and services at trade and service enterprises</b>			
	- Eurasian Bank network	0 tenge	0 tenge	0 tenge
	- network of other banks	0 tenge	0 tenge	0 tenge
<b>2.4.1.</b>	<b>Non-cash payment for casino/lottery/electronic money purchases using a payment card<sup>3</sup></b>	not provided	3.5% of an amount +1,000 tenge	not provided
<b>2.4.2.</b>	<b>Acceptance and transfer of customs payments using a payment card</b>	0.3% of an amount	not provided	not provided
<b>2.4.3.</b>	<b>Additional transfer fee for paying for goods and services, making various payments at the expense of the credit limit on the payment card</b>	0.8% of an amount	0.8% of an amount	not provided
<b>2.5.</b>	<b>Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code (including VAT):</b>			
<b>2.5.1.</b>	<b>Blocking of a lost/stolen card (including VAT):</b>			
	- without entry in the international stop list (including VAT)	1,550 tenge	1,550 tenge	1,550 tenge
	- with entry in the international stop list (including VAT)	18,000 tenge	18,000 tenge	18,000 tenge
<b>2.5.2.</b>	<b>Resetting the PIN-code counter (including VAT)</b>	200 tenge	200 tenge	200 tenge
<b>2.5.3.</b>	<b>changing the PIN-code (including VAT)</b>	250 tenge	250 tenge	250 tenge
<b>2.6.</b>	<b>Statement and other service fees:</b>			
<b>2.6.1.</b>	<b>Balance inquiry using an ATM:</b>			
	- Eurasian Bank network	50 tenge	50 tenge	50 tenge
	- network of other banks	50 tenge	50 tenge	50 tenge
	- inquiry of information on the last 10 transactions	100 tenge	100 tenge	100 tenge
<b>2.6.2.</b>	<b>Payment card account statement<sup>1</sup> (including VAT):</b>			
	- monthly	0 tenge	0 tenge	0 tenge
	- additional	465 tenge	465 tenge	465 tenge
	- additional, for each month preceding the last two calendar months	1,550 tenge	1,550 tenge	1,550 tenge
<b>2.6.3.</b>	<b>Provision of information about movement on the payment card account<sup>1</sup> (including VAT):</b>			
	- provision of written information on the invoice, at the client's request (including VAT)	500 tenge	500 tenge	500 tenge
	- providing information about movement on the card/account via SMS (including VAT)	the first month - 0 tenge, the 2nd and subsequent - 150 tenge per month		the first month - 0 tenge, the 2nd and subsequent - 200 tenge per month
	- providing information about movement on the card via PUSH-notifications in the Bank mobile app (including VAT)			0 tenge
<b>2.6.4.</b>	<b>Reimbursement of expenses for providing information on transactions conducted through ATM, including video recording (including VAT):</b>			
	- by Eurasian Bank payment cards (including VAT)	5,000 tenge	5,000 tenge	5,000 tenge
<b>2.7.</b>	<b>The Bank interest rates on loans granted</b>			
	<b>In case of late bank loan repayment, forfeiture (penalty, fine) is:</b>			
	- within ninety days overdue	0.5% of the payment amount overdue, for each day of overdue		not provided
	- after ninety days overdue	0.03% of the overdue payment amount for each day overdue, but not more than 10% of an amount of the loan issued, for each year of the Agreement		not provided
<b>2.8.</b>	<b>Transactions via informational-payment terminals and ATMs:</b>			
	- making payments via Eurasian Bank ATM in favor of communication service providers	not provided	not provided	50 tenge
<b>3.</b>	<b>CORPORATE-2 (corporate card for legal entities)</b>			
	<b>Type of payment card</b>	<b>MasterCard Standard/MasterCard Gold PayPass/MasterCard World PayPass/Visa Gold</b>		
<b>3.1.</b>	<b>Card issue, payment card account maintenance<sup>1</sup>:</b>			
<b>3.1.1.</b>	<b>Card issue fee</b>	0 tenge		
<b>3.1.1.1.</b>	<b>Card issue fee (urgent):</b>			
	- for branches (up to 3 business days)	3,500 tenge		
	- for outlets (up to 6 business days)	3,500 tenge		
<b>3.1.2.</b>	<b>Payment card account maintenance fee<sup>1</sup> (including VAT):</b>			
	- monthly payment	not provided		
	- annual payment	by the basic card: the first year of service - 0 tenge, the second and subsequent years - 10,000 tenge, by the additional card - 5,000 tenge		
<b>3.1.3.</b>	<b>Card reissue:</b>			
	- at the cardholder's initiative	2,000 tenge		
	- at the initiative of the Bank (including upon card expiry)	0 tenge		
<b>3.2.</b>	<b>Crediting and transferring money:</b>			
<b>3.2.1.</b>	<b>Crediting money to a payment card account<sup>1</sup>:</b>			
	- cash	0% of an amount		
	- non-cash	0% of an amount		
<b>3.2.2.</b>	<b>Transferring money from a payment card account<sup>3</sup>:</b>			
	- in favor of Eurasian Bank clients in national currency through the Bank Outlets/Branches	1% of an amount + 500 tenge		
	- in favor of Eurasian Bank clients in national currency under long-term orders	1% of an amount + 500 tenge		
	- in favor of another bank client in the national currency through the Bank Outlets/Branches	1.5% of an amount + 500 tenge		
	- in favor of another bank client in foreign currency through the Bank Outlets/Branches	1.5% of an amount + 500 tenge		
<b>3.3.</b>	<b>Transaction fees</b>			
<b>3.3.1.</b>	<b>ATM cash withdrawal<sup>2</sup>:</b>			
	- Eurasian Bank network	up to 1 million tenge inclusive during a calendar month – 0 tenge; over 1 million tenge during a calendar month – 0.95% of an amount		
	- network of other banks	1.5% of an amount (min. 350 tenge)		
<b>3.3.2.</b>	<b>Cash withdrawal at the cash desk using a POS-terminal<sup>1</sup>:</b>			
	- Eurasian Bank network, in tenge	up to 5 million tenge inclusive during a calendar month – 0 tenge; over 5 million tenge during a calendar month – 0.95% of an amount		
	- Eurasian Bank network, in foreign currency	up to 10,000 US dollars/euro inclusive during a calendar month – 0%; over 10,000 US dollars/euro during a calendar month – 0.8% of an amount		

3.4.	<b>Payment for goods and services at trade and service enterprises, customs payments, Internet payments</b>			
	<b>Payment for goods and services at trade and service enterprises</b>			
	- Eurasian Bank network	0 tenge		
	- network of other banks	0 tenge		
3.5.	<b>Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code (including VAT):</b>			
3.5.1.	<b>Blocking a lost/stolen card (including VAT):</b>			
	- without entry in the international stop list (including VAT)	1,550 tenge		
	- with entry in the international stop list (including VAT)	18,000 tenge		
3.5.2.	<b>Resetting the PIN-code counter (including VAT)</b>	200 tenge		
3.5.3.	<b>Changing the PIN-code (including VAT)</b>	250 tenge		
3.6.	<b>Statement and other service fees:</b>			
3.6.1.	<b>Balance inquiry using an ATM:</b>			
	- Eurasian Bank network	50 tenge		
	- network of other banks	50 tenge		
	- inquiry of information on the last 10 transactions	100 tenge		
3.6.2.	<b>Payment card account statement<sup>1</sup> (including VAT):</b>			
	- monthly (including VAT)	0 tenge		
	- additional (for a current one or one of the last 6 calendar months) (including VAT)	500 tenge		
	- additional (from the last 6 calendar months to the last 24 calendar months) (including VAT)	1,500 tenge		
	- archived (for each month exceeding the last 24 calendar months) (including VAT)	1,500 tenge		
3.6.3.	<b>Provision of information about movement on the payment card account<sup>1</sup> (including VAT):</b>			
	- provision of written information on the invoice, at the client's request (including VAT)	1,500 tenge		
	- providing information about movement on the card/account via SMS/PUSH-notifications in the Bank mobile app (including VAT)	the first month - free, the 2nd and subsequent - 150 tenge per month		
3.6.4.	<b>Reimbursement of expenses for providing information on transactions conducted through ATM, including video recording (including VAT):</b>			
	- by Eurasian Bank payment cards (including VAT)	5,000 tenge		
3.7.	<b>The Bank interest rates on loans granted</b>			
3.7.1.	<b>In case of late bank loan repayment, forfeiture (penalty, fine) is:</b>			
	- within ninety days overdue	0.5% of the payment amount overdue, for each day of overdue		
	- after ninety days overdue	0.03% of the payment amount overdue, for each day overdue, but not more than 10% of a loan amount, for each year of the Agreement		
3.7.2.	<b>Commission fee (including VAT)</b>			
4.	<b>STAFF_CORPORATE (for legal entities)</b>			
	<b>Type of payment card</b>	Visa Business/Visa Gold/Visa Infinite/MasterCard Gold PayPass/Mastercard World PayPass		
4.1.	<b>Card issue, payment card account maintenance<sup>1</sup>:</b>			
4.1.1.	<b>Card issue fee</b>	0 tenge		
4.1.1.1.	<b>Card issue fee (urgent):</b>			
	- for branches (up to 3 business days)	3,500 tenge		
	- for outlets (up to 6 business days)	3,500 tenge		
4.1.2.	<b>Payment card account maintenance fee<sup>1</sup> (including VAT):</b>			
	- monthly payment	not provided		
	- annual payment	0 tenge		
4.1.3.	<b>Card reissue:</b>			
	- at the cardholder's initiative	0 tenge		
	- at the initiative of the Bank (including upon card expiry)	0 tenge		
4.2.	<b>Crediting and transferring money:</b>			
4.2.1.	<b>Crediting money to a payment card account<sup>1</sup>:</b>			
	- cash	0 tenge		
	- non-cash	0 tenge		
	- by crediting within the salary project (paid by the company/organization)	0 tenge		
4.2.2.	<b>Transferring money from a payment card account<sup>1</sup>:</b>			
	- in favor of Eurasian Bank clients through the Bank Outlets/Branches	prohibited		
	- in favor of Eurasian Bank clients under long-term orders	prohibited		
	- in favor of clients of other banks in national currency through the Bank Outlets/Branches	prohibited		
	- in favor of clients of other banks in foreign currency through the Bank Outlets/Branches	prohibited		
4.3.	<b>Transaction fees</b>			
4.3.1.	<b>ATM cash withdrawal<sup>2</sup>:</b>			
	- Eurasian Bank network	Visa Gold/Visa Business/MasterCard Gold PayPass/Mastercard World PayPass: up to 1 million tenge inclusive during a calendar month - 0 tenge; over 1 million tenge during a calendar month - 0.95% of an amount <sup>2</sup> ; Visa Infinite: up to 2 million tenge inclusive during a calendar month - 0 tenge; over 2 million tenge during a calendar month - 0.95% of an amount		
	- network of other banks	0 tenge		
	- Kazpost JSC network	0 tenge		
	- in the ATM network outside the RoK	0 tenge		
	- additional fee for cash withdrawal at the expense of the ATM credit limit	0 tenge		
4.3.2.	<b>Cash withdrawal at the cash desk using a POS-terminal<sup>2</sup>:</b>			
	- Eurasian Bank network, in tenge	Visa Gold/Visa Business/MasterCard Gold PayPass/Mastercard World PayPass: up to 5 million tenge inclusive during a calendar month - 0 tenge; over 5 million tenge during a calendar month - 0.95% of an amount; Visa Infinite: up to 10 million tenge inclusive during a calendar month - 0 tenge; over 10 million tenge during a calendar month - 0.95% of an amount		
	- Eurasian Bank network, in foreign currency	Visa Gold/Visa Business/MasterCard Gold PayPass/Mastercard World PayPass: up to 10,000 US dollars/euro inclusive during a calendar month - 0%; over 10,000 US dollars/euro during a calendar month - 0.8% of an amount. Visa Infinite: less than US\$25,000/euro inclusive during a calendar month - 0%; over US\$25,000/euro during a calendar month - 0.8% of an amount		
	- network of other banks	0 tenge		

	- additional fee for cash withdrawal at the expense of the credit limit, using a POS-terminal	0 tenge		
<b>4.4.</b>	<b>Payment for goods and services at trade and service enterprises, customs payments, Internet payments:</b>			
	<b>Payment for goods and services at trade and service enterprises</b>			
	- Eurasian Bank network	0 tenge		
	- network of other banks	0 tenge		
<b>4.4.1.</b>	<b>Non-cash payment for casino/lottery services/electronic money purchases</b>	<b>prohibited</b>		
<b>4.4.2.</b>	<b>Additional fee for payment of goods and services, making various payments at the expense of the credit limit</b>	<b>prohibited</b>		
<b>4.5.</b>	<b>Blocking a lost/stolen card, resetting the PIN-code counter, changing the PIN-code (including VAT):</b>			
<b>4.5.1.</b>	<b>Blocking of a lost/stolen card (including VAT):</b>			
	- without entry in the international stop list (including VAT)	0 tenge		
	- with entry in the international stop list (including VAT)	0 tenge		
<b>4.5.2.</b>	<b>Resetting the PIN-code counter (including VAT)</b>	0 tenge		
<b>4.5.3.</b>	<b>Changing the PIN-code (including VAT)</b>	0 tenge		
<b>4.6.</b>	<b>Statement and other service fees:</b>			
<b>4.6.1.</b>	<b>Balance inquiry using an ATM</b>			
	- Eurasian Bank network	0 tenge		
	- network of other banks	0 tenge		
	- inquiry of information on the last 10 transactions	0 tenge		
<b>4.6.2.</b>	<b>Payment card account statement<sup>1</sup> (including VAT):</b>			
	- monthly (including VAT)	0 tenge		
	- additional (including VAT)	0 tenge		
	- additional, for each month preceding the last two calendar months (including VAT)	0 tenge		
<b>4.6.3.</b>	<b>Provision of information about movement on the payment card account<sup>1</sup> (including VAT):</b>			
	- provision of written information on the invoice, at the client's request (including VAT)	0 tenge		
	- providing information about movement on the card/account via SMS (including VAT)			
	- providing information about movement on the card via PUSH-notifications in the Bank mobile app (including VAT)	0 tenge		
<b>4.6.4.</b>	<b>Reimbursement of expenses for providing information on transactions conducted through ATM, including video recording (including VAT):</b>			
	- by Eurasian Bank payment cards (including VAT)	0 tenge		
<b>4.7.</b>	<b>The Bank interest rates on loans granted:</b>			
<b>4.7.1.</b>	<b>In case of late bank loan repayment, forfeiture (penalty, fine) is:</b>			
	- within ninety days overdue (of the overdue payment amount, for each day overdue)	0.5% of an amount		
	- after ninety days overdue (of the amount of the payment overdue, for each day overdue, but not more than 10% of a loan amount, for each year of the Agreement)	0.03% of an amount		
<b>4.8.</b>	<b>Transactions via an informational-payment terminal and ATM:</b>			
	- making payments via Eurasian Bank ATM in favor of communication service providers	not provided		
	<b>Note:</b>			
	<sup>1</sup> the payment card account is the client's bank account, which records transactions for payments and/or money transfers made using the payment card.			
	<sup>2</sup> cash issue using a payment card is performed taking into account the daily/monthly limits set by the Bank for cash withdrawal using a payment card			
	<sup>3</sup> prohibited: payments and (or) money transfers in favor of electronic casinos and online casinos, as well as payments and (or) money transfers by individuals under the age of twenty-one in favor of gambling business, as well as receiving money from these categories of entities			

TRANSACTIONS VIA INFORMATIONAL-PAYMENT TERMINAL				
1.	Transferring change to the payment account for mobile communication at conducting an operation through the informational-payment terminal <sup>1</sup>	0 tenge		
2.	Transferring change to the payment account (between the accounts of the same client) at conducting an operation through the informational-payment terminal	0 tenge		
3.	Transferring change to a current/savings account (between accounts of the same client) at conducting an operation through the informational-payment terminal <sup>1</sup>	0 tenge		
4.	Adding the Bank current/savings account <sup>1</sup>	0 tenge		
5.	Bank card replenishment	0 tenge		
6.	Accepting payments via informational-payment terminal <sup>1</sup>			
	List of services	Number of payments in favor of the service provider (+ individual fees), see the Bank fees)	Individual fee	
			through informational-payment terminals, in tenge*	through ATMs, in tenge
	Acceptance of payments in favor of Kazakhtelecom JSC <sup>1</sup>	Money transfers	2.5%+50 tenge	the service is absent
	Mobile communication <sup>1</sup>	any	40	40

	Utilities <sup>1</sup>	any	100	the service is absent
	Medical services <sup>1</sup>	any	100	the service is absent
	Education services - educational institutions <sup>1</sup>	any	100	the service is absent
	Educational services - preschool institutions <sup>1</sup>	any	100	the service is absent
	Insurance services <sup>1</sup>	any	100	the service is absent
	Other payments <sup>1</sup>	any	150	the service is absent

**Glossary:**

The Bank is Eurasian Bank.

Informational-Payment Terminal (IPT) is a device for accepting cash for services provided by the Bank.

Acceptance of payments in favor of Kazakhtelecom JSC, the service provider, for accepting payments from individuals by placing cash through IPT.

Mobile communications - a service provider (Beeline, Kcell, Tele2, etc.) for accepting payments from individuals by placing cash at IPT.

Utilities - the service providers, for accepting payments from individuals by placing cash through IPT.

Medical services - a service provider (payment for doctor's appointments, tests, etc.), for accepting payments from individuals, by placing cash through the IPT.

**Notes:**

<sup>1</sup>including VAT