



Annex 2
to resolution of the Tariff Committee
No.763 dated 19 October 2016
as amended by:

TCR 846 dated 1 November 2016, TCR 187 dated 28.02.2017, TCR No.290 dated 17.03.2017,
TCR No.353 dated 17.03.2017, TCR No.395 dated 15.05.2017, TCR No.526 dated 18.07.2017,
TCR No.577 dated 01.08.2017, TCR No.605 dated 14.08.2017, TCR No.676 dated 19.09.2017
TCR No.788 dated 26.10.2017, TCR No.943 dated 22.12.2017, TCR No.916 dated 13.12.2017
TCR No.976 dated 29.12.2017, TCR No.24 dated 16.01.2018, TCR No.22 dated 12.01.2018,
TCR No.25 dated 15.01.2018, TCR No.482 dated 27.06.2018, TCR No.548 dated 26.07.2018,
TCR No.843 dated 15.10.2018, TCR No.1072 dated 21.11.2018, TCR No.683 dated 02.05.19,
TCR No.817 dated 19.05.2019, TCR No.1953 dated 19.05.2019,
TCR No.2009 dated 12.09.2019 (effective from 01.10.2019)

Service Tariffs for Payment Cards, the application for which has been submitted to JSC Halyk Bank on or before 27 July 2018

№ n/n	Transaction	Pack ³ Credit Card Visa Infinite for cards issued before 01.03.2013	Pack ³ Credit Card Visa Classic "Plus Credit" for cards issued before 01.03.2013	Pack VIP ⁴ (Credit Card Visa Infinite, World Mastercard Black Edition)	Pack Gold ⁴ (Credit Card Visa Gold, Mastercard Gold)	Pack Classic ⁴ (Credit Card Visa Classic, Mastercard Standard)	Card for installment purchase Halyk Light (Visa Classic)
1	Service of current account in the card database (the card account) and card						
1.1	Card account opening/closing, service					0 tenge	
1.2	Card issue, card replacement upon expiry, card closing					0 tenge	
1.3	Annual card/pack service						
	1st year	60 000 tenge	1 000 tenge	72 000 tenge	8 400 tenge	1 200 tenge	0 tenge
	2nd year and subsequent	42 000 tenge	3 600 tenge	72 000 tenge 0 tenge with card turnover* for 1st year from 5 000 000 tenge	15 000 tenge 0 tenge with card turnover* for 1st year from 1 000 000 tenge	4 200 tenge	6 990 tenge
1.4	Annual extra card/pack service						
	1st year	60 000 tenge	1 000 tenge	72 000 tenge	8 400 tenge	1 200 tenge	not applicable
	2nd year and subsequent	42 000 tenge	3 600 tenge	72 000 tenge	15 000 tenge	4 200 tenge	not applicable
1.5	Card reissue instead of lost/stolen/damaged/unclaimed	10 000 tenge	1 500 tenge	10 000 tenge	3 000 tenge	1 500 tenge	1 500 tenge
1.6	Lost/stolen card blocking					0 tenge	
2	Cash acceptance/withdrawal and crediting						
2.1	Cash acceptance and crediting to card account:						
	at Bank's outlet ²						
	- during 15 minutes (via POS terminal)					0.5 %, min. 600 tenge (only in branches with POS terminals)	
	- during 1 day (if transaction is made until 18:00 Almaty time); - during 2 days - in other cases					0 tenge	
	at Cash-In devices of the Bank and other bank ¹¹					0 tenge	
2.2	Cash crediting to customer's card account, which was received in non-cash form					0 tenge	
2.3	Cash withdrawal by card						
	at Bank's outlet						
	within network of banks which use processing services of the Bank ⁷	2.5%, min. 100 tenge	3.8%, min. 50 tenge		2.5%, min. 400 tenge		not applicable
	within network of other banks across and outside of the Republic of Kazakhstan	2.5%, min. 1 000 tenge	3.8%, min. 1 000 tenge				
3	Transfers						
3.1	Transfers within the Bank						
	to accounts of natural persons						
	- to cardholder's current account						
	at Bank's outlet	500 tenge			2.5%, min. 500 tenge		
	via ATMs	150 tenge			2.5%, min. 120 tenge		
	via myHalyk system ¹²	0 tenge	not applicable		2.5%, min. 120 tenge + channel's tariff		not applicable
	via Homebank system ¹³	as per the Homebank tariffs					
	- between cards of one customer of the Bank						
	at Bank's outlet	500 tenge			2.5%, min. 500 tenge		
	via ATMs	0 tenge			2.5%, min. 120 tenge		not applicable
	via myHalyk system		not applicable		2.5%, min. 120 tenge + channel's tariff		
	via Homebank system	as per the Homebank tariffs					
3.1.1	- to current account of other natural person						
	at Bank's outlet	500 tenge			2.5%, min. 500 tenge		
	via ATMs	150 tenge			2.5%, min. 120 tenge		not applicable
	via myHalyk system	95 tenge	not applicable		2.5%, min. 120 tenge + channel's tariff		
	via Homebank system	95 tenge + channel's tariff					
	- between cards of different customers of the Bank						
	at Bank's outlet	500 tenge			2.5%, min. 500 tenge		
	via ATMs	150 tenge			2.5%, min. 120 tenge		not applicable
	via myHalyk system	95 tenge	not applicable		2.5%, min. 120 tenge + channel's tariff		
	via Homebank system	95 tenge + channel's tariff					
	- balance to other card account/current account of holder with the Bank, in case of card account closing				0 tenge		
3.1.2	to corporate accounts, without Agreement concluded by the Bank and a legal entity						
	at Bank's outlet						
	- in tenge	0.5%, min. 300 tenge, max. 3 000 tenge			2.5%, min. 500 tenge		not applicable
	- in currency	0.3%, min. 350 tenge, max. 5 000 tenge					
	via Homebank system (if technically feasible)						
	- in tenge	120 tenge + channel's tariff	not applicable		2.5%, min. 500 tenge + channel's tariff		not applicable
3.2	Money transfer to other banks at outlet of the Bank						
	- in tenge	0.5%, min. 500 tenge, max. 3 000 tenge			2.5%, min. 500 tenge		not applicable
	- in currency	0.25%, min. 2 500 tenge, max. 40 000 tenge					
3.2.1	Money transfers from account on the instructions of third parties (collection orders, payment request-orders)						
	- in tenge						
	- in foreign currency (BEN, correspondent bank's and agent bank's fee is charged from a payee)			1%, min. 1 000 tenge max. 3 000 tenge			not applicable
3.3	Transfers Visa Direct and Mastercard MoneySend (within framework of one IPS ⁸)						
	- from card of the Bank to card of any bank, participant of IPS Visa International/ Mastercard World Wide						
	via ATMs and myHalyk system ¹¹	1.5%, min. 400 tenge	not applicable		2.5%, min. 400 tenge		not applicable

	via Homebank system	1,5%, min. 400 tenge +channel's tariff		not applicable	2.5%, min. 400 tenge +channel's tariff	not applicable				
4	Payments									
4.1	Payments in favour of legal entities within the framework of concluded Agreements for payment acceptance between legal entities and the Bank									
	- payment documents processing (payment of utilities, telecommunication and other services, within the framework of concluded agreements ⁵)									
	via ATMs					60 tenge	not applicable			
	via SMS Banking service					50 tenge				
	via myHalyk system									
	- utilities payment					0 tenge				
	- payment for telecommunication and other services					50 tenge				
	via Homebank system					as per the Homebank tariffs				
	-money transfer to corporate account ⁶									
	via ATMs						not applicable			
	- payment for services					120 tenge				
	- payment for services Internet at Home from Beeline					50 tenge				
	- Qiwi-wallet top-up					0 tenge				
	- replenishment of the dealer account at "United System of Instant Payments"					95 tenge				
	via myHalyk system									
	- utilities payment					0 tenge				
	- payment for telecommunication and other services					100 tenge				
via Homebank system					as per the Homebank tariffs					
4.2	Payment of goods and services									
	- at merchants by cards of the Bank					0 tenge				
	- in casino/slot machines					0 tenge	3,8%, min. 500 tenge	2,5%, min. 400 tenge	not applicable	
4.3	Customs payment ¹¹ :									
	within:									
	- 1 – 10,000 tenge					2,0% min 100 tenge			not applicable	
	- 10,001 – 50,000 tenge					1,0% min 200 tenge				
	- 50,001 – 100,000 tenge					0,7% min 500 tenge				
	- 100,001 – 1,000,000 tenge					0,35% min 700 tenge				
- 1,000,001 and above					4,000 tenge					
4.4	Budget payments via									
	via web portal "electronic government" www.egov.kz from card of the Bank/other bank					100 tenge			not applicable	
	at the place of provision of services at the Public Service Centers (PSC) using card reader					50 tenge				
	via ATMs					60 tenge				
	via myHalyk system					50 tenge				
	via Homebank system					as per the Homebank tariffs				
5	Statements, balance									
5.1	Card account statement									
5.1.1	at Bank's outlet									
	-for two months (current and expired calendar months)								0 tenge	
	-more than 2 months (current and expired calendar months) up to one year (for period)								1 000 tenge	
	-over one year (for every 12 months)								1 500 tenge	
5.1.2	via myHalyk system/Homebank system								0 tenge	
5.1.3	via Telebanking system									
	- account statement to customer's e-mail, registered in the card system								0 tenge	
5.1.4	- information on recent 5 transactions under card account								0 tenge	
	via payment terminals									
5.2	- up to year (for the period)								0 tenge	
	Card account mini-statement (recent 10 transactions for the last 120 calendar days)									
	via ATMs								60 tenge	
	via SMS Banking service								60 tenge	0 tenge
5.3	Card account balance/bonus information									
	via ATMs/POS terminals									
	- within Bank's network								50 tenge (from 3rd request per month), including screen display ¹¹	0 tenge
	- within network of other banks across and outside of the Republic of Kazakhstan								100 tenge	not applicable
	via POS terminals within network of Partners of Bonus Club GOIBonus ¹⁰								0 tenge	
	via myHalyk system/Homebank system								0 tenge	0 tenge
via SMS Banking service								40 tenge		
via Telebanking system								0 tenge		
5.4	The service "Email Statement" (delivery of electronic notifications, including containing monthly statement)									
5.4.1	Connection, disconnection ¹								0 tenge	
5.4.2	Automatic delivery of notifications (monthly fee)								0 tenge per month for each e-mail connected to bank account	
5.4.3	Password change to receive monthly statement								0 tenge	
6	Other transactions									
6.1	myHalyk system ¹² , Homebank system ¹³									
6.1.1	Connection, reregistration, disconnection from the system ¹								0 tenge	
6.1.2	Token device connection ¹								0 tenge	
6.2	SMS Banking service (delivery of notifications to mobile phone on transactions by card/card account) ⁹									
6.2.1	Connection, disconnection ¹								0 tenge	
6.2.2	Delivery of notifications									
	-monthly fee for "All" pack								0 tenge	
	-monthly fee for "Active" pack								0 tenge	
	-monthly fee for SMS Banking service ¹⁴ for all cards/card accounts of customer								0 tenge (не более 3-х номеров)	
6.2.3	At request:									
	- notification on card status in SMS Banking system								0 tenge	
	- notification of debt on card account								40 tenge	0 tenge
	Blocking/unblocking the SMS banking service for each card or mobile number								0 tenge	
6.3	PIN code reset								200 tenge	0 tenge
6.4	PIN code replacement via ATMs/multikiosks of the Bank								250 tenge for cards of Halyk Bank	0 tenge
6.5	Investigation of dispute on the transaction made via ATM of the Bank, with video recording ¹									
	- by card of the Bank								3 000 tenge	
	- by card of other second-tier bank								6 000 tenge	
6.6	Check the codeword at ATM								30 tenge	not applicable

Notes:							
1	This tariff includes VAT						
2	Bank outlets shall mean Outlets, District Divisions, Personal Service Centers, VIP Centers						
3	<table border="1"> <tr> <td>Credit card pack Visa Classic "Plus Credit" includes the following benefits for this cardholder:</td><td> 1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number). </td></tr> <tr> <td>Credit card pack Visa Infinite includes the following benefits for this cardholder:</td><td> 1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number). 2. One extra card MC Gold/Altyn UnionPay Gold (other payment system, at option); 3. One virtual card Visa Virtuon (except for cards issued via myHalyk system); 4. Certificate to group insurance agreement of JSC Kazakhinstrakh (program 3). </td></tr> </table>	Credit card pack Visa Classic "Plus Credit" includes the following benefits for this cardholder:	1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number).	Credit card pack Visa Infinite includes the following benefits for this cardholder:	1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number). 2. One extra card MC Gold/Altyn UnionPay Gold (other payment system, at option); 3. One virtual card Visa Virtuon (except for cards issued via myHalyk system); 4. Certificate to group insurance agreement of JSC Kazakhinstrakh (program 3).		
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4	<table border="1"> <tr> <td>Pack Classic (credit cards Visa Classic, Mastercard Standard) includes the following free of charge benefits for this cardholder:</td><td> 1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number). 2. Cards Visa Virtuon, Mastercard Virtual (issued without plastic via myHalyk system) </td></tr> <tr> <td>Pack Gold (credit cards Visa Gold, Mastercard Gold) includes the following free of charge benefits for this cardholder:</td><td> 1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number). 2. One extra card Visa Classic/Visa Classic PayWave/Mastercard Standard/Altyn UnionPay Classic (other payment system) to basic card (extra card can be issued in the name of third party). The rest tariffs as per the product of card account; 3. Cards Visa Virtuon, Mastercard Virtual (issued without plastic via myHalyk system); 4. Certificate Travel+ to group insurance agreement between JSC Halyk Bank and JSC Kazakhinstrakh (program 2). </td></tr> <tr> <td>Pack VIP (credit cards Visa Infinite, World Mastercard Black Edition) includes the following free of charge benefits for this cardholder:</td><td> 1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number). 2. Five extra cards Visa Gold/Mastercard Gold/Altyn UnionPay Gold to basic card (extra cards can be issued in the name of third party). The rest tariffs as per the product of card account; 3. Cards Visa Virtuon, Mastercard Virtual (issued without plastic via myHalyk system); 4. Certificate Travel+ to group insurance agreement between JSC Halyk Bank and JSC Kazakhinstrakh (program 3). </td></tr> </table>	Pack Classic (credit cards Visa Classic, Mastercard Standard) includes the following free of charge benefits for this cardholder:	1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number). 2. Cards Visa Virtuon, Mastercard Virtual (issued without plastic via myHalyk system)	Pack Gold (credit cards Visa Gold, Mastercard Gold) includes the following free of charge benefits for this cardholder:	1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number). 2. One extra card Visa Classic/Visa Classic PayWave/Mastercard Standard/Altyn UnionPay Classic (other payment system) to basic card (extra card can be issued in the name of third party). The rest tariffs as per the product of card account; 3. Cards Visa Virtuon, Mastercard Virtual (issued without plastic via myHalyk system); 4. Certificate Travel+ to group insurance agreement between JSC Halyk Bank and JSC Kazakhinstrakh (program 2).	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Pack Classic (credit cards Visa Classic, Mastercard Standard) includes the following free of charge benefits for this cardholder:	1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number). 2. Cards Visa Virtuon, Mastercard Virtual (issued without plastic via myHalyk system)						
Pack Gold (credit cards Visa Gold, Mastercard Gold) includes the following free of charge benefits for this cardholder:	1. SMS Banking service: 1) for customers connected to the service before 30 July 2018 - with pack "All" to basic card with automatic delivery of notifications to mobile phone on card transactions (maximum 5 numbers under basic card); 2) for customers connected to service after 30 July 2018 - with automatic delivery of notifications to mobile phone on transactions of all cards/card accounts of customer (maximum 3 number). 2. One extra card Visa Classic/Visa Classic PayWave/Mastercard Standard/Altyn UnionPay Classic (other payment system) to basic card (extra card can be issued in the name of third party). The rest tariffs as per the product of card account; 3. Cards Visa Virtuon, Mastercard Virtual (issued without plastic via myHalyk system); 4. Certificate Travel+ to group insurance agreement between JSC Halyk Bank and JSC Kazakhinstrakh (program 2).						
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5	In cases, if the terms of the agreement for acceptance and transfer of payments concluded between the Bank and legal entity, provide for fee charging for transfer from a legal entity.						
6	In cases, if the terms of the agreement for acceptance and transfer of payments concluded between the Bank and legal entity, provide for fee charging for transfer from a natural person.						
7	The list of banks using processing services of the Bank is available on the website						
8	IPS - international payment system						
9	The possibility of making payments to replenish your mobile phone number via SMS Banking service by sending requests for a short SMS number of the Bank is available only after connecting to the All package or to the Active package via ATM /myHalyk system for customers connected to the service before 30 July 2018)						
10	Within the network of merchants partners of the Bonus Club GO!Bonus, the merchant acquiring provides information only about the size of bonuses						
11	if technically feasible						
12	myHalyk system - Personal Internet Banking system https://www.myhalyk.kz/						
13	Homebank system - Personal Internet Banking system on https://www.Homebank.kz/						
14	For customers who have connected the service after 30 July 2018.						
15	The card transactions such as cash withdrawal, transfers, payment in POS terminals inside and beyond the Republic of Kazakhstan are taken into account						