



Item No.	Transaction	Credit card Visa Mycard	Bonus credit card Go!Express	Bonus credit card MC Go!Card Standard	Credit card MC Lady's card	Credit card Go!Black Premium	Arex White Express (Instant)	American Express Blue Credit Card	Pack of cards ³ American Express Gold Credit Card	Pack of cards ³ American Express Platinum Credit Card
1	Service of current account in the card database (the card account) and cards									
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	0 tenge for existing* customers/on credit cards instant 4 500 tenge for new customers	0 tenge	0 tenge for customers classified as existing customers 3900 tenge for all other customers	0 tenge	4 000 tenge	0 tenge	0 tenge for customers classified as existing customers 4 500 tenge	0 tenge for individuals classified as existing customers of the Bank, except the category Premier 10 000 tenge for all other customers	130 000 tenge (for VIP customers - 0 tenge)
	2nd year and subsequent	4 000 tenge for existing customers 4 500 tenge for new customers	4500 tenge for reissued card	2000 tenge for customers classified as existing customers 4500 tenge for all other customers	4500 tenge	4 500 tenge	4500 tenge for reissued card	4 500 tenge	16 000 tenge for individuals classified as Premier 25 000 tenge for all other customers 0 tenge with card turnover** for 1st year from 1 700 000 tenge	130 000 tenge 0 tenge with card turnover** for 1st year from 9 000 000 tenge
1.4	Annual extra card/pack service									
	1st year	0 tenge	-	3900 tenge	0 tenge	-	-	2 500 tenge	10 000 tenge	65 000 tenge
	2nd year and subsequent	4 000 tenge for existing customers 4 500 tenge for new customers	-	3900 tenge	0 tenge	-	-	2 500 tenge	10 000 tenge	65 000 tenge
1.5	Card reissue instead of lost/stolen/damaged/unclaimed	630 tenge	900 tenge	900 tenge	900 tenge	900 tenge	1 500 tenge	1 500 tenge	0 tenge	0 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	0 tenge								
	at Cash-In devices of the Bank and other bank ¹⁰									
	via ATMs	0 tenge								
	via payment terminal	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 via ATMs									
	within Bank's network	3%	3%	2%			3%			
	within network of JSC Halyk Bank and JSC Citibank Kazakhstan	3%	3%, min. 550 tenge	2%			3%, min. 550 tenge			
	within network of banks which use processing services of the Bank ⁶	not applicable								

		<i>within network of other banks across and outside of the Republic of Kazakhstan</i>	3%, min. 550 tenge	3%, min. 550 tenge	2% min.. 550 tenge	3%, min. 550 tenge
2.4	Cash withdrawal by card - at outlets					
		<i>within Bank's network</i>	3%	3%	2%	3%
		<i>within network of JSC Halyk Bank and JSC Citibank Kazakhstan</i>	3%	3%, min. 550 tenge	2%	3%, min. 550 tenge
		<i>within network of other banks across and outside of the Republic of Kazakhstan</i>	3%, min. 1 100 tenge	3%, min. 550 tenge	2%, min. 1100 tenge	3%, min. 550 tenge
3	Transfers					
3.1	Transfers within the Bank					
3.1.1	to accounts of natural persons					
	- to cardholder's current account					
		<i>at Bank's outlet</i>	2%		1,5%	2%
		<i>via ATMs</i>	2%		1,5%	2%
		<i>via Homebank system</i>	2% + channel's tariff		1,5% + channel's tariff	2% + channel's tariff
	- between cards of one customer of the Bank					
		<i>at Bank's outlet</i>	2%		1,5%	2%
		<i>via ATMs</i>	2%		1,5%	2%
		<i>via Homebank system</i>	2% + channel's tariff		1,5% + channel's tariff	2% + channel's tariff
	- to current account of other natural person					
		<i>at Bank's outlet</i>	2%		1,5%	2%
		<i>via ATMs</i>	2%		1,5%	2%
		<i>via Homebank system</i>	2% + channel's tariff		1,5% + channel's tariff	2% + channel's tariff
	- between cards of different customers of the Bank					
		<i>at Bank's outlet</i>	2%		1,5%	2%
		<i>via ATMs</i>	2%		1,5%	2%
		<i>via Homebank system</i>	2% + channel's tariff		1,5% + channel's tariff	2% + channel's tariff
	- balance to other card account/current account of holder with the Bank, in case of card account closing				0 tenge	
3.2	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	
	Transfers Visa Direct and Mastercard MoneySend (within framework of one IPS¹)					
		<i>via ATMs</i>				
	- from card of any Kazakhstani bank - participant of IPS Visa International/Mastercard World Wide to card of the Bank					
	- in tenge			0		not applicable
	- in currency			3 USD		not applicable
	- from card of the Bank to card of any other Kazakhstani Bank - participant of IPS Visa International/Mastercard World Wide					
	- in tenge			1% + 200 tenge		not applicable
	- in currency			1% +1,5 USD		not applicable
	- between cards of other Kazakhstani banks - participants of IPS Visa International/Mastercard World Wide					
	- in tenge			1% + 200 tenge		not applicable
	- in currency			1% +1,5 USD		not applicable
	- from card of a foreign bank - participant of IPS Visa International/ Mastercard World Wide to card of the Bank					
	- in tenge			0		not applicable
	- in currency			3 USD		not applicable
	- from card of the Bank to cards of foreign banks - participants of IPS Visa International/ Mastercard World Wide					

3.3	- in tenge	1% + 200 tenge	not applicable
	- in currency	1% +1,5 USD	not applicable
	- from card of a foreign bank - participant of IPS Visa International/ Mastercard World Wide to card of other Kazakhstani bank	1% + 3 USD	not applicable
	- from card of other Kazakhstani bank to cards of foreign bank - participant of IPS Visa International/ Mastercard World Wide	1% + 200 tenge	not applicable
	<i>via Homebank system</i>		
	- from card of other Kazakhstani bank to card of the Bank	0 tenge	not applicable
	-from card of the Bank to card of any other Kazakhstani bank - participant of IPS Visa International/Mastercard World Wide, to card of the Agent Bank, Partner Bank	0,85%, min. 250 tenge, max. 700 tenge	not applicable
	- from card of the Bank to card of a foreign bank - participant of IPS Visa International/Mastercard World Wide		
	- in tenge	1%, min. 3 USD	not applicable
	- in currency	0,9%, min. 1 USD, max. 3 USD	not applicable
	-between cards of other Kazakhstani banks - participants of IPS Visa International/Mastercard World Wide		
	- in tenge	0,85%, min. 250 tenge, max. 700 tenge	not applicable
	- in currency	0,9%, min. 2 USD, max. 5 USD	not applicable
	- from card of other Kazakhstani bank - participant of IPS Visa International/Mastercard World Wide to card of a foreign bank- participant of IPS Visa International/Mastercard World Wide	1%, min. 3 USD	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 agreement ⁴)		
	<i>via ATMs</i>		
	- payment for services	not applicable	
	- 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	
	<i>via SMS Banking service</i>		
		not applicable	
	<i>via Homebank system</i>		
		as per the Homebank tariffs	
	-money transfer to corporate account ⁵		
	<i>via ATMs</i>		
		not applicable	
	<i>via Homebank system</i>		
		as per the Homebank tariffs	
4.2	Payment of goods and services		
	- at merchants by cards of the Bank	0 tenge	
4.3	Customs payment⁹:		
	within:		
	- 1 – 10,000 tenge	2,0% min 100 tenge	
	- 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		
	<i>via web portal "electronic government" www.egov.kz from card of the Bank/other bank</i>	not applicable	
	<i>at the place of provision of services at the Public Service Centers (PSC) using card reader</i>	not applicable	
	<i>via ATMs</i>	not applicable	

	via Homebank system	as per the Homebank tariffs
5	Statements, balance	
5.1	Card account statement	
	at Bank's outlet	
5.1.1	- for two months (current calendar month and calendar month which has ended)	0 tenge
	- over 2 months up to one year (for the period)	1 000 tenge
	- over one year	1 500 tenge
5.1.2	including and in JSC Kazpost, CB Moskommertsbank (LLC), OJSC Kazkommertsbank Kyrgyzstan, CJSC Kazkommertsbank Tajikistan, herewith for salary cards the statement fee is charged from 1st statement in these Banks	
	via ATMs of the Bank	
5.1.3	Balance details printed on a check	40 tenge
	Balance details displayed on a screen	0 tenge
5.1.4	via Payment terminals	
	- up to year (for the period)	not applicable
	Card account mini-statement (recent 10 transactions for the last 120 calendar days)	
5.2	via ATMs	100 tenge
	via SMS Banking service	
	Mini-statement for American Express cards (except Rewards cards) (recent 10 transactions)	0 tenge
	Card account balance/bonus information	
	via ATMs/POS terminals	
5.3	- within Bank's network	50 tenge (from 3rd request per month), including screen display ⁹
	- within network of other banks across and outside of the Republic of Kazakhstan	0 tenge
	via POS terminals within network of Partners of Bonus Club GO!Bonus ⁹	not applicable
	via Homebank system	0 tenge
	via SMS Banking service	0 tenge
	via Telebanking system	not applicable
5.4	The service "Email Statement" (delivery of electronic notifications, including containing monthly statement)	
5.4.1	Connection, disconnection ¹	not applicable
5.4.2	Automatic delivery of notifications (monthly fee)	not applicable
5.4.3	Password change to receive monthly statement	not applicable
6	Other transactions	
6.1	Homebank system	
6.1.1	Connection, reregistration, disconnection from the system ¹	0 tenge
6.2	SMS Banking service (delivery of notifications to mobile phone on transactions by card/card account) ⁸	
6.2.1	Connection, disconnection ¹	0 tenge
	Delivery of notifications	
6.2.2	-monthly fee for SMS Banking service for all cards/card accounts of customer	0 tenge (not more than 3 numbers)
	At request:	
6.2.3	- notification on card status in SMS Banking system	0 tenge
	- notification of debt on card account	0 tenge
6.2.4	Blocking/unblocking the SMS banking service for each card or mobile number	0 tenge
6.3	PIN code reset	150 tenge (after third attempt)
6.4	PIN code replacement via ATMs of the Bank	0 tenge

6.5	Investigation of dispute on the transaction made via ATM of the Bank, with video recording¹	
	for customers of the Bank	3 000 tenge (including VAT)
	for customers of other Banks	6 000 tenge (including VAT)
6.6	Service of immovable card account (the account without any credit/debit transactions during 12 months from the date of last transaction made by the customer or its representative) upon card expiry	Account balance, but no more than 200 tenge monthly
6.7.	Check the codeword at ATM	30 tenge
Notes:		
¹	This tariff includes VAT	
²	Bank outlets shall mean Outlets, District Divisions, Personal Service Centers, VIP Centers	
³	* American Express Platinum Credit Card Pack includes: 1 basic card to American Express Platinum, 2 extra cards American Express Gold, insurance certificate	
⁴	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.	
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 natural person.	
⁶	The list of banks using processing services of the Bank is available on the website	
⁷	IPS - international payment system	
⁸	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 service via ATM /Homebank system	
⁹	if technically feasible	
*	Transactions in myHalyk are not available	
**	The card transactions such as cash withdrawal, transfers, payment in POS terminals inside and beyond the Republic of Kazakhstan are taken into account	