

**TARIFFS FOR PROCESSING SERVICES RENDERED BY PROCESSING SUPPORT DIVISION
USING INDIVIDUAL PROCESSING FOR THE BANK***

No.	Services	Fee without VAT, tenge
1.	Administrative Services	
1.1	Personalization of the Participating Bank's card in standard mode	150
1.2	Personalization of the Participating Bank's card in urgent mode	675
1.3	PIN code generation and PIN envelope printing of the Participating Bank in standard mode	38
1.4	PIN code generation and PIN envelope printing of the Participating Bank in urgent mode	90
1.5	Penalty for violation of card personalization time of Participating Bank	87
1.6	Plastic printing of a photo of Participating Bank in standard mode	600
1.7	Plastic printing of a photo of Participating Bank in urgent mode	5 740
1.8	Formation of quarter report for payment card system (per month)	30 000
1.9	Formation of extra non-standard report at request of Participating Bank, subject to VAT	9 000
1.10	Granting access to card system via "Remote terminal" (accessible modes are determined by Bank), herewith Participating Bank makes setting independently	0
1.11	Cash acceptance at cash-in ATMs/payment terminals of the Bank ****:	
1.11.1	At ATMs	0%
1.11.2	At payment terminals *****	0%-0,5%
No.	Services	Fee, tenge
2.	Transactional and procedural (no VAT)	
2.1.	From the first year to the fifth year (per month)	6 946 000 - 35 720 000**
	In subsequent years (per month)	2 072 000 - 80 000 000**
2.1.1.	Payment card transactions (1st presenting) completed by card of Participating Bank, Partner, authorized manually	
2.1.2.	Payment card transactions (1st presenting) completed by card of Participating Bank, Partner, authorized in automatic mode (depending on the number of transactions per month)	
	0-over 500000	
2.1.3.	Payment card transactions (1st presenting) completed within service network of Participating Bank, Partner by card of any other bank and authorized manually	
2.1.4.	Payment card transactions (1st presenting) completed within service network of Participating Bank, Partner by card of any other bank and authorized in automatic mode (depending on the number of transactions per month)	
	0-over 500000	
2.1.5.	Payment card transactions of accelerated credit of money on the card holder's account of Participating Bank by POS terminal of Bank or Participating Bank	
2.1.6.	"1st Chargeback, 2st Chargeback" (financial claim) under payment card transaction of Participating Bank, Partner, as well as transaction within service network of Participating Bank and Partner	
2.1.7.	"2nd presenting" under payment card transactions of Participating Bank, Partner, as well as within service network of Participating Bank and Partner	
2.1.8.	Fee Collection or Funds Disbursement transaction sent at written instruction of Participating Bank	
2.1.9.	Fee Collection or Funds Disbursement transaction received via international payment card systems, related to Participating Bank	
2.1.10.	Reversal of card payment transaction, both for card transactions of Participating Bank, and transactions within service network of Participating Bank	
2.1.11.	Transfer transactions by payment cards of Participating Bank	
2.1.12.	Payment card transactions "balance request" under card holder's account of Participating Bank within service network of Bank, Partner and service network of other Participating Bank	
2.1.13.	Payment card transactions "balance request" under card holder's account of Partner within service network of Bank, Participating Bank and service network of other Partner	
2.1.14.	Payment card transactions "mini statement request" under card holder's account of Participating Bank by ATM of Bank, Partner or ATM of other Participating Bank	
2.1.15.	Payment card transactions "mini statement request" under card holder's account of Partner by ATM of Bank, Participating Bank or ATM of other Partner	
2.1.16.	Sending text message to Participating Bank by card of Participating Bank by ATM or POS terminal (except ATMs and POS terminals of the Participating Bank)	
2.1.17.	Payments and other transactions (except cash withdrawal, balance request and mini statement) via ATM of Participating Bank by card of Bank or Participating Bank (agreement with payee is concluded by Participating Bank)	
2.1.18.	Payments and other transactions (except cash withdrawal, balance request and mini statement) via ATM of Participating Bank by card of Bank or Participating Bank (agreement with payee is concluded by Bank)	
2.1.19.	Payments via ATM of Bank by cards of Participating Bank or Partner Bank (agreement with payee is concluded with Bank)	
2.1.20.	Daily routine with Participating Bank via Back-Office of the Bank (per month, for each payment card system)	
2.1.21.	Daily closing procedures of financial day	
2.1.22.	Financial information exchange of Participating Bank with international payment card systems	
2.1.23.	Nonfinancial information exchange with international payment card systems in the interests of Participating Bank	

2.1.24.	Formation of General Ledger and generation of standard reports for Participating Bank	
2.1.25.	Risk management within framework of local payment card system ALTYN	
2.1.26.	Formation of statement file for card holders and merchants of Participating Bank	
2.1.27.	Monthly formation of reports for transactions completed by cards of Participating Bank for reporting period	
2.1.28.	Monthly formation of reports for transactions completed within service network of Participating Bank for reporting period	
2.1.29.	Operations made via Host-to-Host with Partner, being sponsored by Bank (per month, for each payment card system)	
2.1.30.	Daily receipt and processing of "Interchange - IN" files	
2.1.31.	Daily formation and dispatch of "Interchange - OUT" files	
2.1.32.	Financial information exchange of Partner with international payment card systems	
2.1.33.	Nonfinancial information exchange with international payment card systems in the interests of Partner	
2.1.34.	Daily clearing procedures	
2.1.35.	Monthly formation of reports for transactions completed by cards of Partner for reporting period	
2.1.36.	Monthly formation of reports for transactions completed within service network of Partner for reporting period	
2.1.37.	Operations of Participating Bank, Partner as issuer and/or acquirer***, within payment card systems (per month for each payment card system)	
	Herewith, the Bank may:	
2.1.38.	Analyze and perform procedures (including consulting) to settle disputes in operations of Participating Bank as issuer and/or acquirer on demands of Bank to Participating Bank or on demands of Participating Bank to Bank	
2.1.39.	Bank's measures aimed at risk management in operations of Participating Bank as issuer and/or acquirer on demands of Bank to Participating Bank or on demands of Participating Bank to Bank	
№	Services	Fee without VAT, tenge
3.	Additional (VAT charged)	
3.1	Consulting services for joining payment card systems ALTYN, Visa, Europay/MasterCard (for each payment card system)	465 000
3.2	Assistance in acquiring certification (on demand)	397 500
3.3	Assistance in extra acquiring certification or recertification (on demand)	285 000
3.4	Assistance in issuer certification (on demand)	570 000
3.5	Assistance in extra issuer certification, recertification or card product (on demand)	285 000
3.6	Assistance in other issuer or acquiring certification or recertification (on demand)	114 000
№	Services	Fee without VAT, tenge
4.	Migration (VAT charged)	
4.1	Transfer of basic configuration files for ATMs	220 000
4.2	Setting channel Host-to-Host	160 000
4.3	Test migration of database for acquiring operations	700 000
4.4	Test migration of database for issuer operations	700 000
4.5	Creation of temporary test database for files upload (for following migration)	220 000
№	Note:	
*	Tariff criteria: 1. Partner's rating assigned by the agency FitchRatings, not less than one point from the rating of JSC Halyk Bank. 2. The size of the Partner's assets not less than 300 billion tenge.	
**	Formula: $MP = \frac{CE}{60} + \sum_{n=0}^{\infty} \frac{AC}{60} + PE$ where MP – monthly payment for processing services, CE – cost of expenditures of the Bank for purchase of equipment, licenses, implementation of software, taking into account 5-year amortization, basic technical support of licenses, Additional cost – cost of the Bank expenses for additional equipment, additional licenses, work for implementation of extra modules, technical support for additional licenses, taking into account a 5-year amortization, PE – monthly expenses of the Bank for personnel of the Processing Support Division.	
***	Participating Bank or Partner is considered the acquirer when card transactions are made in the network of entrepreneurs (merchants), cash points or ATMs connected by Participating Banks/Partner to a card system of the Bank via JSC Kazteleport, and the Bank is considered the acquirer for payment card systems instead of the Participating Banks/Partners.*	
****	Where technically possible and subject to agreement/additional agreement.	
*****	Zero fee is charged from a person in accordance with the Bank's retail basic tariffs.	