

Corporate Payment Cards Service Tariffs for legal entities, sole proprietors and state institutions, which have been issued on or before 27 July 2018
(effective until card reissue or card expiry)

No.	Types of services	Fee charged	
		transactions in tenge	exchange transaction
I	Corporate cards issue and service fees		
1	Visa Business, MasterCard Business*		
1.1	first year of basic card servicing	15 800 tenge	
1.2	second and subsequent years of basic card servicing	12 640 tenge	
1.3	first and subsequent years of extra card servicing	12 640 tenge	
1.4	Card replacement at the request of holder or new card issue instead of lost/stolen	0 tenge	
*The product includes one card Visa Business or MasterCard Business, an international insurance certificate			
2	Visa Gold Business, MasterCard Gold Business*		
2.1	first year of basic card servicing	24 900 tenge	
2.2	second and subsequent years of basic card servicing	18 900 tenge	
2.3	first and subsequent years of extra card servicing	18 900 tenge	
2.4	Card replacement at the request of holder or new card issue instead of lost/stolen	0 tenge	
*The product includes one card Visa Gold Business or MasterCard Gold Business, an international insurance certificate			
3	Corporate cards for State Institutions:		
3.1	first and subsequent years of servicing basic/ extra card Visa Business/ MasterCard Business	2000 tenge	
3.2	Card replacement at the request of holder or new card issue instead of lost/stolen basic/extra card Visa Business/ MasterCard Business	0 tenge	
3.3	Cash withdrawal in the network of JSC Halyk Bank in tenge	0,3% of amount	
4	Visa Business, MasterCard Business for self-collection		
4.1	first and subsequent years of basic card servicing	0 tenge	
4.2	Card replacement at the request of holder upon demagnetization, loss of PIN-code, change of design, change of name/wrong spelling of the name or new card issue instead of lost/stolen	2000 tenge	
5	Cards for sole proprietors (SP)		
5.1	Visa Business for SP/MC Business for SP*		
5.1.1	first year of basic card servicing	5900 tenge	
5.1.2	second and subsequent years of basic card servicing	4900 tenge	
5.1.3	Card replacement at the request of holder or new card issue instead of lost/stolen	2000 tenge	
* The product includes: 1 card Business or MC Business, insurance certificates HC and Allianz			
5.1.4	Cash withdrawal, POS terminals, imprinters:		
	- within ATM network of JSC Halyk Bank	0,4%	
	- via POS terminals, imprinters in branches of JSC Halyk Bank	0,4%	
5.2	Visa Business Instant for SP/MC Business Instant for SP**		
5.2.1	first year of basic card servicing	0 tenge	
5.2.2	second and subsequent years of basic card servicing	1580 tenge	
5.2.3	Card replacement at the request of holder or new card issue instead of lost/stolen	630 tenge	
5.2.4	Cash withdrawal, POS terminals, imprinters:		
	- within ATM network of JSC Halyk Bank	0,5%	
	- via POS terminals, imprinters in branches of JSC Halyk Bank	0,5%	
** Card expiry 3 years from issue date			
5.3	Visa Business Uber Instant		
5.3.1	first year of basic card servicing	0 tenge	
5.3.2	second and subsequent years of basic card servicing	1000 tenge	
5.3.3	Card replacement at the request of holder or new card issue instead of lost/stolen	630 tenge	
5.3.4	Cash withdrawal, POS terminals, imprinters:		
	- within ATM network of JSC Halyk Bank	0,4%	
	- via POS terminals, imprinters in branches of JSC Halyk Bank	0,4%	
5.3.5	Bank fee charged from cardholder for transfer operations in favour of service organizations (servicing at sales outlets) across and outside the Republic of Kazakhstan	0%	
5.4	UPI Gold Cemarket		
5.4.1	first year of basic card servicing	5900 tenge	
5.4.2	second and subsequent years of basic card servicing	800 tenge	
5.4.3	Card replacement at the request of holder or new card issue instead of lost/stolen	630 tenge	
5.4.4	Cash withdrawal, POS terminals, imprinters:		
	- within ATM network of JSC Halyk Bank	0,5%	
	- via POS terminals, imprinters in branches of JSC Halyk Bank	0,9%	
5.4.5	Bank fee charged from cardholder for transfer operations in favor of service organizations (servicing at sales outlets) across and outside the Republic of Kazakhstan	0%	
5.5	Visa Classic/MC Standard for SP Oriflame		
5.5.1	first year of basic card servicing	0 tenge	
5.5.2	second and subsequent years of basic card servicing	320 tenge	
5.5.3	Cash withdrawal:		
	- within ATM network of JSC Halyk Bank	0,2%	
	- via POS terminals, imprinters in branches of JSC Halyk Bank	0,2%	
6	Cards for sole proprietors (only to Acquiring partners)		
6.1	Visa Business POS/MC Business POS for SP		
6.1.1	first year of basic card servicing	0 tenge	
6.1.2	second and subsequent years of basic card servicing	700 tenge	
6.1.3	Card replacement at the request of holder or new card issue instead of lost/stolen	2000 tenge	
6.1.4	Cash withdrawal, POS terminals, imprinters:		
	- within ATM network of JSC Halyk Bank	0,0%	
	- via POS terminals, imprinters in branches of JSC Halyk Bank	0,4%	
6.1.5	Fee for payment of payment documents for card transactions (from merchant)	2%	
6.2	Visa Business POS for SP/MC Business POS (with monthly fee)		
6.2.1	first year of basic card servicing	0 tenge	
6.2.2	second and subsequent years of basic card servicing	0 tenge	
6.2.3	Card replacement at the request of holder or new card issue instead of lost/stolen	2000 tenge	

6.2.4	Monthly fee per month	450 tenge
6.2.5	Cash withdrawal, POS terminals, imprinters:	
	- within ATM network of JSC Halyk Bank	0,2%
	- via POS terminals, imprinters in branches of JSC Halyk Bank	0%
6.2.6	Fee for payment of payment documents for card transactions (from merchant)	1,8%
II	Uniform fees for services provided to Bank customers - legal entities, sole proprietors and state institutions	
1	Cash withdrawal	
	within ATM network of JSC Halyk Bank	
1.1	in tenge	0,35% min 250 tenge
	in USD	1,4% of amount
	at outlets of JSC Halyk Bank	
1.2	in tenge	1% of amount
	in USD	1,4% min 750 tenge
1.3	within network of other banks on the territory of the Republic of Kazakhstan	
1.3.1	service at outlets of banks (imprinters, POS terminals):	1,50%
1.3.2	ATM service:	1% + 200 tenge
1.4	within network of other banks outside the Republic of Kazakhstan	
1.4.1	service at outlets of banks (imprinters, POS terminals) (for all types of cards)	1,25%, min 1 100 tenge
1.4.2	ATM service (for all types of cards)	1% + 475 tenge
2	Service at merchants	
2.1	Bank fee charged from cardholder for transfer operations in favor of service organizations (servicing at sales outlets) for all types of corporate cards	0%
3	Transfer operations	
3.1	Fee for transfer (payments) to Head Office (HO) when branch customers make cash replenishment of card accounts	0 tenge
	Fee for transfer from card account to other accounts	0 tenge
3.2	- intra-bank:	
	- between accounts of legal entities (corporate card holder)	0 tenge
	- in favor of other customers of JSC Halyk Bank	0 tenge
3.3	External transfers (outside the Bank)	According to intra-bank transfers tariffs for legal entities
		According to external transfers tariffs for legal entities
4	Account replenishment	
4.1	Cash replenishment via Bank outlets	0, 25% of credited amount, min 250 tenge
4.2	by non-cash crediting	0 tenge
	By cards Visa Business/ MasterCard Business for State Institutions	0,3% a tenge of credited amount
4.3	- at ATMs of JSC Halyk Bank (for cards VISA Business, MasterCard Business for self-collection).	0,1%
	- via ADM *(for cards VISA Business, MasterCard Business for self-collection).	0,5%
	* Automated deposit machine	forbidden
4.4	Purchase/sales of non-cash currency by cards of JSC Halyk Bank	0% at the rate of the bank
5.	Other services	
5.1	Closing current account of legal entity in card database, card destruction	
	- at zero credit balance	0 tenge
	- at non-zero credit balance	in the amount of account balance, but no more than the fee for transfer from card account
5.2	Investigation of dispute situation for ATM transaction within network of JSC Halyk Bank with the provision of video recording (VATable):	
	- for customers of JSC Halyk Bank	3 500 tenge (including VAT)
	Customs payment*:	
5.3	- from 1 to 50 000 tenge	2,0% min 200 tenge
	- from 50 001 to 100 000 tenge	1,0% min 500 tenge
	- from 100 001 to 500 000 tenge	0,7% min 700 tenge
	- from 500 001 to 1 000 000 tenge	0,5% min 2500 tenge
	- from 1 000 001 to 15 000 000 tenge	fix 5000 tenge
	- from 15 000 001 tenge и больше	fix 7500 tenge
6	Memorable word view	
		30 tenge
7	Compensation of Bank expenses incurred on card production Priority Pass/insurance certificates, if lost/stolen:	
	- for insurance certificates	700 tenge (including VAT)
8	PIN code replacement via ATM network of JSC Halyk Bank	
		0 tenge
9	SMS Banking	
9.1	Connection and monthly fee for information on all card account transactions using payment card	200 tenge
9.2	Provision of information on 10 recent card transactions, at customer request	50 tenge
9.3	Provision of information on card balance, at customer request	25 tenge
9.4	Payment card blocking	0 tenge
9.5	Provision of information at customer request: other requests	25 tenge
10	PIN code reset	
		150 tenge

* The service fees denoted with/by an asterisk (*) are debited from the Company's current account in the card database without prior notice, in accordance with the Payment Card Issuing/Servicing Agreement/Accession Agreement for opening current account in the card database and corporate payment card service and Bank Tariffs;