



Annex 1
to Resolution of Tariff Committee
No.763 dated 19 October 2016
amended and revised by
RTC No.652 dated 08.09.2017,
RTC No.505 dated 10.07.2018 (effective from 30.07.2018)
RTC No.784 dated 25.11.2020 (effective from 15.12.2020)
RTC 362 dated 15.06.2021 (effective from 01.07.2021)

**Interchange Fee on Card Transactions*,
Processed Within JSC Halyk Bank Payment System**

№	FEE	Paid by	Card type	Fee rate of the transaction amount****
1.	Interchange Fee for Participating Banks**:			
1.1.	"Purchase", "Unique" transaction completed in automated and manual mode on Payment System (issuer) Participating Bank card in service network of another Payment System (acquirer) Participating Bank	acquirer to the issuer	Altyn, Visa, MC, UPI	1%
1.2.	"Customs payment" transaction completed in automated mode on Payment System (issuer) Participating Bank card in service network of another Payment System (acquirer) Participating Bank	issuer to acquirer	Altyn, Visa, MC, UPI	0%
1.3.	"Cash" transaction completed in automated and manual mode on Payment System (issuer) Participating Bank card in service network of another Payment System (acquirer) Participating Bank	issuer to acquirer	Altyn, Visa, MC, UPI	0,50% but not less than KZT 100/USD 0,25
1.4.	"ATM" transaction completed on Payment System (issuer) Participating Bank card in service network of another Payment System (acquirer) Participating Bank	issuer to acquirer	Altyn, Visa, MC, UPI	0,50% but not less than KZT 50/USD 0,12
1.5.	"CH_DEBIT"/ CH_PAYMENT transaction (card to card transaction) completed on Payment System (issuer) Participating Bank card in service network of another Payment System (acquirer) Participating Bank***	issuer to acquirer	Altyn, Visa, MC, UPI	0%
1.6.	"Cash Dispense (Cardless)" transaction on money withdrawal using the code (Cash By Code), completed in service network of another Payment System (acquirer) Participating Bank***	issuer to acquirer	Altyn, Visa, MC, UPI	0,5% but not less than KZT 50 /0,12 USD
2.	Interchange Fee for Payment Organizations****:			
2.1.	"Purchase", "Unique" transaction completed in automated and manual mode on payment organization (issuer) card in service network of the Bank/Payment System (acquirer) Participating Bank	acquirer to the issuer	Visa, MC	1%
2.2.	"Cash" transaction completed in automated and manual mode on payment organization (issuer) card in service network of the Bank/Participating Bank (acquirer)	issuer to acquirer	Visa, MC	1% but not less than KZT 200
2.3.	"ATM" transaction completed on payment organization (issue) card in service network of the Bank/Participating Bank (acquirer)	issuer to acquirer	Visa, MC	1% but not less than KZT 200
2.4.	"CH_DEBIT/ CH_PAYMENT" transaction (card to card transaction) completed on payment organization (issuer) card in service network of the Bank/Payment System (acquirer) Participating Bank***	issuer to acquirer	Visa, MC	0%
2.5.	"Cash Dispense (Cardless)" transaction on money withdrawal using a code (Cash By Code), completed in service network of the Bank/Participating Bank (acquirer)***	issuer to acquirer	Visa, MC	1% but not less than KZT 200