



to Resolution of Tariff Committee
 No.763 dated 19 October 2016 amended and revised by
 RTC No.578 dated 01.08.2017, RTC No.652 dated 08.09.2017,
 RTC No.505 dated 10.07.2018, RTC No.1195 dated 27.12.2018 (effective from 29.12.2018),
 RTC No.61 dated 23.01.2020 (effective from 27.01.2020)
 RTC No.82 dated 30.01.2020 (effective from 01.02.2020)
 RTC No.424 dated 10.06.2020 (effective from 15.06.2020)
 RTC 362 dated 15.06.2021 (effective from 01.07.2021)
 RTC 694 dated 13.09.2022 (effective from 01.10.2022)
 RTC 835 dated 09.11.2022 (effective from 21.11.2022)
 RTC 1269 dated 22.06.2023 (effective from 01.07.2023)
 RTC 85 dated 03.02.2024 (effective from 01.03.2024)

Tariffs for Agent Banks/ Partner Banks			
I			
1	Administrative Services	Fee, KZT**	Fee, USD**
1.1	Opening of one standard card scheme, one set of services in the Bank's database (for Agent Banks' customers groups or categories), establishing of one service group for ***Agent Bank**** cards, no VAT	6 000	14
1.2	Changing or cancelling of one standard card scheme, one set of services in the Bank's database (for Agent Bank customers groups or categories), no VAT	375	0,9
1.3	Personalization of one Agent Bank card in standard mode, no VAT	350	0,8
1.4	Personalization of one Agent Bank card in urgent mode, no VAT	1 450	3,4
1.5	Personalization of Agent Bank card with EPIN, no VAT	365	0,9
1.6	Setting up a standard screen menu and/or a bill in Agent Bank device (ATM payments, messages, etc.) (per each menu, per each bill) no VAT	9 000	21
1.7	Opening Agent Bank's branch****, VAT levied	2 250	5,3
1.8	Providing information from Agent Bank, Partner Bank database archive**** (per each request), VAT levied	40 500	95
1.9	Composing additional non-standard report at Agent Bank/Partner Bank's request, VAT levied	50 000	117
1.10	Subscription fee for the use of mobile banking system by Agent Bank (automatic notification to a cell phone about card transactions) per each connection, VAT levied	300	0,7
1.11	Granting access to the card system via "Remote Terminal" (access levels are determined by the Bank) per each employee, with the Agent Bank making the settings independently, no VAT	9 000	21
1.12	Changing the access rights of Agent Bank employees (per each employee), no VAT	3 750	9
1.13	Granting access to the database for Agent Bank, Partner Bank to obtain information from Agent Bank, Partner Bank financial institution database, per each employee, VAT levied	13 000	30
1.14	Personalization of Bank-Agent card with EPIN without embossing, free of VAT	250	0,55
2	Transaction Services	Fee, KZT**	Fee, USD**
2.1	"1st Chargeback, 2nd Chargeback" (financial claim) on Agent Bank, Partner Bank card transaction, as well as on transactions in the service network of Agent Bank, Partner Bank (per each transaction), no VAT	38	0,2
2.2	"2nd Chargeback" on Agent Bank, Partner Bank card transaction, as well as in Agent Bank, Partner Bank service network (per each transaction), no VAT"	38	0,2
2.3	"Balance inquiry" card transaction on the account of Agent Bank cardholder, in the service network of any other bank, on the account of Partner Bank cardholder in the service network of the Bank/Agent Bank/other Partner Bank (per each transaction) no VAT	15	0,3
2.4	"Mini-statement inquiry" card transaction on the account of Agent Bank cardholder in the service network of any other bank, on the account of Partner Bank cardholder in the service network of the Bank/Agent Bank/other Partner Bank (per each transaction), no VAT	30	0,07
2.5	Providing notification on the balance of money on the current account in the card base, at the request of Agent Bank payment card holder (per SMS), using mobile banking service (per request), no VAT	15	0,1
2.6	Providing notification on the last 10 card transactions (per SMS) using mobile banking service (per each request) at the request of Agent Bank cardholder, no VAT	30	0,2
2.7	Resetting the counter of incorrect PIN-code set by Agent Bank cardholder, no VAT	38	0,09
2.8	Changing of PIN-code for Agent Bank payment card holders	250	0,6
2.9	Acceptance of cash on Agent Bank, Partner Bank payment cards via ATM/Bank payment terminals with Cash-in feature, no VAT		
2.9.1	via ATMs	1% min.150	1% min.0,30
2.9.2	via payment terminals *****	0%-0,5%	0%-0,5%
3	Risk Management and Disputes Settlement	Fee, KZT**	Fee, USD**
3.1	Settlement of disputable situations related to Agent Bank/Partner Bank activities, at the request of the Bank to the Agent Bank/Partner Bank or at the request of Agent Bank/Partner Bank to the Bank (per month for each activity), VAT levied	500 000	1168
	including:		
3.1.1	separately for the analysis and completing procedures on the activities of Agent Bank/Partner Bank as an issuer, VAT**** levied		
3.1.2	separately for the analysis and completing procedures for the activities of Agent Bank/Partner Bank as acquirer, VAT**** levied		
3.2	Settlement of disputable situations related to Agent Bank, Partner Bank cards, as well as actions for settlement of disputable situations in the acquiring network of Agent Bank, Partner Bank (with full monitoring of transactions on issuing and acquiring part) per month, VAT levied	2 000 000	4673
4	Additional Services	Fee, KZT**	Fee, USD**
4.1	Advisory services on including ALTYN, Visa, Europay/MasterCard/UPI cards into payment card systems (per each payment card system), VAT levied	465 000	1086
4.2	Connection of Agent Bank, Partner Bank to JSC Halyk Bank payment system (including paperwork, data configuration of Agent Bank, Partner Bank) one-time fee, VAT levied	1 500 000	3505

4.3	Providing Agent Bank, Partner Bank payment cards settlements system functioning, in terms of establishing communication channel between Agent Bank, Partner Bank and international payment system (IPS), one-time fee, VAT levied	2 000 000	4673
4.4	Assistance in acquiring certification (one-time fee, as requested), VAT levied	397 500	929
4.5	Assistance in additional acquiring certification or re-certification (one-time fee, as requested), VAT levied	285 000	666
4.6	Assistance in issuer certification (one-time fee, as requested), VAT levied	570 000	1332
4.7	Assistance in additional issuer certification, re-certification (one-time fee, as requested), VAT levied	285 000	666
4.8	Assistance in other issuer or acquiring certifications or re-certifications (one-time fee, as requested), VAT levied	114 000	266
4.9	Representation of Agent Bank interests at international payment system (IPS) on issues related to Agent Bank banking activity on payment cards per month, VAT levied	50 000	117
4.10	For settlements between the customer and IPS (applies to banks that do not use the Bank's processing) monthly per each IPS, no VAT	800 000	1869
4.11	Round-the-clock support of Agent Bank customer accounts at the Bank's Call Center (blocking/unblocking of Agent Bank cards, cancellation of Agent Bank cards daily transactions limit, PIN-code counter data collection, etc.) (per month), no VAT	100 000	234
4.12	Commercial representation on issues related to banking activities in the field of acquiring (per each transaction), VAT levied:		
	on payments to the budget	10	0,02
	on other payments	0,3%	0,3%
5	Migration Transactions	Fee, KZT**	Fee, USD**
5.1	Transfer of basic configuration files for ATMs/POS-terminals, no VAT	220 000	514
5.2	Adjustment of Host-to-Host channel (live or test) at Agent Bank's, Partner Bank's request, no VAT	160 000	374
5.3	Conducting a test migration of the acquiring activity database, VAT levied	700 000	1636
5.4	Conducting a test migration of issuing activity database, VAT levied	700 000	1636
5.5	Creating a temporary test database to unload the files (for further migration), VAT levied	220 000	514
6	Homebank Services	Fee, KZT**	Fee, USD**
6.1	Payment for K'cell, K'mobile, Dalacom mobile operators' services via Homebank by Agent Bank payment card holder, no VAT	75	0,18
6.2	Payment for services of JSC Kazakhtelecom via Homebank by Agent Bank payment card holder, no VAT	50	0,12
6.3	Payment for CJSC Alseco utility services via Homebank by Agent Bank payment card holder, no VAT	50	0,12
6.4	Payment for CJSC Alma-TV services via Homebank by Agent Bank payment card holder, no VAT	50	0,12
6.5	Payment for other services via Homebank by Agent Bank payment card holder, no VAT	50	0,12
6.6	Payment for Air Astana flights via Homebank by Agent Bank payment card holder, no VAT	100	0,23
6.7	Payment fines for traffic rules violation via Homebank by Agent Bank payment card holder, no VAT	200	0,47
6.8	Payment for brokers' services via Homebank by Agent Bank payment card holder, no VAT	500	1,17
6.9	Payment for SC Zhilstroysberbank of Kazakhstan services via Homebank by Agent Bank payment card holder, no VAT	150	0,35
6.10	Transfer between current accounts in the card base of Agent Bank payment cards holders via Homebank, no VAT	75	0,18
6.11	Access to notification service on current accounts balance changes in the card base of Agent Bank payment cards holders using computer network and/or mobile communication (sms), no VAT	240 000	1600
6.12	Payment by Agent Bank payment card holder for other services provided at Agent Bank's request, no VAT	1,5%	1,5%
II	Tariffs for Payment Organizations*****		
1	Administrative Services		
1.1	Providing information from payment organization database archive (per request), VAT levied	40 500	-
1.2	Creating an additional non-standard report at payment organization's request, VAT levied	50 000	-
2	Transactions Services		
2.1	1st Chargeback, 2d Chargeback (financial claim) on payment organization's card transaction (per each transaction), no VAT	38	-
2.2	2d Chargeback on payment organization's card transactions (per each transaction), no VAT	38	-
2.3	"Balance inquiry" card transaction (per each transaction), no VAT	15	-
2.4	"Mini-statement inquiry" card transaction (per each transaction), no VAT	30	-
2.5	Resetting the counter of incorrect PIN-code entering, no VAT	38	-
2.6	PIN-code change, no VAT	250	-
2.7	Cash acceptance on payment organization cards via the Bank ATMs with Cash-in feature, no VAT	1% min.150	-
3	Risk Management and Disputes Settlement		
3.1	Settlement of disputes on activities of a payment company, upon requests of the Bank to payment company or upon requests of payment company to the Bank, depending on the number of disputes under consideration, is subject to VAT:		-
3.1.1	- from 1 to 20	200 000	
3.1.2	- from 21 to 50	500 000	
3.1.3	- over 50	10 000 for each dispute	
3.2	Settlement of disputable situations on payment organization cards (with full monitoring of transactions on issuing and acquiring part) per month, VAT levied	2 000 000	-
4	Additional Services		
4.1	Connection of payment organization to JSC Halyk Bank payment system, one-time fee, VAT levied	1 500 000	-
4.2	Ensuring functioning of payment organization's cards settlements system in terms of establishing a communication channel between payment organization and IPS, one-time fee, VAT levied	2 000 000	-

4.3	Representation of interests of payment organization at IPS, per month, VAT levied	50 000	-
№	Note:		
*	Fees are charged when the service and/or technical implementation is possible		
**	The amount of fee specified without VAT, in % / KZT/ USD		
***	The cards' service group may be created in Bank's card system database within Agent Bank financial institution with the purpose of additional division of Agent Bank customers - its cardholders into groups/categories and further delimitation of access levels to them of Agent Bank responsible employees or other purposes		
****	Partner Bank is a bank that has its own processing and connected to the Bank's card system through the Host-to-Host channel. Agent Bank is a bank that uses the Bank's processing. Partner Bank and Agent Bank can be both a principal member of the IPS and an associated member of the IPS sponsored by the Bank. Agent Bank or Partner Bank shall be considered an acquirer in cases when card transactions are conducted in entrepreneurs (merchants) network, cash points or ATMs, within JSC Halyk Bank payment system via payment organization, which provides services to the Bank		
*****	Branch - a selectable field from the list used to specify Agent Bank's office, where the customer or merchant will receive the account/accounts statements.		
*****	0% tariff is withheld when charging the Bank's fee from an individual in accordance with the Bank's basic rates for individuals".		
*****	payment organization connected to Bank's processing		