

## Service Package Tariffs

Product Features	Private
<b>1.Cards</b>	
1.1Debit	
<b>#IronCard (KZT USD EUR RUB GBP AED)</b>	+
Card Issuance for Resident/Non-Resident	0 KZT
Fee for Card Closure (within the first year of issuance)	0 KZT
Card Maintenance	0 KZT
<b>#IronCard (OYU)</b>	100 000 KZT
<b>*Issuance available only for VIP and/or in the Private/Private+ Service Packages</b>	
<b>Card Reissuance (Replacement): Reissuance to #IronCard (OYU) available only for VIP and/or in the Private/Private+ Service Packages</b>	
Upon Expiration	0 KZT - reissuance as #IronCard 80 000 KZT- reissuance as #IronCard (OYU) 0 KZT - #Rentacar
At the Customer's Request or in Case of Loss	0 KZT - #IronCard 80 000 KZT - #IronCard (OYU) 0 KZT - #Rentacar
At the Bank's Initiative	0 KZT - from #IronCard to #IronCard, from #IronCard (OYU) to #IronCard (OYU) /#IronCard, #Rentacar 80 000 KZT - from #IronCard to #IronCard (OYU)

**Withdrawal (Limits):**

Monthly limit for free withdrawals  
at any Bank ATMs

from 5 000 to 7 000 000 KZT

Monthly limit for free withdrawals in Bank (BCC) cashier desks in  
Tenge

20 000 000 KZT

**Transfers (limits):**

Monthly limit for free transfers to an international card ( via BCC.  
KZ, Internet, ATM)/

3 000 000 KZT

Fee for transfers to an international card (via BCC.KZ, Internet)  
beyond the free limit

0,8% min. 250 KZT

Additional Card – RentaCar

+

**TravelCard (KZT USD EUR RUB GBP AED)**

+

Card Issuance for Resident/Non-Resident

0 KZT

Card Maintenance

0 KZT

**Withdrawal Limits (only for tariff-  
related aspects):**

Monthly limit for free withdrawals at any Bank ATMs

from 5 000 to 5 000 000 KZT

Monthly limit for free withdrawals at Bank cashier desks (BCC) in  
Tenge

15 000 000 KZT

**Transfers (limits only for fee-related aspects):**

Monthly limit for free transfers to an international card (via BCC.  
KZ, Internet, ATM)

1 500 000 KZT

Fee for transfers to an international card (via BCC.KZ, Internet)  
beyond the free limit

0,8% min. 250 KZT

Additional Card- RentaCar

+

<b>BCC pay</b>	+
<b>Withdrawal</b>	
Monthly limit for free withdrawals at the Bank's ATMs, other banks' ATMs in Kazakhstan / abroad (Bank's offer)	1 500 000 KZT
Fee for withdrawals at the Bank's ATMs, other banks' ATMs in Kazakhstan and abroad beyond the established limit	0,6% min. 250 KZT

<b>Junior Card</b>	
Card Reissuance Fee	0 KZT
<b>Withdrawal</b>	
Limit for free withdrawals at the Bank's ATMs	2 000 000 KZT
Fee for withdrawals at the Bank's ATMs beyond the established limit	0,8% min 250 KZT
Fee for withdrawals at ATMs in Kazakhstan and abroad beyond the established limit	0,8% min 250 KZT
Fee for withdrawals at cashier desks in Kazakhstan and abroad	1,2%+300 KZT
<b>Transfers:</b>	
Limit for Junior Bank free transfers (to another bank)	150 000 KZT
Fee for transfers within the Junior bank system to another bank	0,7% min. 250 KZT

1.2. Credit card	
<b>#kartakarta credit card</b>	+
<b>Withdrawal</b>	
Withdrawals of own funds at the Bank's ATMs	up to 400 000 KZT per month - 0 KZT, above 400 000 KZT - 1,5% + 300 KZT
Withdrawals of own funds at other banks' ATMs in Kazakhstan	up to 300 000 KZT per month - 0 KZT, above 300 000 KZT - 1%
Withdrawals of own funds at other banks' ATMs abroad	0,5% + 300 KZT
Withdrawals of credit funds at the Bank's ATMs, other banks' ATMs in Kazakhstan / abroad	2,5%
Withdrawals of own funds at the Bank's cashier desks	up to 400 000 KZT per month - 0 KZT, above 400 000 KZT - 1,5% + 300 KZT
Withdrawals of own funds at other banks' cashier desks	0,5% + 300 KZT
Withdrawals of credit funds at the Bank's cashier desks, other banks' cashier desks in Kazakhstan / abroad	2,5%
<b>Transfers:</b>	
Transfers of credit funds within the Bank's system BCC.KZ, on the website BCC.KZ	2,5%
Transfer of credit funds to another bank in Kazakhstan within BCC.KZ system via phone number (SBE)	2,5%
Transfer of own funds within BCC.KZ system to a card in another bank	up to 300 000 KZT per month* - 0 KZT, above 300 000 KZT -1,5% + 300 KZT
Transfer of own funds on the BCC.KZ website to a card in another bank	up to 300 000 KZT per month* - 0 KZT, above 300 000 KZT - 1,5% + 300 KZT
Transfer of own funds to an account in another bank	up to 300 000 KZT per month* - 0 KZT, above 300 000 KZT - 1,5% + 300 KZT
Transfer of own/credit funds through other channels to a card in another bank in Kazakhstan	2,5%

Transfer of own funds to a card in a foreign bank via Internet/BCC.KZ	0,5%+500 KZT
Transfer of credit funds to a card in a foreign bank via Internet/BCC.KZ	2,5%+250 KZT
Transfer of credit/own funds to a card in a foreign bank through other channels	2,5%+250 KZT
Transfer of credit funds within BCC.KZ system, on BCC.KZ web-site to a card in another bank	2,5%
Transfers of credit funds to an account in another bank in Kazakhstan	2,5%
<b>*up to 300,000 KZT per month - this limit applies uniformly to all types of transfers marked with an asterisk</b>	

## 2. Savings

Gold bars (discount from 50 grams)	0,8%
Cash withdrawal (amount converted at FX )	0.5%
Safe deposit rental (for 12 monhts)	7%

## 3. Transactions

### Transfers:

Swift (branch)	0,280%
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#### 4. Insurance

Insurance against fraudulent cases (all card types) (discount % off insurance cost)

5%

#### Criterion for free service

Number of Transactions

-

Volume of Transactions

$\geq$  KZT 3 000 000

Salary Card with salary credits

Balances on deposit/card/current and savings accounts, including investment accounts (or) (not less than)

$\geq$  KZT 100 000 000

#### Package Fee Payments

Monthly Package Fee (if criteria for free service are not met)

KZT 40 000

\*Internet purchases, ECOM (excluding high-risk transactions).