

Basic tariffs for banking and other transactions with VISA payment cards for individuals

Basic tariffs, approved by Credit Committee of the Bank, within limited values of tariffs with regard to made amendments and additions according to following decisions:

1. Board of Directors dated April 27, 2016, minutes of meeting No.16;
2. Board of Directors dated February 28, 2018, minutes of meeting No.4;
3. Board of Directors dated April 28, 2018, minutes of meeting No.7;
4. Board of Directors dated May 02, 2019, minutes of meeting No.11;
5. Tariff Committee dated 16.05.2018 No.15;
6. Tariff Committee dated 23.07.2018 No.28;
7. Tariff Committee dated 27.07.2018 No.29;
8. Tariff Committee dated 22.11.2018 No.43;
9. Tariff Committee dated 26.03.2019 No.014;
10. Tariff Committee dated 28.06.2019 No.027;
11. Tariff Committee dated 23.07.2019 No.032;
12. Tariff Committee dated 11.10.2019 No.048;
13. Tariff Committee dated 20.04.2020 No.009.

No.	Transaction	BASIC		UNIQUE		PRESTIGE		NOTE	VAT ¹
		First 12 months	13 th last month	First 12 months	13 th last month	First 12 months	13 th last month		
1.	Opening, management and closing of account, mean of access to which is payment card								
1.1.	Opening of current account	0 tenge		0 tenge		0 tenge			
1.2.	Management of inactive current account (account, on which there was no credit/debit transaction within 12 months since the last transaction, performed by customer or his/her legal representative)	200 tenge		200 tenge		200 tenge		Monthly, in case of insufficient money, will be charged within the balance of money in the account	
1.3.	Account closing	0 tenge		0 tenge		0 tenge			*
2.	Acceptance and crediting of money to current account, mean of access to which is payment card								
2.1.	Acceptance and crediting of cash:								
2.1.1.	In cash desk of "Tengri Bank" JSC:								
2.1.1.1.	- without payment card	0 tenge		0 tenge		0 tenge		crediting money within one business day (if the operation was completed before 18:00 of the time of Nur-Sultan) or within two	

								business days (in other cases)	
2.1.2.	With payment card through ATM of "Tengri Bank" JSC or "Halyk Bank of Kazakhstan" JSC with available option of money acceptance (cash-in)	0 tenge		0 tenge		0 tenge			
2.2.	Acceptance/crediting of money, received non-cash								
2.2.1.	From legal entity or individual, performing entrepreneur activity, according to Individual complex servicing agreement	0% from amount		up to 0,5% from amount ²		Not applied		according to the Agreement on complex services to individuals, is charged from a legal entity or an individual engaged in entrepreneurial activity	
2.2.2.	To current account from other sources	0 tenge		0,5% from amount ³		0 tenge		deducted from the received amount	
3.	Issue, re-issues and servicing of payment card								
3.1.	Issue of any payment card	0 tenge		0 tenge		0 tenge			
3.2.	term issue of any payment card within four working days	3 000 tenge		3 000 tenge		3 000 tenge		In Almaty only	*
3.3.	Monthly fee for main payment card ⁴ servicing:								
3.3.1.	Visa Instant								
3.3.1.1.	Visa Instant	50 tenge		-		-		Monthly payment	
3.3.1.2.	Visa Instant (if payment card is purposed for customer salary and other payments from legal entity, performing entrepreneur activity, that has concluded Individual complex servicing agreement with "Tengri Bank" JSC)	0 tenge	50 tenge	0 tenge	50 tenge	-	-	Monthly payment	
3.3.1.3.	Visa Instant (for allowance and other social contributions)	-	-	0 tenge	50 tenge	-	-	Monthly payment	

3.3.1.4.	Visa Instant (if customer has banking deposit in the Bank for amount of 30 000 tenge and above or in equivalent by exchange rate of RSE "National Bank of the Republic of Kazakhstan" as of date of card issue or has banking deposit "Bonus 5!")	-	-	-	-	0 tenge	Monthly payment	
3.3.2.	Visa Classic Unembossed							
3.3.2.1.	Visa Classic Unembossed	100 tenge		-	-	-	Monthly payment, tariff is valid only for payment cards, issued before 13.08.2019	
3.3.2.2.	Visa Classic Unembossed (in case when payment card is purposed for customer salary and other payments from legal entity or individual, performing entrepreneur activity, that has concluded Individual complex servicing agreement with "Tengri Bank" JSC)	0 tenge	100 tenge	0 tenge	100 tenge	-	-	Monthly payment; tariff is available only for payment cards, issued before 13.08.2019.
3.3.2.3.	Visa Classic Unembossed (for receiving pension, allowances and other social contributions)	-	-	0 tenge	50 tenge	-	-	Monthly payment; tariff is available only for payment cards, issued before 13.08.2019.
3.3.2.4.	Visa Classic Unembossed (if customer has banking deposit in the Bank for amount of 30 000 tenge and above or in equivalent by exchange rate of RSE "National Bank of the Republic of Kazakhstan" as of date of card issue)	-	-	-	-	-	0 tenge	Monthly payment; tariff is available only for payment cards, issued before 13.08.2019
3.3.3.	Visa Classic							
3.3.3.1.	Visa Classic	250 tenge		-	-		Monthly payment	

3.3.3.2.	Visa Classic (in case when payment card is purposed for customer salary and other payments from legal entity or individual, performing entrepreneur activity, that has concluded Individual complex servicing agreement with "Tengri Bank" JSC)	0 tenge	100 tenge	0 tenge	100 tenge	-	-	Monthly payment	
3.3.3.3.	Visa Classic (for pensions, allowances and other social charges)	-	-	0 tenge	50 tenge	-	-	Monthly payment	
3.3.3.4.	Visa Classic (if customer as of date of payment card issue, has banking deposit for amount of 30 000 tenge or more or in equivalent by rate of RSE "National Bank of the Republic of Kazakhstan")	-	-	-	-	0 tenge		Monthly payment	
3.3.4.	Visa Gold								
3.3.4.1.	Visa Gold	500 tenge		-		500 tenge		monthly payment. The tariff is valid for payment cards issued before 27.04.2020 (inclusive).	
3.3.4.1-1.	Visa Gold	50 tenge		-		50 tenge		monthly payment. The tariff is valid for payment cards issued from 28.04.2020.	
3.3.4.2.	Visa Gold (in case when payment card is purposed for customer salary and other payments from legal entity or individual, performing entrepreneur activity, that has concluded Individual complex servicing agreement with "Tengri Bank" JSC)	500 tenge		500 tenge		-		monthly payment. The tariff is valid for payment cards issued before 27.04.2020 (inclusive).	

3.3.4.2-1.	Visa Gold (in case when payment card is purposed for customer salary and other payments from legal entity or individual, performing entrepreneur activity, that has concluded Individual complex servicing agreement with "Tengri Bank" JSC)	0 tenge	50 tenge	0 tenge	50 tenge	-	-	monthly payment. The tariff is valid for payment cards issued from 28.04.2020.
3.3.4.3.	Visa Gold (if amount of monthly fund of basic salary (FBS) of customer is 130 000 tenge or more as of date of payment card issue, or customer is CEO or chief accountant of legal entity of individual, performing individual entrepreneurship activity)	0 tenge	500 tenge	0 tenge	500 tenge	-	-	monthly payment. The tariff is valid for payment cards issued before 27.04.2020. (inclusive)
3.3.4.3-1.	Visa Gold (if amount of monthly fund of basic salary (FBS) of customer is 130 000 tenge or more as of date of payment card issue, or customer is CEO or chief accountant of legal entity of individual, performing individual entrepreneurship activity)	0 tenge	50 tenge	0 tenge	50 tenge	-	-	monthly payment. The tariff is valid for payment cards issued from 28.04.2020.
3.3.4.4.	Visa Gold (if customer has Banking deposits with aggregate balance of 1 000 000 tenge or above as of issue day or in equivalent by exchange rate of Republican state enterprise "National Bank of the Republic of Kazakhstan" as of payment card issue/ authorized body/entity of the Bank ² has made decision to issue payment card without monthly fee withholding for	-	-	-	-	0 tenge	500 tenge	monthly payment. The tariff is valid for payment cards issued before 27.04.2020. (inclusive)

	the first 12 months of service in regard to customer)								
3.3.4.4-1.	Visa Gold (if customer has Banking deposits with aggregate balance of 1 000 000 tenge or above as of issue day or in equivalent by exchange rate of Republican state enterprise "National Bank of the Republic of Kazakhstan" as of payment card issue/ authorized body/entity of the Bank ² has made decision to issue payment card without monthly fee withholding for the first 12 months of service in regard to customer)	-	-	-	-	0 tenge	50 tenge	monthly payment. The tariff is valid for payment cards issued from 28.04.2020.	
3.3.5.	Visa Infinite								
3.3.5.1.	Visa Infinite	5 000 tenge		5 000 tenge		5 000 tenge		Monthly payment;	
3.3.5.2.	Visa Infinite (if authorized body/entity of the Bank ² has made decision to issue payment card without monthly fee withholding for the first 12 months of service in regard to customer or the complete validity period of payment card)	-	-	0 tenge	5 000 tenge	0 tenge	5 000 tenge	Monthly payment	
				or:		or:			
				0 tenge		0 tenge			
3.3.5.3.	Visa Infinite ⁵ (if customer has banking deposits as of card issue date with aggregate balance of 50 000 000 tenge and above upon exchange rate of Republican state enterprise "National Bank of the Republic of Kazakhstan" as of payment card issue)	-	-	-	-	0 tenge		Monthly payment	
3.4.	Monthly fee for servicing of additional payment card ⁴ :								
3.4.1.	Visa Classic Unembossed	100 tenge		100 tenge		100 tenge		Monthly payment; tariff is available for payment cards issued before 13.08.2019.	
3.4.2.	Visa Classic	100 tenge		100 tenge		100 tenge		Monthly payment	
3.4.3.	Visa Gold	500 tenge		500 tenge		500 tenge		monthly payment.	

					The tariff is valid for payment cards issued before 27.04.2020 (inclusive)	
3.4.3-1.	Visa Gold	100 tenge	100 tenge	100 tenge	monthly payment. The tariff is valid for payment cards issued from 28.04.2020	
3.4.4.	Visa Infinite	5 000 tenge	5 000 tenge	5 000 tenge	Monthly payment; it is issued only for main payment card Visa Infinite	
3.5.	Re-issue of payment card upon instruction of card holder (including cases of loss/theft/damage of payment card/PIN-code)					
3.5.1.	Visa Classic	2 000 tenge	2 000 tenge	2 000 tenge		*
3.5.2.	Visa Gold	3 000 tenge	3 000 tenge	3 000 tenge		*
3.5.3.	Visa Infinite	20 000 tenge	20 000 tenge	20 000 tenge		*
3.6.	Re-issue of payment card upon expiry of validity period or upon initiative of "Tengri Bank" JSC	0 tenge	0 tenge	0 tenge		*
3.7.	Payment card closing	0 tenge	0 tenge	0 tenge		*
3.8.	Emergency re-issue of Visa Infinite Payment card (within 72 hours) in case of payment card loss outside the Republic of Kazakhstan	90 000 tenge	90 000 tenge	90 000 tenge	Service is provided for card holders of Visa Infinite upon terms and conditions, effective in International Payment System Visa International	*
4.	Cash withdrawal using payment card					
4.1.	By ATM of any bank in the territory of the Republic of Kazakhstan	0,5% from amount + 100 tenge				
4.1.1.	Using main payment card:	0,5% from amount + 100 tenge	0 tenge	-		
4.1.1.1.	If total amount of operation on cash withdrawal during the current calendar	-	-	0 tenge		

	month does not exceed 300 000 tenge/1000 US dollars/Euro					
4.1.1.2.	If total amount of transaction of cash withdrawal within the current calendar month exceeds 300 000 tenge/1000 US dollars/Euro	-	-	0,5% of amount + 100 tenge	It is withheld starting from transaction, as a result of which total transactions amount of cash during the actual calendar month starts to exceed 300 000 tenge/1 000 US dollars/Euro	
4.1.2.	By using additional payment card	0,5% from amount + 100 tenge	0 tenge	0,5% from amount + 100 tenge		
4.2.	By ATM of any bank outside the Republic of Kazakhstan	3,5% from amount, minimum required amount is 1 000 tenge	3,5% from amount, minimum required amount is 1 000 tenge	3,5% from amount, minimum required amount is 1 000 tenge		
4.3.	By POS-terminal in cash desk of any bank in the territory of the Republic of Kazakhstan					
4.3.1.	By POS-terminal in cash desk of "Tengri Bank" JSC	0,5% from amount + 100 tenge	0 tenge	0,5% from amount + 100 tenge		
4.3.2.	By POS-terminal in cash desk of "Khalyk Bank of Kazakhstan" JSC or Bank participant of processing ⁶	0,5% from amount + 150 tenge	0,5% from amount + 150 tenge	0,5% from amount + 150 tenge		
4.3.3.	By POS-terminal in cash-desk of other bank in the territory of the Republic of Kazakhstan	1% from amount + 150 tenge	1% from amount + 150 tenge	1% from amount + 150 tenge		
4.4.	By POS-terminal in cash desk of any bank outside the Republic of Kazakhstan	3,5% from amount, minimum required amount is 1 000 tenge	3,5% from amount, minimum required amount is 1 000 tenge	3,5% from amount, minimum required amount is 1 000 tenge		

5.	Non-cash payments and money transfers⁷ using payment card					
5.1.	Non-cash payment for goods and/or services by using payment card or payment card details:	5.1.				
5.1.1.	By POS-terminal in cash desk of entrepreneur or by using payment card details through Internet	5.1.1.	By POS-terminal in cash desk of entrepreneur or by using payment card details through Internet	5.1.1.	By POS-terminal in cash desk of entrepreneur or by using payment card details through Internet	5.1.1.
5.2.	Money transfer using payment card through ATM/electronic terminal of "Tengri Bank" JSC or "Khalyk Bank of Kazakhstan" JSC	5.2.				
5.2.1	To different payment card, issued by "Tengri Bank" JSC in favor of customer	5.2.1	To different payment card, issued by "Tengri Bank" JSC in favor of customer	5.2.1	To different payment card, issued by "Tengri Bank" JSC in favor of customer	5.2.1
5.2.2	To payment card, issued by "Tengri Bank" JSC in favor of other individual	5.2.2	To payment card, issued by "Tengri Bank" JSC in favor of other individual	5.2.2	To payment card, issued by "Tengri Bank" JSC in favor of other individual	5.2.2
6.	Provision of information on performed transactions and available balance					
6.1.	Providing account statement in servicing center of "Tengri Bank" JSC					
6.1.1.	For the previous month/for the current month	0 tenge	0 tenge	0 tenge		
6.1.2.	As of date of request for over two months period	500 tenge	500 tenge	500 tenge	for each month	
6.2.	Providing information on available balance and last transactions with payment card					

6.2.1.	On available balance through ATM/ POS-terminal:					
6.2.1.1.	"Tengri Bank" JSC, "Khalyk Bank of Kazakhstan" JSC or Bank participant of processing ⁶	50 tenge	50 tenge	50 tenge	For each transaction	
6.2.1.2.	Other bank	200 tenge	200 tenge	200 tenge	For each transaction	
6.2.2.	Last 10 transactions for the last 120 calendar days through ATM of "Tengri Bank" JSC or "Khalyk Bank of Kazakhstan" JSC	100 tenge	100 tenge	100 tenge	For each transaction	
6.3.	Providing information by SMS-notification ⁸ service					
6.3.1.	Subscribing to SMS-notification, re-registration, deactivation	400 tenge	400 tenge	400 tenge	Monthly fee for each card, first payment is withheld during subscription to SMS-notification	
7.	Other services					
7.1.	Changing PIN-code through ATM/ electronic terminal of "Tengri Bank" JSC or "Khalyk Bank of Kazakhstan" JSC	250 tenge	250 tenge	250 tenge	For each transaction	*
7.2.	Setting counter of PIN-code entering attempts to zero	200 tenge	200 tenge	200 tenge	For each transaction	*
7.3.	Blocking lost/stolen payment card					
7.3.1.	Without inclusion into stop-list	0 tenge	0 tenge	0 tenge		*
7.3.2.	Inclusion into international stop-list (for two weeks)	12 000 tenge	12 000 tenge	12 000 tenge	For each region, for each two weeks	*
7.4.	Unblocking lost/stolen payment card	200 tenge	200 tenge	200 tenge	For each transaction	*
7.5.	Investigating disputable situation on transaction , performed in ATM of "Tengri Bank" JSC with attachment of surveillance video record	5 000 tenge	5 000 tenge	5 000 tenge		*

7.6.	Emergency (within 72 hours) cash withdrawal in case of Visa Infinite payment card loss outside the Republic of Kazakhstan	70 000 tenge	70 000 tenge	70 000 tenge	Service is provided to card holders of Visa Infinite upon terms and conditions, effective in International Payment System Visa International	
8.	Payment card servicing, issued by other bank					
8.1.	Cash withdrawal by using payment card, issued by other bank through POS-terminal in cash desk of "Tengri Bank" JSC:					
8.1.1.	- in tenge	1 % from amount, minimum required amount is 200 tenge				
8.1.2.	- in foreign currency	1,5 % from amount, minimum required amount is 400 tenge				
8.2.	Investigating disputable situation on transaction , performed in ATM of "Tengri Bank" JSC using payment card of a different Bank with attachment of surveillance video record	6 000 tenge				*
Footnote	Notes:					
¹	Services, marked with * symbol is subject to the value added tax (hereinafter – VAT) and are specified with no regard to VAT. Services, with not * symbol are VAT free					
²	Authorized entity of Bank – entity, which was empowered by Management Board/Authorized committee under Management Board of the Bank, for dividing customer to one or another category in order to provide discounts/setting of tariffs for "payment card servicing monthly fee" and tariff for "acceptance/crediting of money, received non-cash from legal entity or individual, performing entrepreneur activity, according to Individual complex servicing agreement", used within approved "Basic tariffs for banking and other transactions by using payment cards Visa for individuals".					
³	Tariff shall come into legal force after its technical implementation					
⁴	Payment card servicing is considered to be payment card maintenance in Bank information systems					
⁵	Bank Depositors, with aggregate balance on deposits, placed in the Bank amounted from 50 000 000 and above, or in foreign currency, equivalent by exchange rate of Republican State Enterprise "National Bank of the Republic of Kazakhstan" as of payment card issue, may only issue on card Visa Infinite or Mastercard Black Edition (since technical implementation) with tariff "monthly fee for servicing main/additional payment card" - 0 tenge					
⁶	Processing participant Bank – "Altyn Bank" JSC, "AsiaCredit Bank" JSC, "ATFBank" JSC, "Bank Center Credit", "Kazpost" JSC, "Sitibank Kazakshstan" JSC, AB VTB Bank JSC (Kazakhstan), "Khalyk Bank of Kyrgyzstan" OJSC					
⁷	Commissions amount for transfer transactions from current account, mean of access to which is payment card, performed without payment card shall be established according to Tariffs for services and transactions performance for individuals with banking account opening					

8	SMS-notification is a service, related to Bank providing a Customer with information on card operations, performed payments and transfer and other information through sending SMS-message to registered telephone number without additional request by Customer based on application signed by Customer for subscribing to SMS-information service in the manner, provided by internal documents of the Bank
	Amendments and additions may be made to Basic tariffs, which are informed about to customer by publishing advertisement in operating hall, or on corporate web-site of the Banks, www.tengribank.kz .
	The value of the base rate can be set as a percentage, and the rate is charged as a percentage of the transaction amount