

**Basic Tariffs on banking and other transactions with the use of payment cards
Mastercard for individuals**

Basic Tariffs approved by the Tariff Committee of the Bank within the threshold limits of tariffs with regard to the amendments and additions according to the decisions:

1. Board of Directors, dated April 27, 2016, minutes of the meeting №16;
2. Board of Directors, dated February 28, 2018, minutes of the meeting №4;
3. Board of Directors, dated April 28, 2018, minutes of the meeting №7;
4. Board of Directors, dated May 02, 2019, minutes of the meeting №11;
5. Tariff Committee, dated 16.05.2018 № 15;
6. Tariff Committee, dated 23.07.2018 № 28;
7. Tariff Committee, dated 27.07.2018 № 29;
8. Tariff Committee, dated 22.11.2018 № 43;
9. Tariff Committee, dated 26.03.2019 № 014;
10. Tariff Committee, dated 23.07.2019 №032;
11. Tariff Committee, dated 11.10.2019 №048;
12. Tariff Committee, dated 01.11.2019 №049

№	Operation	BASIC ¹		UNIQUE ¹		PRESTIGIOUS		Note	VAT ²
		In the first 12 months	13-th and succeeding months	In the first 12 months	13-th and succeeding months	In the first 12 months	13-th and succeeding months		
1.	Opening, management, and closing a current account the means of access to which is a payment card								
1.1.	Opening an account	0 tenge		0 tenge		0 tenge			
1.2.	Managing inactive current account (the accounts in which within 12 months from the date of the last transaction performed by the client or its legal representative, no credit / debit transaction were carried out)	200 tenge		200 tenge		200 tenge		monthly; in case of insufficient money, is charged within the account balance	
1.3.	Closing a current account	0 tenge		0 tenge		0 tenge			*
2.	Accepting and crediting money to a current account the means of access to which is a payment card								
2.1.	Cash acceptance and crediting:								
2.1.1.	At cash office of JSC "Tengri Bank":								
2.1.1.1.	- without the use of a payment card							Crediting money during one working day (if an operation executed by 18.00 of Nur-Sultan	

		0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	time) or during two working days (in other cases)	
2.1.2.	With the use of a payment card via ATM of JSC "Tengri Bank" with cash-in function	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge		
2.2.	Accepting/crediting wire payments:								
2.2.1.	From a legal entity or an individual involved in the entrepreneur activity, according to the Comprehensive Service Agreement for individuals	0% of the amount	Up to 0,5% of the amount ³	Not applicable	Not applicable	Not applicable	Not applicable	According to the Comprehensive Service Agreement for individuals is charged from a legal entity or an individual involved in the entrepreneur activity	
2.2.2.	To the current account from other sources	0 tenge	0,5% of the amount ⁴	0 tenge	0 tenge	0 tenge	0 tenge	Deducted from the credited amount	
3.	Issue, reissue and servicing of a payment card								
3.1.	Issue of a payment card	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge		
3.2.	Express issue of a payment card during two working days	3 000 tenge	3 000 tenge	3 000 tenge	3 000 tenge	3 000 tenge	3 000 tenge	Only in Almaty	*
3.3.	Monthly fee for servicing a main payment card ⁵ :								
3.3.1.	Mastercard Unembossed	0 tenge	50 tenge	0 tenge	50 tenge	-	-	Monthly payment	
3.3.2.	Mastercard Unembossed (if a client has a bank deposit with the Bank minimum 30 000 tenge or equivalent at the rate of the National Bank of the Republic of Kazakhstan, or a bank deposit "Bonus 5!") on the date of issue of a payment card	-	-	-	-	0 tenge	0 tenge	Monthly payment	
3.3.3.	Mastercard Standard	0 tenge	100 tenge	0 tenge	100 tenge	0 tenge	100 tenge	Monthly payment	
3.3.4.	Mastercard Gold	0 tenge	500 tenge	0 tenge	500 tenge	0 tenge	500 tenge	Monthly payment	
3.3.5.	Mastercard Platinum								
3.3.5.1.	Mastercard Platinum	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	2 000 tenge	Monthly payment	

3.3.5.2.	Mastercard Platinum (in the event that, in relation to the client, an authorized entity/ body of the Bank ³ made a decision to issue a payment card without charging a subscription fee for the first 12 months of service or the entire validity period of the payment card)	-	-	0 tenge	2 000 tenge	0 tenge	2 000 tenge	Monthly payment	
				or:		or:			
				0 tenge		0 tenge			
3.3.5.3.	Mastercard Platinum ⁶ (in the event that the client has the deposits with the Bank with total balance of at least 15 000 000 tenge or equivalent at the rate of the National Bank of the Republic of Kazakhstan as on the date of the card issue)	-	-	-	-	0 tenge		Monthly payment	
3.3.6.	Mastercard Black Edition								
3.3.6.1.	Mastercard Black Edition	5 000 tenge		5 000 tenge		5 000 tenge		Monthly payment	
3.3.6.2.	Mastercard Black Edition (in the event that, in relation to the client, an authorized entity/ body of the Bank ³ made a decision to issue a payment card without charging a subscription fee for the first 12 months of service or the entire validity period of the payment card)	-	-	0 tenge	5 000 tenge	0 tenge	5 000 tenge	Monthly payment	
				or:		or:			
				0 tenge		0 tenge			
3.3.6.3.	Mastercard Black Edition ⁷ (in the event that the client has the deposits with the Bank with total balance of at least 50 000 000 tenge or equivalent at the rate of the National Bank of the Republic of Kazakhstan as on the date of the card issue)	-	-	-	-	0 tenge		Monthly payment	
3.4.	Monthly fee for servicing an additional payment card ⁵ :								
3.4.1.	Mastercard Standard	0 tenge	100 tenge	0 tenge	100 tenge	0 tenge	100 tenge	Monthly payment	
3.4.2.	Mastercard Gold	0 tenge	500 tenge	0 tenge	500 tenge	0 tenge	500 tenge	Monthly payment	
3.4.3.	Mastercard Platinum								
3.4.3.1.	Mastercard Platinum	2 000 tenge		2 000 tenge		2 000 tenge		Monthly payment	

3.4.3.2.	Mastercard Platinum (in the event that, in relation to the client, an authorized entity/ body of the Bank ³ made a decision to issue a payment card without charging a subscription fee for the first 12 months of service or the entire validity period of the payment card)	-	-	0 tenge	2 000 tenge	0 tenge	2 000 tenge	Monthly payment	
				or:		Or:			
				0 tenge		0 tenge			
3.4.3.3.	Mastercard Platinum ⁶ (in the event that the client has the deposits with the Bank with total balance of at least 15 000 000 tenge or equivalent at the rate of the National Bank of the Republic of Kazakhstan as on the date of the card issue)	-	-	-	-	0 tenge		ежемесячный платеж	
3.4.4.	Mastercard Black Edition								
3.4.4.1.	Mastercard Black Edition	5 000 tenge		5 000 tenge		5 000 tenge		ежемесячный платеж; выпускается только к основной платежной карточке Black Edition	
3.4.4.2.	Mastercard Black Edition (in the event that, in relation to the client, an authorized entity/ body of the Bank ³ made a decision to issue a payment card without charging a subscription fee for the first 12 months of service or the entire validity period of the payment card)	-	-	0 tenge	5 000 tenge	0 tenge	5 000 tenge	ежемесячный платеж; выпускается только к основной платежной карточке Black Edition	
				либо:		либо:			
				0 tenge		0 tenge			
3.4.4.3.	Mastercard Black Edition ⁷ (in the event that the client has the deposits with the Bank with total balance of at least 50 000 000 tenge or equivalent at the rate of the National Bank of the Republic of Kazakhstan as on the date of the card issue)	-	-	-	-	0 tenge		ежемесячный платеж; выпускается только к основной платежной карточке Black Edition	
3.5.	Reissue of a payment card at the request of a holder (including at loss/theft/ платежной карточки по просьбе держателя платежной карточки (в том								

	числе при утере/ краже/ damage of payment card/Pin code)					
3.5.1.	Mastercard Standard	1 000 tenge	1 000 tenge	1 000 tenge		*
3.5.2.	Mastercard Gold	1 000 tenge	1 000 tenge	1 000 tenge		*
3.5.3.	Mastercard Platinum	1 000 tenge	1 000 tenge	1 000 tenge		*
3.5.4.	Mastercard Black Edition	10 000 tenge	10 000 tenge	10 000 tenge		*
3.6.	Reissue of a payment card upon expiration or at the initiative of JSC "Tengri Bank"	0 tenge	0 tenge	0 tenge		*
3.7.	Closing a payment card	0 tenge	0 tenge	0 tenge		*
3.8.	Emergency reissue of a Mastercard Black Edition payment card (within 72 hours) in case of loss of a payment card outside the Republic of Kazakhstan	90 000 tenge	90 000 tenge	90 000 tenge	the service is provided to holders of a Mastercard Black Edition payment card subject to the conditions applicable in the Mastercard WorldWide IPS	*
4.	Cash disbursement via a payment card (main/additional)					
4.1.	Via any ATM in the territory of the Republic of Kazakhstan					
4.1.1.	if the total amount of cash withdrawal operations during the current calendar month does not exceed 300,000 tenge or its equivalent in US dollar / euro	0 tenge	0 tenge	0 tenge		
4.1.2.	If the total amount of cash withdrawal during the current calendar month exceeds 300 000 tenge or its equivalent in US dollar/euro	0,9% of the amount	0 tenge	0,9% of the amount	is charged beginning from the operation, as a result of which the total amount of cash withdrawal operations during the current calendar month has exceeded 300 000 tenge or its equivalent in US dollar/euro	
4.2.	Via any ATM in the territory of the Republic of Kazakhstan	3,5% of the amount, min. 1 000 tenge	3,5% of the amount, min. 1 000 tenge	3,5% of the amount, min.1 000 tenge		
4.3.	Via POS terminal at the cash office of any bank in the territory of the Republic of Kazakhstan					

4.3.1.	Via POS terminal at the cash office of JSC "Tengri Bank"	0,5% of the amount + 100 tenge	0 tenge	0,5% of the amount + 100 tenge		
4.3.2.	Via POS terminal at a cash office of any other bank in the territory of the Republic of Kazakhstan	1% от суммы + 150 tenge	1% от суммы + 150 tenge	1% от суммы + 150 tenge		
4.4.	Via POS terminal at a cash office of any bank outside the territory of the Republic of Kazakhstan	3,5% of the amount, min. 1 000 tenge	3,5% of the amount, min. 1 000 tenge	3,5% of the amount, min. 1 000 tenge		
5.	Cashless payments and money transfer⁸ with the use of a payment card					
5.1.	Non-cash payment for goods and / or services using a payment card or payment card details:					
5.1.1.	Via POS terminal at the cash office of an entrepreneur or using a payment card details via Internet	0 tenge	0 tenge	0 tenge	Per each operation	
5.2.	Money transfer with the use of a payment card through ATM of JSC "Tengri Bank"					
5.2.1.	To other payment card issued by JSC "Tengri Bank" in favor of the client	0 tenge	0 tenge	0 tenge	Per each operation	
5.2.2.	To the payment card issued by JSC "Tengri Bank" in favor of any other individual	0 tenge	0 tenge	0 tenge	Per each operation	
6.	Provisioning information on executed operations and available balance					
6.1.	Provisioning a current account statement at the office of JSC AO "Tengri Bank"					
6.1.1.	As of previous month/current month	0 tenge	0 tenge	0 tenge		
6.1.2.	On the date of request more as of more than two-month period	500 tenge	500 tenge	500 tenge	Monthly	
6.2.	Provisioning information on the available balance and recent transactions using a payment card					
6.2.1.	Available balance through ATM / POS terminal:					
6.2.1.1.	All banks in the territory of the Republic of Kazakhstan	0 tenge	0 tenge	0 tenge		

6.2.1.2.	All banks outside the territory of the Republic of Kazakhstan	0 tenge	0 tenge	0 tenge		
6.2.2.	about 10 recent operations in the last 120 calendar days via ATM of JSC "Tengri Bank"	100 tenge	100 tenge	100 tenge	Per each operation	
6.3.	Provisioning information via SMS ⁹ :					
6.3.1.	Monthly fee for automated SMS notice to mobile phone on the operations on payment card	250 tenge	250 tenge	250 tenge	Monthly fee per each payment card, the first payment is charged at the connection to the SMS notice service	*
7.	Other services					
7.1.	Changing PIN code through ATM of JSC "Tengri Bank"	0 tenge	0 tenge	0 tenge		*
7.2.	Zeroing the incorrect PIN code counter	0 tenge	0 tenge	0 tenge		*
7.3.	Blocking a lost/stolen payment card					
7.3.1.	Without entry in the stop list	0 tenge	0 tenge	0 tenge	Per each operation	*
7.3.2.	With entry in the international stop list (two weeks)	9 000 tenge	9 000 tenge	9 000 tenge	Per each region, per each two weeks	*
7.4.	Unblocking of a lost/stolen payment card	0 tenge	0 tenge	0 tenge	Per each operation	*
7.5.	Investigation of a dispute over a transaction carried out at an ATM of JSC "Tengri Bank" , with the provision of a video recording	5 000 tenge	5 000 tenge	5 000 tenge		*
7.6.	Emergency (within 72 hours) cash withdrawal in case of loss of Mastercard Black Edition payment card outside the Republic of Kazakhstan	70 000 tenge	70 000 tenge	70 000 tenge	The service is available for the holders of a payment card Mastercard Black Edition on the terms and conditions effective in IPS Mastercard WorldWide	
8.	Servicing a payment card, issued by any other bank					
8.1.	Cash withdrawal using a payment card issued by any other bank, via POS terminal at the cash office of JSC "Tengri Bank":					
8.1.1.	- tenge	2,5 % of the amount			Minimum withdrawal is 10 000 tenge/50 USD/euro	
8.1.2.	- foreign currency	3 % of the amount				
8.2.	Investigation of a dispute over a transaction carried out at an ATM of a	6 000 tenge				*

	third-party Bank, with the provision of a video recording		
Reference	Note:		
1	Additionally applied for the bank product "Salary card credit limit"		
2	Services marked with * are subject to value added tax (hereinafter - VAT) and are indicated without VAT. Services not marked with * are not subject to VAT		
3	Authorized body of the Bank is a person to whom the Board / authorized committee under the Board of the Bank has been delegated the right to classify customers in one category or another in order to provide discounts / tariffs for determining the size of the “subscription fee for servicing a payment card” and the “tariff for accepting / crediting non-cash payment from a legal entity or an individual engaged in entrepreneurial activity, in accordance with the Comprehensive Service Agreement for individuals "applied within the approved Basic tariffs for banking and other operations with the use of Mastercard payment cards for individuals.		
4	Tariff becomes effective from the date of technical implementation		
5	Под обслуживанием платежной карточки понимается сопровождение платежной карточки в информационных системах Банка.		
6	Bank depositors, with a total deposit balances with the Bank at least 15,000,000 tenge or, equivalent in foreign currency at the rate of the National Bank of the Republic of Kazakhstan on the date of issue of the payment card, may issue one Mastercard Platinum card with a subscription fee for servicing the main / additional payment card - 0 tenge		
7	Bank depositors, with a total deposit balances with the Bank at least 50 000 000 tenge or, equivalent in foreign currency at the rate of the National Bank of the Republic of Kazakhstan on the date of issue of the payment card, may issue one card Mastercard Black Edition or Visa Infinite a subscription fee for servicing the main / additional payment card - 0 tenge		
8	The commission charged for transfer operations from a current account, the means of access to which is a payment card, carried out without using a payment card, are set according to the Tariffs for services and transactions for individuals with opening a bank account.		
9	SMS notice is provisioning by the Bank to the Client of information on card transactions, payments and money transfers and other information made sending SMS to a registered phone number without a request from the Client, on the basis of an application signed by the Client to activate the SMS informing service according to the form defined in the internal documents of the Bank		
	Basic tariffs may be amended and notice thereof shall be brought to the attention of customers by placing a public announcement in the operating room, or posting on a corporate website - the Bank’s Internet resource www.tengribank.kz .		