

Tariff plan "Prestige"

The basic tariffs approved by the Tariff Committee of the Bank within the limits of tariffs taking into account the amendments and additions in accordance with the decisions of:

1. the Board of Directors dated April 27, 2016 the Minutes No.16;
2. the Board of Directors dated February 28, 2018 the Minutes No.4;
3. the Board of Directors dated April 28, 2018 the Minutes No.7;
4. the Tariff Committee dated May 16, 2018 No. 15;
5. the Tariff Committee dated July 23, 2018 No. 28;
6. the Tariff Committee dated July 27, 2018 No. 29;
7. the Tariff Committee dated November 22, 2018 No. 43.

	Name of operations	Tariff		Note	VAT
1.	Opening, maintenance and closing of current account the access device of which is payment card				
1.1.	Opening of current account	0 tenge			
1.2.	Servicing of the fixed current account (the account from which no credit/debit transactions has been carried out within 12 months from the date of the last transaction carried out by the customer or his/her legal representative and there are no open payment cards to it)	Balance amount in current account, max. 200 tenge			
1.3.	Closing of current account	0 tenge			*
2.	Acceptance and crediting of money to current account the access device of which is payment card				
2.1.	Acceptance and crediting of cash:				
2.1.1.	at cash desk of JSC "Tengri Bank":				
	- without using payment card	0 tenge		crediting of money within one business day (if operation was carried out up to 18:00 of Astana time) or within two business days (in other cases)	
	- using payment card by means of POS-terminal	0,50 % of the amount, min. 600 tenge			
2.1.2.	using payment card by means of ATM of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan" with function of acceptance of money (cash-in)	0 tenge			
2.2.	Acceptance (crediting) of money received by noncash payment:				
2.2.1.	to current account opened under conditions of tariff plan "Prestige"	0 tenge			
3.	Issuance, reissuance and service of payment card				
3.1.	Issuance of any payment card	0 tenge			
3.2.	Express issuance of any payment card within four business days	3 000 tenge		only in Almaty	*
3.3.	Monthly payment for service of basic payment card (monthly payment)1:	First 12 months of service	13-th and following months of service		
3.3.1.	Visa Classic Unembossed	0 tenge			
3.3.1.1.	Visa Classic Unembossed for depositors of the "Bonus 5!" Deposit	0 tenge			
		250 tenge		monthly payment	
3.3.2.	Visa Classic	0 tenge	250 tenge	if the customer at the date of issue of the payment card has a Bank Deposit in the amount from 300 000 tenge / 1 000 US dollars / 1 000 Euro and more, or the authorized person of the Bank** has decided in respect of the customer to issue a payment card without charging a subscription fee for the first 12 months of service.	
		500 tenge		monthly payment	
3.3.3.	Visa Gold	0 tenge	500 tenge	if the customer at the date of issue of the payment card has a Bank Deposit in the amount of 1 000 000 tenge/ 5 000 US dollars/ 5 000 Euro and more, or the authorized person of the Bank** has decided in respect of the customer to issue a payment card without charging a subscription fee for the first 12 months of service.	

3.3.4.	Visa Infinite	5 000 tenge		monthly payment	
		0 tenge	5 000 tenge	If the authorized person/body of the Bank ** has decided to issue a payment card to the customer without charging a subscription fee for the first 12 months of service.	
		0 tenge		if the customer at the date of issue of the payment card has a Bank Deposit in the Bank with a validity period in the amount from 50 000 000 tenge / 150 000 US dollars / 125 000 Euro and more; If the authorized person/body of the Bank ** has decided to issue a payment card to the customer without charging a subscription fee for the entire period of validity of the payment card	
3.4.	Monthly payment for service of additional payment card1:	All months of service			
3.4.1.	Visa Classic Unembossed	100 tenge		monthly payment	
3.4.2.	Visa Classic	250 tenge		monthly payment	
3.4.3.	Visa Gold	500 tenge		monthly payment	
3.4.4.	Visa Infinite	5 000 tenge		monthly payment; issue only to the main Visa Infinite payment card.	
3.5.	Reissuance of payment card as per the request of payment card holder (including in case of loss/theft/damage of payment card /PIN-code)				
3.5.1.	Visa Classic Unembossed	1 000 tenge			
3.5.2.	Visa Classic	2 000 tenge			
3.5.3.	Visa Gold	3 000 tenge			
3.5.4.	Visa Infinite	20 000 tenge			*
3.5.4.1	Emergency re-issuance of Visa Infinite payment card (within 72 hours) in case of loss of payment card outside the Republic of Kazakhstan	90 000 tenge		the service is provided to holders of Visa Infinite payment card under the terms and conditions of the IPS Visa International	*
3.6.	Reissuance of payment card after expiry of validity period or at the initiative of JSC "Tengri Bank"	0 tenge			*
3.7.	Closing of payment card	0 tenge			*
4.	Cash withdrawal using payment card				
4.1.	By means of ATM of any bank on the territory of the Republic of Kazakhstan				
4.1.1.	using basic payment card:				
	- if the total amount of operations on cash withdrawal within current calendar month does not exceed 300 000 tenge/1 000USD/euro	0 tenge			
	- if the total amount of operations on cash withdrawal within current calendar month exceeds 300 000 tenge/1 000USD/euro	0,50 % of the amount + 100 tenge		it is charged starting from the transaction, as a result of which the total amount of cash withdrawal operations within the current calendar month begins to exceed 300 000 tenge/1 000 US dollars/Euro	
4.1.2.	using additional payment card	0,50 % of the amount + 100 tenge			
4.2.	By means of ATM of any bank outside the territory of the Republic of Kazakhstan	1,00 % of the amount			
4.3.	By means of POS-terminal at the cash desk of JSC "Tengri Bank"	0,50 % of the amount + 100 tenge			
4.4.	By means of POS-terminals at cash desk of JSC "Halyk Bank of Kazakhstan" or Bank-participant of processing ***	0,50 % of the amount + 150 tenge			
4.5.	By means of POS-terminals at the cash desk of another bank on the territory of the Republic of Kazakhstan	1,00 % of the amount + 150 tenge			

4.6.	By means of POS-terminals at the cash desk of any bank outside the territory of the Republic of Kazakhstan	1,00 % of the amount + 700 tenge		
5.	Non-cash payments and money transfers **** with the use of a payment card			
5.1.	Non-cash payment for goods and / or services using a payment card or payment card requisites:			
5.1.1.	Through the POS-terminal in the cash desk of the entrepreneur or using the payment card requisites via the Internet	0 tenge	for each operation	
5.1.2.	by means of ATM/ electronic terminal of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan" (in case of payment for utilities, telecommunications and other services under the Agreements)	60 tenge	for each operation	
5.2.	customs payment for the amount:			
	- from 1 up to 10 000 tenge	0,20 % from the amount, minimum 15 tenge		
	- from 10 001 up to 50 000 tenge	0,10 % from the amount, minimum 35 tenge		
	- from 50 001 up to 100 000 tenge	0,05 % from the amount, minimum 35 tenge		
	- from 100 001 up to 1 000 000 tenge	0,05 % from the amount, minimum 350 tenge		
	- from 1 000 001 and above	1 000 tenge		
5.3.	Noncash payment on payment of cell communication service by SMS-banking (for number of communication provider connected to service)	50 tenge	for each operation	
5.4.	Money transfer using payment card through ATM/ electronic terminal of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan"			
5.4.1.	to another payment card issued by JSC "Tengri Bank" in the name of customer	0 tenge	for each operation	
5.4.2.	to payment card issued by JSC "Tengri Bank" in the name of another individual	200 tenge	for each operation	
5.4.3.	to current account opened with JSC "Tengri Bank"	200 tenge	for each operation	
5.4.4.	to payment card issued by another bank through "VISA to VISA" system	1,50 % of the amount, min. 400 tenge		
5.4.5.	to the account of legal entities within the framework of concluded Agreements*****	1,00 % of the amount, min. 100 tenge, max. 3 000 tenge		
6.	Providing of information about operations carried out and available balance			
6.1.	Provision of a current account statement in the branch of JSC "Tengri Bank" or using a payment card through the electronic terminal of JSC "Halyk Bank of Kazakhstan"			
	- for the month ended	200 tenge	commission is charged from third inquiry per month	
	- for inquiry date of more than two month period	500 tenge	for every month	
6.2.	Providing information using payment card			
6.2.1.	about available balance by means of ATM/ POS-terminal:			
	- JSC "Tengri Bank", JSC "Halyk Bank of Kazakhstan" or Bank-participant of processing***	50 tenge	for each operation	
	another bank	200 tenge	for each operation	
6.2.2.	about last 10 operations for the last 120 calendar days by means of ATM of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan"	100 tenge	for each operation	
6.3.	providing of information by means of SMS-banking:			
6.3.1.	connection to SMS-banking, reregistration, disconnection	0 tenge		
6.3.2.	monthly payment for automatic sending to mobile telephone SMS-notifications about operations on payment card1	400 tenge	monthly payment on each payment card, the first payment is charged in case of connection to SMS-banking	*

6.3.3.	information provision on the available balance at the request of the payment card holder	50 tenge	for each operation	
6.3.4.	information provision on the last 10 transactions for the last 120 calendar days at the request of the payment card holder	50 tenge	for each operation	
7.	Other services			
7.1.	Change of PIN-code by means of ATM/electronic terminal of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan"	250 tenge	for each operation	*
7.2.	Reset counter of incorrect PIN-code entering	200 tenge	for each operation	*
7.3.	Blocking of lost/stolen payment card			
	- without adding to the stop-list	0 tenge		*
	- with adding to the international stop-list (for two weeks)	8 000 tenge	for each region, for every two weeks	*
7.4.	Temporary blocking of lost/stolen payment card by means of SMS-banking	0 tenge		*
7.5.	Unblocking of lost/stolen payment card	200 tenge		*
7.6.	Investigation of disputable situation on operations carried out in ATM of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan" with the provision of video	5 000 tenge		*
7.7.	Emergency (within 72 hours) cash withdrawal in case of loss of Visa Infinite payment card outside the Republic of Kazakhstan	70 000 tenge	the service is provided to holders of Visa Infinite payment card under the terms and conditions of the IPS Visa International	

Notes:

* Operations are subject to VAT and specified without VAT.

** Authorized person/ body of the Bank – to whom the Management Board of the Bank has delegated the right to make decisions on the issue of payment cards for individuals without charging a subscription fee for the first 12 months of service / the entire period of validity of the payment card.

*** Bank-participant of processing – JSC "Altyn Bank", JSC "AsiaCredit Bank", JSC "ATFBank", JSC "Bank CenterCredit", JSC "Citybank Kazakhstan", JSC "Kazkommertzbank", JSC "KazPost", JSC "Qazaq Banki", SO JSC Bank VTB (Kazakhstan), OJSC "Halyk Bank Kyrgystan",

**** Rates of commissions for transfer operations from current account, the means of access to which is a payment card, carried out without using payment card, are established as per Tariffs for services and conducting of operations for individuals with opening bank account.

***** In cases if charging of commission from legal entity/individual for transfer is stipulated in conditions of the agreement for acceptance and transfer of payments

¹Under the service of a payment card is understood to support the payment card in the information systems of the Bank