

## 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 23.07.2019, No.032.

| No.       | Transaction   | BASIC           |                                     | UNIQUE          |                                     | PRESTIGE        |                                     | Note  | VAT <sup>1</sup> |
|-----------|---|-----------------|-------------------------------------|-----------------|-------------------------------------|-----------------|-------------------------------------|---|------------------|
|           |   | First 12 months | 13 <sup>th</sup> and the last month | First 12 months | 13 <sup>th</sup> and the last month | First 12 months | 13 <sup>th</sup> and the last month |   |                  |
| <b>1.</b> | <b>Opening, management and closing of account, mean of access to which is payment card</b>  |                 |                                     |                 |                                     |                 |                                     |   |                  |
| 1.1.      | Account opening   | 0 tenge         |                                     | 0 tenge         |                                     | 0 tenge         |                                     |   |                  |
| 1.2.      | Management of inactive 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;<br>In case of money inadequacy, it shall be charged within account balance limits  |                  |
| 1.3.      | Account closing   | 0 tenge         |                                     | 0 tenge         |                                     | 0 tenge         |                                     |   | *                |
| <b>2.</b> | <b>Acceptance and crediting of money to account, mean of access to which is payment card</b>  |                 |                                     |                 |                                     |                 |                                     |   |                  |
| 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         |                                     | Money crediting within one working day (if operation was performed before 18:00 of Nur-Sultan time) or within two working days (in other cases) |                  |

|           |   |                |          |                                     |          |                |   |  |  |  |
|-----------|---|----------------|----------|-------------------------------------|----------|----------------|---|--|--|--|
| 2.1.2.    | With payment card through ATM of "Tengri Bank" JSC or "Khalyk 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 <sup>2</sup> |          | Not applicable |   | According to Individuals complex servicing agreement, it shall be withheld from legal entity or individual, performing entrepreneur activity |  |  |
| 2.2.2.    | To current account from other sources   | 0 tenge        |          | 0,5% from amount <sup>3</sup>       |          | 0 tenge        |   | Withheld from received amount  |  |  |
| <b>3.</b> | <b>Issue, re-issues and servicing of payment card</b>   |                |          |                                     |          |                |   |  |  |  |
| 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 <sup>4</sup> 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 available 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 |           | -         | -         | 100 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 Gold (if customer has Banking deposits with aggregate balance of 300 000 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 <sup>2</sup> has made decision to issue payment card without monthly fee withholding for the first 12 months of service in regard to customer) | -         | -         | -         | -         | 0 tenge   | 100 tenge | Monthly payment  |  |
| 3.3.4.   | Visa Gold   |           |           |           |           |           |           |                  |  |
| 3.3.4.1. | Visa Gold   | 500 tenge |           | -         |           | 500 tenge |           | Monthly payment; |  |
| 3.3.4.2. | 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   | 500 tenge |           | 500 tenge |           | -         | -         | Monthly payment; |  |
|          |   |           |           |           |           | 0 tenge   |           |                  |  |

|          |   |             |           |             |             |             |             |                 |  |
|----------|---|-------------|-----------|-------------|-------------|-------------|-------------|-----------------|--|
|          | agreement with "Tengri Bank" JSC  |             |           |             |             |             |             |                 |  |
| 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 |  |
| 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 <sup>2</sup> has made decision to issue payment card without monthly fee withholding for the first 12 months of service in regard to customer) | -           | -         | -           | -           | 0 tenge     | 500 tenge   | Monthly payment |  |
| 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 <sup>2</sup> has made decision to issue payment card without monthly fee withholding for the first 12 months of service in regard to   | -           | -         | 0 tenge     | 5 000 tenge | 0 tenge     | 5 000 tenge | Monthly payment |  |
|          |   |             |           |             |             |             |             |                 |  |
|          |   |             |           | Or:         |             | Or:         |             |                 |  |

|          |   |              |              |              |              |  |                 |
|----------|---|--------------|--------------|--------------|--------------|--|-----------------|
|          | customer or the complete validity period of payment card)   |              |              | 0 tenge      | 0 tenge      |  |                 |
| 3.3.5.3. | Visa Infinite <sup>5</sup> (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 additional payment card <sup>4</sup> service:   |              |              |              |              |  |                 |
| 3.4.1.   | Visa Classic Unembossed   | 100 tenge    | 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    | 100 tenge    | Monthly payment  |                 |
| 3.4.3.   | Visa Gold   | 500 tenge    | 500 tenge    | 500 tenge    | 500 tenge    | Monthly payment  |                 |
| 3.4.4.   | Visa Infinite   | 5 000 tenge  | 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 Unembossed   | 2 000 tenge  | 2 000 tenge  | 2 000 tenge  | 2 000 tenge  |  | *               |
| 3.5.2.   | Visa Gold   | 3 000 tenge  | 3 000 tenge  | 3 000 tenge  | 3 000 tenge  |  | *               |
| 3.5.3.   | Visa Infinite   | 20 000 tenge | 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      | 0 tenge      |  | *               |
| 3.7.     | Payment card closing  | 0 tenge      | 0 tenge      | 0 tenge      | 0 tenge      |  | *               |

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| 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  | * |
| <b>4.</b> | <b>Cash withdrawal using payment card</b>  |  |  |  |  |   |
| 4.1.      | By ATM of any bank in the territory of the Republic of Kazakhstan  | 0,5% from amount + 100 tenge                             | 0 tenge  | -  |  |   |
| 4.1.1.    | Using main payment card:   | 0,5% from amount + 100 tenge                             | 0 tenge  | -  |  |   |
| 4.1.1.1.  | If total amount of transaction during cash withdrawal during the actual calendar month does not exceed 300 000 tenge/1 000 US dollars/Euro | -  | -  | 0 tenge  |  |   |
| 4.1.1.2.  | If total amount of cash withdrawal transactions during the actual calendar month exceeds 300 000 tenge/1 000 US dollars/Euro               | -  | -  | 0,5% from 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  | 0,5% from amount + 150 tenge                             | 0,5% from amount + 150 tenge                             | 0,5% from amount + 150 tenge                             |  |   |

|           |   |  |  |  |  |  |
|-----------|---|--|--|--|--|--|
|           | Kazakhstan" JSC or Bank participant of processing <sup>6</sup>  |  |  |  |  |  |
| 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 |  |  |
| <b>5.</b> | <b>Non-cash payments and money transfers<sup>7</sup> using payment card</b>   |  |  |  |  |  |
| 5.1.      | Non-cash payment for goods and/or services by using payment card or payment card details:                                 |  |  |  |  |  |
| 5.1.1.    | By POS-terminal in cash desk of entrepreneur or by using payment card details through Internet                            | 0 tenge  | 0 tenge  | 0 tenge  | For each transaction                                     |  |
| 5.2.      | Money transfer using payment card through ATM/electronic terminal of "Tengri Bank" JSC or "Khalyk Bank of Kazakhstan" JSC |  |  |  |  |  |
| 5.2.1     | To different payment card, issued by "Tengri Bank" JSC in favor of customer   | 0 tenge  | 0 tenge  | 0 tenge  | For each transaction                                     |  |
| 5.2.2     | To payment card, issued by "Tengri Bank" JSC in favor of other individual   | 200 tenge  | 200 tenge  | 200 tenge  | For each transaction                                     |  |
| <b>6.</b> | <b>Provision of information on performed transactions and available balance</b>   |  |  |  |  |  |
| 6.1.      | Providing account statement in servicing center of "Tengri Bank" JSC  |  |  |  |  |  |
| 6.1.1.    | For the previous month/for the current month  | 200 tenge  | 200 tenge  | 200 tenge  | Commission is withheld from the third request in a month |  |



|           |   |              |              |              |   |   |
|-----------|---|--------------|--------------|--------------|---|---|
| 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 <sup>6</sup>                       | 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 through SMS-banking <sup>8</sup> :  |              |              |              |   |   |
| 6.3.1.    | Subscribing to SMS-banking, re-registration, deactivation   | 400 tenge    | 400 tenge    | 400 tenge    | Monthly fee for each card, first payment is withheld during subscription to SMS-banking |   |
| <b>7.</b> | <b>Other services</b>   |              |              |              |   |   |
| 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.            | Temporary blocking of lost/stolen payment card through SMS-banking   | 0 tenge   | 0 tenge      | 0 tenge      |  | * |
| 7.5.            | Unblocking lost/stolen payment card  | 200 tenge   | 200 tenge    | 200 tenge    | For each transaction   | * |
| 7.6.            | 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  |  | * |
| 7.7.            | 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 |   |
| <b>8.</b>       | <b>Payment card servicing, issued by other bank</b>  |   |              |              |  |   |
| 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   |              |              |  | * |
| <b>Footnote</b> | <b>Notes:</b>  |   |              |              |  |   |
| <sup>1</sup>    | 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   |   |              |              |  |   |
| <sup>2</sup>    | 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". |   |              |              |  |   |
| <sup>3</sup>    | Tariff shall come into legal force after its technical implementation  |   |              |              |  |   |
| <sup>4</sup>    | 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 Kazakshtan" 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-banking – 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                             |
|   | Basic tariffs may be amended or added, that were sent to customer for notification by posting public advertisement in operating hall, or on corporate web-site – internet resource of the Bank <a href="http://www.tengribank.kz">www.tengribank.kz</a> .   |