

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.

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

2.1.1.2	- with payment card through POS-terminal	0,5% from amount, minimum required amount is 600 tenge		0,5% from amount, minimum required amount is 600 tenge		0,5% from amount, minimum required amount is 600 tenge			
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 ²		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 ³		0 tenge		Withheld from 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 Classic Unembossed								
3.3.1.1.	Visa Classic Unembossed	100 tenge		-		0 tenge		Monthly payment	
3.3.1.2.	Visa Classic Unembossed (if payment card is purposed for customer salary and other payments from legal entity, performing entrepreneur activity, that has concluded	0 tenge	100 tenge	0 tenge	100 tenge	-	-	Monthly payment	

	Individual complex servicing agreement with "Tengri Bank" JSC)								
3.3.1.3.	Visa Classic Unembossed (for pensions, allowance and other social contributions)	-	-	0 tenge	50 tenge	-	-	Monthly payment	
3.3.1.4.	Visa Classic Unembossed (for Depositors of "Bonus 5!" deposit)	-	-	-	-	0 tenge		Monthly payment	
3.3.2.	Visa Classic								
3.3.2.1.	Visa Classic	250 tenge		-	-	250 tenge		Monthly payment	
3.3.2.2.	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	250 tenge	0 tenge	250 tenge	-	-	Monthly payment	
3.3.2.3.	Visa Classic (if customer has Banking deposits as of date of card issue, with aggregate balance from 300 000 tenge and more or equivalent by exchange rate of Republican state enterprise "National Bank of the Republic of Kazakhstan" as of payment card issue/entity/body of the Bank ² has made decision in regard to customer without withholding of monthly fee for the first 12 months)	-	-	-	-	0 tenge	250 tenge	Monthly payment	
3.3.3.	Visa Gold								
3.3.3.1.	Visa Gold	500 tenge		-		500 tenge		Monthly payment	

3.3.3.2.	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	
3.3.3.3.	Visa Gold (if amount of monthly basic salary fund (BSF) of customer is 130 000 tenge or above as of payment card issue, or if customer is CEO or chief accountant of legal entity or individual, performing entrepreneur activity)	0 tenge	500 tenge	0 tenge	500 tenge	-	-	Monthly payment	
3.3.3.4.	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 the first 12 months of service in regard to customer)	-	-	-	-	0 tenge	500 tenge	Monthly payment	
3.3.4.	Visa Infinite								
3.3.4.1.	Visa Infinite	5 000 tenge		5 000 tenge		5 000 tenge		Monthly payment;	
3.3.4.2.	Visa Infinite (if authorized body/entity of the Bank ² has made decision to issue payment	-	-	0 tenge	5 000 tenge	0 tenge	5 000 tenge	Monthly 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)			or:		or:			
				0 tenge		0 tenge			
3.3.4.3.	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 additional payment card ⁴ service:								
3.4.1.	Visa Classic Unembossed	100 tenge		100 tenge		100 tenge		Monthly payment	
3.4.2.	Visa Classic	250 tenge		250 tenge		250 tenge		Monthly payment	
3.4.3.	Visa Gold	500 tenge		500 tenge		500 tenge		Monthly payment	
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 Unembossed	1 000 tenge		1 000 tenge		1 000 tenge			*
3.5.2.	Visa Classic	2 000 tenge		2 000 tenge		2 000 tenge			*
3.5.3.	Visa Gold	3 000 tenge		3 000 tenge		3 000 tenge			*
3.5.4.	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					
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 is exceeding 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:					
5.1.1.	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	
5.1.2.	Tax payment for amount of:					
5.1.2.1.	- from 1 to 10 000 tenge	0,2% from amount, minimum required amount is 15 tenge	0,2% from amount, minimum required amount is 15 tenge	0,2% from amount, minimum required amount is 15 tenge		
5.1.2.2.	- from 10 001 to 50 000 tenge	0,1% from amount, minimum required amount is 35 tenge	0,1% from amount, minimum required amount is 35 tenge	0,1% from amount, minimum required amount is 35 tenge		
5.1.2.3.	- from 50 001 to 100 000 tenge	0,05% from amount, minimum required amount is 35 tenge	0,05% from amount, minimum required amount is 35 tenge	0,05% from amount, minimum required amount is 35 tenge		
5.1.2.4.	- from 100 001 to 1 000 000 tenge	0,05% from amount, minimum required amount is 350 tenge	0,05% from amount, minimum required amount is 350 tenge	0,05% from amount, minimum required amount is 350 tenge		
5.1.2.5.	- from 1 000 001 and above	1 000 tenge	1 000 tenge	1 000 tenge		
5.2.	Non-cash payment for cellphone services through SMS-banking (for number synchronized to cell communication provider)	50 tenge	50 tenge	50 tenge	For each transaction	

5.3.	Money transfer by using payment card through ATM/electronic terminal of "Tengri Bank" JSC or "Khalyk Bank of Kazakhstan" JSC					
5.3.1.	To other payment card, issued by "Tengri Bank" JSC in favor of a customer	0 tenge	0 tenge	0 tenge	For each transaction	
5.3.2.	To payment card, issued by "Tengri Bank" JSC in favor of other individual	200 tenge	200 tenge	200 tenge	For each transaction	
5.3.3.	To payment card, issued by other bank through "VISA to VISA" system	1,5% from amount, minimum required amount is 400 tenge	1,5% from amount, minimum required amount is 400 tenge	1,5% from amount, minimum required amount is 400 tenge		
6.	Provision of information on performed transactions and available balance					
6.1.	Providing account statement in servicing center of "Tengri Bank" JSC or by using payment card through electronic terminal of "Khalyk Bank of Kazakhstan" 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 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	100 tenge	100 tenge	100 tenge	For each transaction	

	"Khalyk Bank of Kazakhstan" JSC					
6.3.	Providing information through SMS-banking:					
6.3.1.	Subscribing to SMS-banking, re-registration, deactivation	0 tenge	0 tenge	0 tenge		
6.3.2.	Monthly fee for automatic SMS-notifications on transactions on payment card	400 tenge	400 tenge	400 tenge	Monthly fee for each card, first payment is withheld during subscription to SMS- banking	*
6.3.3.	Providing information on available balance upon request of card holder	50 tenge	50 tenge	50 tenge	For each transaction	
6.3.4.	Providing information on the last 10 transactions for the last 120 calendar days upon request of card holder	50 tenge	50 tenge	50 tenge	For each transaction	
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)	8 000 tenge	8 000 tenge	8 000 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 or "Khalyk Bank of Kazakhstan" 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	
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				
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 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					
	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 www.tengribank.kz .					