

**Tariffs for issuance and maintenance of debit payment cards JusanPay  
"First Heartland Jusan Bank" JSC (hereinafter-the Bank)**

<b>Name of the Commission</b>	<b>Tariff</b>
<b>1. Issue / card service personalized card / non-personalized card (main, additional) in the first and subsequent years:<sup>1</sup></b>	
MASTERCARD WORLD DEBIT (personalized card/non-personalized card): including social (established for receiving of pensions, benefits and other social benefits):	
- In the first year / in the second and subsequent years	0 tenge / 50 tenge per month
<b>2. Card reissue (main/additional):</b>	
2.1. at the initiative of the cardholder to replace the lost, stolen:	
<b>MASTERCARD WORLD DEBIT</b> (personalized / non-personalized)	600 tenge
2.2. Reissue of an additional card at expiration	0 tenge
<b>3. Crediting money:</b>	
3.1. Crediting of money to card-account/card, received by cashless way or by depositing cash	0 tenge
3.2. Salary and other payments under concluded Contract with Organization	0% and more (step 0,1%) according to the scoring procedure
3.3. Pensions, benefits and other social benefits	under the contract with state agency on social benefits
<b>4. Cash Withdrawal:</b>	
4.1. In ATMs of the bank	0 tenge
4.2. In ATMs of other banks in the territory of the Republic of Kazakhstan <sup>5</sup>	up to 300 000 tenge (including) per month - free, more than - 0,6% from the amount
4.3. In ATMs of banks outside the Kazakhstan <sup>5</sup>	0,5% + 1000 tenge
4.4. At the bank's cashier (via POS-terminal) <sup>5</sup>	0,5%
4.5. At the ticket offices of other banks on the territory of the Kazakhstan (via POS-terminal) <sup>5</sup>	0,5% + 500 tenge
4.6. At the ticket offices of other banks outside the Kazakhstan (via POS-terminal) <sup>5</sup>	0,5% + 1000 tenge
<b>5. Cashless payments on payment card:</b>	
5.1. Service in the enterprises of trade and service, payment of customs services, on the Internet <sup>5</sup>	0 tenge
<b>6. Transfer operations from the card/account (in the bank's network):</b>	
6.1 to another card/account opened in the bank	0 tenge
6.2 to the payment card of another bank:	
- in the Republic of Kazakhstan	0,5% + 200 tenge
- outside the Republic of Kazakhstan	0,5% + 400 tenge
6.3 On the service "long-term assignment" (installation/changing)	0 tenge
6.4 Transfer of money in favor of suppliers in the mobile application of the Bank	according to the tariffs of the Mobile app of the Bank
<b>7. Additional Services:</b>	
7.1. Payment of services through ATM <sup>5</sup>	0 tenge
7.2. Request of balance in ATMs of banks, by means of SMS-request <sup>5</sup>	50 tenge
7.3. Receipt via ATM of mini-statements, by means of SMS-request	100 tenge
7.4. Provision of statement	
- Monthly (incl. to the client's email address)	0 tenge
- in the branch for another period	2 000 tenge
7.5. Resetting the counter of attempts to incorrectly set the PIN code	200 tenge
7.6. Resetting the retry count of the Temporary code request	0 tenge
7.7. Change of PIN in ATM	200 tenge
7.9. Change of restrictions on payment cards, including change of daily spending limit	0 tenge
7.10. Blocking/unlocking of the main/additional card	0 tenge
7.11. SMS-informing" service, monthly fee (including VAT) <sup>6,7</sup>	1st year - 0 tg, subsequent - 250 tenge per month
7.12. Service "SMS-informing on numbers of foreign operators of communication", for each SMS-message (excluding VAT) <sup>7</sup>	40 tenge
7.13. Provision of certificates/letters of any character concerning the bank account, (including the issuance of duplicates/copies) and other references in favor of third parties (incl. VAT) <sup>7</sup>	2 000 tenge
7.14. Conducting an investigation on the controversial (Dispute) operation of the IPU arbitration (upon application of the client) (including VAT) <sup>7</sup>	according to the tariffs of the IPS
7.15. Provision of video recording from the bank's ATM cameras during the investigation of the transaction: (including VAT) <sup>7</sup>	5 000 tenge
7.16. Maintenance of a bank account with the use of a payment card, on which there are no receipts/expense transactions, except for the bank's commissions, more than 6 months from the date of the last operation on the account (if there is a balance of money on the account) <sup>8</sup>	200 tenge per month
7.17. Cash-back from retail operation using the payment card <sup>9</sup>	1,3%
7.18. Cash-back from retail operation with the use of a payment card at the volume of retail transactions (including the Internet) more than 500 000 tenge in the current month <sup>9</sup>	2%

Notes:

<sup>1</sup> Payment card is issued multicurrency. Equivalent in foreign currency at the rate of the NBRK when debiting from an account in foreign currency US dollars, euros. The commission for the monthly servicing of the payment card is charged at the moment of the card activation, in the following months it is charged after the first debit / receipt operation on the card account / card.

<sup>5</sup> Without taking into account the commission of the acquiring bank and / or correspondent banks, in respect of transfer / payment from the Client's account, the Bank charges tariffs for individual customers.

<sup>6</sup> Subscription fee for "SMS-informing" service is charged from the moment of activation of the service monthly after the first expenditure/receipt operation, in each month, using the card.

<sup>7</sup> The service fee is based on the value added tax

<sup>8</sup> The equivalent in currency at the rate of the NBRK when debiting from an account in currency USD. If the balance on the account is less than the fee charged, the entire amount of the balance is written off

<sup>9</sup> Cash-Back is not charged by cashless transactions with the following MCC (Merchant Category Code-a four-digit number, classifying the activity of a trade-service point): 4112, 4814, 4900, 5511, 5521, 5541, 5542, 9221, 9222, 9223, 9311, 9402 On operations with the MCC 3000-3350 and 4511, the Cash-Back is 0.5%. Cash-Back is used only for transactions carried out by merchants who are registered in the territory of the Republic of Kazakhstan. Minimum cash-back amount per month - not less than 500 tenge, maximum Cash-back amount per month - not more than 15 000 tenge.