

**Tariffs for issuance and maintenance of Children payment card
First Heartland Jusan Bank JSC (hereinafter - the Bank)**

Name of the Commission	Tariff
1. Issuance/maintenance of Children payment card (embossed) in the first and subsequent years:¹	
VISA GOLD:	
In the first year / in the second and subsequent years	0 tenge / 50 tenge monthly
2. Reissuance of Children card:	
2.1. on the initiative of cardholder/ replacement of lost card / stolen:	
VISA GOLD	
2.2. reissue of the card at expiration	600 tenge
	0 tenge
3. Money enrollment:	
3.1. on the card-account/card, obtained through in the cashless way or in the way of cash lodgements	0 tenge
4. Cash receipt:	
4.1. in the ATMs of the Bank	0 tenge
4.2. in the ATMS of other banks on the territory of the Republic of Kazakhstan	up to 300 000 tenge (including) per month - free, more than - 0,6% from the amount
4.3. in the ATMs of banks outside the territory of the Republic of Kazakhstan ²	0,5% + 1000 tenge
4.4. in the Bank's cash office (via POS-terminal) ²	0,5%
4.5. in the other Bank's cash offices on the territory of the Republic of Kazakhstan (via POS-terminal) ²	0,5% + 500 tenge
4.6. in the other Bank's cash offices outside the territory of the Republic of Kazakhstan (in POS-terminal) ²	0,5% + 1000 tenge
5. Cashless payments on payment card:	
5.1. service in trade and service enterprises, payment for custom services in Internet ²	0 tenge
6. Transfer operations from payment card/account (in the Bank's network):	
6.1 to another payment card/account, opened in the Bank	0 tenge
6.2 to 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 "Standing order" service (installation/changing)	0 tenge
6.4 money transfer in favour of suppliers in the Mobile app of the Bank	according to the tariffs of the Mobile app of the Bank
7. Additional services:	
7.1. Payment for services in ATMs ²	0 tenge
7.2. Request of balance in ATMs of banks, by means of SMS-request ²	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 timecode 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. locking/unlocking of Children card	0 tenge
7.11. "SMS-informing" service, monthly fee (including VAT) ^{3,4}	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) ⁴	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) ⁴	2 000 tenge
7.14. Conducting an investigation on the controversial (Disputnoy) operation of the IPU arbitration (upon application of the client) (including VAT) ⁴	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) ⁴	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) ⁵	200 tenge per month
7.17. Cash-back from cashless operation using the payment card ⁶	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 ⁶	2%
7.19. Increased Cash-Back for Children card Cyber Card when paying in Steam computer games online service	15%

Notes:

¹ 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. If there are no any monetary flows on the card account the commission monthly service will not be charged.

² 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.

³ 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.

⁴ The service fee is based on the value added tax

⁵ 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.

⁶ 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.