

**Tariffs for issuance and servicing the debit payment cards MASTERCARD WORLD ELITE of  
Jusan Bank JSC (hereinafter - the Bank) for the individuals - heads of the participants of the Payroll project of the Bank as per Jusan Pay tariff**

Fee description	Tariff
<b>1. Issuance / servicing the embossed payment card (main / additional) in the first and next years:<sup>1</sup></b>	
MASTERCARD WORLD ELITE <sup>1,2,3</sup> :	
- for the first year / second and next years	0 tenge
<b>2. Re-issuance of the payment card (main / additional):</b>	
2.1. at the initiative of the card holder / instead of lost / stolen:	
MASTERCARD WORLD ELITE	10 000 tenge
<b>3. Cash receipt <sup>8,9</sup>:</b>	
3.1. in the Bank's ATMs*:	
- salary, deposit (apart from deposit funds of the customers of Private Banking segment)/credit (loan) funds	0 tenge
*a compensation received within Tenge Deposit Protection Program	0 tenge
- except for salary, credit (loan), deposit funds (apart from the deposit funds of the customers of Private Banking segment)	per month up to 1 000 000 tenge (inclusive) - 0 tenge, more than - 1% of the sum
-deposit funds and other replenishments of the customers of Private Banking segment, except for salary and credit (loan) funds	
3.2. in ATMs of other banks at the territory of the RK <sup>4</sup>	per month up to 1 000 000 tenge (inclusive) - 0 tenge, more than - 1% of the sum
3.3. in ATMs of the banks outside the RK <sup>4</sup>	per month up to 500 000 tenge (inclusive) - 0 tenge, more than - 1% of the sum + 1000 tenge (equivalent in other currency)
3.4. in the Bank's cash desks (via POS-terminal and without using the plastic card)*:	
-Salary, credit (loan) and deposit funds (except for deposit funds of the customer of Private Banking segment)	0 tenge
*a compensation received within Tenge Deposit Protection Program	0 tenge
- except for salary, credit (loan), deposit funds (apart from the deposit funds of the customers of Private Banking segment)	per month up to 1 000 000 tenge (inclusive) - 0 tenge, more than - 1% of the sum
-deposit funds and other replenishments of the customers of Private Banking segment, except for salary and credit (loan) funds	per month up to 1 000 000 tenge (inclusive) - 0 tenge, more than - 1% of the sum
3.5. in cash desks of other banks at the territory of the RK (via POS-terminal) <sup>4</sup>	1% of the sum + 500 tenge
3.6. in cash desks of the banks outside the RK (via POS-terminal) <sup>4</sup>	1% of the sum + 1000 tenge
<b>4. Transfer operations with payment card/account (in the Bank's network) <sup>8,9</sup>:</b>	
4.1 to the payment card, issued by:	
- the resident bank of the RK	per month up to 1 000 000 tenge - 0 tenge, more than - 0.2% of the sum, min 200 tenge
- foreign bank	per month up to 500 000 tenge - 0 tenge, more than - 0.5% of the sum + 1000 tenge
<b>5. SMS Banking service (maintenance of current account of the payment card by receipt of sms/push-notifications to the mobile phone for the operations using the payment card / cards - accounts of the customer):</b>	
5.1. Connection, disconnection (including VAT) <sup>6</sup>	0 tenge
5.2. Monthly fee within maintenance and servicing of the payment card/account <sup>5</sup>	0 tenge

**NOTES:**

<sup>1</sup> The payment card shall be issued as multi currency. The equivalent in currency as per the rate of the NBRK as of the date of withdrawal from the account in USD, EUR. Fee for monthly servicing of the payment card is accrued at the moment of activation of the card, and in further months it is accrued after making the first debit/credit operation per month for the card account/payment card. In case of absence of money on the card account of the card the fee for servicing is not charged.

<sup>2</sup> For the heads of the companies - participants of the payroll projects the issuance and servicing of the payment card MASTERCARD WORLD ELITE for the first and next years - 0 tenge and automagical terms of Bonus Loyalty Program with "Premium" Level after joining to the Bonus Program according to the procedure established.  
For certain categories of the customers it is possible to assign a higher Level without taking note of the volumes of cashless payments for previous Calculation period or other requirements for the Level as per the Tariffs.

<sup>3</sup> For the payment cards MASTERCARD WORLD ELITE an entry to Lounge Key is provided with 2 free visits per year (further visits will be debited from the account of the customer as per the tariffs of the partners posted at www.loungekey.com). For all premium cards the Bank provided a range of additional advantages that can ensure a comfort and qualitative service for your life. All updated information is available on the Bank's internet-resource.

<sup>4</sup> Without taking note of the fee of the acquirer bank and/or correspondent banks. As to the transfer/payment from the card -account of the customer the tariffs are applied for the bank services for the customers - individuals.

<sup>5</sup> Subscription fee for the service "SMS - banking" is accrued monthly from the moment of its connection and after making the first debit/credit operation every month.

<sup>6</sup> The size is indicated with taking note of VAT

<sup>7</sup> Equivalent in currency at the rate of the NBRK as of the date of debiting the account in USD. If the balance on account is less than fee charged so all balance amount is debited.

<sup>8</sup> At calculation of the limits etc. the operations, financial presentations based on which it was received by the Bank in the proper reporting period shall be taken in calculation..

<sup>9</sup> The restrictions for operations of money transfers are set as per the limits as approved for such operation type.