

Tariffs for issuance and service of the debit payment cards of Jusan Bank JSC (hereinafter - the Bank) for Payroll project ("Basic", "Gold" and "Elite" packages) (within the Integrated Banking Service Agreement for Individual)

Fee description	Fee meaning for Basic package ⁶	Fee meaning for Gold package ⁷	Fee meaning for Elite package ⁸
1. Servicing of main / additional card ¹			
1.2. For the 2nd and next years of servicing:	0 tenge	0 tenge	0 tenge
2. Re-issue of the payment card (main / additional):			
2.2. at the customer's initiative till the expiry of the validity period / instead of lost / stolen		1000 tenge	
3. Receipt of cash:			
3.1. in the Bank's ATMs (including without using a plastic card)*:			
- 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, deposit (apart from deposit funds of the customers of Private Banking segment)/credit (loan) funds	up to 300 000 tenge per month - 0 tenge, more than - 1% of the sum (equivalent in other currency)		up to 1 000 000 tenge per month - 0 tenge, more than - 1% of the sum (equivalent in other currency)
- deposit funds and other replenishments of the customers of Private Banking segment, except for salary and credit (loan) funds ⁵	up to 300 000 tenge per month - 0 tenge, more than - 1% of the sum (equivalent in other currency)		up to 1000 000 tenge per month - 0 tenge, more than - 1% of the sum (equivalent in other currency)
3.2. in ATMs of other banks at the territory of the RK ^{2,5}	per month up to 200 000 tenge (inclusive) - 0 tenge, more than - 1% of the sum	per month up to 500 000 tenge (inclusive) - 0 tenge, more than - 0.6% of the sum	
3.3. in ATMs of the banks outside the RK ² :	1% of the sum + 1000 tenge (equivalent in other currency)	per month up to 200 000 tenge (inclusive) - 0 tenge free of charge, more than - 1% of the sum, min. 500 tenge	
3.4. in the Bank's cash desks (via POS-terminal and without using the plastic card)*:			
3.4.1. 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	
3.4.2. Other replenishments, (except for salary, credit (loan) and deposit funds (except for deposit funds of the customers of Private Banking segment))	1% of the sum (equivalent in other currency)	per month up to 1 000 000 tenge (inclusive) - 0 tenge, more than - 1% of the sum, min. 500 tenge	
3.4.3. Deposit funds and other replenishments of the customers of Private Banking segment, apart from salary and credit (loan) funds	1% of the sum (equivalent in other currency)	per month up to 1 000 000 tenge (inclusive) - 0 tenge, more than - 1% of the sum, min. 500 tenge	
4. Transfer operations from the payment card/account/using telephone number (in the Bank's network):			
4.2 to the payment card/telephone number: ⁴			
- the resident bank of the RK	0.2% of the sum, min 200 tenge	per month: up to 60 000 tenge (inclusive) - 0 tenge, more than - 0.2% of the sum, min 200 tenge	per month up to 200 000 tenge (inclusive) - 0 tenge, more than - 0.2% of the sum, min 200 tenge
- to the payment card of foreign bank	0.5% of the sum + 1000 tenge		0.5% of the sum + 400 tenge
5. Additional services:			
5.1. 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):			
5.1.1. Connection, disconnection (including VAT)		0 tenge	
5.1.2. Monthly fee within maintenance and servicing of the payment card/account ³		0 tenge	

NOTES:

¹ Payment card shall be issued as multi currency / mono-currency KZT.
² Without taking note of the fee of the acquirer bank and/or correspondent banks.
³ Subscription fee for Service "SMS - Banking" shall be accrued monthly from the moment of its connection and after making the first debit/credit operation in every month.
⁴ The restrictions for operations with money transfers shall be set as per the limits as approved for such operation type
⁵ At calculation of the limits etc. the operations, financial presentations (document) based on which it was received by the Bank in the proper reporting period shall be taken in calculation.
⁶ The tariffs for "Basic" package shall be applied when transfer by the company, serviced in the Bank for the payroll project (hereinafter - the Company), salary and/or other payments to current account using the payment cards of the Bank to the number of up to 499 cards per month.
⁷ The tariffs for "Gold" package shall be applied when transfer by the company the salary and/or other payments to current account using the payment cards of the Bank to the number of up to 2999 cards per month and/or total monthly average sum of such payments shall be less than 50 000 000 (fifty million) tenge
⁸ The tariffs for "Elite" package shall be applied when transfer by the company the salary and/or other payments to current account using the Bank's payment cards to the number of more than 2999 cards per month and/or monthly average sum of such payments is less than 125 000 000 (one hundred twenty five million) tenge
¹ The tariffs of the appropriate package: - shall be applied based on the Company's data provided for such criteria as per which the appropriate package (hereinafter – the Criteria) in the Agreement on transferred salary and other payments (hereinafter – the Agreement), - in future if during less than 3 (three) calendar months in a row monthly average data will not comply with the set (current) Criteria so for the customer (employee of the Company) the package will be applied based on the Criteria defined on the ground of monthly average data for the last 3 (three) and/or more 3 (three) calendar months.
All other tariffs are charged in accordance with the standard tariffs for issuance and maintenance of debit payment cards of Jusan Bank" JSC (hereinafter - the Bank) for individuals.