

**MasterCard WORLD ELITE/ VISA SIGNATURE/ VISA INFINITE debit payment cards issue  
and service tariffs of Jusan Bank JSC (hereinafter - the Bank) for "Elite" tariff**

Details of charges	VISA SIGNATURE	MasterCard WORLD ELITE	VISA INFINITE
<b>1. Issue / service of a embossed / unembossed payment card (main / additional) in the first and subsequent years:<sup>1</sup></b>			
<b>Card issue</b>	0 tenge	0 tenge	0 tenge
<b>Card maintenance</b> in the first year / in the second and subsequent years	3 500 tenge per month	5 000 tenge per month	10 000 tenge per month
1) in case of non-cash transactions by Visa Signature payment card in the amount of 350 000 (three hundred fifty thousand) tenge or more during the reporting month*; 2) in case of daily balance on current and savings accounts of the client (Visa Signature payment cardholder) not less than 15 000 000 (fifteen million) tenge (equivalent in USD/EUR/RUB) during a full calendar month at the NBRK exchange rate as of the calculation date.	0 tenge	not applicable	not applicable
1) in case of non-cash transactions by MasterCard World Elite payment card in the amount of 500 000 (five hundred thousand) tenge or more during the reporting month*; 2) in case of daily balance on current and savings accounts of the client (MasterCard World Elite cardholder) is not less than 45 000 000 (forty five million) tenge (equivalent in USD/EUR/RUB) during a full calendar month at the NBRK exchange rate as of the calculation date.	not applicable	0 tenge	not applicable
1) in case of non-cash transactions by Visa Infinite payment card in the amount of 1 000 000 (one million) tenge or more within the reporting month*; 2) in case of daily balance on current and savings accounts of the client (Visa Infinite cardholder) is not less than 45 000 000 (forty five million) tenge (equivalent in USD/EUR/RUB) during a full calendar month at the NBRK exchange rate as of the calculation date.	not applicable	not applicable	0 tenge
<b>2. Re-issue of payment card (primary/secondary):</b>			
2.1. at the initiative of the cardholder/replacement of lost/stolen	6 000 tenge	10 000 tenge	80 000 tenge
2.2. upon expiration of the validity period, as well as at the initiative of the Bank (upon detection of mechanical damage of the plastic / chip on the card, as well as upon suspicion of compromising personal data)	0 tenge	0 tenge	0 tenge
<b>3. Crediting of money:</b>			
3.1. to the card account/payment card, received by wire transfer or by depositing cash through a cash register, ATM or payment terminal	0 tenge	0 tenge	0 tenge
3.1.1. to a card account/payment card by depositing cash in Russian rubles at a cash desk, ATM or payment terminal <sup>8</sup>	5% of the amount	5% of the amount	5% of the amount
3.2. crediting of salaries and other payments under the concluded Agreement with the Organization	0% and above (in 0.1% increments) according to the scoring procedure	0% and above (in 0.1% increments) according to the scoring procedure	0% and above (in 0.1% increments) according to the scoring procedure
<b>4. Cash withdrawal <sup>3**</sup>:</b>			
4.1. at the ATMs of the Bank:			
- salaries, credit (borrowed) funds	0 tenge	0 tenge	0 tenge
** compensation received under the Tenge Deposit Protection Program	0 tenge	0 tenge	0 tenge
- other than salaries, credit (borrowed) funds	up to 1,000,000 tenge per month (inclusive) - 0 tenge, over - 1% of the amount	up to 1,500,000 tenge per month (inclusive) - 0 tenge, over - 1% of the amount	up to 1,500,000 tenge per month (inclusive) - 0 tenge, over - 1% of the amount

4.2. at ATMs of other banks in the Republic of Kazakhstan <sup>2</sup>	up to 1,000,000 tenge per month (inclusive) - 0 tenge, over - 1% of the amount	up to 1,500,000 tenge per month (inclusive) - 0 tenge, over - 1% of the amount	up to 1,500,000 tenge per month (inclusive) - 0 tenge, over - 1% of the amount
4.3. at ATMs of banks outside the Republic of Kazakhstan <sup>2</sup>	up to 300,000 tenge per month (inclusive) - 0 tenge, over 1% of the amount + 1,000 tenge (equivalent in another currency)	up to 500,000 tenge per month (inclusive) - 0 tenge, over 1% of the amount + 1,000 tenge (equivalent in another currency)	up to 1,000,000 tenge per month (inclusive) - 0 tenge, over 1% of the amount + 1,000 tenge (equivalent in another currency)
4.4. at the cash desk of the Bank (via POS-terminal and without using a plastic card)** :			
- salaries, credit (borrowed) funds	0 tenge	0 tenge	0 tenge
** compensation received under the Tenge Deposit Protection Program	0 tenge	0 tenge	0 tenge
- other than salaries, credit (borrowed) funds	up to 1,000,000 tenge per month (inclusive) - 0 tenge, over - 1% of the amount	up to 1,500,000 tenge per month (inclusive) - 0 tenge, over - 1% of the amount	up to 1,500,000 tenge per month (inclusive) - 0 tenge, over - 1% of the amount
4.5. at cash desks of other banks in the Republic of Kazakhstan (via POS-terminal) <sup>2</sup>	1% of the amount + 500 tenge	1% of the amount + 500 tenge	1% of the amount + 500 tenge
4.6. at cash desks of other banks outside the Republic of Kazakhstan (via POS-terminal) <sup>2</sup>	1% of the amount + 1000 tenge	1% of the amount + 1000 tenge	1% of the amount + 1000 tenge
<b>5. Non-cash payments by payment card:</b>			
5.1. payment for goods, works and services in trade and service enterprises, payment of customs duties, on the Internet <sup>2</sup>	0 tenge	0 tenge	0 tenge
5.2. payment for services via ATMs <sup>2</sup>	0 tenge	0 tenge	0 tenge
<b>6. Transfer operations from payment card/account (in the network of the Bank)<sup>2,3,7</sup>:</b>			
6.1 to another payment card/account opened in the Bank or opened in ATF Bank JSC (SB Jusan Bank JSC), including by phone number	0 tenge	0 tenge	0 tenge
6.2 to a payment card issued by:			
- a resident bank of the Republic of Kazakhstan (1 transaction limit - 1,000,000 tenge) via the mobile application of the Bank	up to 1,000,000 tenge per month - 0 tenge, over 0.2%, min. 200 tenge	up to 1,500,000 tenge per month - 0 tenge, over 0.2%, min. 200 tenge	up to 1,500,000 tenge per month - 0 tenge, over 0.2%, min. 200 tenge
- a resident bank of the Republic of Kazakhstan (1 transaction limit - 1,000,000 tenge) via an ATM of the Bank	0,2%, min. 200 tenge	0,2%, min. 200 tenge	0,2%, min. 200 tenge
- a foreign bank via the mobile application of the Bank	up to 500 000 tenge per month - 0 tenge, over 0,5% of the amount + 1000 tenge	up to 1,000,000 tenge per month - 0 tenge, over 0,5% of the amount + 1000 tenge	up to 1,000,000 tenge per month - 0 tenge, over 0,5% of the amount + 1000 tenge
6.3 on the "Standing Order" service	0 tenge	0 tenge	0 tenge
6.4 money transfer in favor of suppliers in the Mobile application of the Bank	according to the tariffs approved for the Mobile application of the Bank	according to the tariffs approved for the Mobile application of the Bank	according to the tariffs approved for the Mobile application of the Bank
<b>7. Transfer operations from payment card (outside the network of the Bank)<sup>2,3,7</sup> :</b>			
7.1 to a payment card issued by:			
- a resident bank of the Republic of Kazakhstan (limit for 1 operation - 1,000,000 tenge)	up to 1,000,000 tenge per month - 0 tenge, over 0.2%, min. 200 tenge	up to 1,500,000 tenge per month - 0 tenge, over 0.2%, min. 200 tenge	up to 1,500,000 tenge per month - 0 tenge, over 0.2%, min. 200 tenge
- a foreign bank	up to 500,000 tenge per month - 0 tenge, over 0,5% of the amount + 1000 tenge	up to 1,000,000 tenge per month - 0 tenge, over 0,5% of the amount + 1000 tenge	up to 1,000,000 tenge per month - 0 tenge, over 0,5% of the amount + 1000 tenge
<b>8. Optional services:</b>			
8.1. Balance enquiry at ATMs of banks <sup>2</sup>	0 tenge	0 tenge	0 tenge
8.2. Obtaining a mini-statement via an ATM	0 tenge	0 tenge	0 tenge
8.3. Providing statements at branches	0 tenge	0 tenge	0 tenge
8.4. Providing statements in Mobile application	0 tenge	0 tenge	0 tenge
8.5. Resetting the counter of incorrect PIN-code attempts	200 tenge	200 tenge	200 tenge
8.6. Resetting of counter of attempts to request Temporary code	0 tenge	0 tenge	0 tenge
8.7. Change of PIN in ATM/Mobile application	0 tenge	0 tenge	0 tenge
8.8. Modification of payment card limitations, including modification of the daily spending limit	0 tenge	0 tenge	0 tenge
8.9. Blocking/unblocking of the main/additional payment card	0 tenge	0 tenge	0 tenge
8.10. SMS-Banking service (maintenance of the current payment card account by receiving SMS/Push notifications to the mobile phone for transactions using the payment card/card accounts of the client) <sup>4</sup> :			
8.10.1. Connection, disconnection (including VAT) <sup>5</sup>	0 tenge	0 tenge	0 tenge
8.10.2. Monthly fee for maintenance and service of payment card/account	0 tenge	0 tenge	0 tenge
8.11. Reflection of movement on the account to the numbers of foreign telecom operators, for each operation <sup>6</sup>	50 tenge	50 tenge	50 tenge

8.12. submission of any kind of certificate/letter regarding the bank account at the outlet (including issuance of duplicates/copies) and other certificate in favor of third parties (VAT inclusive) <sup>5</sup>	0 tenge	0 tenge	0 tenge
8.13. in Mobile application submission of any kind of certificate/letter regarding the bank account (including issuance of duplicates/copies) and other certificate in favor of the third parties (including VAT) <sup>5</sup>	0 tenge	0 tenge	0 tenge
8.14. Investigation of the disputable operation by the IPS arbitrage (at the request of the client) (including VAT) <sup>5</sup>	according to the tariffs of IPS	according to the tariffs of IPS	according to the tariffs of IPS
8.15. Provision of the video from ATMs cameras of the Bank during the investigation of the disputable operation (including VAT) <sup>5</sup>	0 tenge	0 tenge	0 tenge
8.16. maintenance of the bank account with a payment card on which there are no debit / credit transactions, except for the Bank charges, for more than 6 months from the date of the last transaction on the account (subject to availability of the balance on the account) <sup>6</sup>	200 tenge/month	200 tenge/month	200 tenge/month

**NOTES:**

<sup>1</sup> The payment card is issued in multicurrency. Equivalent in currency at the NBRK exchange rate on the date of debiting the account in US Dollars, Euro. Commission for monthly maintenance of payment card is charged at the moment of activation of the card; in the following months it is charged after the first debit / credit transaction per month on the card account / payment card. In the absence of cash flow on the card account commission for service is not charged. Issue and maintenance of additional payment card in the first year - 0. The additional card is opened to a card account the currency of which is tenge.

For certain categories of Clients it is possible to be assigned to the "Premium" Level without taking into account the volume of non-cash payments for the previous Settling Period or other requirements to the Level, according to the terms of the Bonus Program.

\*Non-cash transactions are accounted for by the date of reflection of transactions on the account for the reporting month and upon receipt of financial documents on transactions of payment for goods, works and services in trade and service companies, on the Internet, except of cancelled purchases in the reporting month. Transactions made with the use of payment card in/through the mobile application of the bank, ATMs are not included in the turnover.

<sup>2</sup> Excluding the fee of the acquiring bank and/or correspondent banks. In terms of transfer/payment from the card account of the Client, the Tariffs for banking services for the clients - individuals shall apply.

<sup>3</sup> When calculating limits, etc., those transactions are taken into account for which financial representations were received by the Bank in the relevant reporting month.

<sup>4</sup> Subscription fee for the "SMS-Banking" Service shall be charged monthly from the moment of its activation and after the first debit/withdrawal operation in each month.

<sup>5</sup> Amount is inclusive of value added tax

<sup>6</sup> Equivalent in currency at the NBK exchange rate on the date of debiting the account in US Dollars. If the account balance is less than the fee charged, the entire balance is debited.

<sup>7</sup> Restrictions on money transfer operations are set according to the limits approved for this type of operations

<sup>8</sup> Fee is charged in tenge, at the exchange rate of the NBRK on the date of the transaction, and is calculated on the amount deposited in the Account.