

**Tariffs on product
Credit card #kartakarta**

Tariffs on card	Credit card #kartakarta
1. Currency	KZT
2. Issue of the main card	0 KZT
3. Additional card issue	-
4. Urgent issue of a card (personalized card) - 2 business days (excluding delivery to branches)	3 500 KZT
5. Maintenance of the main / additional card	
5.1 For the 1 st year	0 KZT
5.2 For the 2 nd and consecutive years	0 KZT
6. Card reissue (replacement)	
6.1 At the end of the validity period	0 KZT
6.2 At the request of the client or in case of loss	0 KZT
6.3 At the initiative of the Bank	0 KZT
7. Money crediting	
7.1 Crediting money to an account	0 KZT
8. Service at sales and service points	
8.1 Without installments (including payment of customs services)	0 KZT
8.2 By installments	
- In the partners network of the Bank	0% ¹
- Outside the Bank's network of partners	1% off the amount, monthly ¹
9. Cash withdrawal	
9.1 At Bank's ATMs	personal money - 0% credit money - 4%
9.2 In ATMs of other banks in the Republic of Kazakhstan	personal money – up to 300 000KZT per month – 0% from 300 000KZT per month – 1% credit money - 4%
9.3 At ATMs of other banks outside the Republic of Kazakhstan	personal money - 1,5% + 300KZT credit money - 4%
9.4 At the box office of the Bank	personal money - 0% credit money - 4%
9.5 At the cash desks of other banks	personal money - 1,5% + 300KZT credit money - 4%
10. Transfers and payments from a card / card account in StarBanking system, Internet	
10.1 Transfers between your accounts (to your card / account) within the Bank	
- in the StarBanking system	personal money - 0% credit money - 4%
- through the Internet	4%
10.2 Transfers to the card of another client within the Bank	

- in the StarBanking system	personal money - 0% credit money - 4%
- through the Internet	4%
10.3 Card transfers from another Bank of the Republic of Kazakhstan	0 KZT
10.4 Transfers to another bank of the Republic of Kazakhstan	
- by phone number in StarBanking system	4%
- to a card in StarBanking system	4%
- to a card via Internet	4% min 250 KZT
10.5 Transfers to an account to another bank of the Republic of Kazakhstan	personal money - 0,3% min 500KZT max 5000KZT credit money - 4%
10.6 Transfer to another bank of the Republic of Kazakhstan of the amount of the commission for the provision of a second report to First Credit Bureau LLP at StarBanking	200 KZT + commission of First Credit Bureau LLP
10.7 Cashless Payments Using a Card / Account in StarBanking	0 KZT
11. Transfers and payments from a card / card account through equipment (ATMs, IPT) and international transfers	
11.1 Transfers to your card / account or card / account of another client within the Bank through an ATM / IPT of the Bank	4%
11.2 Transfers to a card in another bank of the Republic of Kazakhstan through an ATM	4% min 250 KZT
11.3 Card transfers to a foreign bank through an ATM	4%+ 500 KZT
11.4 Card transfers to card in a foreign bank via Internet / StarBanking	4%+ 500 KZT
11.5 Non-cash payments through ATMs / IPT	50 KZT ²
12. Transfers and payments at Bank branches	
12.1 Transfers and payments at Bank branches	according to the tariffs "Transfers" for individuals (only at the expense of personal money)
13. Card blocking	
13.1 without entering into the stop list	0 KZT
13.2 without entering into the stop list through StarBanking	0 KZT
13.3 with entering into a stop-list	20 000 KZT
14. Providing an account statement	
14.1 At StarBanking, to the customer's email address	0 KZT
14.2 At the Bank's branch	
- for the previous / current month	0 KZT
- for any other period (up to 6 months)	300 KZT
- for the period over 6 months	1 000 KZT

15. Other services	
15.1 Monthly subscription fee for the SMS-notification service on the account / card ³	0 KZT
15.2 Informational SMS ³	0 KZT
15.3 E-mail-notification service on account / card ³	0 KZT
15.4 Request balance via ATM	
- in the Bank network	0 KZT
- in the network of other banks	0 KZT
15.5 Receiving a mini statement through an ATM (last 10 account transactions)	0 KZT
15.6 Change of PIN at an ATM	0 KZT
15.7 Resetting the PIN counter	0 KZT
15.8 Providing a certificate ³	
- on the presence of an account, on its current balance	1 000 KZT
- certificate of loan debt	4 000 KZT
- certificate of no loan debt	0 KZT
15.9 Issuing a standing order from a card account to another account	0 KZT
15.10 Providing video recordings from ATM cameras ³	0 KZT ⁴ , 2 000 KZT
15.11 Monitoring of an inactive card account	in the amount of the balance, but not more than 1,000 KZT per month (in the absence of cash flows over 1 year)
16. Cardholder insurance services	-
17. Penalty for the occurrence of a technical overdraft	0.5% off the amount of late payment daily - within 90 days of delay, 0.03% off the amount of late payment daily - after 90 days of delay

1. Installment payments in the amount of 5 000 KZT at the expense of the credit limit. With early repayment the entire installment debts prior to the first Payment Date Installment, commission is refunded.

2. Unless otherwise provided by the agreement between the Bank and the legal entity

3. The rate for the service includes value added tax

4. For government service agencies