

(comes into force on 05.01.2026)

No.	SERVICES	THE NAME OF THE COMMISSIONS IN THE TARIFF CATALOG	FREEDOM
1	Monthly package maintenance for each account in KZT	-	2 000 tenge/month (including VAT) in FreedomOnline
2	Opening a current account in national and foreign currency for individual entrepreneurs/legal entities	1.1 Opening a current account for legal entities in national and foreign currency, (including VAT)	0 KZT
		1.2 Opening a current account for individual entrepreneurs operating without forming a legal entity, farms, and private bailiffs in national and foreign currency, (including VAT)	0 KZT
3	Managing all accounts of individual entrepreneurs/legal entities, including those in the «FreedomOnline» system	1.4 Maintenance of current accounts of legal entities in national and foreign currencies, if there is movement on the account, (including VAT)	0 KZT
		1.5 Maintaining current accounts of individual entrepreneurs operating without forming a legal entity, farms, and private bailiffs in national and foreign currencies, (including VAT)	
4	Transfers in national currency until 4:00 PM	3.1 Transfers (payments) in favor of clients of other banks (With the exception of the transfer of salary to the card accounts of other STBs via MT102/with a list), (including VAT) "From 9:00 AM to 1:00 PM with same-day crediting of funds" "From 1:00 PM to 4:00 PM with same-day transfer of funds"	10 payments - 0 KZT, more than - 290 KZT
5	Urgent transfers in national currency within one hour	3.2 Urgent transfers (within 1 hour after the payment document is accepted for execution, if the Bank has the capacity), (including VAT)	0 KZT
6	Cash acceptance at branches	2.1 Acceptance of cash "when replenishing a current account in national and foreign currency", (including VAT)	0.18% of the amount, min. 100 KZT (excluding Russian rubles)
7	Cash withdrawals at branches	2.2 Cash withdrawal from a current account in national currency, (including VAT)	up to 5 million KZT - 0.25% min. 500 KZT, over 0.3% of the amount
8	Transfers in foreign currency USD (SHA/BEN) until 4:00 PM	4.2.1 At the expense of the recipient of the money USD (SHA/BEN), (including VAT)	0.18% of the amount, min. 4,500 KZT /max. 75,000 KZT
9	Transfers in foreign currency USD/EUR (OUR) until 4:00 PM	4.2.2 At the expense of the sender of money (OUR) USD/EUR, (including VAT)	0.3% of the amount, min. 11,000 KZT /max. 130,000 KZT
10	Transfers in foreign currency RUB (OUR) until 5:00 PM	4.3 International SWIFT transfers in Russian rubles (except for clause 4.7): Payments made before 5:00 PM are processed the same day, after 5:00 PM, payments are processed the next business day, (including VAT)	0.12% of the amount, min. 2,000 KZT /max. 20,000 KZT
11	Conversion until 3:00 PM	5.1 Conversion of non-cash foreign currency until 3:00 PM Astana time, (excluding VAT)	0.1% of the amount, min. 500 KZT
12	Assigning an accounting number to a foreign exchange contract for export/import	6.1.1 Assignment of an accounting number to a foreign exchange contract for export/import, (including VAT)	4000 KZT
13	Assignment of an accounting number to a foreign exchange contract for export/import within one hour	6.1.2 Assignment of an accounting number to a foreign exchange contract for export/import within one hour, (including VAT)	5000 KZT
14	Acceptance of a foreign exchange agreement with an assigned account number for foreign exchange control in another bank	6.1.3 Acceptance for foreign exchange control of a foreign exchange agreement with an assigned accounting number in another bank, (including VAT)	4000 KZT
15	Registration of amendments and additions to a foreign exchange agreement with an accounting number	6.1.4 Registration of amendments and additions to a foreign exchange agreement with an accounting number, (including VAT)	2,000 KZT (upon the bank's formation of a report to the National Bank of the Republic of Kazakhstan)

16	Registration of amendments and additions to a foreign exchange agreement with an accounting number (except for amendments to contracts with the Accounting Registration of Foreign Exchange Agreements specified in paragraph 6.1.4)	6.1.5 Registration of changes and additions to a foreign exchange agreement with an accounting number (except for changes to contracts with the Accounting Registration of Foreign Exchange Agreements specified in clause 6.1.4), (including VAT)	1,000 KZT (which does not require the bank to generate a report to the National Bank of the Republic of Kazakhstan)
17	Renewal of the account number of the currency agreement that was removed from the account registration	6.1.7 Renewal of the registration number of a foreign exchange contract that has been removed from the registration, (including VAT)	4000 KZT
18	Issuance of duplicate currency control documents (1 sheet)	6.1.8 Issuance of duplicates of currency control documents, (including VAT)	200 KZT
19	Providing a certificate on the movement of money and goods (services) under foreign exchange contracts	6.1.9 Providing a certificate on the movement of money and goods (services) under foreign exchange contracts, (including VAT)	1000 KZT
20	Verification and acceptance for currency control of a client's currency agreement that is not subject to registration	6.2.1 Verification and acceptance for currency control of a client's currency agreement not subject to accounting registration, (including VAT)	1000 KZT
21	Registration of amendments and additions to the currency agreement	6.2.2 Registration of amendments and additions to the foreign exchange agreement, (including VAT)	500 KZT
22	Providing a certificate on the movement of money and goods (services) under foreign exchange contracts	6.2.3 Providing a certificate on the movement of money and goods (services) under foreign exchange contracts, (including VAT)	1000 KZT
23	Issuance of duplicate currency control documents (1 sheet)	6.2.4 Issuance of duplicates of currency control documents, (including VAT)	200 KZT
24	Issuance and annual servicing of MasterCard Gold/World/Business/Visa Gold/World/Business	1, 2 Annual card servicing and issuance of MasterCard Gold/World/Business/Visa Gold/World/Business cards (excluding VAT)	0 KZT
25	In the Bank's ATM network and at the Bank's cash withdrawal points via POS terminal (per transaction, regardless of the amount).	7.1, 7.2 Cash withdrawal: MasterCard Gold/World/Business/Visa Gold/World/Business	up to 500,000 KZT – 0 KZT
	In the ATM network of other banks within the territory of the Republic of Kazakhstan.		above this amount – 0.4% + 500 KZT up to 1,000 USD – 0 USD above this amount – 0.4% + 1 USD up to 800 EUR – 0 EUR above this amount – 0.4% + 1 EUR
26	Salary project	2.1 Issuance of salary card (excluding VAT) Transferring salary to a card (including VAT)	0 KZT
		5.5 Cash withdrawals from ATMs and cash points (via POS terminals) of other banks in the Republic of Kazakhstan (for each transaction, regardless of the amount) (excluding VAT)	Up to 500,000 KZT per month - 0%, over 500,000 KZT - 1%

*These terms apply to new clients opening a bank account via remote channels or at the Bank's branches. If the client exceeds the number or time limits of transactions included in the package, or if no discount applies to commission-based transactions, the Bank automatically applies the standard tariffs published at the following address - <https://bankffin.kz/ru/docs>