

Section 7. Commission fees for the issuance and provision of payment card services under the "FreePay Card" product with the provision of a credit limit for individuals (tenge)

Approved by the decision of the meeting of the Asset and Liability Management Committee from 10 October 2024 (Minutes No194)

	Package Type	Individual
	Types of issued payment cards	Mastercard Gold/ Mastercard World/Visa Gold/Visa Rewards
№	Type of operation/service:	Commission fee:
1.	Issuance of a payment card:	
1.1.	Main Card Issuance	0
2.	Reissue of a payment card (including VAT):	
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	2 000
3.	Monthly payment card service fee (including VAT):	
3.1.	In the partner network*	0
3.2.	Outside the affiliate network:	
3.2.1.	For the balance of the principal debt up to 50,000 tenge (inclusive) in case of a card transaction**	1
3.2.2.	For the balance of the principal debt over 50,000 tenge in case of a card transaction**	2%
4.	Cash withdrawal:	
4.1.	At the Bank's cash withdrawal point (without using a payment card)	
4.2.	In the network of ATMs/at cash withdrawal points through the Bank's POS terminal (for each transaction, regardless of the amount)	5%, min 500
4.3.	In the network of ATMs / at cash withdrawal points through the POS terminal of other banks in the territory of the Republic of Kazakhstan (for each transaction, regardless of the amount)	
4.4.	In the network of ATMs/at cash withdrawal points through the POS terminal of other banks outside the territory of the Republic of Kazakhstan (for each transaction, regardless of the amount)	5%, min 500
5.	Money transfers***:	
5.1.	Intra-bank transfer from the card to your card/your bank account	
5.2.	Intra-bank transfer from the card/mobile phone number to the card of another client of the Bank	5%, min 500
5.3.	Interbank transfer from a card/by mobile phone number to a card of another issuing bank in the territory of the Republic of Kazakhstan	
5.4.	Interbank transfer from a card/by mobile phone number to a card of another issuing bank outside the Republic of Kazakhstan	5%, min 500

* points of trade/service that have entered into a partnership agreement with the Bank, the list of which is posted on the Bank's website;

** card transaction - according to the definition provided for in the General Terms and Conditions for Conducting Transactions, Opening, Maintaining and Closing Bank Accounts and Payment Cards of "Freedom Bank Kazakhstan" JSC posted on the Bank's website;

*** including through remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.) from the transaction amount / per transaction