

**Section 3. Fee Schedule for Issuance and Servicing of Payment Cards under the “DepositCARD” Product for Individuals (tenge)**

*Approved by the decision of the meeting of the Assets and Liabilities Management Committee dated 10.10.2024 (Minutes No.194)  
as amended by the decision of the meeting of the Assets and Liabilities Management Committee dated 21.07.2025 (Minutes No.154)  
as amended by the decision of the meeting of the Assets and Liabilities Management Committee dated 06.10.2025 (Minutes No.211)  
as amended by the decision of the meeting of the Assets and Liabilities Management Committee dated 08.10.2025 (Minutes No.3)*

**1) “DepositCARD”/ “Super card”**

	Package type	Individual				Payroll project	
				Package I*	Package II**		
	Types of issued payment cards	Mastercard World /Visa Rewards					
No.	Type of transaction/service:	Fee:					
1.	<b>Issuance of a payment card (excluding VAT):</b>	for citizens of the Republic of Kazakhstan***		for citizens of foreign countries		0	
1.1.	Issuance of a primary card	with delivery	without delivery	with delivery	without delivery		
		0			20 000		
1.2.	Issuance of an additional card	2 000		0	20 000	similarly to the commission fees for the ‘Individual’ package type	
2.	<b>Reissuance of a payment card (excluding VAT):</b>						
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	2 000		2 000		2 000	
3.	<b>Cash withdrawal (excluding VAT):</b>						
3.1.	At the Bank’s cash disbursement point (without using a payment card)	excluded					
3.2.	In the ATM network / at cash disbursement points via POS terminals of the Bank, CJSC “Freedom Bank Tajikistan” (per transaction, regardless of the amount)						
3.3.	In the ATM network / at cash disbursement points via POS terminals of other banks within the Republic of Kazakhstan (per transaction, regardless of the amount)	up to 1 000 000**** - 0, above 1 000 000**** - 1%		1,5%, min. 1 500		up to 1 000 000**** - 0, above 1 000 000**** - 1%	
						up to 4 300 000**** - 0, above 4 300 000**** - 1%	

3.4.	In the ATM network / at cash disbursement points via POS terminals of other banks outside the Republic of Kazakhstan (per transaction, regardless of the amount)	1,5% + 1 500	2% + 1 500	1,5% + 1 500
4.	<b>Money transfers (excluding VAT)*****:</b>			
4.1.	Intra-bank transfer from card to own card / own bank account	0		
4.2.	Intra-bank transfer from card / via mobile phone number to another client's card of the Bank			
4.3.	Interbank transfer from card / via mobile phone number to a card of another issuing bank within the Republic of Kazakhstan	for citizens of the Republic of Kazakhstan	for citizens of foreign countries	up to 1 000 000***** - 0, above 1 000 000***** - 0,9%
		up to 1 000 000***** - 0, above 1 000 000***** - 0,9%	1,5%	
4.4.	Interbank transfer from card / via mobile phone number to a card of another issuing bank outside the Republic of Kazakhstan	1%, min. 250		
<p>*for payroll projects where the organization does not pay the crediting fee;  **for payroll projects where the organization pays a crediting fee of 0.3%;  ***including citizens of foreign states holding a residence permit of the Republic of Kazakhstan;  ****per calendar month;  *****including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction</p>				