4) «Student Card»

Approved by the decision of the meeting of the Asset and Liability Management Committee dated 06.02.2025 (minutes No. 26)

	Package type	Individual
	Types of issued payment cards	Mastercard World /Visa Rewards
<u> </u>	Type of operation/service:	Commission:
1	Issuance of a payment card:	
1.	Issuance of the main card	0
	Reissuance of the payment card (including VAT):	
1.	At the request of the payment card holder (including in case of loss/theft/damage)	2 000
•	Cash withdrawal:	
.1.	At the Bank's cash withdrawal point (without using a payment card)	1%
.2.	In the ATM network/at cash withdrawal points via the Bank's POS terminal (for each transaction, regardless of the amount)	Up to 500 000* - 0, over 500 000* - 1%
3.	In the ATM network/at cash withdrawal points via POS terminals of other banks in the territory of the Republic of Kazakhstan (for each transaction, regardless of the amount)	
4.	In the ATM network/at cash withdrawal points via POS terminals of other banks outside the Republic of Kazakhstan (for each transaction, regardless of the amount)	1,5% + 1 500
	Money transfers **:	
1.	Intra-bank transfer from card to your card/your bank account	0
.2.	Intra-bank transfer from a card/mobile phone number to the card of another Bank client	
3.	Interbank transfer from a card/mobile phone number to a card of another issuing bank in the Republic of Kazakhstan	Up to 500 000* - 0, over 500 000* - 0,9%
.4.	Interbank transfer from a card/mobile phone number to a card of another issuing bank outside the Republic of Kazakhstan	1%, min 250

^{*} in a calendar month;

** in calendar month;

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