

Fee Schedule for Issuance and Servicing of Payment Cards 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 08.01.2026 (Minutes No.3)*

**Section 1. Basic Fee Schedule for Issuance and Servicing of Payment Cards for Individuals (tenge)
(across all card products of the Bank)**

Approved by the decision of the meeting of the Assets and Liabilities Management Committee dated 10.10.2024 (Minutes No.194)

No.	Type of transaction/service:	Fee:
1.	Reissuance and servicing of a payment card (excluding VAT):	
1.1.	Reissuance of a payment card :	
1.1.1.	At the Bank's initiative	0
1.1.2.	Upon expiry	0
2.	Acceptance of cash at the Bank's cash disbursement point for transfers from a payment card account/payment card in Russian rubles(excluding VAT)	1% of the amount, min. 5 000
3.	Transfer of funds from payment cards issued by any bank of the Republic of Kazakhstan/any foreign bank, serviced via payment terminals through Internet acquiring, for repayment of any loans in the Bank* (excluding VAT)	0,65% of the repayment amount
4.	Provision of information on completed transactions and available balance(excluding VAT):	
4.1.	Balance inquiry in the Bank's ATM network and in other banks' networks	first inquiry - 0, subsequent - 50
4.2.	Mini statement request (in the Bank's ATM network)	100
5.	Other services (excluding VAT):	
5.1.	Card blocking:	
5.1.1.	Without adding card details to the stop list	0
5.1.2.	With adding card details to the stop list	excluded
5.2.	Provision of photo or video materials from ATM cameras when serviced in the Bank's network (including for clients of other banks) (excluding VAT):	3 000
5.3.	Global Service (International Payment System VISA International) services:	
5.3.1.	Emergency replacement of a payment card	65 000
5.3.2.	Emergency cash disbursement	40 000

6.	Unjustified claim regarding an unauthorized payment or other claim on a card transaction (excluding VAT)**:	Mastercard	Visa
6.1.	During the dispute cycle	10 000	0
6.2.	When a claim is considered by the arbitration committee of the international payment system	300 000	
* provided that the client does not have an active payment card of the Bank under the "FreePay Card" product			
** except for the following products: "Premium card" / "Invest card Prestige" / "Prepaid card" / "Co-branded card"			

Section 2. Fee Schedule for Issuance and Servicing of Payment Cards under the “Multi-Currency Card” 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)

Package type		Individual*	Payroll project**
Types of issued payment cards		Mastercard Gold/ Mastercard World /Visa Gold / Visa Rewards	
No.	Type of transaction/service:	Fee:	
1.	Issuance of a payment card (excluding VAT):		
1.1.	Issuance of a primary card	0	
1.2.	Issuance of an additional card	2 000	
2.	Reissuance of a payment card (excluding VAT):		
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	2 000	
3.	Cash withdrawal (excluding VAT):		
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)	up to 500 000*** – 0, above 500 000*** - 1%	up to 4 300 000*** – 0, above 4 300 000*** - 1%
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)		
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	
4.	Money transfers (excluding VAT)****:		
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	0	
4.3.	Interbank transfer from card / via mobile phone number to a card of another issuing bank within the Republic of Kazakhstan	up to 500 000*** - 0, above 500 000*** - 0,9%	
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	

*including payroll projects where the organization does not pay the crediting fee;

**for payroll projects where the organization pays a crediting fee of 0.3%;

***per calendar month;

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

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 .10.2025 (Minutes No.)*

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.	Issuance of a payment card (excluding VAT):	for citizens of the Republic of Kazakhstan***	for citizens of foreign countries	similarly to the commission fees for the ‘Individual’ package type	
1.1.	Issuance of a primary card	Up to 5 (five) payment cards issued within one calendar year***** – 0, above – 10 000			
1.2.	Issuance of an additional card	2 000	0	similarly to the commission fees for the ‘Individual’ package type	
2.	Reissuance of a payment card (excluding VAT):				
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	2 000	2 000	2 000	
3.	Cash withdrawal (excluding VAT):				
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)	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%
3.3.	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)				
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.	Money transfers (excluding VAT)*****:			
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		
5.	Other services (excluding VAT):			
5.1.	Delivery of an issued/reissued payment card (within the Republic of Kazakhstan)	0	25 000	0
5.2.	Delivery of an issued/reissued payment card (outside the Republic of Kazakhstan)	not provided	50 000	50 000*****
<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 *****calendar year – lasts from January 1 to December 31 inclusive and consists of 365 days ***** delivery is available for citizens of foreign states</p>				
2) “Card with increased Cashback (Araldy Saqta)”				
	Package type	Individual		
	Types of issued payment cards	Mastercard World /Visa Rewards		
		Basic Package	Unlimited Package*	
No.	Type of transaction/service:	Fee:		
1.	Issuance of a payment card (excluding VAT):			
1.1.	Issuance of a primary card	0		
1.2.	Issuance of an additional card	2 000		
2.	Reissuance of a payment card (excluding VAT):			
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	2 000		
3.	Cash withdrawal (excluding VAT):			
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)	up to 1 000 000** - 0, above 1 000 000** - 1%	0	
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)			

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	
4.	Money transfers (excluding VAT)***:	Basic Limits (without criteria)	Limits (subject to meeting additional criteria)
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	up to 1 000 000** - 0, above 1 000 000** - 0,9%	0
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>*set upon fulfillment of one of the following conditions: -purchases during a calendar month in the amount of at least 50,000 tenge; -an existing deposit of at least 1,000,000 tenge; **per calendar month; ***including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction</p>			

4) "Student Card"

Approved by the decision of the meeting of the Assets and Liabilities Management Committee dated 06.02.2025 (Minutes No.26)
 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 .10.2025 (Minutes No.)

	Package type	Individual
	Types of issued payment cards	Mastercard World /Visa Rewards
No.	Type of transaction/service:	Fee:
1.	Issuance of a payment card (excluding VAT):	
1.1.	Issuance of a primary payment card	Up to 5 (five) payment cards issued within one calendar year*** – 0, above – 10 000
2.	Reissuance of a payment card (excluding VAT):	
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	2 000
3.	Cash withdrawal (excluding VAT):	
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)	up to 500 000* - 0, above 500 000* - 1%
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)	
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
4.	Money transfers (excluding VAT)**:	
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	up to 500 000* - 0, above 500 000* - 0,9%
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

*per calendar month;

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

***calendar year – lasts from January 1 to December 31 inclusive and consists of 365 days

Section 4. Fee Schedule for Issuance and Servicing of Payment Cards under the “Invest card” 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 03.03.2025 (Minutes No.49)
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 08.01.2026 (Minutes No.3)
as amended by the decision of the meeting of the Assets and Liabilities Management Committee dated 16.03.2026 (Minutes No.61)*

1) «Invest card»

	Package type	Individual		Employee of the Bank's Partner *
	Types of issued payment cards	Mastercard Gold/ Mastercard World		
No.	Type of transaction/service:	Fee:		
1.	Issuance of a payment card (excluding VAT):	for citizens of the Republic of Kazakhstan****	for citizens of foreign countries	similarly to the commission fees for the ‘Individual’ package type
1.1.	Issuance of a payment card	up to five payment cards issued within one calendar year***** – 0, above – 10 000		
2.	Reissuance of a payment card (excluding VAT):			
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	1 000	1 000	1 000
2.2.	Reissuance upon expiry of the payment card	0	0	0
3.	Cash withdrawal (excluding VAT):			
3.1.	At the Bank’s cash disbursement point (without using a payment card)			up to 10 000 USD** (or the equivalent in tenge) – 0; above 10 000 USD** (or the equivalent in tenge) - 3%, but not less than 500 tenge for each withdrawal
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)			up to 10 000 USD** (or the equivalent in tenge) – 0; above 10 000 USD** (or the equivalent in tenge) - 3%, but not less than 500 tenge for each withdrawal
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)			
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)			
4.	Money transfers (excluding VAT)***:			
4.1.	Intra-bank transfer from a payment card / via mobile phone number to a payment card within the following products: Invest card, Invest card Prestige, Premium Invest card			0

4.2.	Intra-bank transfer from a payment card / via mobile phone number to another payment card / bank account	up to 500 000 tenge** (or the equivalent in another currency) – 0,	above 500 000 tenge** - 3%	0
4.3.	Intra-bank transfer from a payment card account to a bank account (at a Bank branch)	3%		0
4.4.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank within the Republic of Kazakhstan	3%, min. 1 USD		
4.5.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan			
4.6.	Interbank transfer from a payment card account to a bank account of another bank	3%, min. 500	0,3%, min. 300, max. 5 000	
5	Other services (excluding VAT):			
5.1.	Delivery of an issued/reissued payment card (within the Republic of Kazakhstan)	0	25 000	0
5.2.	Delivery of an issued/reissued payment card (outside the Republic of Kazakhstan)	not provided	50 000	50 000*****

*a legal entity that has entered into a mutually beneficial partnership (cooperation) agreement with the Bank;

**per calendar month;

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

**** including citizens of foreign states holding a residence permit of the Republic of Kazakhstan;

*****calendar year – lasts from January 1 to December 31 inclusive and consists of 365 days;

***** delivery is available for citizens of foreign states

2) «Broker card»

No.	Package type Types of issued payment cards Type of transaction/service:	Individual		Employee of the Bank's Partner*
		Mastercard Gold		
		Fee:		
1.	Issuance of a payment card (excluding VAT):	for citizens of the Republic of Kazakhstan*****	for citizens of foreign countries	similarly to the commission fees for the 'Individual' package type
1.1.	Issuance of a payment card	up to five payment cards issued within one calendar year***** – 0, above – 10 000		
2.	Reissuance of a payment card (excluding VAT):			
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	1 000	1 000	0
2.2.	Reissuance upon expiry of the payment card	0	0	0
3.	Cash withdrawal (excluding VAT):			
3.1.	At the Bank's cash disbursement point (without using a payment card)	3%, min. 500		
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%, min. 1 USD		up to 20 000 USD** (or the equivalent in tenge) - 0; above 20 000 USD** (or the equivalent

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)			in tenge) - 3%, but not less than 3 USD*** for each withdrawal
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)			
4.	Money transfers (excluding VAT)****:			
4.1.	Intra-bank transfer from a payment card to a card (including via mobile phone number) within the Broker card product		0	
4.2.	Intra-bank transfer from a payment card / via mobile phone number to another payment card / bank account	up to 500 000 tenge** (or the equivalent in another currency) – 0, above 500 000 tenge** - 3%		0
4.3.	Intra-bank transfer from a payment card account to a bank account (at a Bank branch)		3%	0
4.4.	Interbank transfer from card / via mobile phone number to a card of another issuing bank within the Republic of Kazakhstan		3%, min. 1 USD	
4.5.	Interbank transfer from card / via mobile phone number to a card of another issuing bank outside the Republic of Kazakhstan			
4.6.	Interbank transfer from a payment card account to a bank account of another bank		3%, min. 500	0,3%, min. 300, max. 5 000
5.	Other services (excluding VAT):			
5.1.	Delivery of an issued/reissued card (within the Republic of Kazakhstan)	0	25 000	0
5.2.	Delivery of an issued/reissued card (outside the Republic of Kazakhstan)	not provided	50 000	50 000*****
<p>*a legal entity that has entered into a mutually beneficial partnership (cooperation) agreement with the Bank; **per calendar month; ***fees expressed in foreign currency are charged in the transaction currency or in the equivalent in tenge at the Bank's current exchange rates on the payment date; ****including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction; ***** including citizens of foreign states holding a residence permit of the Republic of Kazakhstan; *****calendar year – lasts from January 1 to December 31 inclusive and consists of 365 days ***** delivery is available for citizens of foreign states</p>				
Limits under the “Broker card” product*****				
Limit for card top-up/card spending/payment card bank account <i>in accordance with the Bank's compliance requirements</i>		up to 50 000 000 tenge		
Limit per single transaction for card top-up/card spending/payment card bank account <i>in accordance with the Bank's compliance requirements</i>		up to 5 000 000 tenge		
*****these limits include all transactions (top-ups and spending transactions) on the card and the payment card account across all channels (using the payment card or payment card account, via mobile banking, at a branch, SWIFT, KAZAKHSTAN INTERBANK SETTLEMENT CENTER)				
Transactions involving a Broker registered in an offshore zone or in a country included in the list of jurisdictions that insufficiently comply with the recommendations of the Financial Action Task Force (FATF)				
Card top-up/payment card account (outgoing transfer)		Card spending/payment card account (incoming transfer)		

limits per transaction	monthly limit	checks	limits per transaction	monthly limit	checks
up to 4 999 999 tenge (eq. 10 000 USD)	up to 50 000 000 tenge (eq. 100 000 USD)	standard CDD (KYC)* at the stage of opening the payment card account	up to 4 999 999 tenge (eq. 10 000 USD)	up to 50 000 000 tenge (eq. 100 000 USD)	standard CDD (KYC)* at the stage of opening the payment card account
Transactions involving a Broker registered in other countries/territories					
Card top-up/payment card account (outgoing transfer)			Card spending/payment card account (incoming transfer)		
limits per transaction	monthly limit	checks	limits per transaction	monthly limit	checks
up to 20 000 000 tenge (eq. 50 000 USD)	up to 100 000 000 tenge (eq. 217 000 USD)	standard CDD (KYC)* at the stage of opening the payment card account	up to 20 000 tenge (eq. 50 000 USD)	up to 100 000 000 tenge (eq. 217 000 USD)	standard CDD (KYC)* at the stage of opening the payment card account

**a transaction exceeding the established limits may be approved subject to enhanced due diligence of the client by the compliance division*

3) «Freedom Banker Card»*

	Package type	Individual	
	Types of issued Freedom Banker Card	VISA	
No.	Type of transaction/service:	Fee:	
1.	Issuance of Freedom Banker Card(excluding VAT):	for citizens of the Republic of Kazakhstan****	for citizens of foreign countries
1.1.	Issuance of Primary Freedom Banker Card	0	
1.2.	Issuance of Additional Freedom Banker Card	0	
2.	Reissuance of Freedom Banker Card (excluding VAT):		
2.1	At the request of the cardholder (including loss/theft/damage)	2 USD	
3.	Cash withdrawal (excluding VAT):		
3.1.	In the ATM network / at cash disbursement points via Bank POS terminals (per transaction, regardless of the amount)	up to 1 000 USD per month** - 0, above - 1,5%	
3.2.	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)		
3.3.	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)		
4.	Money transfers (excluding VAT)***:		
4.1.	Intra-bank transfer to another client's Freedom Banker Card (including via mobile phone number) within the product	0	
4.2.	Intra-bank transfer from Freedom Banker Card / via mobile phone number to another payment card	0	
4.3.	Interbank transfer from Freedom Banker Card / via mobile phone number to a payment card of another issuing bank within the Republic of Kazakhstan	up to 1 000 USD per month** - 0, above - 1,5%	

4.4.	Interbank transfer from Freedom Banker Card / via mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan	
5.	Other services (excluding VAT):	
5.1.	For delivery of issued (primary/additional) / reissued payment card (within the Republic of Kazakhstan)	40 USD
5.2.	For delivery of issued (primary/additional) / reissued payment card (outside the Republic of Kazakhstan)	not provided 100 USD

* using the functionality of the investment card

** per calendar month

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

**** including for citizens of a foreign state with a document – a residence permit for a foreigner in the Republic of Kazakhstan.

Transactional spending limits

ATM network		POS terminal (Retail)		Internet payment		Possibility to change limits
In Bank network	In acquiring bank network	Tokenized transaction	Transaction using Freedom Banker Card	Tokenized transaction	Transaction using Freedom Banker Card	
100,000 USD (equivalent in another currency) per month		Unlimited according to internal Bank/acquirer documents	5 000 000 tenge (the equivalent in another currency) per month	Unlimited according to internal Bank/acquirer documents	Without restrictions using 3 Ds code; 100 000 tenge per month without using the 3Ds code	It can be withdrawn at the request of the Client to the Contact Center / independently in Mobile Banking for a specified period of time

Limits on incoming and outgoing transactions for the Freedom Banker Card

(in accordance with the Bank's compliance requirements)

Transactions involving a Broker* registered in an offshore zone or in a country included in the list of jurisdictions insufficiently implementing the recommendations of the Financial Action Task Force (FATF)

Topping up a payment card (outgoing transfer)		Payment card expense (outgoing transfer)	
limits per transaction	monthly limit	limits per transaction	monthly limit
up to 4 999 999 tenge (eq. 10 000 USD)	up to 50 000 000 tenge (eq. 100 000 USD)	up to 4 999 999 tenge (eq. 10 000 USD)	up to 50 000 000 tenge (eq. 100 000 USD)

Transactions involving a Broker* registered in other countries/territories (excluding offshore zones)

Topping up a payment card (outgoing transfer)		Payment card expense (outgoing transfer)	
limits per transaction	monthly limit	limits per transaction	monthly limit
up to 20 000 000 tenge (eq. 50 000 USD)	up to 100 000 000 tenge (eq. 217 000 USD)	up to 20 000 000 tenge (eq. 50 000 USD)	up to 100 000 000 tenge (eq. 217 000 USD)
* <i>Broker – non-resident</i>			

Money Transfer Limits		
Intra-bank Transfers	Transfer Transactions via International Payment System (IPS)	Ability to Change Limits/Restrictions
Up to 10 000 USD (equivalent in another currency) per transaction Up to 6 999 999 tenge (equivalent in another currency) per day.	Standard IPS limits	cannot be changed or removed.

Section 6. Fees and Charges for Issuance and Servicing of Payment Cards under the “FreePay Card” 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)

	Package type	Individual
	Types of issued payment cards	Mastercard Gold/ Mastercard World/Visa Gold/Visa Rewards
No.	Type of transaction/service:	Fee:
1.	Issuance of a payment card (excluding VAT):	
1.1.	Issuance of a primary payment card	Up to 5 (five) payment cards issued within one calendar year*** – 0, above – 10 000
2.	Reissuance of a payment card (excluding VAT):	
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	2 000
3.	Cash withdrawal (excluding VAT):	
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)	up to 500 000* - 0, above 500 000* - 1%
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)	
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% + 1500
4.	Money transfers (excluding VAT)**:	
4.1.	Intrabank transfer from a payment card to own card / own bank account	0
4.2.	Intrabank transfer from a payment card / via mobile phone number to a payment card of another client of the Bank	
4.3.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank within the Republic of Kazakhstan	1%, min. 250
4.4.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan	
4.5.	Interbank transfer from a payment card account to a bank account of another bank (within the Republic of Kazakhstan) within the framework of settlements between the Bank’s client and the MFO Partner within the loan amount	0

*per calendar month

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

***calendar year – lasts from January 1 to December 31 inclusive and consists of 365 days

Section 7. Fees and Charges for Issuance and Provision of Services on Payment Cards under the “FreePay Card” Product with a Credit Limit for Individuals (tenge)

Approved by the decision of the meeting of the Assets and Liabilities Management Committee dated 10.10.2024 (Minutes No.194)

No.	Package type	Individual
	Types of issued payment cards	Mastercard Gold/ Mastercard World/Visa Gold/Visa Rewards
	Type of transaction/service:	Fee:
1.	Issuance of a payment card (excluding VAT):	
1.1.	Issuance of a primary card	0
2.	Reissuance of a payment card (excluding VAT):	
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	2 000
3.	Monthly service fee for servicing a payment card (excluding VAT):	
3.1.	Within the partner network*	0
3.2.	Outside the partner network:	
3.2.1.	On the outstanding principal debt up to 50,000 tenge (inclusive) when performing a card transaction**	1
3.2.2.	On the outstanding principal debt above 50,000 tenge when performing a card transaction**	2%
4.	Cash withdrawal (excluding VAT):	
4.1.	At the Bank’s cash disbursement point (without using a payment card)	excluded
4.2.	In the ATM network / at cash disbursement points via POS terminals of the Bank, CJSC “Freedom Bank Tajikistan” (per transaction, regardless of the amount)	5%, min. 500
4.3.	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)	
4.4.	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)	5%, min. 500
5.	Money transfers (excluding VAT)***:	
5.1.	Intrabank transfer from a payment card to own card / own bank account	
5.2.	Intrabank transfer from a payment card / via mobile phone number to a payment card of another client of the Bank	5%, min. 500
5.3.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank within the Republic of Kazakhstan	
5.4.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan	5%, min. 500

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

**card transaction – as defined 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 via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction

Section 8. Fees and Charges for Issuance and Servicing of “Prepaid Card” Payment Cards for Individuals (tenge)

Approved by the decision of the meeting of the Assets and Liabilities Management Committee dated 10.10.2024 (Minutes No.194)

	Package type	Prepaid card 50	Prepaid card 100	Prepaid card 200	Prepaid card 300	Prepaid card 400
	Types of issued payment cards	Mastercard Gold/ Mastercard World/Visa Gold/Visa Rewards				
No.	Type of transaction/service:	Fee:				
1.	Issuance of a payment card (excluding VAT):					
1.1.	Issuance of a primary payment card	3 000	5 000	7 000	9 000	11 000
2.	Reissuance of a payment card (excluding VAT):	not provided				
3.	Cash withdrawal (excluding VAT):	not provided				
4.	Money transfers (excluding VAT)*:	not provided				
5.	Provision of information on completed transactions and available balance(excluding VAT):	not provided				
6.	Card blocking (excluding VAT):	not provided				

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

Section 9. Fees and Charges for Issuance and Servicing of “Co-branded Card” Payment Cards for Individuals (tenge)

Approved by the decision of the meeting of the Assets and Liabilities Management Committee dated (Minutes No.)

	Package type	Mega 10 000	Mega 20 000	Mega 50 000	Mega 100 000	Mega 200 000
	Types of issued payment cards	Mastercard Gold/ Mastercard World/Visa Gold/Visa Rewards				
No.	Type of transaction/service:	Fee:				
1.	Issuance of a payment card (excluding VAT):					
1.1.	Issuance of a primary payment card	0				
2.	Reissuance of a payment card (excluding VAT):	not provided				
3.	Cash withdrawal (excluding VAT):	not provided				
4.	Money transfers (excluding VAT)*:	not provided				
5.	Provision of information on completed transactions and available balance(excluding VAT):	not provided				
6.	Card blocking (excluding VAT):	not provided				

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

Section 10. Fees and Charges for Issuance and Servicing of “Premium Card” Payment Cards 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 03.03.2025 (Minutes No.49)
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)*

1) “Multi-currency card”			
	Package type	Individual	Payroll project
			Package I*
	Types of issued payment cards	Mastercard World Elite/Visa Infinite	
No.	Type of transaction/service:	Fee:	
1.	Annual servicing of a payment card (primary, additional) (excluding VAT)	60 000; VIP/TOP***/Priority**** - 0	
2.	Issuance of a payment card (excluding VAT):		
2.1.	Issuance of a primary payment card	0	
2.2.	Issuance of an additional payment card	60 000 (the main card level) one additional card of the lower category for the holder of the primary card - 0	
3.	Reissuance of a payment card (excluding VAT):		
3.1.	At the request of the cardholder (including in case of loss/theft/damage)	25 000	
4.	Cash withdrawal (excluding VAT):		
4.1.	At the Bank’s cash disbursement point (without using a payment card)	excluded	
4.2.	In the ATM network / at cash disbursement points via POS terminals of the Bank, CJSC “Freedom Bank Tajikistan” (per transaction, regardless of the amount)	up to 1 000 000***** - 0, above 1 000 000***** (within the territory of the Republic of Kazakhstan) - 1%, (outside the territory of the Republic of Kazakhstan) - 1,5% + 1 500	up to 5 000 000***** - 0, above 5 000 000***** (within the territory of the Republic of Kazakhstan) - 1%, (outside the territory of the Republic of Kazakhstan) - 1,5% + 1 500
4.3.	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)		
4.4.	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)		
5.	Money transfers (excluding VAT)*****:		
5.1.	Intrabank transfer from a payment card to own payment card / own bank account	0	
5.2.	Intrabank transfer from a payment card / via mobile phone number to a payment card of another client of the Bank		

5.3.	Interbank transfer from card / via mobile phone number to a card of another issuing bank within the Republic of Kazakhstan		
5.4.	Interbank transfer from card / via mobile phone number to a card of another issuing bank outside the Republic of Kazakhstan	up to 1 000 000***** – 0, above 1 000 000***** - 1%	up to 3 000 000***** - 0, above 3 000 000***** - 1%
<p>*for payroll projects that do not pay a crediting fee; **for payroll projects that pay a crediting fee of 0.3%; ***TOP – senior management of the company, including those with Priority, Corporate business type (Chief Executive, Director, Financial Director, General Director, Managing Director, Chief Accountant, Executive Director, Commercial Director, members of the Management Board, members of the Board of Directors and other equivalent persons); ****client attribute in accordance with the criteria of the “Priority” category; *****per calendar month; *****including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction</p>			
2) “Deposit CARD /Super card”			
	Package type	Individual	Payroll project
			Package I* Package II**
	Types of issued payment cards	Mastercard World Elite/Visa Infinite	
No.	Type of transaction/service:	Fee:	
1.	Annual servicing of a payment card (primary, additional) (excluding VAT)	for citizens of the Republic of Kazakhstan***** 60 000 ¹ ; VIP/ Priority**** - 0	for citizens of foreign countries 100 000 ¹ ; Priority****/Corporate*** ** - 0
		60 000; VIP/TOP ***/Priority **** - 0	
1.1.	Annual servicing of a payment card (primary, additional) (excluding VAT):	5 000 ²	10 000 ²
		-	
2.	Issuance of a payment card (excluding VAT):		
2.1.	Issuance of a primary payment card	0	
2.2.	Issuance of an additional payment card	60 000 (the main card level)***** 2000	100 000 (the main card level)***** one additional card of the lower category for the holder of the primary card –50 000 2000
3.	Reissuance of a payment card (excluding VAT):		

¹ for payment cards issued before .202

² in case of non-compliance with the criteria established by the Bank

3.1.	At the request of the cardholder (including in case of loss/theft/damage)	25 000			
4.	Cash withdrawal (excluding VAT):				
4.1.	At the Bank's cash disbursement point (without using a payment card)	excluded			
4.2.	In the ATM network / at cash disbursement points via POS terminals of the Bank, CJSC "Freedom Bank Tajikistan" (per transaction, regardless of the amount)	up to 1 500 000***** - 0, above 1 500 000***** (within the territory of the Republic of Kazakhstan) - 1%, (outside the territory of the Republic of Kazakhstan) - 1,5% + 1 500	1,5%, min. 1 500	up to 1 500 000***** - 0, above 1 500 000***** (within the territory of the Republic of Kazakhstan) - 1%, (outside the territory of the Republic of Kazakhstan) - 1,5% + 1 500	up to 5 000 000***** - 0, above 5 000 000***** (within the territory of the Republic of Kazakhstan) - 1%, (outside the territory of the Republic of Kazakhstan) - 1,5% + 1 500
4.3.	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)				
4.4.	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)		2% + 1 500		
5.	Money transfers (excluding VAT)*****:				
5.1.	Intrabank transfer from a payment card to own payment card / own bank account	0			
5.2.	Intrabank transfer from a payment card / via mobile phone number to a payment card of another client of the Bank				
5.3.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank within the Republic of Kazakhstan	up to 1 500 000***** - 0, above 1 500 000***** -1%	1%, min. 250	up to 1 500 000***** - 0, above 1 500 000***** - 1%	up to 3 000 000***** - 0, above 3 000 000***** - 1%
5.4.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan		1,5%		
6.	Other services (excluding VAT):				
6.1.	Delivery of an issued (primary/additional) / reissued payment card (within the Republic of Kazakhstan)	0	50 000	0	
6.2.	Delivery of an issued (primary/additional) / reissued payment card (outside the Republic of Kazakhstan)	not provided	100 000	similarly to the commission fees for the 'Individual' package type*****	
<p>*for payroll projects that do not pay a crediting fee; **for payroll projects that pay a crediting fee of 0.3%; -*** TOP – senior management of the company, including those with Priority, Corporate business type (Chief Executive, Director, Financial Director, General Director, Managing Director, Chief Accountant, Executive Director, Commercial Director, members of the Management Board, members of the Board of Directors and other equivalent persons); ****client attribute in accordance with the criteria of the "Priority" category; *****client attribute in accordance with the criteria of the "Corporate" category (top management of the company and/or business owners – individuals); *****one free additional card for clients of the "Priority" and "Corporate" categories; *****per calendar month; *****including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction;</p>					

***** including citizens of foreign states holding a residence permit of the Republic of Kazakhstan;
 ***** delivery is available for citizens of foreign states

3) "Invest card"					
	Package type	Individual		Employees of the Bank's Partner*	
	Types of issued payment cards	Mastercard World Elite/Visa Infinite	Mastercard World Elite	Mastercard World Elite/Visa Infinite	Mastercard World Elite
No.	Type of transaction/service:	Fee:			
1.	Annual servicing of a payment card (primary, additional) (excluding VAT)	for citizens of the Republic of Kazakhstan***** 60 000; VIP/ Priority***- 0	for citizens of foreign countries 100 000	for citizens of the Republic of Kazakhstan***** 60 000; VIP/ TOP**/ Priority***- 0	for citizens of foreign countries 100 000
2.	Issuance of a payment card (excluding VAT):				
2.1.	Issuance of a payment card	0			
3.	Reissuance of a payment card (excluding VAT):				
3.1.	At the request of the cardholder (including in case of loss/theft/damage)	25 000	45 000	25 000	45 000
4.	Cash withdrawal (excluding VAT):				
4.1.	At the Bank's cash disbursement point (without using a payment card)	3%, min. 1 USD			
4.2.	In the ATM network / at cash disbursement points via POS terminals of the Bank, CJSC "Freedom Bank Tajikistan" (per transaction, regardless of the amount)				
4.3.	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)				
4.4.	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)				
5.	Money transfers (excluding VAT)*****:				
5.1.	Intra-bank transfer from a payment card / via mobile phone number to a payment card within the following products: Invest card, Invest card Prestige, Premium Invest card	0			
5.2.	Intra-bank transfer from a payment card / via mobile phone number to another payment card / bank account	up to 500 000 tenge***** (or the equivalent in another currency) – 0, above 500 000 tenge***** (or the equivalent in another currency) - 3%		0	
5.3.	Intrabank transfer from a payment card account to a bank account (at a Bank branch)	3%			
5.4.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank within the Republic of Kazakhstan	3%, min. 1 USD			

5.5.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan		
5.6.	Interbank transfer from a payment card account to a bank account of another bank	3%, min. 500	0,3%, min. 300, max. 5 000
<p>*a legal entity that has entered into a mutually beneficial partnership (cooperation) agreement with the Bank; ** Senior management of the company, including those with Priority and Corporate business type (Chief Executive, Director, Financial Director, General Director, Managing Director, Chief Accountant, Executive Director, Commercial Director, members of the Management Board, members of the Board of Directors, and other equivalent persons); ***client attribute in accordance with the criteria of the “Priority” category; ****per calendar month; *****including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction; ***** including citizens of foreign states holding a residence permit of the Republic of Kazakhstan.</p>			
4) “Broker card”			
	Package type	Individual	
	Types of issued payment cards	Mastercard World Elite/Visa Infinite	
No.	Type of transaction/service:	Fee:	
1.	Annual servicing of a payment card (excluding VAT):		
1.1.	Annual servicing of the primary payment card	VIP/TOP* - 0	
1.2.	Annual servicing of the additional payment card	up to two additional cards – 0, each subsequent additional card – 60 000	
2.	Issuance of a payment card (excluding VAT):		
2.1.	Issuance of a primary/additional payment card	0	
3.	Reissuance of a payment card (excluding VAT):		
3.1.	At the request of the cardholder (including in case of loss/theft/damage)	0	
4.	Cash withdrawal (excluding VAT):		
4.1.	At the Bank’s cash disbursement point (without using a payment card)		
4.2.	In the ATM network / at cash disbursement points via POS terminals of the Bank, CJSC “Freedom Bank Tajikistan” (per transaction, regardless of the amount)		
4.3.	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)	3%, min. 1 USD	
4.4.	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)		
5.	Money transfers (excluding VAT): **		

5.1.	Intra-bank transfer from a payment card to a card (including via mobile phone number) within the Broker card product	0
5.2.	Intrabank transfer from a payment card / via mobile phone number to another payment card / bank account	3%
5.3.	Intrabank transfer from a payment card account to a bank account (at a Bank branch)	
5.4.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank within the Republic of Kazakhstan	3%, min. 1 USD
5.5.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan	
5.6.	Interbank transfer from a payment card account to a bank account of another bank	0,3%, min. 300, max. 5 000

* Senior management of the company, including those with Priority and Corporate business type (Chief Executive, Director, Financial Director, General Director, Managing Director, Chief Accountant, Executive Director, Commercial Director, members of the Management Board, members of the Board of Directors, and other equivalent persons);
**including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction

Limits under the “Broker card” product***

Limit for topping up a payment card / spending via payment card / payment card account <i>in accordance with the Bank’s compliance requirements</i>	up to 50 000 000 tenge
Limit per transaction for topping up a payment card / spending via payment card / payment card account <i>in accordance with the Bank’s compliance requirements</i>	up to 5 000 000 tenge

***these limits include all transactions (top-ups and spending transactions) on the card and the payment card account across all channels (using the payment card or payment card account, via mobile banking, at a branch, SWIFT, KAZAKHSTAN INTERBANK SETTLEMENT CENTER)

Transactions involving a Broker registered in an offshore zone or in a country included in the list of jurisdictions that insufficiently comply with the recommendations of the Financial Action Task Force (FATF)

Card top-up/payment card account (outgoing transfer)			Card spending/payment card account (incoming transfer)		
limits per transaction	monthly limit	checks	limits per transaction	monthly limit	checks
up to 4 999 999 tenge (eq. 10 000 USD)	up to 50 000 000 tenge (eq. 100 000 USD)	standard CDD (KYC)* at the stage of opening the payment card account	up to 4 999 999 tenge (eq. 10 000 USD)	up to 50 000 000 tenge (eq. 100 000 USD)	standard CDD (KYC)* at the stage of opening the payment card account

Transactions involving a Broker registered in other countries/territories

Card top-up/payment card account (outgoing transfer)			Card spending/payment card account (incoming transfer)		
limits per transaction	monthly limit	checks	limits per transaction	monthly limit	checks
up to 20 000 000 tenge (eq. 50 000 USD)	up to 100 000 000 tenge (eq. 217 000 USD)	standard CDD (KYC)* at the stage of opening the payment card account	up to 20 000 tenge (eq. 50 000 USD)	up to 100 000 000 tenge (eq. 217 000 USD)	standard CDD (KYC)* at the stage of opening the payment card account

**a transaction exceeding the established limits may be approved subject to enhanced due diligence of the client by the compliance division*

5) “Card with increased Cashback (Araldy Saqta)”

	Package type	Individual		
	Types of issued payment cards	MasterCard World Elite/Visa Infinite		
		Basic Package	Unlimited Package*	Individual Package **
No.	Type of transaction/service:	Fee:		
1.	Monthly service fee for servicing a payment card (excluding VAT):			
1.1.	primary/additional payment card	5 000	0	0
2.	Issuance of a payment card (excluding VAT):			
2.1.	Issuance of a primary payment card	0		
2.2.	Issuance of an additional payment card	5 000 (the main card level); one additional card of the lower category for the holder of the primary card - 0		
3.	Reissuance of a payment card (excluding VAT):			
3.1.	At the request of the cardholder (including in case of loss/theft/damage)	25 000		
3.	Cash withdrawal (excluding VAT):			
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)	up to 1 500 000*** - 0, above 1 500 000*** - 1%	0	0*
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)			
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		
4.	Money transfers (excluding VAT)****:			
4.1.	Intra-bank transfer from a payment card to one's own payment card / bank account	0		
4.2.	Intrabank transfer from a payment card / via mobile phone number to a payment card of another client of the Bank			
4.3.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank within the Republic of Kazakhstan	up to 1 500 000*** - 0, above 1 500 000*** - 1%	0	0*
4.4.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan	1%, min. 250		
*set upon fulfillment of one of the following conditions: -purchases during a calendar month in the amount of at least 50,000 tenge; -an existing deposit of at least 1,000,000 tenge; **Annual maintenance of issued payment cards during the "Digital Almaty" forum period until February 3, 2024 – 0 tenge until the expiration of the payment card.; ***per calendar month; ****including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction				

Section 11. Fees for issuance and maintenance of payment cards under the “Invest card Prestige” 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 06.02.2025 (Minutes No.26)
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)*

	Package type	Individual	Employee of the Bank's Partner *
	Types of issued payment cards	Mastercard World/Mastercard World Elite/Visa Infinite	
No.	Type of transaction/service:	Fee:	
1.	Monthly service fee for servicing a payment card (excluding VAT):		
1.1.	Primary/additional payment card	30000; 0**	
2.	Issuance of a payment card (excluding VAT):		
2.1.	Issuance of a primary/additional payment card	0	
3.	Reissuance of a payment card (excluding VAT):		
3.1.	At the request of the cardholder (including in case of loss/theft/damage)	25 000	
4.	Cash withdrawal (excluding VAT):		
4.1.	At the Bank’s cash disbursement point (without using a payment card)	3% + 500 tenge	up to 10 000*** USD (or the equivalent in tenge) – 0; above 10 000*** USD (or the equivalent in tenge) - 3%, but not less than 500 tenge for each withdrawal
4.2.	In the ATM network / at cash disbursement points via POS terminals of the Bank, CJSC “Freedom Bank Tajikistan” (per transaction, regardless of the amount)	up to 3000 USD*** - 0, above 3000 USD*** - 3%	
4.3.	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)		
4.4.	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)		
5.	Money transfers (excluding VAT)****:		
5.1.	Intra-bank transfer from a payment card / via mobile phone number to a payment card within the following products: Invest card, Invest card Prestige, Premium Invest card	0	
5.2.	Intra-bank transfer from a payment card / via mobile phone number to another payment card / bank account	up to 500 000 tenge*** (or the equivalent in another currency) - 0, above 500 000 tenge*** (or the equivalent in another currency) - 3%	0
5.3.	Intrabank transfer from a payment card account to a bank account (at a Bank branch)	3%	0
5.4.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank within the Republic of Kazakhstan	up to 3000 USD - 0, above 3000 USD - 3%	
5.5.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan		
5.6.	Interbank transfer from a payment card account to a bank account of another bank	3%, min. 500	0,3%, min. 500, max. 5 000

*a legal entity that has entered into a mutually beneficial partnership (cooperation) agreement with the Bank;
**subject to meeting at least one of the criteria for free card issuance under the Invest card Prestige product;
***per calendar month;
****including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction

Section 12. Fees for issuance and maintenance of payment cards under the “Power Card” 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)

	Package type	Individual
	Types of issued payment cards	Visa Gold/Visa Rewards
No.	Type of transaction/service:	Fee:
1.	Issuance of a payment card (excluding VAT):	
1.1.	Issuance of a primary payment card	up to (5) five payment cards issued during one calendar year***** – 0, above – 10 000
1.2.	Issuance of an additional payment card	
2.	Reissuance of a payment card (excluding VAT):	
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	the first card – 0 , the second and subsequent – 1 000
3.	Cash withdrawal (excluding VAT):	
3.1.	In the ATM network / at cash disbursement points via POS terminals of the Bank, CJSC “Freedom Bank Tajikistan” (per transaction, regardless of the amount)	up to 500 000* – 0, above 500 000* - 1%
3.2.	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)	
33.	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
4.	Money transfers (excluding VAT)**:	
4.1.	Intra-bank transfer from a payment card to own payment card / bank account	0
4.2.	Intrabank transfer from a payment card / via mobile phone number to a payment card of another client of the Bank	
4.3.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank within the Republic of Kazakhstan	up to 500 000* - 0, above 500 000* - 0,9%
4.4.	Interbank transfer from a payment card / via mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan	1%, min. 250

*per calendar month;

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

***calendar year – lasts from January 1 to December 31 inclusive and consists of 365 days

Section 15. Fees and Commission Rates for Issuance and Servicing of Electronic Payment Instrument for Individuals under the “OGO Card” Product (tenge)		
	Package type	Individual
	Types of issued OGO Card	Mastercard World
No.	Type of transaction/service:	Fee:
1.	Issuance of OGO Card (excluding VAT):	
1.1.	Issuance of OGO Card	0
2.	Reissuance of OGO Card (digital) (excluding VAT):	
2.1.	At the request of the cardholder (including in case of loss/theft/damage)	2 000
2.2.	Upon expiration of the OGO Card	0
3.	Cash withdrawal (excluding VAT):	Not provided
4.	Money transfers (excluding VAT) *:	
4.1.	Intra-bank transfer from OGO Card to a payment card issued by the Bank	up to 300 000 - 0, above 300 000** - 0,5%
4.2.	Interbank transfer from OGO Card to a payment card of another issuing bank within the Republic of Kazakhstan	up to 300 000** - 0, above 300 000** - 0,9%
4.3.	Interbank transfer from OGO Card to a payment card of another issuing bank outside the Republic of Kazakhstan	1%, min. 250
4.4.	Other services (excluding VAT)	
	*including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction **per calendar month;	