

Appendix No. 1
to the Decision of the ALCO No. 132 dated 16.06.2025

Section 14. Commission rates for the issuance and maintenance of Freedom Banker Card *					
	Package Type	Individual			
	Types of Freedom Banker Cards issued	VISA			
№	Type of operation/service:	Commission fee:			
1.	Issuance of Freedom Banker Card:	for citizens of the Republic of Kazakhstan		for citizens of foreign countries	
		without delivery	with delivery	without delivery	with delivery
1.1.		Issuance of the primary Freedom Banker Card	0	0	20 000 KZT
1.2.	Issuance of additional Freedom Banker Card	0	0	20 000 KZT	
2.	Reissuance of Freedom Banker Card (incl. VAT):				
2.1	At the request of the Freedom Banker Card holder (including in case of loss/theft/damage)	2 USD			
3.	Cash withdrawal using physical plastic card:				
3.1.	In the ATM network/at cash withdrawal points via the Bank's POS terminal (for each transaction, regardless of the amount)	up to 1 000 USD per month** - 0, over - 1,5%			
3.2.	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)				
3.3.	In the ATM network/at cash withdrawal points via POS terminals of other banks outside the territory of the Republic of Kazakhstan (for each transaction, regardless of the amount)	3%, min 1 USD			
4.	Money transfers ***:				
4.1.	Intra-bank transfer to another client's Freedom Banker Card (including to a mobile phone number) within the product	0			
4.2.	Intra-bank transfer from Freedom Banker Card/by mobile phone number to another card	0			
4.3.	Interbank transfer from Freedom Banker Card/ by mobile phone number to a card of another issuing bank in the Republic of Kazakhstan	up to 1 000 USD per month** - 0, over - 1,5%			
4.4.	Interbank transfer from Freedom Banker Card/ by mobile phone number to a card of another issuing bank outside the Republic of Kazakhstan				
* using a prepaid card under the product «Package prepaid»					
** in a calendar month					
*** including through remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.) from the transaction amount/per transaction					
Transactions involving a Broker* registered in an offshore zone or a country that is included in the list of states (territories) that do not sufficiently comply with the recommendations of the Financial Action Task Force on Money Laundering (FATF)					

Transaction limits						
ATMs (cash withdrawal using physical plastic)		POS – terminal (Retail)		Payment via the Internet		Possibility of changing restrictions/limits
At the Bank’s network	At the acquirer bank’s network	Tokenized transaction	Transaction using Freedom Banker Card	Tokenized transaction	Transaction using Freedom Banker Card	
100 000 US dollars (equivalent in other currencies) per month		Without restrictions in accordance with the internal documents of the Bank/acquiring bank	5 000 000 KZT (equivalent in another currency) per month	Without restrictions in accordance with the internal documents of the Bank/acquiring bank	Unlimited using 3Ds code; <u>100 000 KZT</u> per month without using 3Ds code	Can be withdrawn upon the Client's request to the Contact Center/ independently in Mobile Banking for a specified period
Replenishment of Freedom Banker Card			Expenses on Freedom Banker Card			
limits per transaction		limit per month		limits per transaction		limit per month
Up to 4 999 999 KZT (equiv. 10 000 USD)		Up to 50 000 000 KZT (equiv.100 000 USD)		Up to 4 999 999 KZT (equiv.10 000 USD)		Up to 50 000 000 KZT (equiv. 100 000 USD)
Transactions involving a Broker* registered in other countries/territories, except in an offshore zone						
Replenishment of Freedom Banker Card			Expenses on Freedom Banker Card			
limits per transaction		limit per month		limits per transaction		limit per month
Up to 20 000 000 KZT (equiv. 50 000 USD)		Up to 100 000 000 KZT (equiv. 217 000 USD)		Up to 20 000 000 KZT (equiv. 50 000 USD)		Up to 100 000 000 KZT (equiv. 217 000 USD)
* Broker - non-resident						

Limits on money transfers		
Intra-bank transfers	Transfer operations via IPS	Possibility of changing restrictions/limits
Up to 10 000 USD (equivalent in other currencies) per transaction	Standard limits of the IPS	cannot be changed/removed
Up to 6 999 999 KZT (equivalent in another currency) per day		