

Section 13. Commission Fees for Issuance and Servicing of the Freedom Banker Card*

Approved by the decision of the Asset and Liability Management Committee meeting dated October 6, 2025 (Minutes No. 211)

	Package Type	Individual			
	Types of Freedom Banker Cards Issued	VISA			
No.	Type of Transaction/Service:	Commission Fee:			
1.	Issuance of the Freedom Banker Card (incl. VAT):	for citizens of the Republic of Kazakhstan		for citizens of foreign states	
		without delivery	with delivery	without delivery	with delivery
1.1.	Issuance of the primary Freedom Banker Card	0	40 USD	0	40 USD
1.2.	Issuance of an additional Freedom Banker Card	0	40 USD	0	40 USD
2.	Reissuance of the Freedom Banker Card (incl. VAT):				
2.1	At the request of the Freedom Banker Cardholder (including in case of loss, theft, or damage)	2 USD			
3.	Cash withdrawal using the physical plastic card:				
3.1.	At ATMs / cash withdrawal points via the Bank’s POS terminal (per transaction, regardless of the amount)	Up to 1,000 USD per month** – 0, above – 1.5%			
3.2.	At ATMs / cash withdrawal points via POS terminals of other banks within the Republic of Kazakhstan (per transaction, regardless of the amount)				
3.3.	At ATMs / cash withdrawal points via POS terminals of other banks outside the Republic of Kazakhstan (per transaction, regardless of the amount)	3%, minimum 1 USD			
4.	Money transfers***:				
4.1.	Intra-bank transfer to another client’s Freedom Banker Card (including by mobile phone number) within the product framework	0			
4.2.	Intra-bank transfer from a Freedom Banker Card / by mobile phone number to another payment card	0			
4.3.	Interbank transfer from a Freedom Banker Card / by 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 a Freedom Banker Card / by mobile phone number to a payment card of another issuing bank outside the Republic of Kazakhstan				
* using a prepaid payment card under the “Package Prepaid” product					
** per calendar month					
***including via remote access systems (internet banking, mobile banking, payment terminals, ATMs, and others) — charged from the transaction amount / per transaction					

Transactional Limits						
ATMs (cash withdrawal using the physical plastic card)		POS Terminal (Retail)		Online Payments		Possibility of Changing Restrictions/Limits
Within the Bank's network	Within the acquirer bank's network	Tokenized transaction	Transaction using the Freedom Banker Card	Tokenized transaction	Transaction using the Freedom Banker Card	
100,000 USD (or equivalent in another currency) per month		No restrictions, in accordance with the internal documents of the Bank / acquiring bank	5,000,000 KZT (or equivalent in another currency) per month	No restrictions, in accordance with the internal documents of the Bank / acquiring bank	No restrictions when using a 3Ds code; <u>100,000</u> KZT per month without using a 3Ds code	May be lifted upon the Client's request via the Contact Center / independently in Mobile Banking for a specified period

Transactions Involving a Broker* registered in an offshore zone or a country included in the list of states (territories) that insufficiently comply with the recommendations of the Financial Action Task Force (FATF)			
Top-up of Freedom Banker Card		Spending via Freedom Banker Card	
per-transaction limit	monthly limit	per-transaction limit	monthly limit
up to 4,999,999 KZT (equivalent to 10,000 USD)	up to 50,000,000 KZT (equivalent to 100,000 USD)	up to 4,999,999 KZT (equivalent to 10,000 USD)	up to 50,000,000 KZT (equivalent to 100,000 USD)
Transactions Involving a Broker* registered in other countries/territories, except those in offshore zones			
Top-up of Freedom Banker Card		Spending via Freedom Banker Card	
per-transaction limit	monthly limit	per-transaction limit	monthly limit
up to 20,000,000 KZT (equivalent to 50,000 USD)	up to 100,000,000 KZT (equivalent to 217,000 USD)	up to 20,000,000 KZT (equivalent to 50,000 USD)	up to 100,000,000 KZT (equivalent to 217,000 USD)
* Broker – non-resident			

Money Transfer Limits

Intra-bank transfers	Transfer Operations via IPS	Possibility of Changing Restrictions/Limits
Up to 10,000 USD (or equivalent in another currency) per transaction Up to 6,999,999 KZT (or equivalent in another currency) per day	Standard IPS limits	not subject to modification/removal