

**Basic rates
for the payment cards for individuals at ForteBank JSC,
issued since 22.08.2022 within the Premier Package**

No	Transaction type	Rate	Note
A	1	2	3
I.	Premier Package cardholders		
1.	Express manufacturing of a payment card (primary and additional)	KZT 0	Within the period of 3 business days, at most, not counting the time required to deliver the payment cards to the regions of the Republic of Kazakhstan
2.	Viewing balance / requesting information (for the last 10 days) via ATMs regarding the cards issued by the Bank:		
2.1.	within the ATM network of the Bank	KZT 0	Per each transaction:
2.2.	within the ATM network of other banks and/or via the support service of the Bank's Call Center	KZT 0	
2.3.	Requesting information on the last 10 transactions	KZT 0	Per each transaction:
3.	Resetting PIN mistyping counter after three consecutive mistypes	KZT 0	Per each transaction:
4.	Blocking a lost/stolen card:		

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4.1.	Without putting on the Stop-List	KZT 0	Per each card:
4.2.	With putting on the Stop-List	KZT 8000	KZT 8000 – per each region for one card, in accordance with the internal regulations of the Bank and the agreement with the Client;
5.	Card unblocking	KZT 0	
6.	Conducting investigation on a dispute based on the client's application (with VAT)	According to the international payment system (hereinafter – IPS) rates	The fee is charged when the Bank initiates chargeback and when IPS charges the Bank additional fees
7.	Arbitration within the payment system (with VAT)	according to IPS rates	The fee is charged when the Bank initiates, upon the client's request, a card transaction dispute procedure via IPS Arbitration, and when IPS charges the Bank additional fees
8.	Providing video-fragments regarding the transactions made at the Bank's ATMs, for resolving disputes (with VAT)	KZT 3000	Per each request, based on the Client's application:
9.	Changing PIN-code for a card issued by the Bank, within the Bank's ATM network	KZT 250	
10.	Issue of a card abroad via an IPS-member, in the event of loss/theft of the card	250 USD	Per each card lost. For USD, EUR;
11.	Withdrawal of cash abroad via an IPS-member, in the event of loss/theft of the card	200 USD	Per each card lost. For USD, EUR
12.	Annual maintenance:		

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A	1	2	3
12.1.	Annual maintenance of the primary card		
12.1.1.	Visa Infinite /MC Black Edition /MC World Elite	KZT 0;	<p>KZT 0 - Premier-banking segment clients who, jointly with their family members, have placed deposits and/or investments* at the Bank via an organization conducting broker/dealer operations or investment portfolio management operations on the security market at the total amount of USD 300 000.0/EUR 300 000.0/KZT 120 000 000.0.</p> <p>Up to 2 family members, including the primary depositor.</p> <p>KZT 0 - Premier-banking segment clients who, jointly with their family members, have placed deposits and/or investments* at the Bank via an organization conducting broker/dealer operations or investment portfolio management operations on the security market at the total amount of USD 300 000.0/EUR 300 000.0/KZT 120 000 000.0 and up to USD 1 000 000/1 000 000</p> <p>Up to 4 family members, including the primary depositor.</p> <p>KZT 0 - Premier-banking segment clients, family members of Visa Infinite (diamond) / MC Black Edition (diamond) or MC World Elite cardholders, who have placed, jointly with their family members, deposits and/or investments* at the Bank via an organization conducting broker/dealer operations or investment portfolio management operations on the security market at the total amount of USD 1 000 000/EUR 1 000 000/KZT 420 000 000 and beyond.</p> <p>Up to 5 family members.</p>
12.1.2.	Visa Infinite (diamond) / MC Black Edition (diamond) / MC World Elite	KZT 0	KZT 0 - Premier-banking segment clients who, jointly with their family members, have placed deposits and/or investments* at the Bank via an organization conducting broker/dealer operations or investment portfolio management operations on the security market at the total amount of USD 1 000 000/EUR 1 000 000/KZT 420 000 000 and beyond. For one family member.
12.2.	Annual maintenance of an additional card		
12.2.1.	Visa Infinite (standard)/ MC Black Edition (standard)/ MC World Elite	KZT 0	Up to 2 cards

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13.	Re-issue (replacement) of a card (primary, additional) based on the application by the Client:		
13.1.	Upon expiration of the card	KZT 0	
13.2.	Prior to expiration of the card upon the client's initiative when contacting the Bank due to the following reasons: loss, theft, change of name, forgotten/compromised PIN-code, damage/demagnetization:		
13.2.1.	Visa Infinite / MC Black Edition/ MC World Elite	KZT 10 000	
13.2.2.	Visa Infinite (diamond)/ MC Black Edition (diamond)	KZT 120 000	
13.3.	Prior to expiration of the card upon the Bank's initiative due to the following reasons: technical flaw, service at the risk zone	KZT 0	
14.	Cash withdrawal		
14.1.	At the cash withdrawal offices (cash desks) of the Bank	1,2% min. KZT 500	
14.2.	At the cash withdrawal offices (cash desks) of other banks within the Republic of Kazakhstan	KZT 1,2%, min. KZT 500	

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14.3.	At ATMs of the Bank and other banks within the Republic of Kazakhstan and outside the Republic of Kazakhstan	KZT 0; 1,2%	KZT 0 – within the framework of the Premier package, provided the aggregate cash withdrawal transactions amount within one calendar months is below KZT 10 000 000/foreign currency equivalent; 1,2% when exceeding the aggregate cash withdrawal transactions amount within the Premier package specified above. Additional fees may be charged by foreign banks upon withdrawal of funds while abroad
15.	Crediting of funds (cash/cashless) to the current accounts in the card database of the Bank		
15.1.	Cash	KZT 0,5%	
15.2.	By direct credit	KZT 0,5%	
16.	Payment for goods / services (aside from the services / transactions of the Bank) using a card by a bank transfer via POS-terminals	KZT 0; 1,5%; 1,7%;	1,5%; 1,7% - payments into the budget using POS-terminal;
17.	CashBack (refund of a part of a payment card cashless transaction to a client)	0,5%	
18.	CashBack (refund of a part of a payment card cashless transaction to a client) within the Bank loyalty program implemented jointly with the merchant	Up to 15%	In accordance with the agreement between the Bank and the merchant within the framework of the joint loyalty programs approved by the Management Board of the Bank
19.	Providing the service package (Cashback, SMS-notification as per the Bank product) (the rate is charged in the form of a monthly subscription fee)*	KZT 17 000	*when issued using mobile banking
20.	Loan maintenance when using the lending limit	KZT 0	

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21.	Participation in the Lounge Key program for MC Black Edition/ MC World Elite cardholders (with VAT)	USD 34*	According to the procedure and terms provided by the agreement and the rules for the participants of MasterCard Worldwide IPS; per each entry to the airport VIP-lounges. *using the official exchange rate of a foreign currency and tenge established by the National Bank of the Republic of Kazakhstan as of the date of performance of the transaction by the Bank
II	Transfer transactions		
24.	Monetary transactions (Visa Direct, MasterCard MoneySend):		Alternative channels (Internet-banking, mobile banking, payment terminals, ATMs, etc.)
24.1.	from ForteCard cards to ForteCard cards	KZT 0	
24.2	from the cards issued at RK STBs (second-tier banks) to ForteCard cards	KZT 0	
24.3.	from the cards issued by RK STBs to the cards issued by RK STBs	0,9% min. KZT 250	Of transaction amount, including transfers within the framework of Kartel LLP
24.4.	from the cards issued by RK STBs to the cards issued by the foreign banks	0,9% min. KZT 950	Of transaction amount, including transfers within the framework of Kartel LLP
24.5.	from ForteCard cards to the cards issued by RK STBs	0,9% min. KZT 150, max. KZT 750	Of transaction amount
IV	Transactions via the alternative channels (Internet-banking, mobile banking, payment terminals, ATMs, etc.) and the Bank branches		
25.	National currency transfer transactions		

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A	1	2	3
25.1	Intra-bank transfers:		
25.1.1	- between the accounts of one client	KZT 0; KZT 500	KZT 0 – when performing transfers via the alternative channels; KZT 500 – when performing transfers from an account using a payment card at the Bank branches (aside from the Kazzink company group)
25.1.2	- Between the accounts of different clients Between the accounts of one client opened for him/her as for a private individual and private entrepreneur, professional mediator, private notary, private enforcement officer or lawyer	KZT 0; KZT 500;	KZT 0 – when performing transfers via the alternative channels; KZT 500 - when performing transfers from an account using a payment card at the Bank branches (aside from the Kazzink company group);
26.	Performance of payments		
26.1.	Payments in favor of the providers of services, including utility services	KZT 0; KZT 200	KZT 200 – per one payment in favor of Kaztemirtrans JSC for the amount not exceeding KZT 5 000 000.
26.2.	Payments into the budget (taxes and other compulsory payments into the budget)	KZT 0	
27.	Service provider fee		
27.1.	Fee payable by a service provider for acceptance of payments (another transfer beneficiary, depending on certain subject of a civil transaction between the beneficiary and the remitter, aside from other directly established fees for such beneficiaries)	KZT 0%	Of transaction amount. The rate may be changed and established in accordance with the terms of the agreement between the Bank and the merchant.
28.	Conversion		

№ A	Transaction type 1	Rate 2	Note 3
28.1	Purchase/sale of cashless currency when crediting funds to the Bank's client account/conversion of foreign currency into another foreign currency/conversion of a multi-currency deposit	KZT 0	Of transaction amount
28.2.	Conversion for the cross-border transactions (IOF).	1%	Of transaction amount.
29.	Providing statements on the account using the payment card	KZT 0	

The rates were amended as per the resolution of the Tariff Committee (Minutes № 03/2025-44 dated 08.08.2025), taking effect starting from 29.01.2026