

**Tariffs for individuals for debit cards issuance and transactions processing**

Tariff name	Master Card Gold	Master Card Platinum	Depositor Master Card Gold
<b>CARD ISSUANCE</b>			
Card issuance	KZT 0		
Reissuance of main or supplementary card (regular due to maturity or initiated by the Bank)	KZT 0		
Reissuance of main or supplementary card by Client request (with/without PIN code, in case of lost / stolen / damaged plastic / visit to Fraud countries / fraudulent transactions)	KZT 2000		
<b>CARD ANNUAL MAINTENANCE</b>			
Annual maintenance of main card in the first and following years	KZT 0		
Monthly maintenance of card	KZT 250	KZT 400	-
Monthly maintenance of supplementary card	KZT 200	KZT 250	-
Annual maintenance of supplementary card in the first and following years	-		KZT 2500 *
<b>CASH WITHDRAWAL FROM CARDS, ISSUED BY "AL HILAL" ISLAMIC BANK JSC</b>			
Free cash withdrawal limit via ATM network of the KZ banks with MasterCard logo including Halyk Bank ATM network per month	in KZT	KZT 350 000	KZT 500 000
	in foreign currency	KZT 0	
Cash withdrawal from all KZ banks' ATM network with MasterCard logo above free cash withdrawal limit	in KZT	0,5% min KZT 100	
Cash withdrawal from all KZ banks' ATM ATM network with MasterCard logo	in foreign currency	1 % min KZT 100	
Cash withdrawal from ATM network of other banks outside KZ (except UAE) with MasterCard logo	KZT 500		free 3 transactions per month, subsequent transactions - KZT 500
Cash withdrawal from ATM network of banks in UAE with MasterCard logo	KZT 0		
Cash withdrawal from ATM network of banks in Saud Arabia with MasterCard logo	free 3 transactions per month, subsequent transactions in the same month KZT 500		
Cash withdrawal via cash desks of other KZ banks including Halyk Bank cash desks	in KZT	0,5% min KZT 100	
	in foreign currency	1% min KZT 100	
Cash withdrawal via cash desks of other banks outside KZ	1% min KZT 100		
Cash withdrawal via cash desks of Al Hilal Islamic Bank JSC	3% min KZT 300		
<b>INCOMING FUNDS TO CARD ACCOUNT</b>			

Cash deposit via cash desk of Al Hilal Islamic Bank JSC		KZT 0		
Internal transfer in local/foreign currency	between client's own card accounts	KZT 0		
	between card accounts of different clients	KZT 0		
Interbank funds transfer in local/foreign currency		KZT 0		
Cash deposit via "Cash-in" option in ATMs or via cash desks of Qazkom in local/foreign currency		KZT 0		
Transfer via "Card-To-Card" service in ATM and Internet banking		KZT 0		
<b>FUNDS TRANSFERS FROM CARD ACCOUNT</b>				
Internal funds transfer (on client's request via Internet banking of the Bank )	between client's own card accounts	KZT 0		
	between card accounts of different clients	KZT 0		
External funds transfer to other banks accounts (via AHB-K Internet banking)	between cards of banks, located in KZ	0,85% min KZT 250 max KZT 700		
	between cards of foreign banks	1% min 2 USD		
Interbank funds transfer (on client's request via Internet banking if technically possible)	in KZT	as per the cash management tariffs for individuals		
	in foreign currency			
Funds transfer between accounts of one client and different clients of the Bank via "Card-ToCard" service in Halyk Bank ATMs		KZT 150		
Fund transfers from client's account to accounts in other banks via "Moneysend" service in Halyk Bank ATMs		KZT 150		
Funds transfer via "Card-To-Card" service in other banks' ATMs and Internet banking		0,5% min KZT 250		
<b>PAYMENT TRANSACTIONS ON CARD</b>				
Payments at merchants		KZT 0		
Payment for Kazakhtelecom services		KZT 0		
Payment for services of other vendors, including Alma-TV, utility company Alseco and other miscellaneous goods/services		KZT 0		
Payment for Cellular operator		KZT 0		
<b>ADDITIONAL CONDITIONS</b>				
Cashback** from payment amount	0,5%*****	0,8%*****	0,5%*****	

Penalty for the amount of unexpected technical overdraft on the account of a debit card (VAT is not charged). Penalty to be charged on the next billing month, in case if unexpected technical overdraft is not fully settled in current month ***	One time penalty 10% from overdraft amount
<b>REPORTS AND BALANCE INFORMATION QUERIES IN ATM</b>	
Account balance information via ATM or POS-terminal in Halyk Bank network within bank account maintenance	KZT 50
Account balance information via ATM or POS-terminal in other banks' network within bank account maintenance	KZT 100
Last 10 card transactions ministatement via ATM or POS-terminal in Halyk Bank network within bank account maintenance	KZT 50
<b>MISCELLANEOUS FEES</b>	
Suspension of debit transactions (blocking the card) in case of lost, stolen without placing into international stop-list	KZT 300
Temporary card transactions blocking until further notice	KZT 0
Card transactions blocking with placing into international stop-list	KZT 8500
Card unblocking in case of temporary blocking until further notice	KZT 0
Amendments of limits on client's request for main and supplementary card	KZT 0
Incorrect PIN counter restart	KZT 500
Monthly statement on bank account for reporting period (past month), not more than 1 (one) time per month, within bank account maintenance	KZT 0
Archive statement on bank account (for the period up to 12 months)/ within bank account maintenance	KZT 0
Archive statement on bank account (for the period more than 12 months) within bank account maintenance	KZT 1000
Certificate / Notification / Confirmation	as per the cash management tariffs for individuals
<b>SMS BANKING</b>	
SMS notification service setup****	KZT 0
Monthly fee for providing information within bank account maintenance	KZT 100
Last 10 card transactions ministatement within bank account maintenance	KZT 50
Card balance information within bank account maintenance	KZT 30
<b>CARD TRANSACTIONS INVESTIGATION</b>	
Provision of video recording for dispute operations done via ATMs in KZ****	according to Tariffs of acquiring Bank

**Notes:**

\*not higher than main card class

\*\*CashBack is not applicable for the following transaction types

- For transactions with return/reversal of goods/services
- For internal and interbank funds transfers
- For funds transfer to electronic wallets, payments to vendors of goods/services via ATM, Internet banking and mobile banking of the Bar
- For returned/reversed transactions for goods/services, CashBack will be debited from client's card account or any other accounts without further authorization

\*\*\* This penalty amount to be forfeited to the charity

\*\*\*\* This service is subject to VAT which is inclusive

\*\*\*\*\*The maximum monthly Cashback amount shall not exceed KZT 15,000