

BANK COMMISSION TARIFFS FOR SERVICES PROVIDED TO INDIVIDUALS

Approved by Resolution No. 13 of the Asset and Liability Management Committee dated 25.01.2024
as amended and supplemented by Resolution No. 60 of the Asset and Liability Management Committee dated 11.04.2024
as amended and supplemented by Resolution No. 61 of the Asset and Liability Management Committee dated 12.04.2024
as amended and supplemented by Resolution No. 70 of the Asset and Liability Management Committee dated 25.04.2024
as amended by Resolution No. 77 of the Asset and Liability Management Committee dated 02.05.2024
as amended by Resolution No. 54 of the Asset and Liability Management Committee dated 06.05.2024
as amended and supplemented by Resolution No. 89 of the Asset and Liability Management Committee dated 23.05.2024
as amended and supplemented by Resolution No. 103 of the Asset and Liability Management Committee dated 06.06.2024
as amended and supplemented by Resolution No. 108 of the Asset and Liability Management Committee dated 12.06.2024
as amended and supplemented by Resolution No. 124 of the Asset and Liability Management Committee dated 04.07.2024
as amended and supplemented by Resolution No. 139 of the Asset and Liability Management Committee dated 25.07.2024
as amended and supplemented by Resolution No. 145 of the Asset and Liability Management Committee dated 01.08.2024
as amended and supplemented by Resolution No. 228 of the Asset and Liability Management Committee dated 21.11.2024
as amended and supplemented by Resolution No. 29 of the Asset and Liability Management Committee dated 10.02.2025
as amended and supplemented by Resolution No. 58 of the Asset and Liability Management Committee dated 13.03.2025
as amended and supplemented by Resolution No. 93 of the Asset and Liability Management Committee dated 24.04.2025
as amended and supplemented by Resolution No. 131 of the Asset and Liability Management Committee dated 16.06.2025
as amended and supplemented by Resolution No. 280 of the Asset and Liability Management Committee dated 25.12.2025
as amended and supplemented by Resolution No. 6 of the Asset and Liability Management Committee dated 12.01.2026r.
as amended and supplemented by Resolution No. 21 of the Asset and Liability Management Committee dated 29.01.2026r.
as amended and supplemented by Resolution No. 81 of the Asset and Liability Management Committee dated 13.04.2026r.

№	Type of operation	Commission charged
1.	OPENING BANK ACCOUNTS	
1.1.	Opening a current/savings account in national and foreign currency, including a special current account (including VAT)	0 tenge
1.2.	Opening an escrow account in national and foreign currency (including VAT)	0 tenge
2.	BANK ACCOUNTS MAINTENANCE (including provision of account statements)	
2.1.	Maintaining a current account in national currency and foreign currency, including in the presence of an active loan (regardless of the balance of funds in the account) in national currency and foreign currency (including VAT)	0 tenge
2.2.	Maintaining a current account with cash flow in the account (including VAT)	0 tenge
2.3.	Commission for the absence of cash flow in the current account for more than 1 year (excluding savings accounts, accounts intended for crediting pensions, benefits, other social benefits and alimony) (including VAT)	In the amount of the account balance, but not more than 1,000 tenge / equivalent to 1,000 tenge (monthly)
2.4.	Maintaining an escrow account in national currency and foreign currency (including VAT)	0 tenge
2.5.	Maintaining a savings account in national currency and foreign currency (including VAT)	0 tenge
2.6.	Provision of account statements as transactions are made (excluding savings accounts, accounts intended for the accrual of pensions, benefits, other social payments and alimony) (including VAT)	For every 10 pages - 500 tenge; 0 tenge - when issued via the remote banking system/by decision of the Bank's Authorized Body
2.7.	Providing a duplicate of the account statement (excluding savings accounts, accounts intended for the accrual of pensions, benefits, other social payments and alimony) (including VAT)	For every 10 pages - 500 tenge; 0 tenge - when issued via the remote banking system/by decision of the Bank's Authorized Body
3.	CLOSING BANK ACCOUNTS	
3.1.	Closing a current account (including VAT)	0 tenge
3.2.	Closing an escrow account (including VAT)	0 tenge
3.3.	Closing a savings account (including VAT)	0 tenge
4.	CASH OPERATIONS IN NATIONAL AND FOREIGN CURRENCY:	
4.1.	Acceptance of cash (banknotes) for credit to a bank account (including VAT)	
4.1.1.	When accepting cash into current and savings accounts: in national currency in foreign currency (excluding Russian rubles and old-style US dollars issued between 1996 and 2013)(including VAT)	0 tenge
	When accepting cash into current and savings accounts in Russian rubles (including VAT)	1% of the amount min 5 000 tenge
	When accepting cash into current and savings accounts in old-style US dollars issued between 1996 and 2013 (including VAT)	0,8 % of the amount
4.1.2.	When accepting cash for transfers from a current account and without opening an account (including VAT):	
	in national currency (including VAT)	0 tenge - up to 5 000 000 tenge 0,1% over 5 000 000 tenge max 10 000 tenge
	in foreign currency (excluding Russian rubles and old-style US dollars issued between 1996 and 2013) (including VAT)	0 tenge
	in Russian rubles	1% of the amount min 5 000 tenge

	in old-style US dollars issued between 1996 and 2013 (including VAT)	0,8 % of the amount	
4.1.3.	Acceptance and recalculation of cash when replenishing the current account of legal entity Clients under agreements concluded with the Bank. (including VAT)	800 tenge/according to the terms of the agreement	
4.1.4.	Acceptance and recalculation of cash when replenishing the current account of a microfinance organization to repay a loan of an individual (except for microloans assigned to "Freedom Bank Kazakhstan" JSC) (including VAT)	2,5% of the amount min 100 tenge	
4.2.	Acceptance and recalculation of collected money (including VAT)	0 tenge	
4.3.	Acceptance and recounting of coins/banknotes without credit to a bank account (including VAT)	1% of the transaction amount, min. 1,000 tenge	
4.4.	Double recalculation (including VAT)	0 tenge	
4.5.	Cash withdrawal	For citizens of the Republic of Kazakhstan	For citizens of foreign countries
	From current account*		
	in national currency (including VAT)	Up to 20 million tenge in equivalent (per day) - 1%; From 20 million tenge up to 50 million tenge in equivalent (per day) - 1.5%; From 50 million tenge in equivalent (per day) - 2%.	2%
	From a special current account received in favor of the Client, only in the form of benefits and social payments paid from the state budget and (or) from the State Social Insurance Fund, pensions, receipts from the UAPF, alimony (including VAT)	0 tenge	2%
4.5.1.	upon receipt of the Salary Project under agreements with organizations (including VAT)	0,3% of the amount min 200 tenge	2%
	in foreign currency (including VAT)	Up to 20 million tenge in equivalent (per day) - 1%; From 20 000 000 tenge up to 50 million tenge in equivalent (per day) - 1.5%; From 50 000 000 tenge in equivalent (per day) - 2%.	2%
	using a payment card issued by another bank, at a Bank cash withdrawal point via a POS terminal (for each transaction, regardless of the amount) (including VAT)	0%	
	From a current account received for the benefit of a flood-affected Client as state and/or charitable assistance/payment (including VAT)	0 tenge	
4.5.2.	Received money transfer without opening an account**		
	in national currency (including VAT)	1% of the amount	2%
	in foreign currency (including VAT)	1% of the amount	2%
*When issuing credit funds, a commission is charged in accordance with the terms of the Bank's credit products/by decision of the Bank's Authorized Body			
**Applies to interbank transfers, except for transfers under agreements concluded with the Bank			
4.5.3.	Cash withdrawal credited to the current account from the client's savings account in national and foreign currency (deposit amount and remuneration) (including VAT)	0 tenge (subject to the conditions of subparagraphs 4.5.5.1., 4.5.5.2. of the tariffs)	0 tenge (subject to the conditions of subparagraphs 4.5.5.1., 4.5.5.2. of the tariffs)
4.5.4.	<i>excluded;</i>		
4.5.5.	Cash withdrawal from a savings account (including VAT)		
	in national and foreign currency for individuals for the period:		
4.5.5.1.	up to 15 (fifteen) calendar days from the date of deposit/transfer of the deposit amount or additional contribution (including VAT)	Up to 20 million tenge in equivalent (per day) - 1%; From 20 000 000 tenge up to 50 000 000 tenge in equivalent (per day) - 1.5%; From 50 000 000 tenge in equivalent (per day) - 2%.	2%
	after 15 (fifteen) calendar days from the date of deposit/transfer of the deposit amount or additional contribution to the deposit (including VAT)	0 tenge	0 tenge
4.5.5.2.	<i>excluded;</i>		
	in national and foreign currency for VIP clients for the period:		

4.5.5.3.	up to 7 (seven) calendar days from the date of deposit/transfer of the deposit amount or additional contribution to the deposit (including VAT)	Up to 20 000 000 tenge in equivalent (per day) - 1%; From 20 000 000 tenge up to 50 000 000 tenge in equivalent (per day) - 1.5%; From 50 000 000 tenge in equivalent (per day) - 2%.	2%
	after 7 (seven) calendar days from the date of deposit/transfer of the deposit amount or additional contribution to the deposit (including VAT)	0 tenge	0 tenge
4.6.	Verification of foreign currency cash for authenticity using a detector (including VAT)	0,5% of the amount min. 500 tenge	
4.7.	Enlargement/exchange/exchange of banknotes/coins (including VAT)	0,5% of the amount min. 500 tenge	
4.8.	Cancellation of a cash transaction due to the Client's refusal to receive cash ordered by prior request (including VAT)	0 tenge	
5.	TRANSFER OPERATIONS IN NATIONAL CURRENCY		
5.1.	Crediting non-cash funds to the Client's account with the Bank (including VAT)	0 tenge	
5.2.	Intra-bank transfers (except for clause 5.4.2.) (including VAT)	0 tenge	
5.2.1.	Intra-bank transfers to savings accounts of individuals (including VAT)	0 tenge	
5.3.	Transfers (payments) in favor of clients of other banks according to Astana time*		
5.3.1.	from 9:00 to 16:00 with money transfer on the same day (including VAT)	0,3% of the amount min 800 tenge max. 5 000 tenge	
	from 16:00 to 17:00, if technically possible (only with the approval of the Bank's Treasury Department) (including VAT)	0,4% of the amount min. 800 tenge max. 5 000 tenge	
	after 17:00 with money transfer on the same day, if technically possible** (only with the approval of the Bank's Treasury Department) (including VAT)	4 000 tenge	
	with a future value date (receipt of funds on future days), as well as transfers after 17:00 with money transfer on the next day (except for transfers of credit funds using the tariff set before 16:00) (including VAT)	0,2% of the amount min. 700 tenge max. 2 500 tenge	
	From a current account received for the benefit of a flood-affected Client as state and/or charitable assistance/payment (including VAT)	0 tenge	
	From the current account received in favor of the Client from the UAPF within the framework of the National Fund for Children project (including VAT)	0 tenge	
5.3.2.	<i>excluded;</i>		
5.4.	<i>excluded;</i>		
5.4.1.	<i>excluded;</i>		
5.4.2.	<i>excluded;</i>		
5.4.3.	<i>excluded;</i>		
5.5.	Transfers (payments) to the budget, in favor of other authorized government bodies (pension, compulsory social health insurance, customs duties, etc.) (including VAT)		
5.5.1.	Transfers (payments) to the budget and in favor of other authorized government bodies (including taxes, fees, customs duties and other payments) (including VAT)	0,3% of the amount min. 650 tenge max. 5 000 tenge	
5.5.2.	<i>excluded;</i>		
5.5.2.1.	<i>excluded;</i>		
5.6.	Transfers (payments) without opening an account (including VAT)		
5.6.1.	in favor of legal entities under Agreements concluded with the Bank		
5.6.1.1.	in favor of the Bank's Clients (including VAT)	800 tenge	
5.6.1.2.	in favor of Clients of other banks (including VAT)	0,25% of the amount min. 800 max. 5 000 tenge/according to the terms of the agreement	
5.6.2.	in favor of legal entities that have not entered into an agreement with the Bank		
5.6.2.1.	in favor of the Bank's Clients (including VAT)	1000 tenge	
5.6.2.2.	in favor of Clients of other banks (including VAT)	0,25% of the amount min. 1000 tenge max.5 000 tenge	

5.7.	Urgent transfers (within 1 hour after the payment document is accepted for execution, subject to the Bank's availability) (including VAT)	0,5% of the amount min. 1000 tenge max. 5000 tenge	
5.8.	Change by the Client of the details in the payment order after the Bank has accepted them for execution (including VAT)	1 000 tenge	
5.9.	Conducting an investigation into outgoing transfers (payments), in accordance with the request submitted by the client (including VAT)	2 000 tenge	
5.10.	Clarification of the transfer (payment) details for previously performed transfer operations (including VAT)	0 tenge	
5.11.	Cancellation of a payment document, payment recall, payment status inquiry (including VAT)		
5.11.1.	Cancellation of a payment document (including VAT)	1 000 tenge	
5.11.2.	Payment recall, request for payment status (including VAT)	5 000 tenge	
5.12.	External transfers in national currency (tenge) outside the Republic of Kazakhstan (except for clause 5.4.2.) Before 17:30, the payment is executed on the current day; after 17:30, the payment is executed on the next business day (including VAT)		
5.12.1.	At the expense of the sender of the money (including VAT)		
	KZT (OUR)	0,4% of the amount min. 600 tenge, max. 10 000 tenge.	
5.13.	Execution of a transfer on the instructions of third parties (collection order/payment request) (including VAT)	2 000 tenge for each operation	
*For payments/transfers of credit funds, a commission is charged in accordance with the terms of the Bank's credit products/by decision of the Bank's Authorized Body **Payments/transfers sent via the Bank's mobile app after 17:00 are executed the next business day.			
6.	TRANSFER OPERATIONS IN FOREIGN CURRENCY		
6.1.	Crediting non-cash funds to the Client's account with the Bank (except for clause 6.1.2.) (including VAT)	0 tenge	
6.1.1.	<i>excluded;</i>		
6.1.2.	Crediting non-cash funds in euros to the Client's account with the Bank, with the exception of intra-bank operations (including VAT)	for citizens of the Republic of Kazakhstan	for citizens of foreign countries
		0 tenge	11 000 tenge for each operation
6.2.	Intra-bank transfers in foreign currency (except for subparagraph 6.6.2.) (including VAT)	0 tenge	
6.3.	International transfers (including VAT)		
6.3.1.	International transfers in foreign currency via the SWIFT system (except for Russian rubles and transfers in Chinese yuan to PRC) (except for clause 6.6.2, clause 6.3.4) before 16:00 the payment is executed on the current day, after 16:00 the payment is executed on the next business day (except for transfers of credit funds) (including VAT)		
	At the expense of the money recipient (BEN/SHA)	for citizens of the Republic of Kazakhstan	for citizens of foreign countries
		0,2% of the amount min. 5 000 tenge, max. 60 000 tenge	0,5% of the amount min. 50 000 tenge, max. 450 000 tenge
	At the expense of the sender of the money (OUR)	for citizens of the Republic of Kazakhstan	for citizens of foreign countries
0,3% of the amount min. 15 000 tenge. max. 60 000 tenge		0,5% of the amount min. 50 000 tenge, max. 450 000 tenge	
6.3.2.	International SWIFT transfers in Russian rubles (except for clauses 6.6.2 and 6.3.4) before 17:00 the payment is executed on the current day; after 17:00 the payment is executed on the next business day (including VAT)		
	RUB	0,45 % of the amount min. 3000 tenge max. 30 000 tenge	
6.3.3.	International transfers in Chinese yuan (except for clause 6.6.2.) via the SWIFT system to the People's Republic of China before 11:30 payment is executed on the current day; after 11:30 payment is executed on the next business day (including VAT)		
	CNY (BEN/ SHA/ OUR)	0,15% of the amount min. 8 000 tenge, max. 50 000 tenge	
6.3.4.	International transfers in foreign currency via the SWIFT system to replenish brokerage accounts (only for transfers through Bank branches) (including VAT)	0 tenge	
6.3.5.	International SWIFT transfers in CIS currencies (except Russian rubles) (OUR): before 15:30, the payment is executed on the current day, after 15:30, the payment is executed on the next business day (including VAT)	0,3% of the amount min. 20 000 tenge, max. 70 000 tenge	
6.4.	Transfers via the "Fast Transfers" system (including VAT)		
6.4.1.	Transfers via the "Golden Crown" system (including VAT):	according to the tariffs of the "Golden Crown" payment system	
6.5.	Transfers via other systems (including VAT)	or by decision of the Authorized Body of the Bank	
6.6.			
6.6.1.	<i>excluded;</i>		
6.6.2.			

6.7.	The Client's change of the details in the payment order after their acceptance by the Bank for execution (including VAT)	0 tenge
6.8.	Conducting an investigation into outgoing transfers (payments), in accordance with the request submitted by the client (including VAT)	0 tenge
6.9.	Clarification of the transfer (payment) details for previously performed transfer operations (including VAT)	0 tenge
6.10.	Cancellation of a payment document, payment recall, payment status inquiry** (including VAT)	USD: 35 000 tenge EUR: 22 000 tenge RUB: 5 000 tenge CNY: 8 000 tenge for transfers to PRC, Hong Kong
6.11.	Provision of SWIFT copies for transfer operations (up to 2 years) (including VAT)	0 tenge
<i>**for other currencies, the commission is charged depending on the correspondent bank.</i>		
7.	CONVERSION SERVICES	
<p>Conversion services are provided subject to the availability of the required amount of money in the client's current account at the time of the request. The minimum set in the tariffs does not apply to currency conversion by the client for the purpose of loan repayment and loan remuneration. According to clause 7.2 of this section, the commission is calculated based on the convertible (sold) currency. The commission is charged in tenge, recalculated at the rate of "Kazakhstan Stock Exchange" JSC on the day of the operation.</p>		
7.1.	Purchase/sale of non-cash currency when funds are credited to the client's account at the Bank:	
7.1.1.	Conversion of non-cash foreign currency up to 15:00 Astana time (requests after 15:00 are accepted only with the approval of the Bank's Treasury Department. Subject to availability at the Bank)	0 tenge
7.1.2.	Conversion upon receipt of a conversion request from 15:00 to 18:00 Astana time (requests after 15:00 are accepted only upon agreement with the Bank's Treasury Department. These are carried out subject to the Bank's availability).	0 tenge
7.1.3.	<i>excluded;</i>	
7.2.	Conversion of foreign currency into another foreign currency	0 tenge
7.3.	Cancellation of a conversion request (including VAT)	0,3% of the amount min. 500 tenge
7.4.	Other (conversion service fees not included in this section) (including VAT)	
7.4.1.	Purchase of foreign currency (cents, eurocents, etc.) from a transit (current) account with cash withdrawal in tenge	at the rates set by the Bank
8.	LOAN OPERATIONS*	
8.1.	Organization of a bank loan/line of credit (including VAT)	Determined within the terms of the Product Card/by decision of the Authorized Body of the Bank
8.2.	Review of applications and documents for a bank loan/line of credit (including VAT)**	Determined within the terms of the Product Card/by decision of the Authorized Body of the Bank
8.3.	Commissions for changing the terms of a loan provided (including VAT):	
8.3.1.	change in the remuneration rate (including VAT)	for the first request - 10 000 tenge; for a repeated request - 20 000 tenge; by decision of the Bank's Authorized Body
8.3.2.	change of loan currency (including VAT)	for the first request - 10 000 tenge; for a repeated request - 20 000 tenge; by decision of the Bank's Authorized Body
8.3.3.	change of repayment schedule (including VAT)	for the first request - 10 000 tenge; for a repeated request - 20 000 tenge; by decision of the Bank's Authorized Body
8.3.4.	change in loan repayment methods (including VAT) <i>including when changing the loan/line term, changing the repayment date, providing a grace period</i>	for the first request - 10 000 tenge; for a repeated request - 20 000 tenge; by decision of the Bank's Authorized Body
8.4.	Commissions for the review of requests (including VAT):	
8.4.1.	changes in the conditions related to the borrower (co-borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety) (including VAT)	for the first request - 10 000 tenge; for a repeated request - 20 000 tenge; by decision of the Bank's Authorized Body
8.4.2.	replacement of the pledgor (including VAT)	for the first request - 10 000 tenge; for a repeated request - 20 000 tenge; by decision of the Bank's Authorized Body
8.4.3.	change in the terms of the encumbrance of the collateral for a loan, as well as when replacing the collateral (including VAT)	for the first request - 10 000 tenge; for a repeated request - 20 000 tenge; by decision of the Bank's Authorized Body
8.4.4.	issuance, upon the client's request, of title documents for the collateral contained in the credit file (including VAT)	for the first request - 10 000 tenge; for a repeated request - 20 000 tenge; by decision of the Bank's Authorized Body

8.5.	Provision of any certificates/letters/documents, holding events at the client's request (including VAT):	
8.5.1.	issuance of a certificate of loan debt (including VAT) at the request of the client	2,500 tenge per certificate; Free – based on the client's written request, once after full loan repayment or when issued through the remote access system/remote service channels.
8.5.1.1.	issuance, upon the client's request, of a certificate of loan debt when using funds from the LSPP for Otbas Bank (including VAT)	0 tenge
8.5.2.	issuance, at the request of the client, of a certificate of consent to registration (de-registration) at the place of residence of an individual, to legalize alterations, buildings, extensions made on the territory of collateral (including VAT)	for the first request - 2 000 tenge for each certificate; for a repeated request - 4 000 tenge for each certificate; by decision of the Bank's Authorized Body
8.5.3.	issuance of a certificate of authorization (including VAT) at the request of the client: - to replace the registration number of the vehicle that is collateral, - to reissue of the vehicle registration certificate, - to recover lost documents on the vehicle.	20 000 tenge for each letter of consent; by decision of the Bank's Authorized Body

The following certificates are issued free of charge:

1) on the distribution of incoming amounts to pay off a bank loan - no more than once a month;

2) upon application for early partial or full repayment, the amount of the debt.

*For the "7-20-25 Mortgage" product, there are no commissions for loan provision or servicing.

**VAT is charged if the loan arrangement is declined

9.	SAFE SERVICES (including VAT)		
№	Safe Deposit Box Size	Rental Period	Commission charged
9.1.	Safe Deposit Box Rental (including VAT)		
9.1.1.	Small Box	1 day	500 tenge
		1 month	4 000 tenge
		3 months	9 000 tenge
		6 months	15 000 tenge
		9 months	23 500 tenge
9.1.2.	Medium Box	1 day	1000 tenge
		1 month	5 600 tenge
		3 months	14 200 tenge
		6 months	27 000 tenge
		9 months	40 500 tenge
9.1.3.	Large Box	1 day	1 500 tenge
		1 month	9 000 tenge
		3 months	24 000 tenge
		6 months	40 000 tenge
		9 months	58 000 tenge
12 months	75 000 tenge		
9.2.	Making a duplicate key/replacing the lock* of a safe deposit box (including VAT)	According to the invoice issued by the organization serving the individual safe deposit box	
9.3.	Storage of client property in the event of forced opening of a safe deposit box (including VAT)	300 tenge per day	
<i>* including, if it is not possible to make a duplicate key by an organization serving an individual bank safe</i>			
10.	SERVICE OF REPLENISHING BANK ACCOUNTS/REPAYING LOANS VIA THIRD-PARTY SERVICES (including VAT):		
10.1.	Bank account replenishment (including VAT)	according to the terms of the agreement	
10.1.1.	Transfer of funds by depositing cash to the Bank via the electronic Kassa24 terminal (including VAT)	1,5% of the amount	
11.	PROVISION OF SERVICES IN THE REMOTE BANKING SYSTEM (RBS)		
11.1.	Registration in the RBS system (including VAT)	0 tenge	
11.2.	Subscription fee (including VAT)	0 tenge	
11.3.	View information on your current accounts, on your bank deposits in savings accounts, on your bank loans (including VAT)	0 tenge	
	Payments/transfers to service providers, payments to the budget (including VAT):	0 tenge	

11.4.	Including VAT: 1) Mobile operators and roaming, telephony, internet, television, housing and communal services, bookmakers*, catalog products, discount projects, hosting, charity, insurance, publishing/ad placement, taxi services, education/training, security/monitoring, online stores, tickets, lotteries, tourism, e-money, lending, games, information portals, medical, legal, accounting services; 2) taxes, fines, state fees for document production, payment for expediting document production, debt under enforcement proceedings; 3) other.	0 tenge
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**subject to permission from the authorized state body of the Republic of Kazakhstan*

11.5.	Transfers in favor of clients of other banks (including VAT):	
11.5.1.	in national currency	0,2% of the amount min. 200 tenge, max. 5 000 tenge
11.5.2.	cross-border transfers to Russia by phone number (including VAT)	
	KZT/ USD/ EUR/ CNY	0,45% of the amount, max. 30 000 tenge
	RUB	up to 25,000 Russian rubles per month – free, above the specified amount per month – 0.45% of the amount, max. 30,000 tenge
11.5.3.	Cross-border transfers to Uzbekistan and Tajikistan* by phone number (including VAT)	
	KZT/ USD/ EUR/ UZS	0,45% of the amount, max. 30 000 tenge
	Promotional tariff for the first 6 months from April 27, 2026 to October 27, 2026	0%
11.5.4.	International MasterCard CrossBorder transfers from bank accounts**	
	to the United States of America	0,3% of the amount, min. 4 500 tenge
	to other countries, including the European Union**	0,2% of the amount, min. 4 500 tenge
11.6.	Transfers within the Bank's system (including VAT)	0 tenge
11.7.	<i>excluded;</i>	
11.7.1.	<i>excluded;</i>	
11.7.2.	<i>excluded;</i>	
11.8.	Conversion of non-cash foreign currency, including conversion of foreign currency into another foreign currency	
11.8.1.	Buying/selling currency	0 tenge
11.8.2.	<i>excluded;</i>	
11.8.3.	Conversion of non-cash foreign currency Forex in the SuperApp mobile application	0,08% of the amount
11.9.	Applications for banking products/services (including VAT)	0 tenge
11.10.	Transfers to a mobile number of a client of another Bank in the Republic of Kazakhstan via the ITS (instant transfer system) are not available for accounts linked to Invest card and Broker card (including VAT)	10 tenge

**from the moment of technical implementation*

***Canada, Hong Kong, India, Israel, Singapore, South Korea, Switzerland, Thailand, Turkey, UAE, United Kingdom, China, Andorra, Austria, Belgium, Croatia, Cyprus, Estonia, Finland, France, Germany, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Portugal, San Marino, Slovak Republic, Slovenia, Spain, Vatican City.*

The list of countries may change according to the rules of the International Payment System Mastercard.

12.	OTHER BANK COMMISSIONS	
12.1.	Issuance of information certificates (except for certificates related to Section 8 “Borrowing Operations”) and letters, tender certificates, account statements/duplicate account statements, banking and financial documents, their duplicates, copies of payment orders and other documents (including VAT)	
12.1.1.	Issuance of any certificates based on client applications related to Sections 1.2.3.4.5.6.7. (including VAT)*	1000 tenge for each certificate
12.1.2.	Issuance of copies of documents from the "Documents of the Day" archive (including VAT)*	1000 tenge per service
12.1.3.	Responses to customer inquiries regarding exchange rates (including VAT)	200 tenge on a specific date 1000 tenge for a period
12.1.4.	Issuance of duplicate bank deposit agreements (including VAT)*	1000 tenge for each agreement
12.1.5.	Issuing a SWIFT card (including VAT)	200 tenge
12.2.	Postage costs (including VAT)	reimbursement of actual expenses
12.3.	Registration and printing of payment and other documents at the request of the Client (including VAT)	
12.3.1.	Payment order/order in tenge (including VAT)	1500 tenge
12.3.2.	Request for conversion (including VAT)	1500 tenge
12.3.3.	Application for a transfer in foreign currency (including VAT)	1500 tenge
12.3.4.	Registration of a standing order for transfers from individuals (including VAT)	1 500 tenge per document

12.4.	Transferring money from VISA/MasterCard payment cards issued by any bank in the Republic of Kazakhstan that is a member of the International Payment System Association	0,8% of the amount min. 250 tenge
12.5.	Transferring money from VISA/MasterCard payment cards issued by any foreign bank that is a member of the International Payment System Association	1% of the amount min. 1 000 tenge
<p><i>*Additional service - courier delivery +3000 tenge to the certificate/service/statement/agreement (this service is provided in addition to paragraphs 2.6., 2.7., 12.1.1., 12.1.2., 12.1.4. of these tariffs).</i></p>		

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 08.10.2025 (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 08.10.2025 (Minutes No.3)*

1) “DepositCARD”/ “Super card”

	Package type	Individual				Payroll project			
		Mastercard World /Visa Rewards		Package I*	Package II**				
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		0			
1.1.	Issuance of a primary card	with delivery	without delivery	with delivery	without delivery				
		0			20 000				
1.2.	Issuance of an additional card	2 000		0	20 000	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		
<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</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	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 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 08.10.2025 (Minutes No.3)

	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	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.	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

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 08.10.2025 (Minutes No.3)*

	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)	3%, min. 1 USD		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		
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	3%, min. 1 USD	
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
<p>*a legal entity that has entered into a mutually beneficial partnership (cooperation) agreement with the Bank;</p> <p>**per calendar month;</p> <p>***including via remote access systems (Internet banking, mobile banking, payment terminals, ATMs, etc.), from the transaction amount/per transaction</p> <p>**** including citizens of foreign states holding a residence permit of the Republic of Kazakhstan;</p>			

Section 5. Fee Schedule for Issuance and Servicing of Payment Cards under the “Broker 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 08.10.2025 (Minutes No.3)*

No.	Package type	Individual				Employee of the Bank's Partner*
	Types of issued payment cards	Mastercard Gold				
	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		0
1.1.	Issuance of a payment card	with delivery	without delivery	with delivery	without delivery	
		0		0	20 000	
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	20 000	0
2.2.	Reissuance upon expiry of the payment card	0		0	20 000	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 in tenge) - 3%, but not less than 3 USD*** 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 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		
<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;</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					

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	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.	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

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)

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 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)	5%, min. 500
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%, min. 500
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%, min. 500
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*	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)	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)			
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)	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
4.4.	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”			
	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 ; VIP/ Priority**** - 0	for citizens of foreign countries 100 000; Priority****/Corporate*** ** - 0
			60 000; VIP/TOP ***/Priority **** - 0
2.	Issuance of a payment card (excluding VAT):		
2.1.	Issuance of a primary payment card	0	0
2.2.	Issuance of an additional payment card	60 000 (the main card level)*****	100 000 (the main card level)*****
		2000	one additional card of the lower category for the holder of the primary card –50 000
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 1 500 000***** - 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%		

*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;
***** 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*****	for citizens of foreign countries	for citizens of the Republic of Kazakhstan*****	for citizens of foreign countries

		60 000; VIP/ Priority***- 0	100 000	60 000; VIP/ TOP**/ Priority***- 0	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	

*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.

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
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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
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***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		
	MasterCard World Elite/Visa Infinite		
	Basic Package	Unlimited Package*	Individual Package **
Types of issued payment cards			

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		
<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; **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</p>				

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)
as amended by the decision of the meeting of the Assets and Liabilities Management Committee dated 08.10.2025 (Minutes No.3)*

	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)
as amended by the decision of the meeting of the Assets and Liabilities Management Committee dated 08.10.2025 (Minutes No.3)*

	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	0
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 13. Fees for issuance and maintenance of the “Freedom Banker Card” product *

*Approved by the decision of the meeting of the Assets and Liabilities Management Committee dated 16.06.2025 (Minutes No.132)
as amended by the decision of the meeting of the Assets and Liabilities Management Committee dated 08.10.2025 (Minutes No.3)*

	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)	3%, min. 1 USD	
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 a prepaid payment card under the “Package Prepaid” product ** 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.						
Transaction 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
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)						
Freedom Banker Card top-up			Freedom Banker Card spending			
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)						
Freedom Banker Card top-up			Freedom Banker Card spending			
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)		
* Broker – non-resident						

Section 15. Fees and Commission Rates for Issuance and Servicing of Electronic Payment Instrument for Individuals under the “OGO Card” Product (tenge)

Regulation on the Management Board of “Freedom Bank Kazakhstan” JSC dated 2024 Reg. No. _____ .

	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;	