



**JOINT-STOCK COMPANY  
«SUBSIDIARY BANK «PUNJAB NATIONAL BANK»- KAZAKHSTAN»  
(JSC «SB «PNB»-KAZAKHSTAN»)**

**APPROVED**  
BOARD OF DIRECTORS  
JSC «SB «PNB»-KAZAKHSTAN»  
PROTOCOL № 22  
«15» DECEMBER 2014 Y

**BASIC TARIFFS OF JSC «SB «PNB» - KAZAKHSTAN»  
FOR BANKING SERVICES FOR INDIVIDUALS, LEGAL ENTITY,  
INDIVIDUALS DEALING WITH ENTREPRENEURSHIP AND FARMING**

**APPENDIX №3 TO THE GENERAL TERMS AND CONDITIONS OF OPERATIONS IN  
JSC «SB «PNB»-KAZAKHSTAN»**

(WITH CHANGES AND ADDITIONS, APPROVED BY BOARD OF DIRECTORS OF THE BANK  
(PROTOCOL № 7) FROM 13.03.2015 Y.)

(WITH CHANGES AND ADDITIONS, APPROVED BY BOARD OF DIRECTORS OF THE BANK  
(PROTOCOL № 27) FROM 30.11.2015 Y.)

(WITH CHANGES AND ADDITIONS, APPROVED BY BOARD OF DIRECTORS OF THE BANK  
(PROTOCOL № 29) FROM 24.12.2015 Y.)

**Part IV. Tariffs for conducting of bank and other operations using payment cards for individuals**

*(this part was changed by decision of Board of Directors dated 24 December 2015)*

<b>1. Opening, maintenance and closing of current account the access device of which is payment card</b>						
<b>№</b>	<b>Type of service</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
IV.1.1.	Opening of current account	KZT 0				
IV.1.2.	Maintenance of immovable current account (accounts on which within 12 months from the date of last operation carried out by the client or his legal representative receipt/withdrawal operation was not carried out and there are no payment cards opened to it)	Balance in current account		KZT 200 monthly	within the balance in current account	
IV.1.3.	Closing of current account	KZT 0				*
<b>2. Acceptance and crediting of money to current account the access device of which is payment card</b>						
<b>№</b>	<b>Type of service</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
IV.2.1.	Acceptance and crediting of cash:					
IV.2.1.1.	at cash desk of JSC SB PNB-Kazakhstan:					
	- without using payment card	KZT 0			crediting of money within one business day (if operation was carried out up to 18:00 of Astana time) or within two business days (in other cases)	
	- using payment card by means of POS-terminal	0, 50%	KZT 600		of the amount	
IV.2.1.2.	using payment card by means of ATM/ electronic terminal of JSC SB PNB-Kazakhstan or JSC Narodnyi Bank of Kazakhstan with function of acceptance of money (cash-in)	0,50%	KZT 100		of the amount	
IV.2.2.	Acceptance (crediting) of money received by noncash payment:					
IV.2.2.1.	to current account opened under conditions of tariff plan «Basic» or «Prestige»	KZT 0				
IV.2.2.2.	from legal entity or individual engaged in	-	KZT 0	0,50 %	charged from legal entity or individual engaged in	

	entrepreneurship as per the Agreement about complex service of individuals				entrepreneurship as per the Agreement about complex service of individuals	
IV.2.2.3.	to current account opened under conditions of tariff plan «Unique» from other source	0,50 %			of the amount	
<b>3. Issuance, reissuance and service of payment card</b>						
<b>№</b>	<b>Type of service</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
IV.3.1.	Issuance of any payment card	KZT 0				
IV.3.2.	Express issuance of any payment card within four business days	KZT 3 000			only in Almaty	*
IV.3.3.	Monthly payment for service of basic payment card under conditions of tariff plan «Basic»					
IV.3.3.1.	Visa Classic Unembossed	KZT 100			monthly payment; first 12 months – KZT 0, if payment card is meant for receiving by the client of salary and other payments from legal entity or individual engaged in entrepreneurship which has executed an Agreement with JSC SB PNB-Kazakhstan about complex service of individuals	
IV.3.3.2.	Visa Classic	KZT 250			monthly payment; first 12 months – KZT 0, if: 1) payment card is meant for receiving by the client of salary and other payments from legal entity or individual engaged in entrepreneurship which has executed an Agreement with JSC SB PNB-Kazakhstan about complex service of individuals; 2) rate of monthly fund of basic salary (FBS) of the client as on the date of issuance of payment card is KZT 250 000 and above.	
IV.3.3.3.	Visa Gold	KZT 500			monthly payment; first 12 months – KZT 0, if: 1) payment card is meant	

					<p>for receiving by the client of salary and other payments from legal entity or individual engaged in entrepreneurship which has executed an Agreement with JSC SB PNB-Kazakhstan about complex service of individuals;</p> <p>2) rate of monthly fund of basic salary (FBS) of the client as on the date of issuance of payment card is KZT 500 000 and above, either if a client is CEO or chief accountant of legal entity or individual engaged in entrepreneurship.</p>	
IV.3.4.	Monthly payment for service of basic payment card under conditions of tariff plan «Unique»					
IV.3.4.1.	Visa Classic Unembossed	KZT 100			monthly payment; first 12 months – KZT 0	
IV.3.4.2.	Visa Classic Unembossed (for receiving of pension, allowances and other social expenditures)	KZT 50			monthly payment; first 12 months – KZT 0	
IV.3.4.3.	Visa Classic	KZT 250			monthly payment; first 12 months – KZT 0, if the rate of monthly fund of basic salary (FBS) of the client as on the date of issuance of payment card is KZT 250 000 and above .	
IV.3.4.4.	Visa Gold	KZT 500			monthly payment; first 12 months – KZT 0, if the rate of monthly fund of basic salary (FBS) of the client as on the date of issuance of payment card is KZT 500 000 and above, either if a client is CEO or chief accountant of legal entity or individual engaged in entrepreneurship.	
IV.3.5.	Monthly payment for service of basic payment card under conditions of tariff plan «Prestige»					
IV.3.5.1.	Visa Classic Unembossed	KZT 100			monthly payment; first 12 months – KZT 0	
IV.3.5.2.	Visa Classic	KZT 250			monthly payment; first 12 months – KZT 0, if the client has bank deposit for the amount from KZT 300 000/USD 1 000/ Euro	

					1 000 and above with JSC SB PNB Kazakhstan as on the date of issuance of payment card or in relation to client the authorized body of JSC SB PNB-Kazakhstan has taken decision about issuance of payment card without charging monthly payment for the first 12 months of service.	
IV.3.5.3.	Visa Gold	KZT 500			monthly payment; first 12 months – KZT 0, if the client has bank deposit for the amount from KZT 3000 000/USD 10 000/ Euro 10 000 and above with JSC SB PNB Kazakhstan as on the date of issuance of payment card or in relation to client the authorized body of JSC SB PNB-Kazakhstan has taken decision about issuance of payment card without charging monthly payment for the first 12 months of service.	
IV.3.6.	Monthly payment for service of additional payment card under conditions of any tariff plan					
IV.3.6.1.	Visa Classic Unembossed	KZT 100			monthly payment	
IV.3.6.2.	Visa Classic	KZT 250			monthly payment	
IV.3.6.3.	Visa Gold	KZT 500			monthly payment	
IV.3.7.	Reissuance of payment card as per the request of payment card holder (including in case of loss/theft/damage of payment card /PIN-code)					
IV.3.7.1.	Visa Classic Unembossed	KZT 1 000				
IV.3.7.2.	Visa Classic	KZT 2 000				
IV.3.7.3.	Visa Gold	KZT 3 000				
IV.3.8.	Reissuance of payment card after expiry of validity period or at the initiative of JSC SB PNB-Kazakhstan	KZT 0				*
IV.3.9.	Closing of payment card	KZT 0				*
<b>4. Cash withdrawal using payment card</b>						
№	Type of service	Tariff	Min.	Max.	Note	VAT
IV.4.1.	By means of ATM of any bank on the territory of the Republic of Kazakhstan:					
IV.4.1.1.	under conditions of tariff plan «Basic»	0,50 %+ KZT 100			of the amount	
IV.4.1.2.	under conditions of tariff plan «Unique»	KZT 0				

IV.4.1.3.	under conditions of tariff plan «Prestige» using the basic payment card:					
	- of the total amount of cash withdrawal operation within current calendar month does not exceed KZT 300 000 /USD/Euro1 000	KZT 0				
	- of the total amount of cash withdrawal operation within current calendar month exceeds KZT 300 000 /USD/Euro1 000	0,50 %+ KZT 100			of the amount; charged, commencing from operations as a result of carrying out of which the total amount of cash withdrawal operations within current calendar month starts to exceed KZT 300 000 /USD/euro 1 000	
IV.4.1.4.	under conditions of tariff plan «Prestige» using additional payment card	0,50 %+ KZT 100			of the amount	
IV.4.2.	By means of ATM of any bank outside the territory of the Republic of Kazakhstan under conditions of tariff plan	1,00 %			of the amount	
IV.4.3.	By means of POS-terminal at the cash desk of JSC SB PNB-Kazakhstan:					
IV.4.3.1.	under conditions of tariff plan «Basic» and «Prestige»	0,50 %+ KZT 100			of the amount	
IV.4.3.2.	under conditions of tariff plan «Unique»	KZT 0				
IV.4.4.	By means of POS-terminal at the cash desk of JSC Narodnyi Bank of Kazakhstan or Bank-participant of processing ** under conditions of any tariff plan	0,50 %+ KZT 150			of the amount	
IV.4.5.	By means of POS-terminal at the cash desk of another bank on the territory of the Republic of Kazakhstan under conditions of any tariff plan	1,00 %+ KZT 150			of the amount	
IV.4.6.	By means of POS-terminal at the cash desk of another bank outside	1,00 %+ KZT 700			of the amount	

	the territory of the Republic of Kazakhstan under conditions of any tariff plan					
<b>5. Noncash payments and remittance ***** using payment card</b>						
<b>№</b>	<b>Type of service</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
IV.5.1.	Noncash payment on payment of commodities and/or services using payment card or details of payment card					
IV.5.1.1.	by means of POS-terminal at the cash desk of entrepreneur or using details of payment card through Internet	KZT 0			for each operation	
IV.5.1.2.	by means of ATM/ electronic terminal of JSC SB PNB-Kazakhstan or JSC Narodnyi Bank of Kazakhstan (in case of payment for utility, telecommunication and other services within agreements executed ***)	KZT 60			for each operation	
IV.5.1.3.	customs payment for the amount:					
	- from KZT 1 up to 10 000	2,00 %	KZT 100		of the amount	
	- from KZT 10 001 up to 50 000	1,00 %	KZT 200		of the amount	
	- from KZT 50 001 up to 100 000	0,70 %	KZT 500		of the amount	
	- from KZT 100 001 up to 1 000 000	0,15 %	KZT 700		of the amount	
	- from KZT 1 000 001 and above	KZT 3 000				
IV.5.2.	Noncash payment on service payment of cell communication by SMS-banking (for number of communication provider connected to service)	KZT 50			for each operation	
IV.5.3.	Remittance using payment card by means of ATM/ electronic terminal of JSC SB PNB-Kazakhstan or JSC Narodnyi Bank of Kazakhstan					
IV.5.3.1.	to another payment card issued by JSC SB PNB-Kazakhstan in the name of client	KZT 0			for each operation	
IV.5.3.2.	to payment card issued by JSC SB PNB-	KZT 200			for each operation	

	Kazakhstan in the name of another individual					
IV.5.3.3.	to the current account opened with JSC SB PNB-Kazakhstan	KZT 200			for each operation	
IV.5.3.4.	to payment card issued by another bank through «VISA to VISA» system	1,50 %	KZT 400		of the amount	
IV.5.3.5.	to accounts of legal entities within the agreements executed ***	1,00 %	KZT 100	KZT 3 000	of the amount	
<b>6. Providing of information about operations carried out and available balance</b>						
<b>№</b>	<b>Type of service</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
IV.6.1.	Providing of statements on current account					
IV.6.1.1.	in divisions of JSC SB PNB-Kazakhstan:					
	- for the month ended	KZT 200			commission is charged from the third inquiry for month	
	- for the date of inquiry of more than two month period	KZT 500			for each month	
IV.6.1.2.	using payment card by means of electronic terminal of JSC Narodnyi Bank of Kazakhstan:					
	- for the month ended	KZT 200			commission is charged from the third inquiry for month	
	- for the date of inquiry of more than two month period	KZT 500			for each month	
IV.6.2.	Providing information using payment card					
IV.6.2.1.	about available balance by means of ATM/ POS-terminal:					
	- JSC SB PNB-Kazakhstan, JSC Narodnyi Bank of Kazakhstan or Bank-participant of processing **	KZT 50			for each operation	
	- another bank	KZT 200			for each operation	
IV.6.2.2.	about last 10 operations for the last calendar days by means of ATM of JSC SB PNB-Kazakhstan, JSC Narodnyi Bank of	KZT 100			for each operation	



	Kazakhstan					
IV.6.3.	Providing of information by means of SMS-banking:					
IV.6.3.1.	Connection to SMS-banking, reregistration, disconnection	KZT 0				
IV.6.3.2.	monthly payment for automatic sending to mobile telephone SMS-notifications about operations on payment card	KZT 400			monthly payment on each payment card, the first payment is charged in case of connection to SMS-banking	*
IV.6.3.3.	providing of information about available balance as per the inquiry of payment card holder	KZT 50			for each operation	
IV.6.3.4.	providing of information about last 10 operations for the last 120 calendar days as per the inquiry of payment card holder	KZT 50			for each operation	
<b>7. Other services</b>						
<b>№</b>	<b>Type of service</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
IV.7.1.	Change of PIN-code by means of ATM/electronic terminal of JSC SB PNB-Kazakhstan or JSC Narodnyi Bank of Kazakhstan	KZT 250			for each operation	*
IV.7.2.	Zeroing of the counter of wrong entry of PIN-code	KZT 200			for each operation	*
IV.7.3.	Blocking of lost/stolen payment card					
	- without registering in stop- list	KZT 0				*
	- with registering in international stop-list (for two weeks)	KZT 8 000			for each region, for each two weeks	*
IV.7.4.	Temporary blocking of lost/stolen payment card by means of SMS-banking	KZT 0				*
IV.7.5.	Unblocking of lost/stolen payment card	KZT 200			for each operation	*
IV.7.6.	Investigation of disputable situation on operations carried out in ATM of JSC SB PNB-Kazakhstan or JSC Narodnyi Bank of Kazakhstan providing	KZT 5 000				*

	video recording					
<b>8. Service of payment card issued by another bank</b>						
<b>№</b>	<b>Type of service</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
IV.8.1.	Cash withdrawal using payment card issued by another bank by means of POS-terminal at the cash desk of JSC SB PNB-Kazakhstan:					
	- in KZT	1,00 %	KZT 200		of the amount	
	- in foreign currency	1,50 %	KZT 400		of the amount	

### **General information**

<b>1</b>	Services not specified in this list are provided as agreed by parties.
<b>2</b>	Tariffs can be changed and amended informed to the client by public announcement in operational hall either on official Bank site.
<b>3</b>	Operations highlighted by sign * are subject to VAT and specified without VAT.
<b>4</b>	Operations not highlighted by sign * are not subject to VAT.
<b>5</b>	Separate commission is not charged for conversion on all remittances in rupees.
<b>6</b>	** Bank-participant of processing – JSC «Kazkommertzbank», JSC «ATFBank», JSC «Eurasian Bank», JSC «Nurbank», JSC SB «Alfa-Bank», JSC «AsiaCredit Bank», JSC «DeltaBank», JSC «Bank CenterCredit», SO JSC Bank VTB (Kazakhstan), JSC «Bank RBK» <i>(this clause was changed by decision of Board of Directors dated 24 December 2015)</i>
<b>7</b>	*** In cases if charging of commission from legal entity/individual for remittance is stipulated in conditions of the agreement for acceptance and remittance of payments
<b>8</b>	***** Rates of commissions for remittance operations from current account, the access device of which is payment card, carried out without using payment card, are established as per Tariffs for services and conducting of operations for individuals with opening bank account <i>(this line was included by decision of Board of Directors dated 24 December 2015)</i>