

Tariff plan «Unique»

	Name of operations	Tariff		Note	H/C
1.	Opening, maintenance and closing of current account the access device of which is payment card				
1.1.	Opening of current account	0 tenge			
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 amount in current account, max. 200 tenge			
1.3.	Closing of current account	0 tenge			*
2.	Acceptance and crediting of money to current account the access device of which is payment card				
2.1.	Acceptance and crediting of cash:				
2.1.1.	at cash desk of JSC Tengri Bank:				
	- without using payment card	0 tenge		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 % of the amount, min. 600 tenge			
2.1.2.	using payment card by means of ATM/ electronic terminal of JSC Tengri Bank or JSC Narodnyi Bank of Kazakhstan with function of acceptance of money (cash-in)	0,50 % of the amount, min. 100 tenge			
2.2.	Acceptance (crediting) of money received by noncash payment:				
2.2.1.	from legal entity or individual engaged in entrepreneurship as per the Agreement about complex service of individuals	-		as per the Agreement about complex service of individuals charged from legal entity or individual engaged in entrepreneurship	
2.2.2.	to current account opened under conditions of tariff plan «Unique», from another source	0,50 % of the amount			
3.	Issuance, reissuance and service of payment card				
3.1.	Issuance of any payment card	0 tenge			
3.2.	Express issuance of any payment card within four business days	3 000 tenge		only in Almaty	*
3.3.	Monthly payment for service of basic payment card (monthly payment):	First 12 months of service	13-th and following months of service		
3.3.1.	Visa Classic Unembossed	0 tenge	100 tenge	monthly payment	
3.3.2.	Visa Classic Unembossed (for receiving of pensionss, allowances and other social deductions)	0 tenge	50 tenge	monthly payment	
3.3.3.	Visa Classic	250 tenge		monthly payment	
		0 tenge	250 tenge	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.	
3.3.4.	Visa Gold	500 tenge		monthly payment	
		0 tenge	500 tenge	ate 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.	
3.4.	Monthly payment for service of additional payment card:	All months of service			
3.4.1.	Visa Classic Unembossed	100 tenge		monthly payment	
3.4.2.	Visa Classic	250 tenge		monthly payment	
3.4.3.	Visa Gold	500 tenge		monthly payment	
3.5.	Reissuance of payment card as per the request of payment card holder (including in case of loss/theft/damage of payment card /PIN-code)				
3.5.1.	Visa Classic Unembossed	1 000 tenge			
3.5.2.	Visa Classic	2 000 tenge			

3.5.3.	Visa Gold	3 000 tenge		
3.6.	Reissuance of payment card after expiry of validity period or at the initiative of JSC Tengri Bank	0 tenge		*
3.7.	Closing of payment card	0 tenge		*
4.	Cash withdrawal using payment card			
4.1.	By means of ATM of any bank on the territory of the Republic of Kazakhstan	0 tenge		
4.2.	By means of ATM of any bank outside the territory of the Republic of Kazakhstan	1,00 % of the amount		
4.3.	By means of POS-terminal at cash desk of JSC Tengri Bank	0 amount		
4.4.	By means of POS-terminal at cash desk of JSC Narodnyi Bank of Kazakhstan or Bank-participant of processing **	0,50 % of the amount + 150 tenge		
4.5.	By means of POS-terminal at cash desk of another bank on the territory of the Republic of Kazakhstan	1,00 % of the amount + 150 tenge		
4.6.	By means of POS-terminal at cash desk of any bank outside the territory of the Republic of Kazakhstan	1,00 % of the amount + 700 tenge		
5.	Noncash payments and remittances *** using payment card			
5.1.	Noncash payment on payment of commodities and/or services using payment card or details of payment card:			
5.1.1.	by means of POS-terminal at the cash desk of entrepreneur or using details of payment card through Internet	0 tenge	for each operation	
5.1.2.	by means of ATM/ electronic terminal of JSC Tengri Bank or JSC Narodnyi Bank of Kazakhstan (in case of payment for utility, telecommunication and other services within agreements executed)	60 tenge	for each operation	
5.2.	customs payment for the amount:			
	- from 1 up to 10 000 tenge	2,00 % of the amount, min. 100 tenge		
	- from 10 001 up to 50 000 tenge	1,00 % of the amount, min. 200 tenge		
	- from 50 001 up to 100 000 tenge	0,70 % of the amount, min. 500 tenge		
	- from 100 001 up to 1 000 000 tenge	0,15 % of the amount, min. 700 tenge		
	- from 1 000 001 and above	3 000 tenge		
5.3.	Noncash payment on payment of cell communication service by SMS-banking (for number of communication provider connected to service)	50 tenge	for each operation	
5.4.	Remittance using payment card by means of ATM/ electronic terminal of JSC Tengri Bank or JSC Narodnyi Bank of Kazakhstan			
5.4.1.	to another payment card issued by JSC Tengri Bank in the name of client	0 tenge	for each operation	
5.4.2.	to payment card issued by JSC Tengri Bank in the name of another individual	200 tenge	for each operation	
5.4.3.	to current account opened with JSC Tengri Bank	200 tenge	for each operation	
5.4.4.	to payment card issued by another bank through «VISA to VISA» system	1,50 % of the amount, min. 400 tenge		
5.4.5.	to accounts of legal entities within the agreements executed ****	1,00 % of the amount, min. 100 tenge, max. 3 000 tenge		
6.	Providing of information about operations carried out and available balance			

6.1.	Providing of statements of current account at the division of JSC Tengri Bank or using payment card by means of electronic terminals of JSC Narodnyi Bank of Kazakhstan			
	- for the month ended	200 tenge	commission is charged from third inquiry per month	
	- for inquiry date of more than two month period	500 tenge	for every month	
6.2.	Providing information using payment card			
6.2.1.	about available balance by means of ATM/ POS-terminal:			
	- JSC Tengri Bank, JSC Narodnyi Bank of Kazakhstan or Bank-participant of processing**	50 tenge	for each operation	
	- of another bank	200 tenge	for each operation	
6.2.2.	about last 10 operations for the last 120 calendar days by means of ATM of JSC Tengri Bank or JSC Narodnyi Bank of Kazakhstan	100 tenge	for each operation	
6.3.	providing of information by means of SMS-banking:			
6.3.1.	connection to SMS-banking, reregistration, disconnection	0 tenge		
6.3.2.	monthly payment for automatic sending to mobile telephone SMS-notifications about operations on payment card	400 tenge	monthly payment on each payment card, the first payment is charged in case of connection to SMS-banking	*
6.3.3.	providing of information about available balance as per the inquiry of payment card holder	50 tenge	for each operation	
6.3.4.	providing of information about last 10 operations for the last 120 calendar days as per the inquiry of payment card holder	50 tenge	for each operation	
7.	Other services			
7.1.	Change of PIN-code by means of ATM/electronic terminal of JSC SB PNB-Kazakhstan or JSC Narodnyi Bank of Kazakhstan	250 tenge	for each operation	*
7.2.	Zeroing of the counter of wrong entry of PIN-code	200 tenge	for each operation	*
7.3.	Blocking of lost/stolen payment card			
	- without registering in stop- list	0 tenge		*
	- with registering in international stop-list (for two weeks)	8 000 tenge	for each region, for every two weeks	*
7.4.	Temporary blocking of lost/stolen payment card by means of SMS-banking	0 tenge		*
7.5.	Unblocking of lost/stolen payment card	200 tenge		*
7.6.	Investigation of disputable situation on operations carried out in ATM of JSC Tengri Bank or JSC Narodnyi Bank of Kazakhstan providing video recording	5 000 tenge		*

Note:

* Operations highlighted are subject to VAT and specified without VAT.

** 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»

*** 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.

**** 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