		New	New	New
Services Free-of-Charge Basis Criteria:	Free	Optimal+ ^{New}	Premium ^{New}	Ultra ^{New}
minimum current account balance/ corporate card purchase volume	-	min. KZT 1,000,000	min. KZT 5,000,000	min. KZT 100,000,000
Bank account: opening, maintenance and closing				
Online maintenance of all accounts*	1% of receipts	KZT 6,990 ^{30% off - 3 months}	KZT 34,990 ^{50% off - 6 months}	KZT 299,990
If account transactions are made through a branch, monthly *and				
onu 1) opened by a condominium object (cooperative/apartment owners' consumer cooperative) to accumulate money for minor repairs, monthly; 2) opened under the state programs				
Transactions in KZT (between 09:00 a.m. and 06:00 p.m.)				
External transfers via BCC Business	KZT 0	5 payments - KZT 0, anv further - KZT 350	20 payments - KZT 0, any further - KZT 250	KZT 0
Payment of taxes and other payments to the budget up to KZT 5 million via BCC Business (mobile) (till 05:00 p.m.) (including hard copy)	KZT 0	KZT 0	KZT 0	KZT 0
Transactions in foreign currencies (USD, EUR, RUR - between 9.00 a.m. and 05.00 p.m.; other currencies - between 9.00 a.m. and 02.30 p.m. (Almaty time)				
In USD (OUR Guaranteed) OUR transfer, except for currencies of the CIS countries. The Sender pays fees of all banks (including the originating bank) in a separate amount, no deductions are made from the transfer amount, not subject to VAT.				
Via BCC Business	as per the Standard tariffs	0.3% of the transfer amount min. KZT 18,000 max. KZT 120,000	0.2% min. KZT 15,000 max. KZT 100,000	KZT 0
In currencies of the CIS countries (RUR - between 9.00 a.m. and 05.00 p.m., other currencies - between 9.00 a.m. and 02.30 p.m.)				
Via BCC Business	as per the Standard tariffs	0.1% of the transfer amount min. KZT 2,500 max. KZT 25,000	0.05% of the transfer amount min. KZT 2,000 max. KZT 20,000	KZT 0
Cash and Settlement Transactions				
Cash transactions in KZT				
Replenishment*				
until 04:00 p.m. (inclusive)	as per the Standard tariffs	0.15% of the amount, min. KZT 1,000	0.1% of the amount, min. KZT 1,000	KZT 0
after 04:00 p.m.	as per the Standard tariffs			NZT U
*Note: if the customer refuses a completed transaction (when money is credited to the customer's account) and the transaction is cancelled, the fee charged is non- refundable.				
Withdrawa!*	as per the Standard tariffs	0.35% of the amount, min. KZT 1,000	0.25% of the amount, min. KZT 1,000	KZT 0
*If cash is withdrawn out of funds provided under the "Credit Limit on the Account" product, a fee at the rate of 4% of the amount is to be charged, min. KZT 2,500				
Cash transactions via self-service machines				
Cash depositing via self-service machines	0 KZT	0 KZT	0 KZT	0 KZT
Cash withdrawal via ATMs (if there is a card issued to the account), ATMs of other banks in Kazakhstan and abroad	KZT 0	up to KZT 2 mln - KZT 0, higher - 0.4% of the amount, min KZT 400	up to KZT 5 mln - KZT 0, higher - 0.4% of the amount, min. KZT 400	KZT O
Collected cash recounts, not subject to VAT	as per the Standard tariffs	0.10% of the amount, min. KZT 500	0.05% of the amount, min. KZT 500	0.05% of the amount, min. KZT 500
Collection of the customer's cash proceeds by the Bank branch and crediting to the customer's current account, including VAT	as per the Standard tariffs	0.04% of the amount, min. KZT 3,000	0.03% of the amount, min. KZT 3,000	0.03% of the amount, min. KZT 2,700
Foreign Economic Activity, including VAT				
Contract Registration Number assignment/renewal. Acceptance of modifications/amendments to a Contract bearing the Registration Number on paper	as per the Standard tariffs	as per the Standard tariffs	0 KZT	0 KZT
Via BCC Business	as per the Standard tariffs	as per the Standard tariffs	0 KZT	0 KZT
SMS Notification service tariffs				
SMS Notification, not subject to VAT*	KZT 0	KZT 0	KZT 0	KZT 0
* The service rate is inclusive of value added tax				
Payment Cards		1	I	1
Corporate card issue	KZT 0	KZT 0	KZT 0	KZT 0
Business Prime: issue of Business Prime primary/additional card	as per the Standard tariffs	as per the Standard tariffs	KZT 10,000	KZT 0
Deposits				
KZT deposits	standard rate	standard rate	+0,5% to standard rate	+1% to standard rate
Overnight	-	-	standard rate	+0,5% to standard rate