



Shinhan Bank Kazakhstan

Payroll

Make a better world through the power of finance





Payroll card

Payroll card of JSC “Shinhan Bank Kazakhstan” is a convenient and reliable tool for receipt and keeping of cash assets, as well as a financial instrument that allows you to effectively operate the money with the help of payment cards of Visa International payment system.

With the help of a payroll card, every employee of enterprises can keep his money in a safe and secure place, at any time make purchases or withdraw money from all ATMs.



Advantages for the holders of payment cards:

- **Absence of commissions for issue and maintenance of the card**

- **SMS notifications - free**

- **Receipt of cash - without charge***

- **Cashback up to 1.2% * of the payment amount**

- **Ability to control funds by Internet banking**

- **Payment by card for goods and services in all countries of the world**

24-hour access to cash

- **Opening of additional cards to your account for family members and friends**

* According to the tariff plans of the bank's salary project



Benefits for your company:

- **Transfer of salary payments - 0%**
- **Centralized payment of salaries to employees of the company throughout Kazakhstan**
- **Use of remote banking systems that will reduce the burden on accounting and cash; Confidentiality of payments for each employee**
- **Personal manager on payroll program**
- **Delivery of issued cards to the company office**
- **Visit of the Bank's employees to the office and processing of applications for employees**



Tarriffs name		VISA Classic	VISA Gold	Transfer operations			
Card issue		KZT 0,00	KZT 3 000,00	Intra wire transfer (at the client's request, via the Internet banking system)	ween accounts of one client	KZT 0,00	KZT 0,00
CASHBACK		1%	1,2%		between accounts of different clients	KZT 0,00	KZT 0,00
Annual fee				Cards Retail operation			
Annual maintenance fee of main card for the first and subsequent years.		KZT 0,00	KZT 0,00	Payment by card in trade / service enterprises		KZT 0,00	KZT 0,00
Annual maintenance fee for additional card for the first and next years.		KZT1 000,00	KZT 2 000,00	Report or request of statement/mini-statement			
Main or additional card Reissuance by the expiration date of plastic /visiting Fraud-countries / fraudulent transactions by bank initiative .		KZT 0,00	KZT 0,00	Balance inquiry through ATM network of other banks		KZT 0,00	KZT 0,00
Main or additional card reissue by clients request (lost / stolen / damaged plastic) .		KZT 1 500,00	KZT 3 000,00	Statement in "Shinhan Bank Kazakhstan" Office		KZT 200,00	KZT 200,00
				Statement in Internet Banking System		KZT 0,00	KZT 0,00
Cash withdrawal by JSC Shinhan Bank Kazakhstan cards				SMS-banking			
Cash withdrawal at any ATM in the Republic of Kazakhstan (up to 300 000 KZT per month)		0%	0%	Connection to SMS-alerts (VAT including.)		KZT 0,00	KZT 0,00
Cash withdrawal at any ATM in the Republic of Kazakhstan (over 300 000 KZT per month)		1%	1%	Subscription fee per month (VAT including.)		KZT 0,00	KZT 0,00
Cash withdrawal at any ATM in the world (outside the Republic of Kazakhstan)		1%	1%	Additional fee			
Cash withdrawal on the card account at the cash desk of JSC "Shinhan Bank Kazakhstan"		According to the Bank Tariffs	According to the Bank Tariffs	Change PIN-code		KZT 0,00	KZT 0,00
Transfer to the card account				Blocking of cards, without setting an international stop-list		KZT 0,00	KZT 0,00
Contribution of cash to the card account at the box office of "Shinhan Bank Kazakhstan"		KZT 0,00	KZT 0,00	Blocking of cards, with the formulation of an international stop-list (every two weeks, for each region)		KZT 9 000,00	KZT 9 000,00
Intrabank non-cash crediting money in national / foreign currency	between accounts of one client	KZT 0,00	KZT 0,00	Unblocking of payment card		KZT 0,00	KZT 0,00
	between accounts of different clients			Changing the amount of limits on the client's request for the main and additional cards		KZT 0,00	KZT 0,00
Non-cash crediting money between different banks in national / foreign currency		KZT 0,00	KZT 0,00	Card transactions Investigation			
				Provide video clips to resolve dispute transactions made through ATMs of banks in the Republic of Kazakhstan (VAT including.)		According to the Tariffs of the acquiring bank	According to the Tariffs of the acquiring bank
				Investigation in dispute situation (VAT including).		KZT 0,00	KZT 0,00
				Arbitration in payment system (VAT including).		According to the VISA	According to the VISA