

Conditions for issuing payment cards

Shinhan Bank Kazakhstan JSC issues and distributes payment cards of the international payment system Visa in tenge. The Bank offers debit payment cards that involve spending money within the balance on the account of the payment card holder. Participation in salary projects of the Bank, involving the crediting of salaries of employees of a legal entity to employees' accounts;

The number and types of payment cards purchased by customers is not limited. The client can issue only one type of payment cards to one account, except for the cases established by the internal documents of the Bank. Account holders, individuals, have the right to provide access to their account to other individuals by issuing additional cards for such individuals with or without establishing a limit for spending money on them.

Tariffs for debit payment cards for individuals with amendments and additions dated 06/07/2021

VIII. RATES FOR PAYMENT CARD OPERATIONS			
	Tariff name	VISA Classic	VISA Gold
VIII.I Card issue			
8.1	Card issue	KZT 0,00	KZT 3 000,00
8.1.1	Cashback	1%	1.2%
VIII.II Annual card fee			
8.2.1	Fee for annual maintenance of the main card for the first and subsequent years.	KZT 1 000,00	KZT 2 000,00
8.2.2	Fee for annual maintenance of an additional card for the first and subsequent years.	KZT 1 000,00	KZT 2 000,00
8.2.3	Re-issue of main or additional card is regular, according to the expiration date of plastic / visiting fraudulent countries / in case of fraudulent transactions) at the initiative of the bank)	KZT 0,00	KZT 0,00
8.2.4	Re-issue of main or additional card at the request of the client (for loss / theft / damage of plastic)	KZT 1 500,00	KZT 3 000,00
VIII.III Cash withdrawal by cards issued by Shinhan Bank Kazakhstan JSC			
8.3.1	Cash withdrawal at any ATM on the territory of the Republic of Kazakhstan (up to 300,000 KZT per month)	0%	0%
8.3.2	Cash withdrawal at any ATM in the Republic of Kazakhstan (over 300,000 KZT per month)	1%	1%
8.3.3	Cash withdrawal at any ATM in the world (outside the Republic of Kazakhstan)	1%	1%

8.3.4	Cash withdrawal by card account at the cash desk of Shinhan Bank Kazakhstan JSC	According to the Bank's Tariffs	According to the Bank's Tariffs	
VIII.IV Deposit to a payment card account				
8.4.1	Cash deposit to the card account at the cash desk of Shinhan Bank Kazakhstan JSC	KZT 0,00	KZT 0,00	
8.4.2	Intrabank non-cash transfer in national / foreign currency	between one client accounts	KZT 0,00	KZT 0,00
		between different clients account		
8.4.3	Interbank non-cash transfers in national / foreign currency	KZT 0,00	KZT 0,00	
VIII.V Transfer operations				
8.5.1	Intrabank wire transfer (at the request of the client, through the Internet banking system)	between one client accounts	KZT 0,00	KZT 0,00
		between different clients account	KZT 0,00	KZT 0,00
VII.VI Card payment transactions				
8.6.1	Card payments in trade / service enterprises	KZT 0,00	KZT 0,00	
VIII.VII Reports and request for balance information / mini-statement				
8.7.1	Balance inquiry via ATM in the network of other banks	KZT 0,00	KZT 0,00	
8.7.2	Request of statement at the office of Shinhan Bank Kazakhstan JSC	KZT 200,00	KZT 200,00	
8.7.3	Request of statement through Internet Banking system	KZT 0,00	KZT 0,00	
VIII.VIII SMS banking				
8.8.1	Connection to SMS-notifications (Including VAT)	KZT 0,00	KZT 0,00	
8.8.2	Monthly subscription fee (including VAT)	KZT 0,00	KZT 0,00	
VIII.IX Additional fees				
8.9.1	Change of PIN-code	KZT 0,00	KZT 0,00	
8.9.2	Blocking the card, without placing it in the international stop list	KZT 0,00	KZT 0,00	

8.9.3	Block of card, with placing in the international stop list (for every two weeks, for each region)	KZT 9 000,00	KZT 9 000,00
8.9.4	Unblock of payment card	KZT 0,00	KZT 0,00
8.9.5	Changing limits at request of the client for main and additional cards	KZT 0,00	KZT 0,00
VIII.X Investigation of card transactions			
8.10.1	Provision of video for resolution of disputed transactions carried out at ATMs of banks in territory of the Republic of Kazakhstan (including VAT)	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs
8.10.2	Investigation of a dispute (including VAT)	KZT 0,00	KZT 0,00
8.10.3	Arbitration in the payment system (including VAT)	According to the IPS Tariffs	According to the IPS Tariffs