



## Consumer Card Interchange Fees

Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 6050, 6051, 4900  
(1) Subject to pre-approval by Mastercard

[illegible]

(1) Credit refund transactions only  
(2) Subject to pre-approval by Mastercard



## Kazakhstan - Domestic Interchange Fees

Valid From:  
25-Jun-23

### Commercial Card Interchange Fees

| Payment Product                                    | Fee Tier                           | IRD   | General           | Utilities       | Airlines | Government      | Tax Payments    | Postal Services | Groceries, Petrol, Supermarkets | Transportation | Automobile and Truck Dealers | Telecommunication | Pharmacies | Medical Services, Education, Charity | Agriculture | Transit (3) | Real Estate |
|----------------------------------------------------|------------------------------------|-------|-------------------|-----------------|----------|-----------------|-----------------|-----------------|---------------------------------|----------------|------------------------------|-------------------|------------|--------------------------------------|-------------|-------------|-------------|
| Mastercard Business<br>Debit Mastercard Business   | Contactless Terminal               | PT    | 1.80%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Contactless                        | P2    | 2.00%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Contactless Card                   | PC    | 2.20%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Chip                               | 50.53 | 2.00%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Enhanced Electronic                | 84.88 | 2.00%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Merchant UCAF                      | 24    | 2.00%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Full UCAF                          | 79    | 2.20%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Base                               | 75.85 | 2.30%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Tap on Phone                       | TP    | 0.90%             | 0.5% max KZT 30 | 0.90%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 0.90%           | 0.90%                           | 0.90%          | 0.60%                        | 0.50%             | 0.90%      | 0.90%                                | 0.90%       | 0.90%       | 0.90%       |
|                                                    | Purchase at ATM                    | AL    | 2.00%             | 0.5% max KZT 30 | -        | -               | -               | -               | -                               | -              | -                            | -                 | -          | -                                    | -           | -           | -           |
|                                                    | Purchase at ATM - Late presentment | MT    | 2.30%             | 0.5% max KZT 30 | -        | -               | -               | -               | -                               | -              | -                            | -                 | -          | -                                    | -           | -           | -           |
| Mastercard Purchasing Card<br>Mastercard Fleetcard | Contactless Terminal               | PT    | 1.80%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Contactless                        | P2    | 2.00%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Contactless Card                   | PC    | 2.20%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Chip                               | 50.53 | 2.00%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Enhanced Electronic                | 84.88 | 2.00%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Merchant UCAF                      | 24    | 2.00%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Full UCAF                          | 79    | 2.20%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Base                               | 75.85 | 2.30%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Large Ticket Level 1 (1)           | 26    | 1.85% + 2,500 KZT | 0.5% max KZT 30 | 1.00%    | -               | -               | -               | -                               | -              | -                            | -                 | -          | -                                    | -           | -           | -           |
|                                                    | Large Ticket Level 2 (2)           | 27    | 1.70% + 5,000 KZT | 0.5% max KZT 30 | 1.00%    | -               | -               | -               | -                               | -              | -                            | -                 | -          | -                                    | -           | -           | -           |
|                                                    | Tap on Phone                       | TP    | 0.90%             | 0.5% max KZT 30 | 0.90%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 0.90%           | 0.90%                           | 0.90%          | 0.60%                        | 0.50%             | 0.90%      | 0.90%                                | 0.90%       | 0.90%       | 0.90%       |
|                                                    | Purchase at ATM                    | AL    | 2.00%             | 0.5% max KZT 30 | -        | -               | -               | -               | -                               | -              | -                            | -                 | -          | -                                    | -           | -           | -           |
|                                                    | Purchase at ATM - Late presentment | MT    | 2.30%             | 0.5% max KZT 30 | -        | -               | -               | -               | -                               | -              | -                            | -                 | -          | -                                    | -           | -           | -           |
| World Debit BusinessCard                           | Contactless Terminal               | PT    | 2.20%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Contactless                        | P2    | 2.40%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Contactless Card                   | PC    | 2.60%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Chip                               | 50.53 | 2.40%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Enhanced Electronic                | 84.88 | 2.40%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Merchant UCAF                      | 24    | 2.40%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Full UCAF                          | 79    | 2.60%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Base                               | 75.85 | 2.70%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Tap on Phone                       | TP    | 0.90%             | 0.5% max KZT 30 | 0.90%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 0.90%           | 0.90%                           | 0.90%          | 0.60%                        | 0.50%             | 0.90%      | 0.90%                                | 0.90%       | 0.90%       | 0.90%       |
|                                                    | Purchase at ATM                    | AL    | 2.40%             | 0.5% max KZT 30 | -        | -               | -               | -               | -                               | -              | -                            | -                 | -          | -                                    | -           | -           | -           |
|                                                    | Purchase at ATM - Late presentment | MT    | 2.70%             | 0.5% max KZT 30 | -        | -               | -               | -               | -                               | -              | -                            | -                 | -          | -                                    | -           | -           | -           |
| Mastercard Corporate                               | Contactless Terminal               | PT    | 2.30%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Contactless                        | P2    | 2.50%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Contactless Card                   | PC    | 2.70%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Chip                               | 50.53 | 2.50%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Enhanced Electronic                | 84.88 | 2.50%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | -           | 1.00%       |
|                                                    | Merchant UCAF                      | 24    | 2.50%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Full UCAF                          | 79    | 2.70%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Base                               | 75.85 | 2.80%             | 0.5% max KZT 30 | 1.00%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 1.00%           | 1.00%                           | 1.00%          | 0.60%                        | 0.50%             | 1.30%      | 1.00%                                | 1.00%       | 1.00%       | 1.00%       |
|                                                    | Tap on Phone                       | TP    | 0.90%             | 0.5% max KZT 30 | 0.90%    | 1.0% max KZT 50 | 1.0% max KZT 50 | 0.90%           | 0.90%                           | 0.90%          | 0.60%                        | 0.50%             | 0.90%      | 0.90%                                | 0.90%       | 0.90%       | 0.90%       |
|                                                    | Purchase at ATM                    | AL    | 2.50%             | 0.5% max KZT 30 | -        | -               | -               | -               | -                               | -              | -                            | -                 | -          | -                                    | -           | -           | -           |
|                                                    | Purchase at ATM - Late presentment | MT    | 2.80%             | 0.5% max KZT 30 | -        | -               | -               | -               | -                               | -              | -                            | -                 | -          | -                                    | -           | -           | -           |

- (1) For transaction amounts more than 500,000 KZT  
(2) For transaction amounts more than 1,500,000 KZT  
(3) Subject to pre-approval by Mastercard



Kazakhstan - Domestic Service Fees

Valid From:  
1-May-21

ATM Service Fees

| Payment Product                        | Fee Tier                           | IRD        | General                            |
|----------------------------------------|------------------------------------|------------|------------------------------------|
| Mastercard Consumer<br>Maestro, Cirrus | Combined chip EMV & MagStripe ATM* | 51         | 0.10% + EUR 0.55                   |
|                                        | Full Chip EMV ATM Terminal*        | 56         | 0.10% + EUR 0.45                   |
|                                        | Magnetic Stripe Only ATM Terminal* | 75, 85, 88 | 0.10% + EUR 0.35                   |
| Mastercard World<br>Debit Mastercard   | Combined chip EMV & MagStripe ATM* | 51         | 0.55% + KZT 10                     |
|                                        | Full Chip EMV ATM Terminal*        | 56         |                                    |
|                                        | Magnetic Stripe Only ATM Terminal* | 75, 85, 88 |                                    |
| Debit Platinum                         | Combined chip EMV & MagStripe ATM* | 51         | 0.25% Below                        |
|                                        | Full Chip EMV ATM Terminal*        | 56         | 15,000 KZT;                        |
|                                        | Magnetic Stripe Only ATM Terminal* | 75, 85, 88 | 0.55% + KZT 10<br>Above 15,000 KZT |
| Mastercard Commercial                  | Combined chip EMV & MagStripe ATM* | 51         | 0.25%                              |
|                                        | Full Chip EMV ATM Terminal*        | 56         |                                    |
|                                        | Magnetic Stripe Only ATM Terminal* | 75, 85, 88 |                                    |

\* Late Presentment: EUR -8.00

Mastercard MCA Service Fees

| Payment Product | Fee Tier            | IRD        | General          |
|-----------------|---------------------|------------|------------------|
| Mastercard      | Manual Cash Advance | 75, 85, 88 | 0.10% + EUR 0.35 |

\* Late Presentment: EUR -8.00

Debit Mastercard MCA Service Fees

| Payment Product  | Fee Tier            | IRD        | General |
|------------------|---------------------|------------|---------|
| Debit Mastercard | Manual Cash Advance | 75, 85, 88 | 0.45%   |

\* Late Presentment: EUR -8.00

Maestro & Cirrus MCA Service Fees

| Payment Product | Fee Tier                                         | IRD | General          |
|-----------------|--------------------------------------------------|-----|------------------|
| Maestro         | Combined chip EMV & MagStripe in-branch terminal | 32  | 0.10% + EUR 0.55 |
| Cirrus          | Full Chip EMV in-branch Terminal                 | 33  | 0.10% + EUR 0.45 |
|                 | Magnetic Stripe Only in-branch Terminal          | 31  | 0.10% + EUR 0.35 |

\* Late Presentment: EUR -8.00



## Kazakhstan - Additional Information

### Overview MCC Groups

|                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Airlines                             | MCC 3000 - 3350<br>MCC 4511: Air Carriers, Airlines - not elsewhere classified                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Utilities                            | MCC 4900: Utilities — electric, gas, water and sanitary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Government                           | MCC 9211: Court Costs<br>MCC 9222: Fines<br>MCC 9223: Bail and bond payments<br>MCC 9399: Government Services -Not Elsewhere Classified                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Postal Services                      | MCC 9402: Postal Services—Government Only                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Tax Payments                         | MCC 9311: Tax payments incl customs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Groceries, Petrol, Supermarkets      | MCC 5499: Miscellaneous Food Stores—Convenience Stores, Markets, Specialty Stores<br>MCC 5542: Fuel Dispenser, Automated<br>MCC 5411: Grocery Stores, Supermarkets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Transportation                       | MCC 4112: Passenger Railways<br>MCC 4784: Tolls and bridge fees<br>MCC 7523: Automobile Parking Lots And Garages                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Automobile and Truck Dealers         | MCC 5511: Automobile and Truck Dealers -Sales, Service, Repairs, Parts and Leasing<br>MCC 5521: Automobile and Truck Dealers—(Used Only)—Sales                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Telecommunication                    | MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Pharmacies                           | MCC 5912: Drug stores and pharmacies<br>MCC 5122: Drugs, Drug Proprietaries, And Druggists Supplies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Medical Services, Education, Charity | MCC 4119: Ambulance Services<br>MCC 8011: Doctors, (Not Elsewhere Classified)<br>MCC 8021: Dentists, Orthodontists<br>MCC 8031: Osteopathic Physicians<br>MCC 8041: Chiropractors<br>MCC 8042: Optometrists, Ophthalmologists<br>MCC 8043: Opticians,Optical Goods & Eyeglasses<br>MCC 8049: Chiropodists, Podiatrists<br>MCC 8050: Nursing And Personal Care Facilities<br>MCC 8062: Hospitals<br>MCC 8071: Medical And Dental Laboratories<br>MCC 8099: Health Practitioners, Medical Svcs-Not Elsewhere<br>MCC 8211: Schools, Elementary And Secondary<br>MCC 8220: Colleges, Univ, Pro Schools, Junior Colleges<br>MCC 8241: Schools, Correspondence<br>MCC 8244: Schools, Business And Secretarial<br>MCC 8249: Schools, Trade And Vocational<br>MCC 8299: Schools & Educational Svc-Not Elsewhere Classified<br>MCC 8398: Organizations, Charitable And Social Services |
| Real Estate                          | MCC 6513: Real Estate Agents And Managers—Rentals                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Agriculture                          | MCC 0763: Agricultural Cooperatives<br>MCC 0780: Landscaping And Horticultural Services<br>MCC 4225: Public Warehousing-Farm, Refrig Goods, Hhg Storage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Transit                              | MCC 4111: Local and suburban commuter passenger<br>MCC 4131: Bus lines                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

**Note:**

- Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051
- A maximum amount of KZT 10.00 is applicable to refund transactions with a consumer product (processing code 20)
- 75 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20)