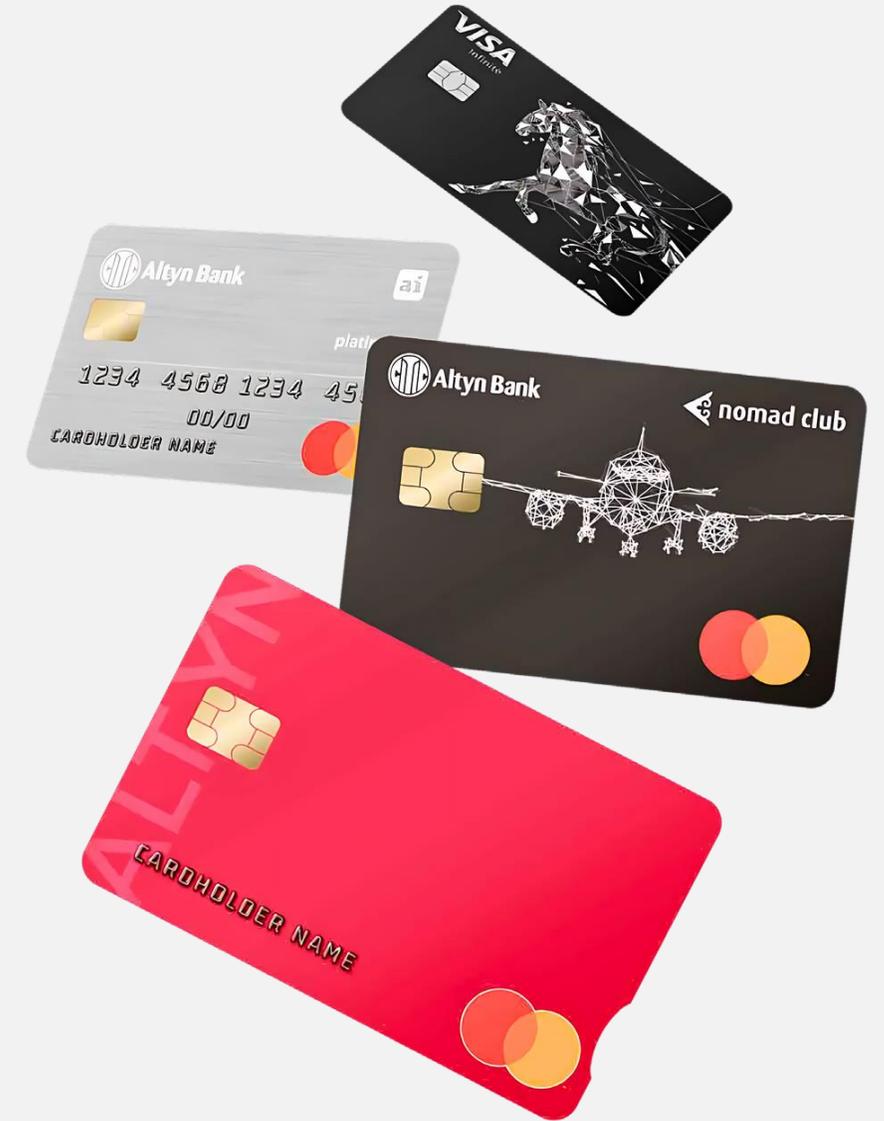




# PAYROLL CARD PROGRAMME

Alтын Bank JSC (Joint-stock company) (SB (subsidiary bank) of China Citic Bank Corporation Ltd)



# ABOUT

## CREDIT RATINGS

MOODY'S  
BA1

FitchRatings  
BBB

**SHAREHOLDERS OF THE BANK:**  
The largest financial groups of China and Kazakhstan.



China CITIC Bank  
Corporation Ltd. (CCBC)

50,1%



China Shuangwei  
Investment Co., Ltd.

9,9%



Halyk Bank AO  
«Народный Банк Казахстана»

40%

# ADVANTAGES FOR YOUR EMPLOYEES.



01

## CARDS

Online opening of debit and credit cards

- Mastercard
- Visa
- Union Pay

02

## DISCOUNTS

The lowest lending rates on the territory of the Republic of Kazakhstan

- Unsecured loan (discount of up to 3%);
- Automobile loan from 24%;
- Mortgage from 0,1%

03

## LOYALTY PROGRAMME

- Cashback up to 5%;
- 20% discount on train tickets;
- Nomad points 1 point-500 tenge, 1 point-200 tenge on the network of Air-Astana JSC;
- free withdrawal at any ATM (automatic teller machine) on the territory of the Republic of Kazakhstan;
- Worldwide cards delivery

04

## ONLINE SERVICES

- UNIFIED QR (Freedom, BCC, RBK, HomeCredit, Halyk);
- Kaspi QR, Halyk QR;
- Transfers (SWIFT, MoneyGram, Zolotaya Korona (Golden Crown));
- Government services;
- Invest;
- Travel

# DIGITAL BANK



LENDING



DIGITAL MORTGAGE



CARD ISSUANCE WITH  
WORLDWIDE DELIVERY



TRANSFERS WITHIN THE  
REPUBLIC OF KAZAKHSTAN  
TERRITORY AND ABROAD



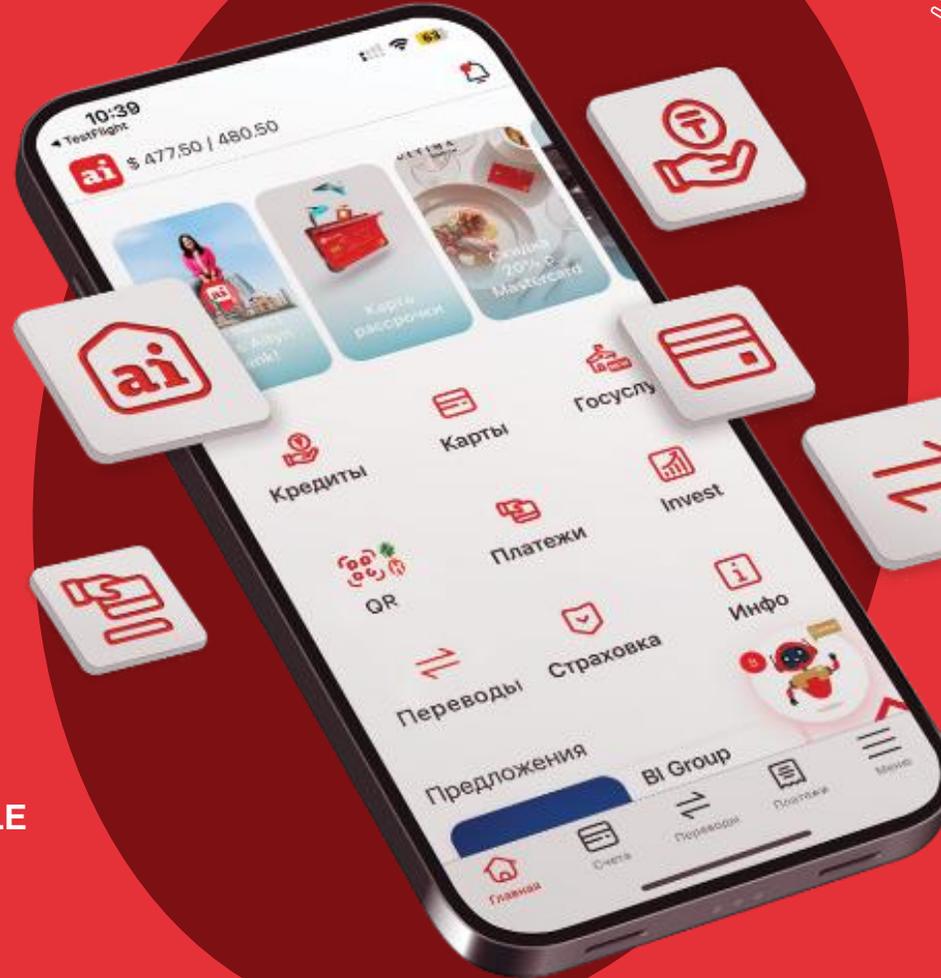
CHAT BOT ASSISTANT



GOVTECH  
SERVICES



DIGITAL AUTOMOBILE  
LENDING



ALL TYPES OF PAYMENTS



ONLINE DEPOSIT  
MAINTENANCE



INSURANCE AND INVESTMENT  
SERVICES



TOPPING UP OF CRYPTO  
CURRENCY WALLET



UNIFIED QR code  
(Freedom, BCC, RBK, HomeCredit, Halyk)



KASPI QR code  
HALYK QR code



TRAVEL



CURRENCY EXCHANGE

# DEBIT CARDS



**MASTERCARD GOLD  
MASTERCARD PLATINUM  
VISA GOLD (REWARDS)  
VISA PLATINUM  
UNION PAY PLATINUM**

Currency KZT, USD, EUR, CNY (UPI) Issuance fee is 0 tenge

Cashback up to 5% Apple Pay, Samsung Pay, Google Pay  
*(Details on the bank's website)*

Withdrawal of salary from any ATMs on the territory of the Republic of Kazakhstan Free

**MASTERCARD NOMAD CLUB**

Currency KZT, USD, EUR Issuance fee is 0 tenge

Nomad Points 500 tenge = 1 point 200 tenge = 1 point on [airastana.com](http://airastana.com) Apple Pay, Samsung Pay, Google Pay

Withdrawal of salary from any ATMs on the territory of the Republic of Kazakhstan Free

**MASTERCARD INDIVIDUAL DESIGN  
VISA PLATINUM MICROTAG**

Currency KZT, USD Issuance fee is 0 tenge

Cashback up to 5% *(Details on the bank's website)* Apple Pay, Samsung Pay, Google Pay

Withdrawal of salary from any ATMs on the territory of the Republic of Kazakhstan Free

**ALTYN EXPRESS**

Currency KZT Issuance fee is 0 tenge

➤ 20% discount on train tickets  
➤ 5% cashback on transport *(Details on the bank's website)* Apple Pay, Samsung Pay, Google Pay

Withdrawal of salary from any ATMs on the territory of the Republic of Kazakhstan Free

# CREDIT CARDS

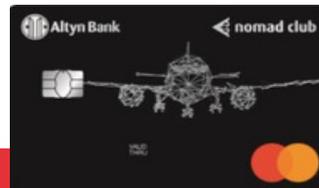


## MASTERCARD PLATINUM VISA PLATINUM VISA PLATINUM MICROTAG

Currency KZT      Limit up to  
5 000 000 tenge

Cashback up  
to 1% (Details  
on the bank's  
website)      Apple Pay,  
Samsung Pay,  
Google Pay

Grace period up to 60 days



## MASTERCARD NOMAD CLUB

Currency KZT      Limit up to  
5 000 000 tenge

Nomad Points 500  
tenge = 1 point 200  
tenge = 1 point on  
airastana.com      Apple Pay,  
Samsung Pay,  
Google Pay

Grace period up to 60 days



## MASTERCARD INDIVIDUAL DESIGN

Currency KZT      Limit up to  
1 000 000 tenge

Cashback up  
to 1% (Details  
on the bank's  
website)      Apple Pay,  
Samsung Pay,  
Google Pay

Grace period up to 60 days

# PREMIUM CARDS FOR MANAGERS



## BLACK EDITION WORLD ELITE

Currency KZT, EUR, USD	Cashback up to 5% (Details on the bank's website)
Free withdrawal	Travel insurance 1 500 000 USD
24/7 concierge service Organization of travel, leisure and services related to health, fitness and other	Apple Pay, Samsung Pay, Google Pay
Flexiroam Global Roaming	LoungeKey Worldwide access to airport business lounges
Fast Track Priority security pass at an airport	Discounts and offers from Mastercard International payment system



## VISA SIGNATURE VISA INFINITE VISA INFINITE METALL

Currency KZT, EUR, USD	Cashback up to 5% (Details on the bank's website)
Free withdrawal	Travel insurance 2 500 000 USD
24/7 worldwide support and consultation Organization of travels Medical and Travel consultation	Contactless payments Apple Pay/Samsung Pay/Google Pay
Free access to business lounges under DragonPass program	Discounts and offers from VISA International payment system

# PREMIUM CREDIT CARDS



## MASTERCARD WORLD ELITE

Currency KZT      Limit up to  
7 000 000 tenge

Cashback up to  
1% (Details on  
the bank's  
website)      Apple Pay,  
Samsung Pay,  
Google Pay

Grace period up  
to 60 days      Health insurance  
Concierge service  
Lounge key



## VISA INFINITE

Currency KZT      Limit up to  
7 000 000 tenge

Cashback up to  
1% (Details on  
the bank's  
website)      Apple Pay,  
Samsung Pay,  
Google Pay

Grace period up  
to 60 days      Health insurance  
Concierge service  
DragonPass  
Business Lounge



## UNION PAY DIAMOND

Currency KZT      Limit up to  
7 000 000 tenge

Cashback up to  
1% (Details on  
the bank's  
website)      Apple Pay,  
Samsung Pay,  
Google Pay

Grace period up to 60 days

# CORPORATE CARDS – FOR LEGAL ENTITIES



## MASTERCARD BUSINESS PREFERRED

Currency KZT, USD, EUR

Issuance fee is 0 tenge

Card maintenance (monthly fee) 2 500 tenge

Card tokenization in Apple Pay/Samsung Pay/Google Pay electronic wallet

Servicing in trade network and service enterprises (payment via POS (point of sale) terminals) 0 tenge.

Card displaying in the Altyn-i application



## MASTERCARD BUSINESS

Currency KZT, USD, EUR

Issuance fee is 0 tenge

Card maintenance (monthly fee) 500 tenge

Card tokenization in Apple Pay/Samsung Pay/Google Pay electronic wallet

Servicing in trade network and service enterprises (payment via POS terminals) 0 tenge.

Card displaying in the Altyn-i application



## UNION PAY CORPORATE PLATINUM

Currency KZT, USD, EUR, CNY

Issuance fee is 0 tenge

Card maintenance (monthly fee) 500 tenge

Card tokenization in Apple Pay/Samsung Pay/Google Pay electronic wallet

Servicing in trade network and service enterprises (payment via POS terminals) 0 tenge.

Card displaying in the Altyn-i application

# TERMS AND CONDITIONS OF THE BANK ON MORTGAGE LENDING

~ 100

PARTNERSHIP AGREEMENTS

~ 30

LEADING DEVELOPERS OF KAZAKHSTAN

WE ARE NO.1 IN DEVELOPER PARTNERSHIP PROGRAM

% rate from 0,1

Initial payment from 20%, possibly from 0%

Fee to choose from

No package of documents required, all online

MAX loan period  
240 months

MAX amount  
175 million tenge

How do I apply for a BI Group, Bazis-A, SENSATA and ULYTAU GROUP partnership mortgage?

- It is necessary to select a city, a residential complex and an apartment on the BI Group, Bazis-A, SENSATA and ULYTAU GROUP web-site.
- After selecting the apartment on the web-site, will be offered a choice of purchase method, it is necessary to select Mortgage from Altyn Bank.
- In the Altyn – I application, in the loans section, it is required to select the Mortgage with partners product, then fill in the rest parameters for the application.



# CONSUMER LOAN



**Rate from 15%**

Up to 60 months

**Amount up to 8 000 000**

loan processing and granting online

**APPLICATION  
PROCESSING UP TO 2  
MINUTES**

Free withdrawal of loanable funds from any ATM

For a preliminary consultation, it is possible to send an application on the following web-site: <https://altynbank.kz/ru/personal/consumer-credit>, write to the manager on WhatsApp or to call by the following telephone number: +77273565777v

# ADVANTAGES OF AUTOMOBILE LENDING IN THE ALTYN-I

**Fully comprehensive automobile insurance** from Nomad for 1 years is provided to clients at the expense of the Bank

**Automobile registration is 0%**

**Availability of online services** in 24/7 mode Full-fledged digital bank for servicing individuals (without visiting a notary in case of marriage)

**Initial payment** from 0% Possibility to make an automobile without an initial payment with a loan amount of up to 30 million

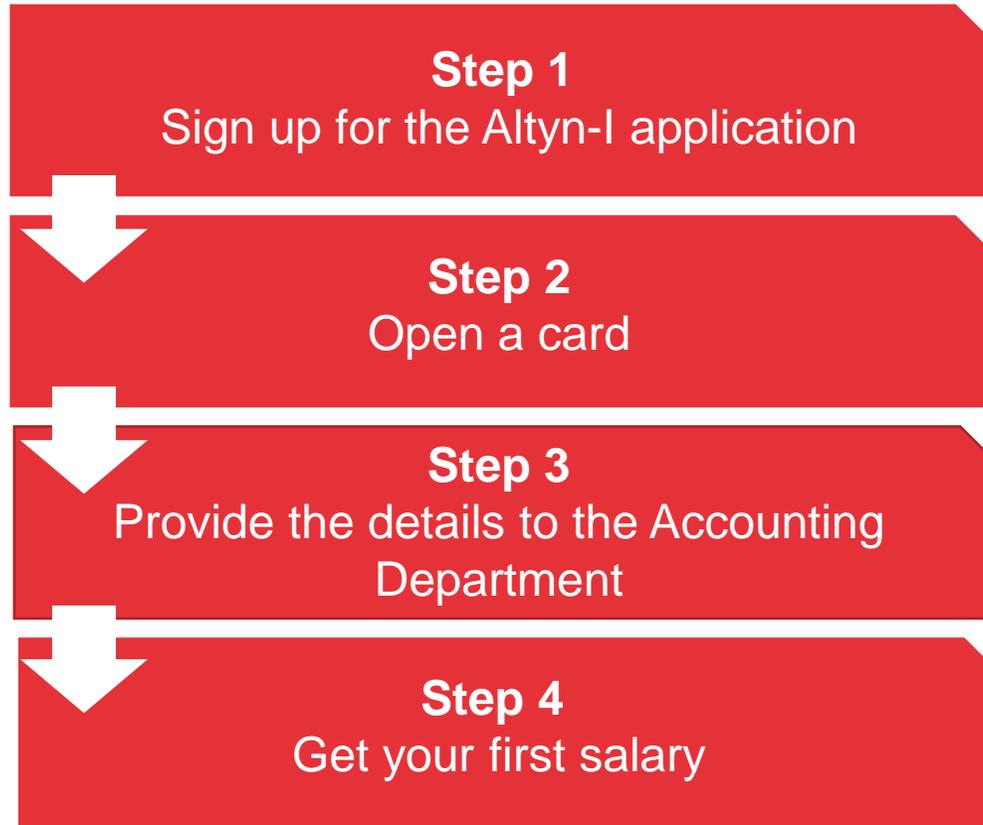
**Rate** from 24% The best conditions for standard rates in the market.

## How do I apply

- Submit an application through our Astana Motors, Allur, Doscar, Aster, Orbis partners .
- After submitting the application, the Bank will process it and decide upon whether to grant the loan.
- After the loan is approved, the contract is signed and the borrower receives the keys to the automobile.



# HOW DO I BECOME A PARTICIPANT IN THE PAYROLL CARD PROGRAMME?



**DONE! ALL THE PRIVILEGES ARE AVAILABLE TO YOU!**



**THANK YOU FOR YOUR TIME!**