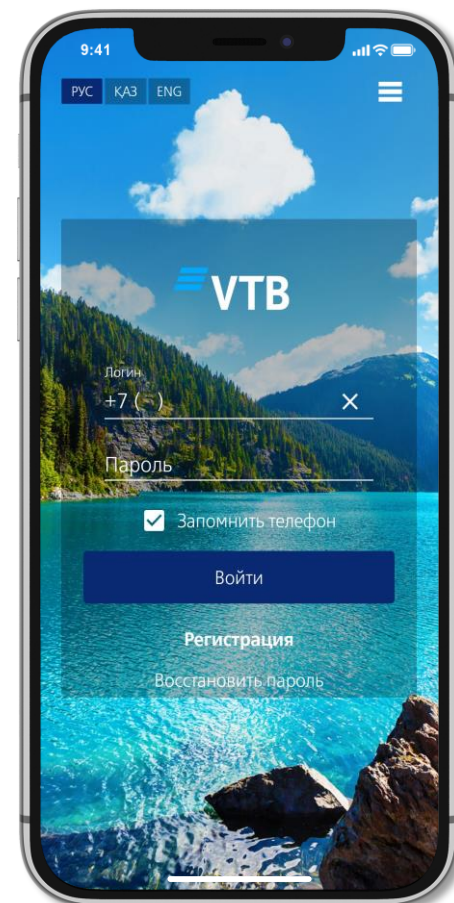




Mobile banking user manual

VTB KZ ONLINE



BASIC FUNCTIONS OF MOBILE BANKING



- Balance of current accounts, deposits and payment cards in different currencies
- Information on availability and state of current accounts, loans, deposits and payment cards
- Opening of current account, deposit
- Payments and transfers
- Payment card limit and service management
- History of transactions, statements of current accounts, deposits and payment cards for the specified period

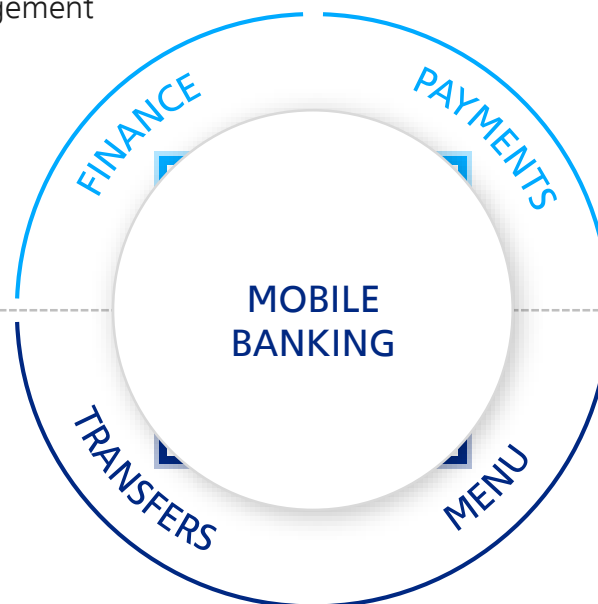
Over 200 popular services without the Bank commission:



Selected payments

Regular payments

Payment history and details



- Transfers between your own accounts
- Transfers between VTB (Kazakhstan) payment cards
- Transfers in favor of 3 persons in KZT and foreign currency
- Currency conversion
- Selected transfers
- Regular transfers
- Transfer history and details

Bank products

Applications

Branches and ATMs

Online chat with 24/7 support

E-mail

Exchange and Conversions Rates

News

Settings

Sign out of account

INSTALLATION OF THE APPLICATION



In order to connect to mobile banking, you must have an open bank account or a payment card issued by Subsidiary JSC VTB Bank (Kazakhstan).

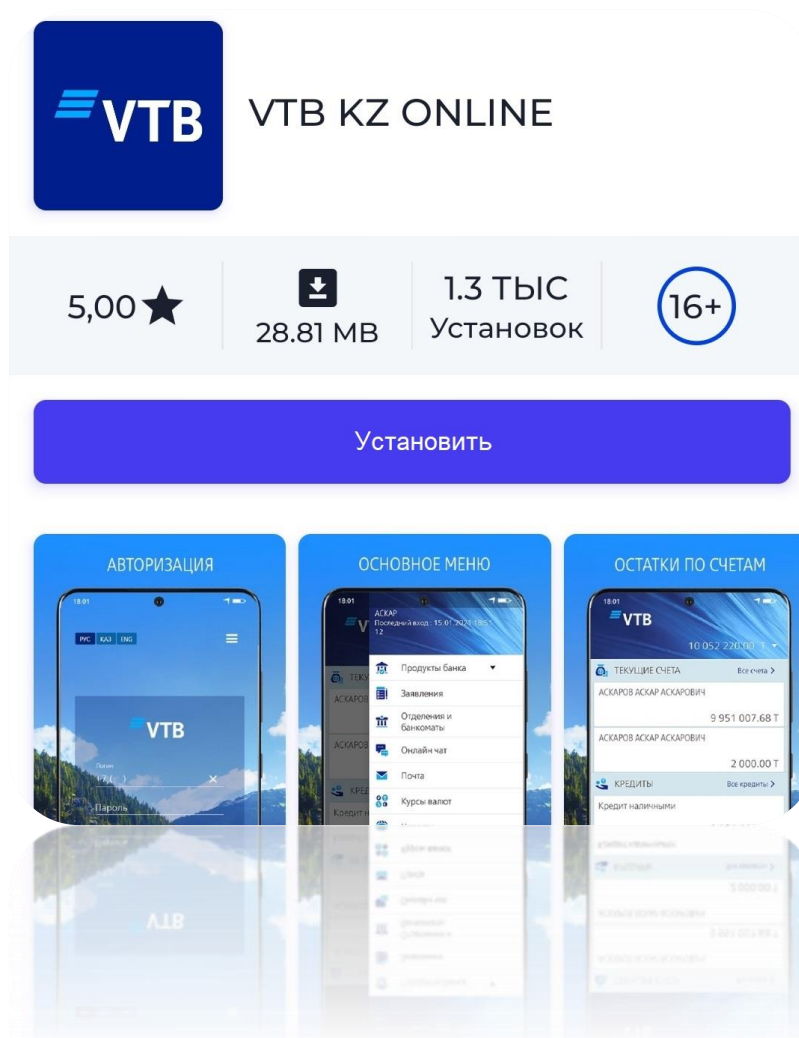
How to install mobile banking:

- **Android:** Install VTB KZ Online via the [NashStore](#) or download the APK version to your smartphone from the Bank's website by clicking on the [link](#)
- **IOS:** VTB KZ Online is not available to download and update in the App Store

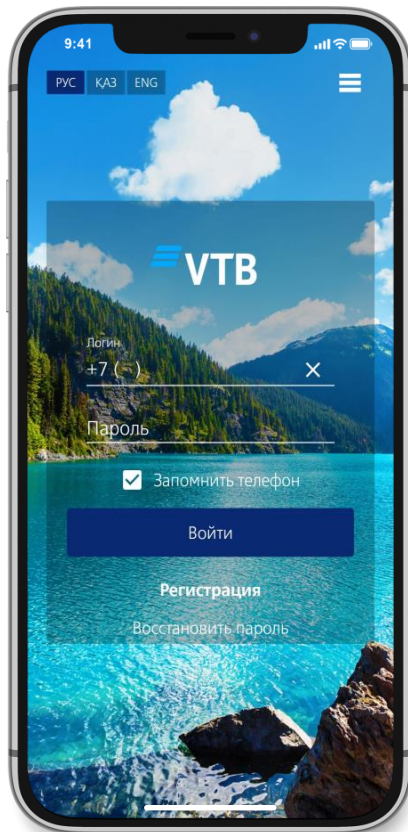
To register in mobile banking, you need to enter the following parameters:

1. Individual Identification Number (IIN);
2. Payment card details or account numbers;
3. Mobile phone number registered at Subsidiary JSC VTB Bank (Kazakhstan).

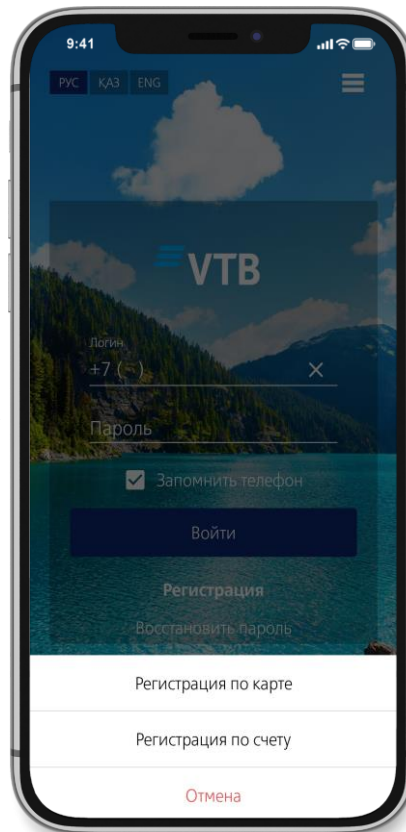
IMPORTANT: install and update the app only from the official NashStore or from the Bank's website



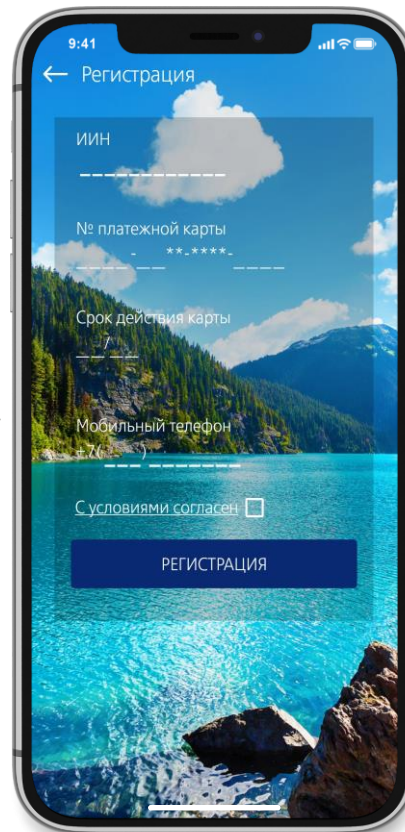
REGISTRATION PROCEDURE



Click the "Register" button

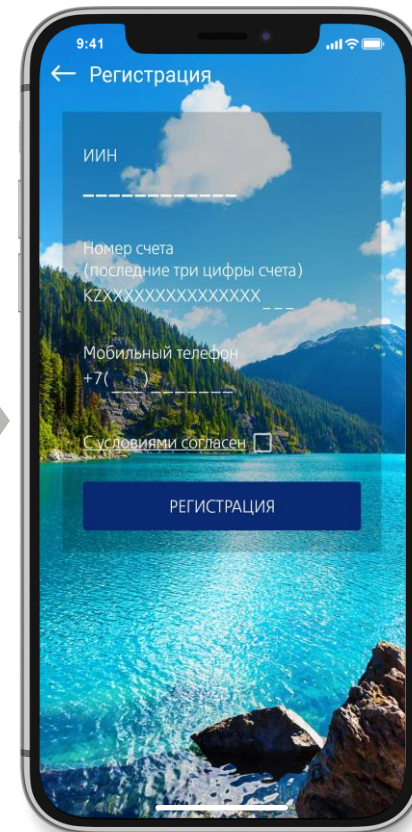


Select the method of registration: using a card or using an account



When registering using your card, please specify:

- IIN;
- Payment card number of VTB Bank (Kazakhstan);
- Card validity period;
- Mobile phone number



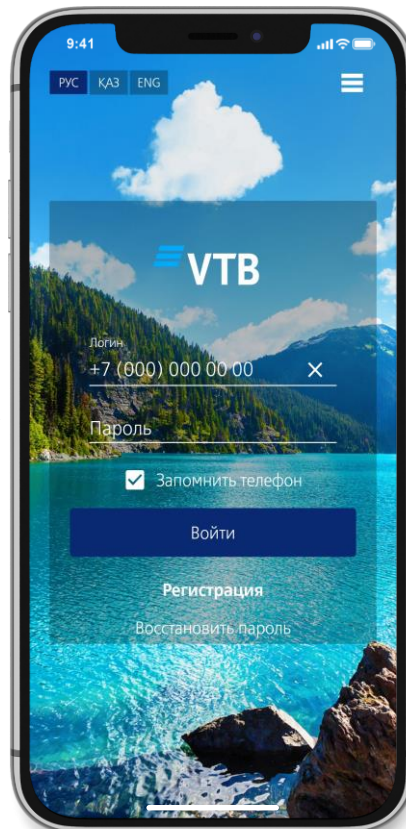
When registering using an account, specify:

- IIN;
- Account (current or savings account) number;
- Mobile phone number

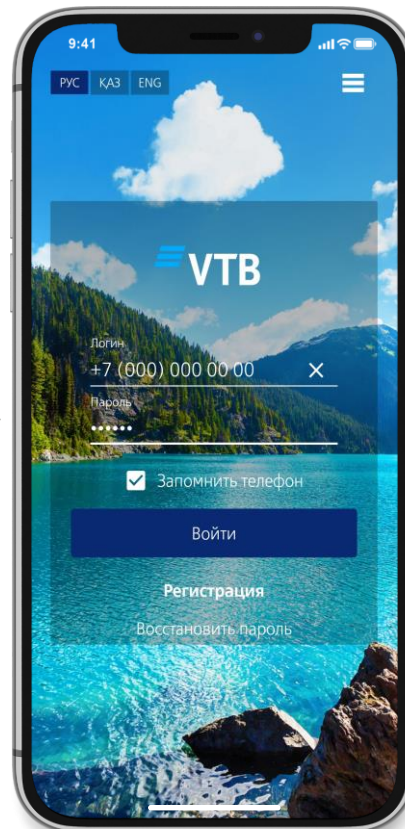
REGISTRATION PROCEDURE



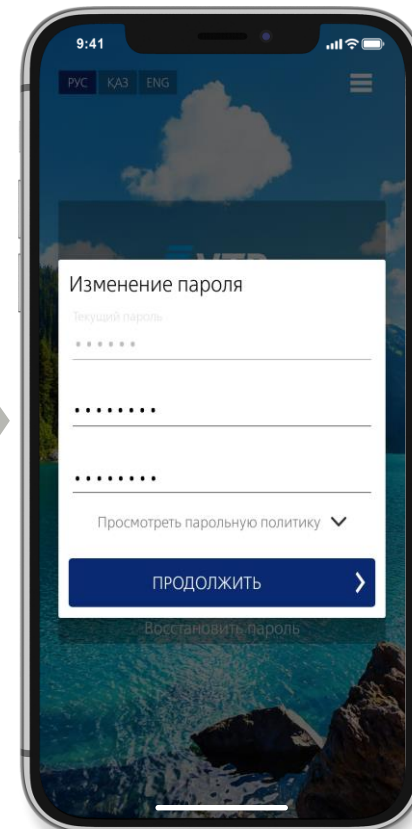
After filling in all the fields as shown in the previous slide, a message will be sent to you, enter the confirmation code for your identification



After entering the confirmation code in the "Login" field, your phone number will be inserted automatically, it will be your login



In the "Password" field enter the six-digit code from the message that will come to your phone number, press "Login"

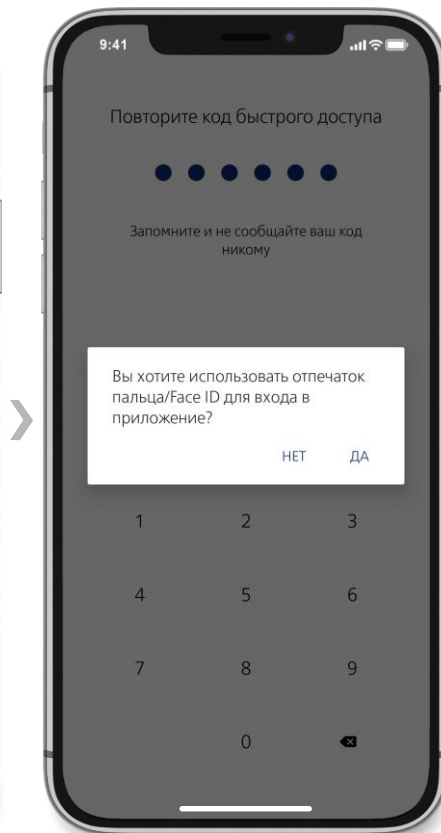


In the "Current password" field, the code from the message will automatically be inserted. You need to create a new password, and then click "Continue"

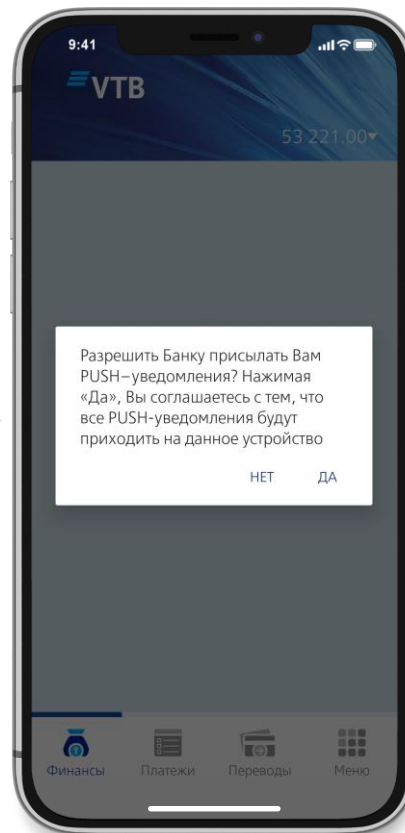
REGISTRATION PROCEDURE



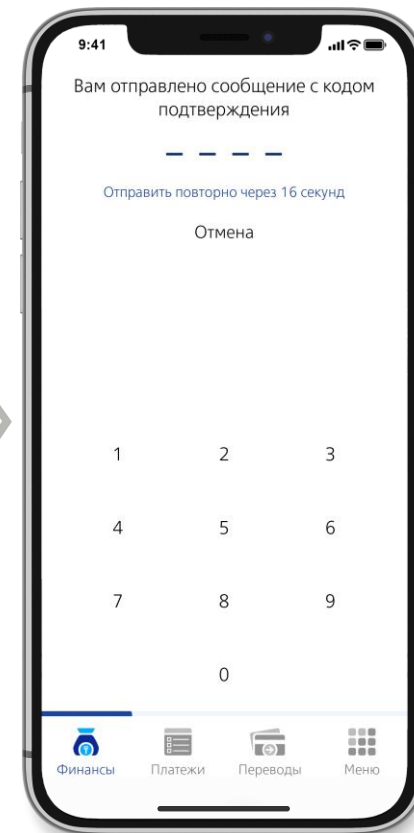
Write of your own head a quick access code, you can also log in to the application using the username and password



If your phone supports fingerprint/Face ID and you have created a quick access code, you can use this way to log in to the app

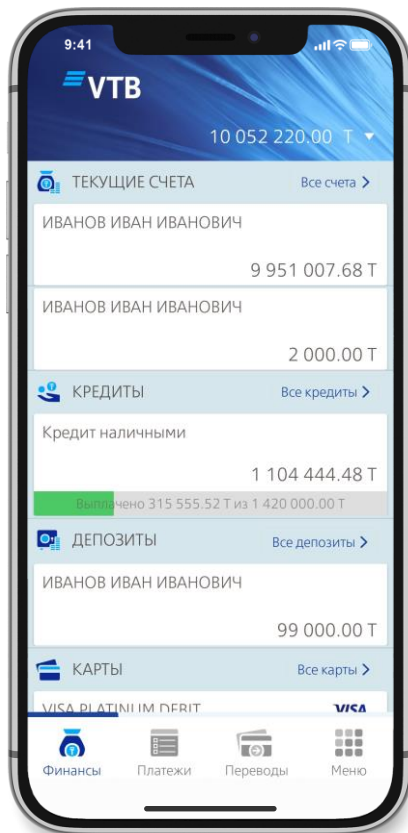


Additionally, the system will ask your permission to send PUSH notifications

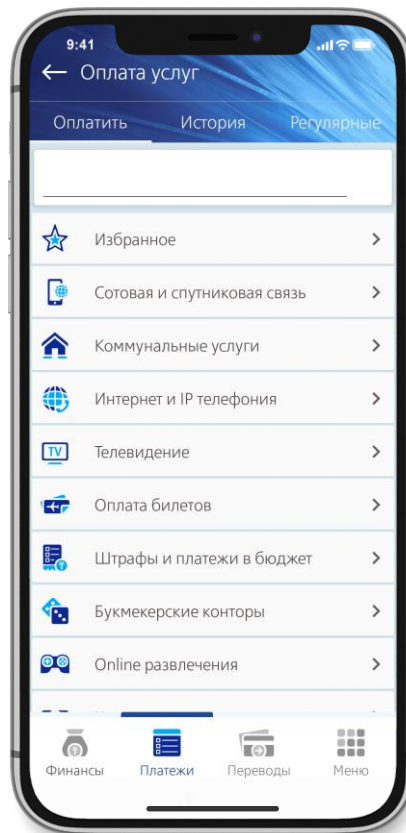


If you have granted a permission to receive PUSH notifications, a message will be sent to you, enter the confirmation code

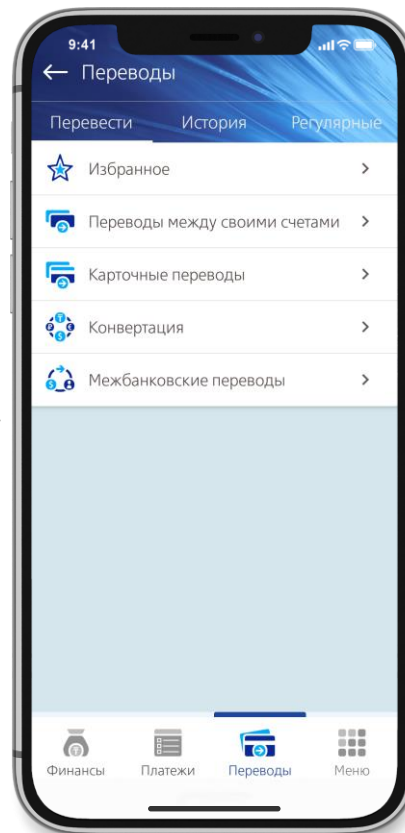
MAIN SECTIONS



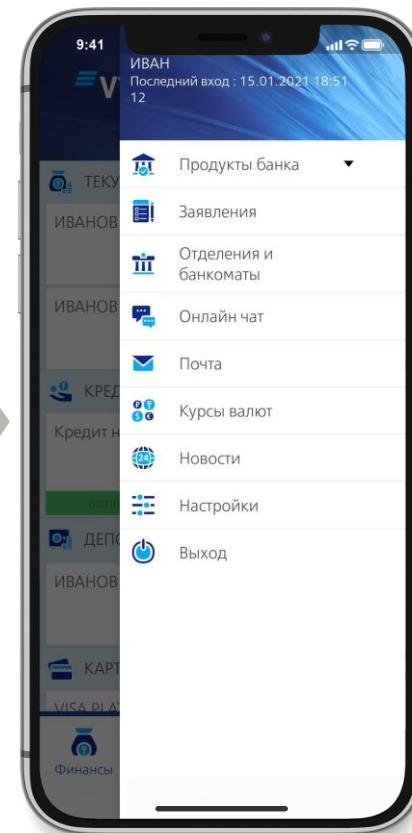
1. Section "Finance"



2. Section "Payments"

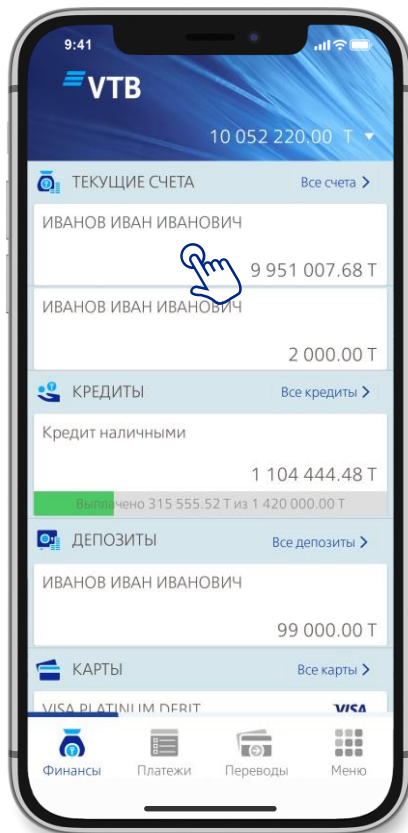


3. Section "Transfers"

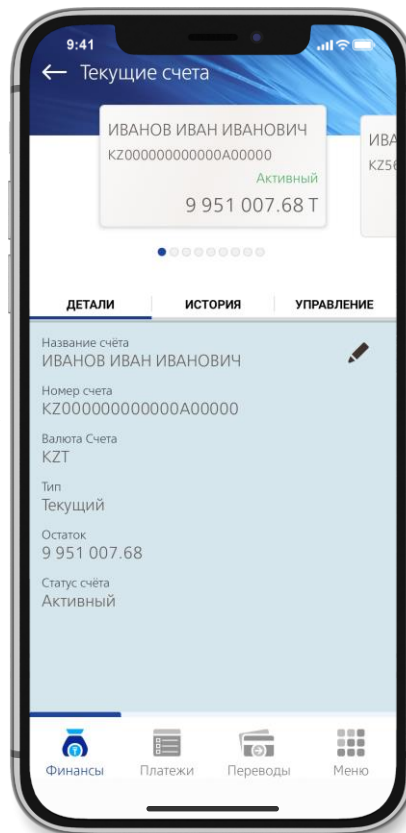


4. Section "Menu"

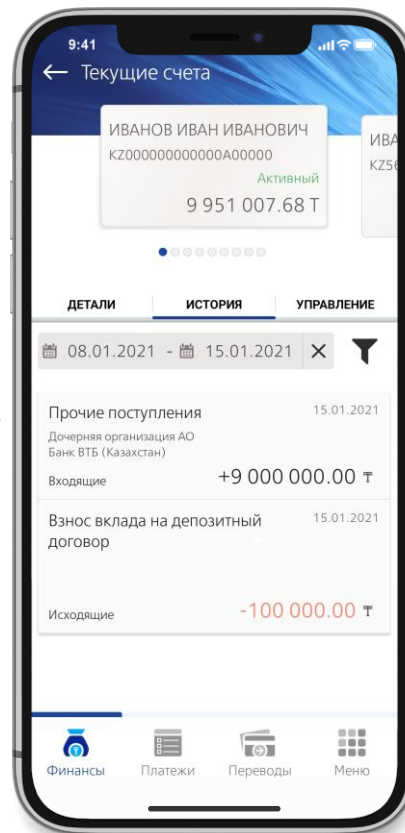
SECTION "FINANCE" CURRENT ACCOUNTS



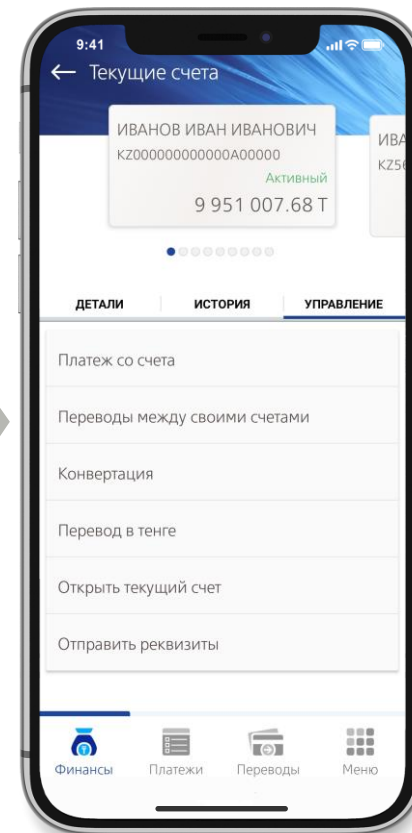
In the "Finance" section, select the required current account or click "All Accounts"



The window contains three tabs:
1. Account details

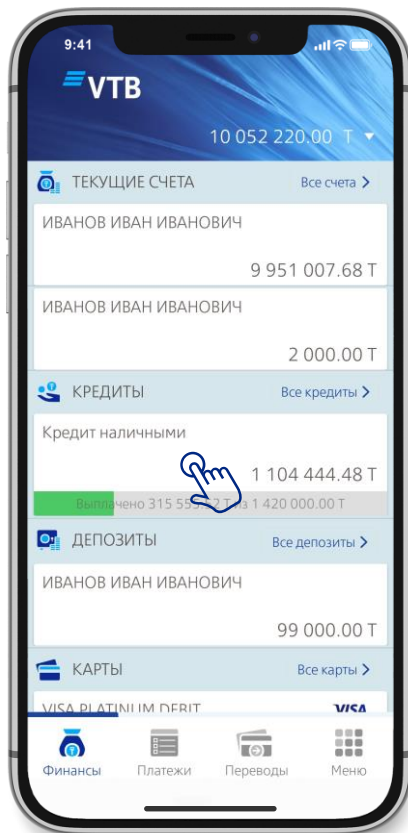


2. History.
Account statement can be generated in the history

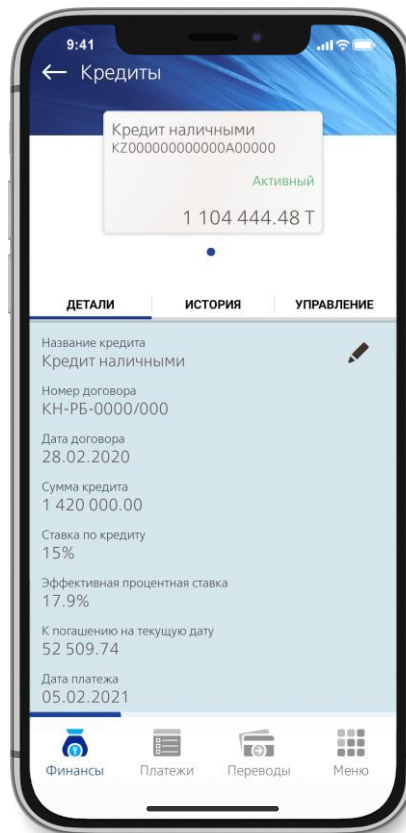


3. Management
Payments and transfers from the account, currency conversions, opening new accounts and sending account details are available in management

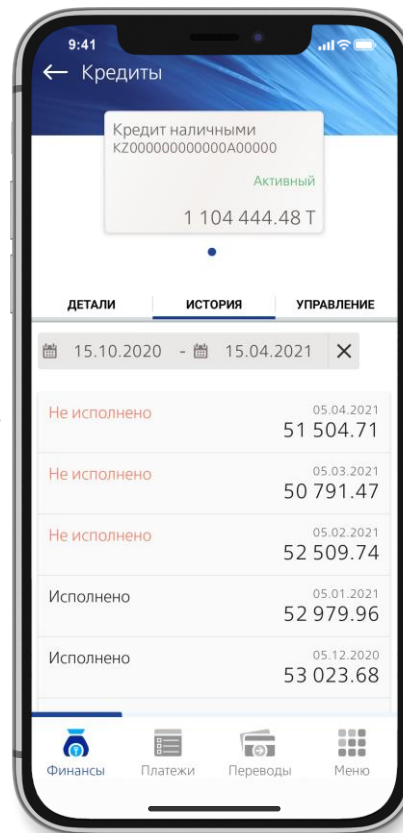
SECTION "FINANCE" LOANS



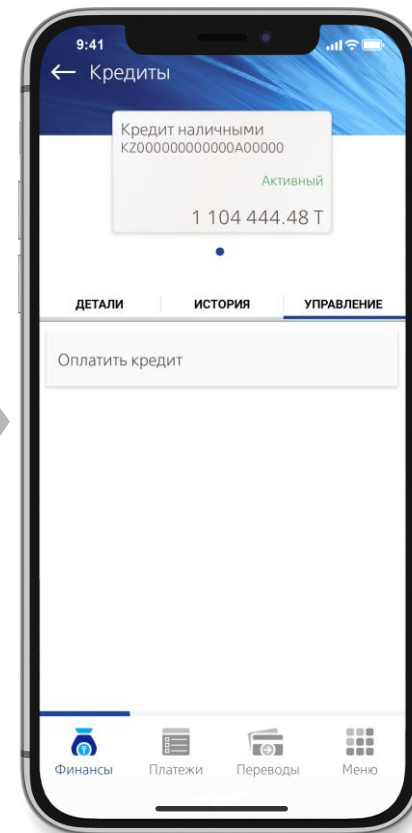
In the "Finance" section, select the required loan or click "All Loans"



The window contains three tabs:
1. Loan details

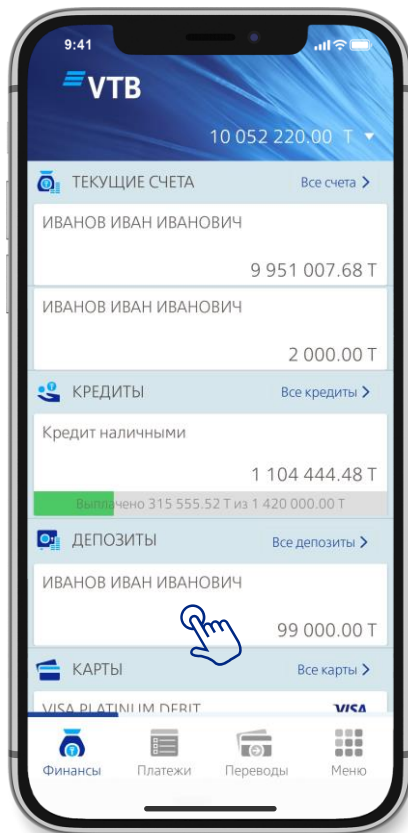


2. History.
Loan schedule can be generated in the history

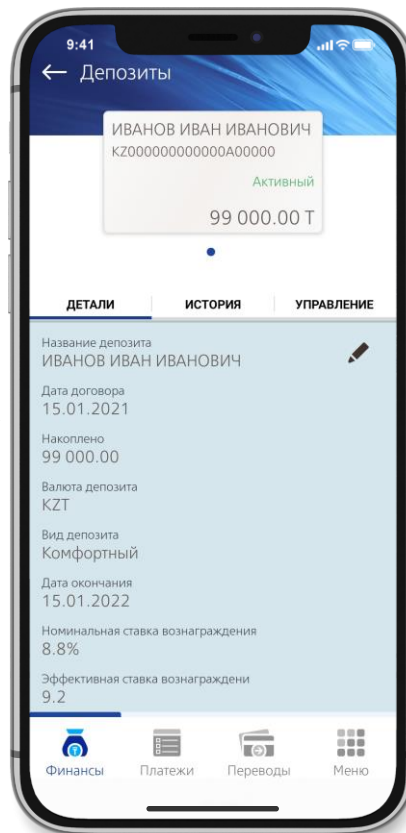


3. Management
In management you can make a loan payment

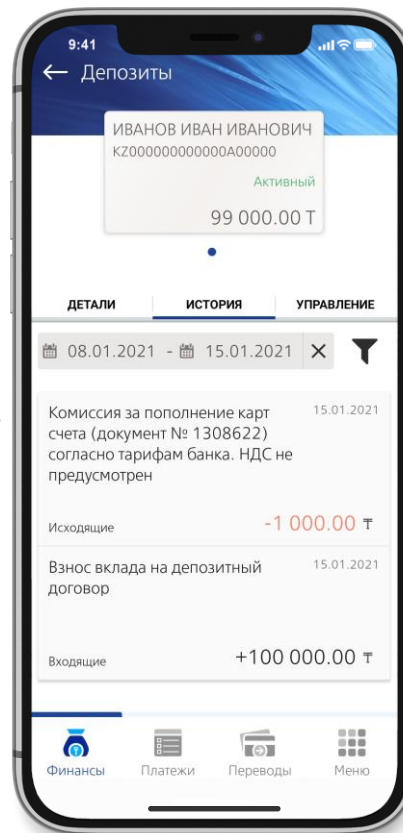
SECTION "FINANCE" DEPOSITS



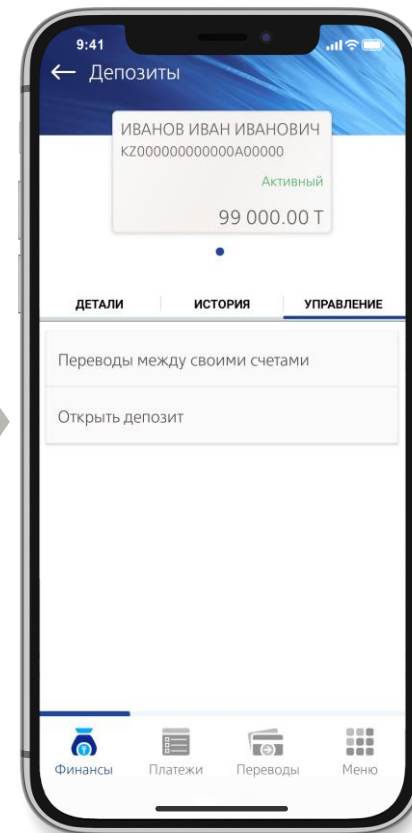
In the "Finance" section, select the required deposit or click "All Deposits"



The window contains three tabs:
1. Deposit details

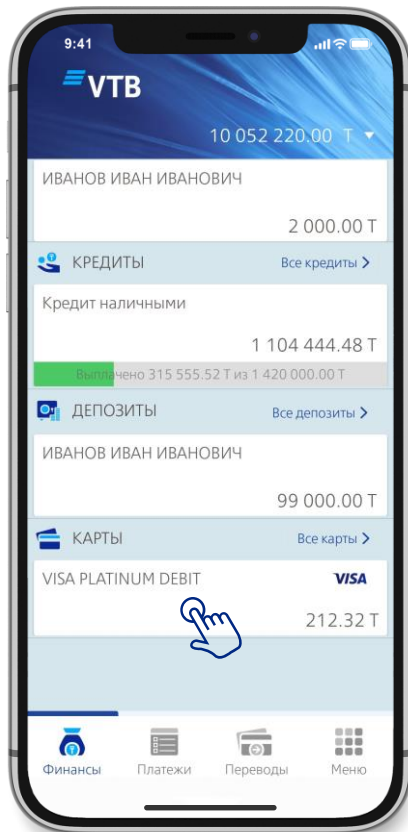


2. History.
Deposit statement can be generated in the history

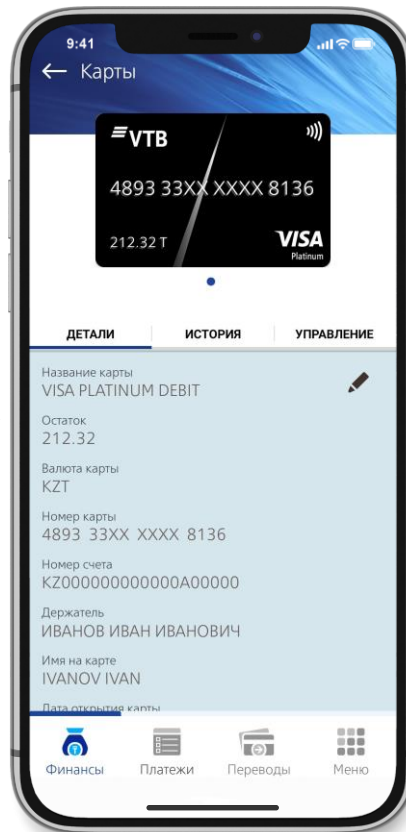


3. Management
In the management you can replenish a deposit by transfer or open a new one

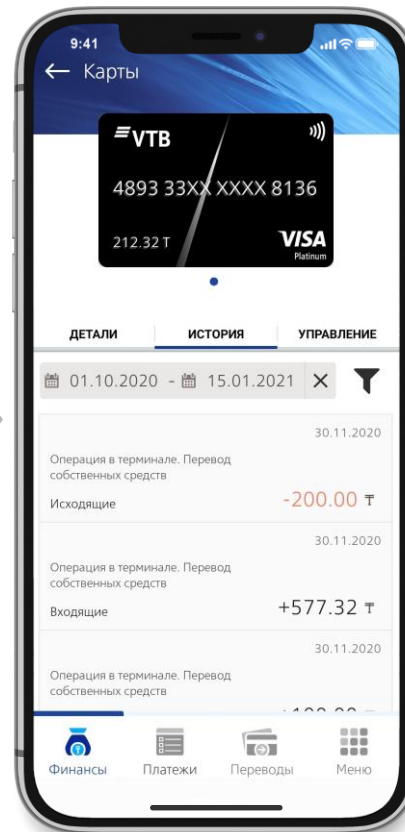
SECTION "FINANCE" CARDS



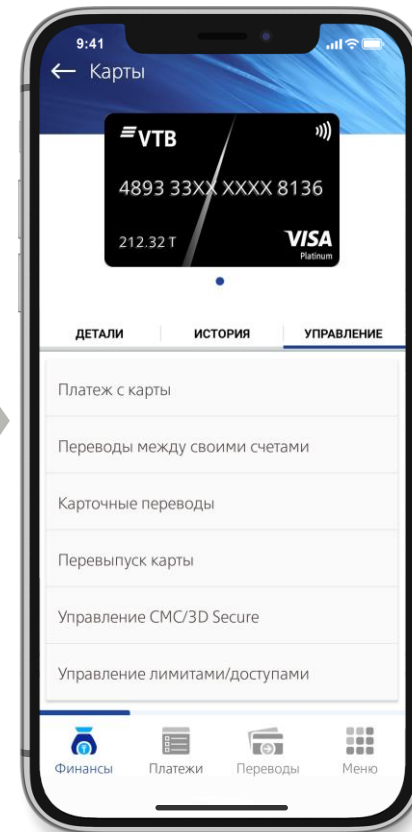
In the "Finance" section, select the required payment card or click "All cards"



The window contains three tabs:
1. Payment card details

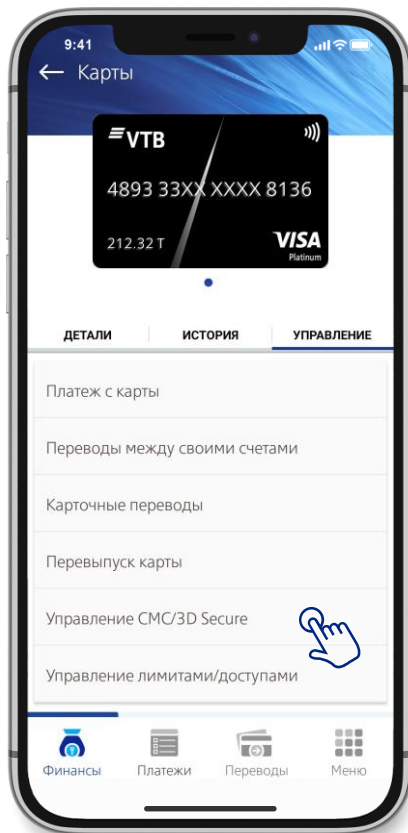


2. History.
Payment card statement can be generated in the history

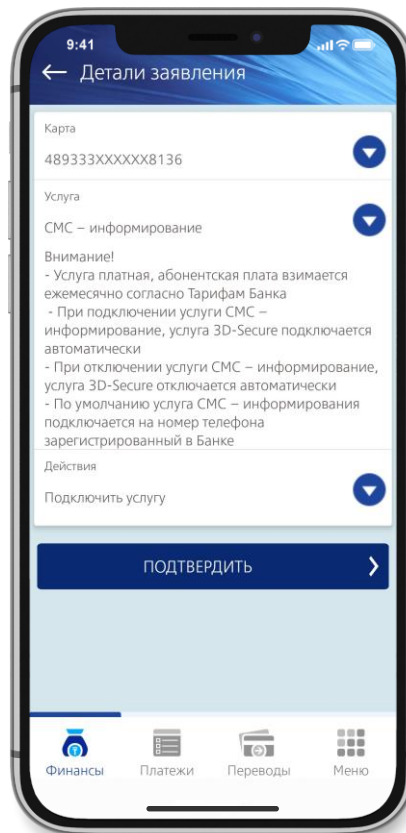


3. Management
Payments and transfers from the payment card, reissue, management of services, limits and accesses are available in the management

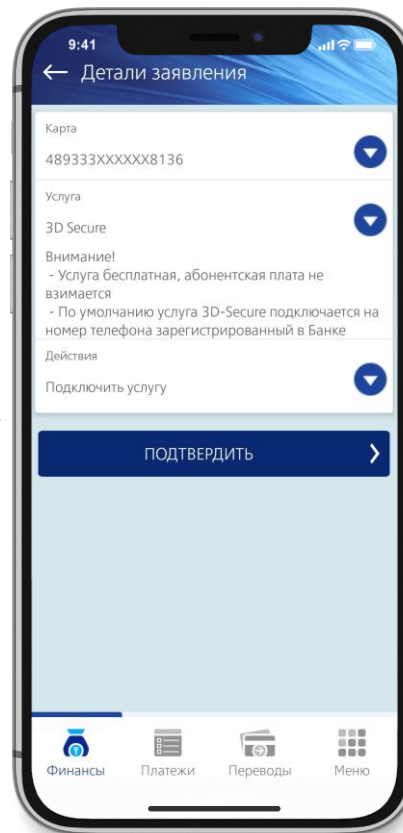
SECTION "FINANCE"/CARDS SERVICE MANAGEMENT



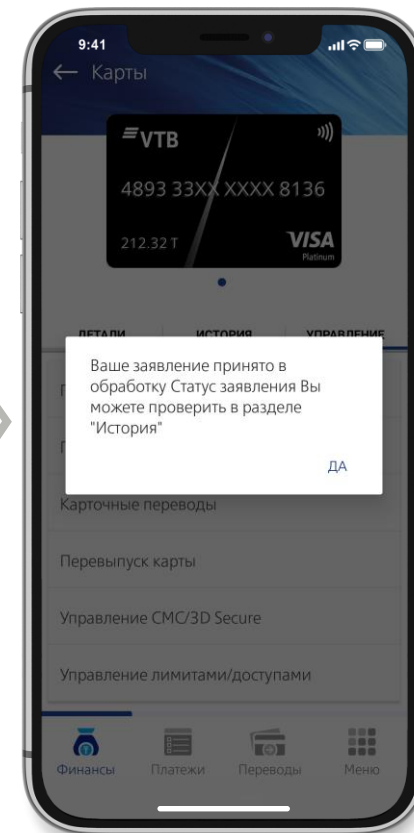
In the "Finance/Cards" section, in the "Management" tab, select the "SMS/3D Secure Management" menu item



Fill in the fields, select the type of service:
1. "SMS-informing"



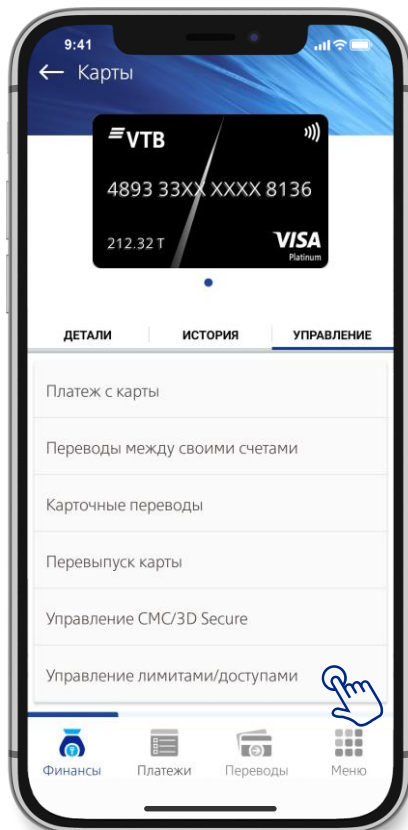
2. "3D-Secure", select the action: "Activate the service" or "Change the number", click "Confirm" button



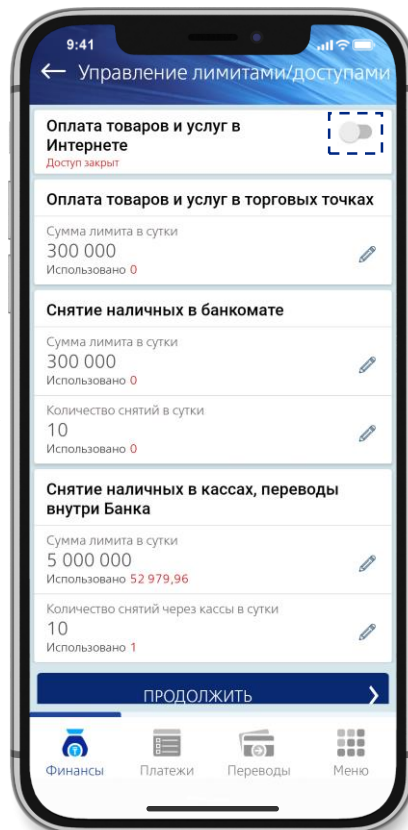
After entering the confirmation code, the application will be accepted for processing. You can check the status of the application in the "Menu/Applications" section in the "History" tab

Note: when you activate the SMS-informing service, the 3D-Secure service is activated automatically

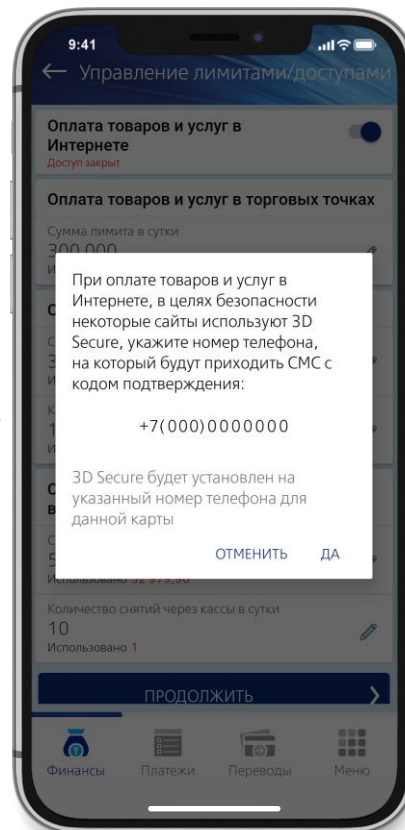
SECTION "FINANCE"/CARDS LIMIT/ACCESS MANAGEMENT



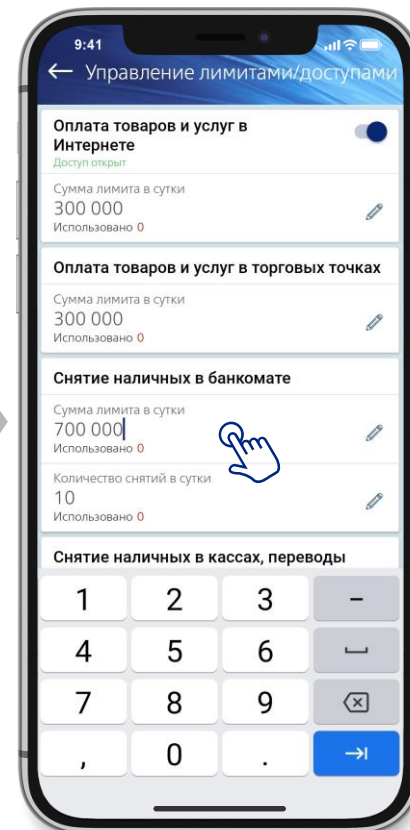
In the "Finance/Cards" section, on the "Management" tab, select the "Limit/Access Management" menu item



You can open access to pay for goods and services on the Internet, as well as change the amount/number of limits for card transactions



When opening access to pay for goods and services on the Internet, enter the phone number to which you will receive an SMS with a confirmation code

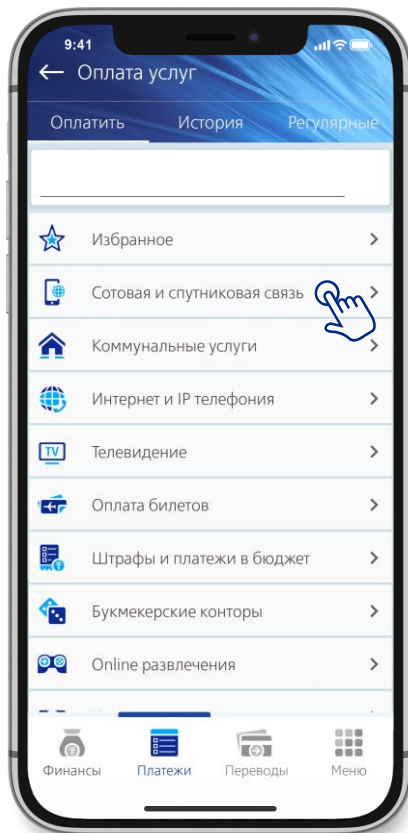


Change the limits at your discretion, after completing the work on changing the limits, click "Continue" button and enter the confirmation code from the SMS

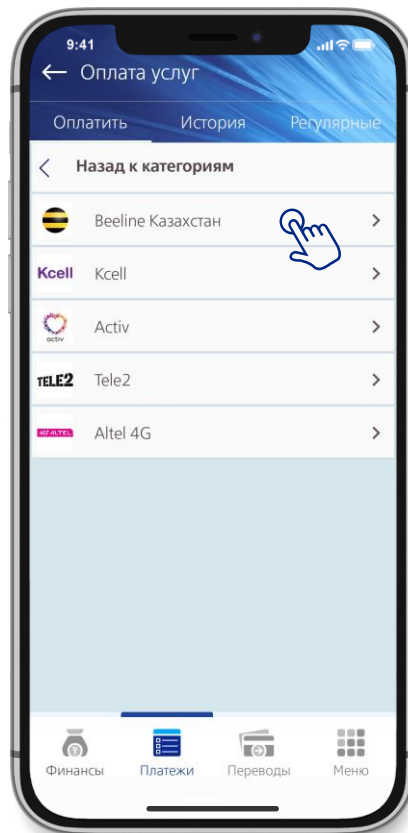
IMPORTANT: changes made to the limits are applied immediately and will be effective until the next update

SECTION "PAYMENTS"

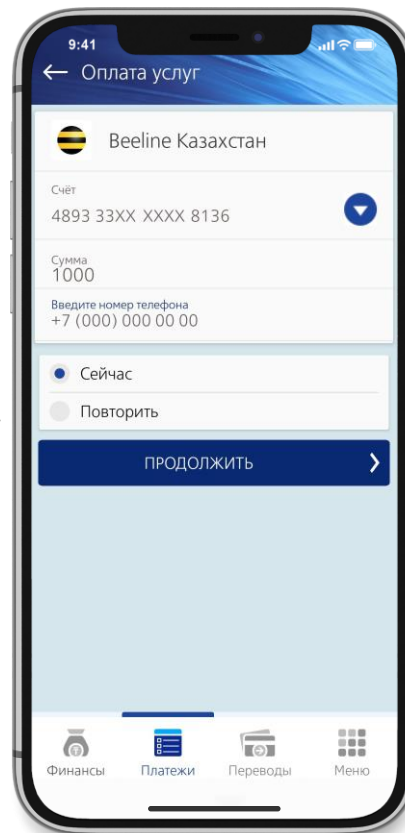
PAYMENT FOR SERVICES



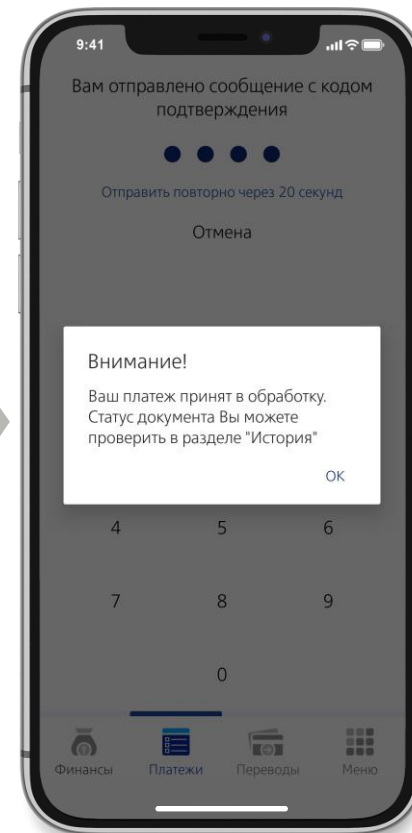
In section "Payments", select the necessary category of services or use the search



Select a service



Fill in all the fields, click "Continue"



After entering the confirmation code, the payment will be accepted for processing. You can check the payment status in the "History" section

Note: paid services can be added to the "Favorites" category

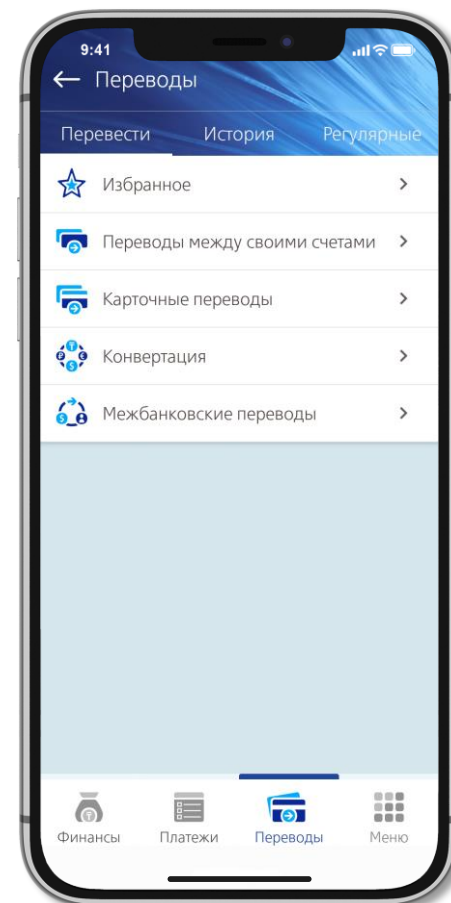
SECTION "TRANSFERS"

TYPES OF TRANSFERS

The following types of transfers are available in the Transfers section:

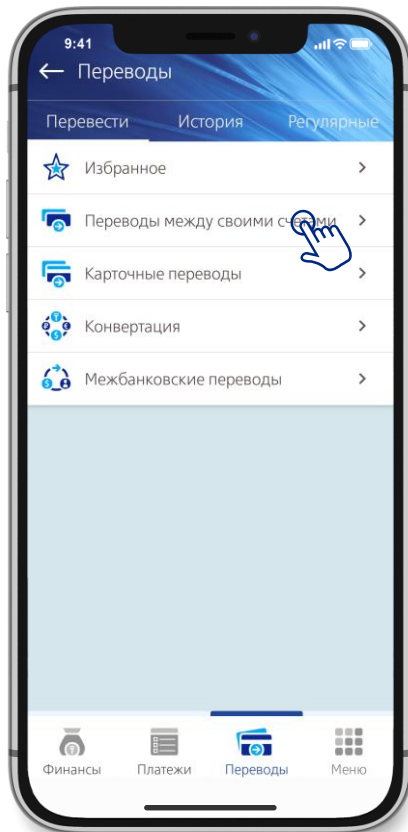
1. **Favorite transfers**
previously made transfers that have been added to the favorites list
2. **Transfers between your accounts (page 16)**
intra-bank transfers between different accounts/cards/deposits in any currency
3. **Card transfers (pages 17-20)**
 - intra-bank transfers between VTB (Kazakhstan) cards of different customers
 - interbank transfers between any bank cards - [available only between MIR cards](#)
4. **Conversion (page 21)**
Purchase and sale of currency (available from 9:00 to 17:00, weekdays, available currencies: tenge and Russian roubles)
5. **Interbank transfers* (pages 22-28)**
 - Transfers to other banks in Kazakhstan (in tenge);
 - Transfers to other banks in Kazakhstan, including foreign banks (in foreign currencies) - [currently only available in Russian roubles](#)

* Transfers sent on a business day from 09:00 to 19:00 Astana time are executed on the current day after 19:00 Astana time. The Bank carries out transfers on the current day; after 19:00 Astana time, they are carried out on the next business day

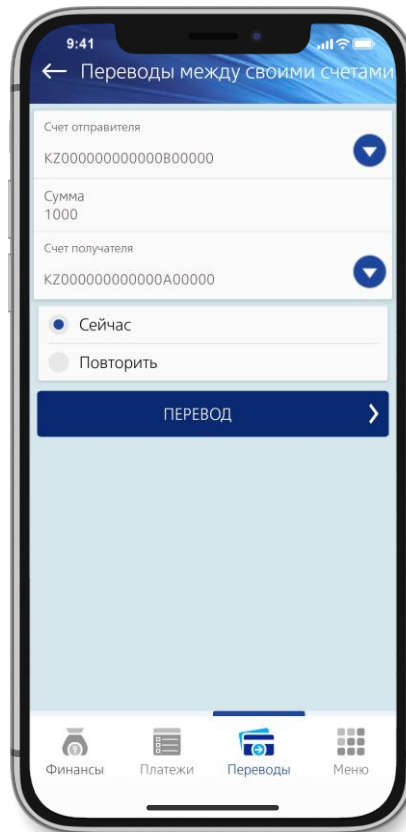


SECTION "TRANSFERS"

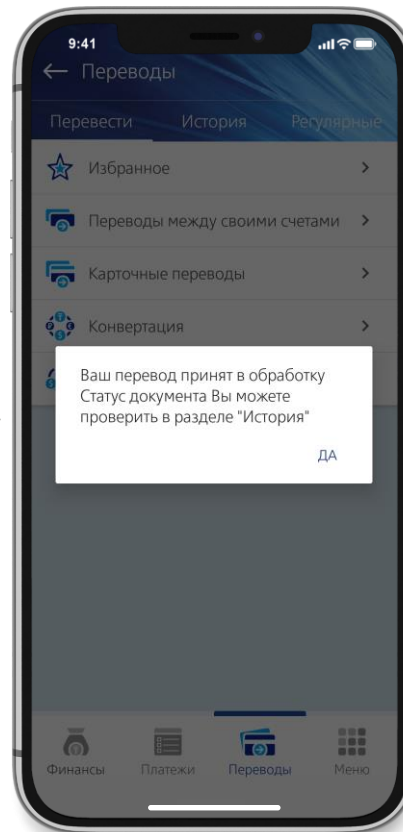
TRANSFERS BETWEEN OWN ACCOUNTS



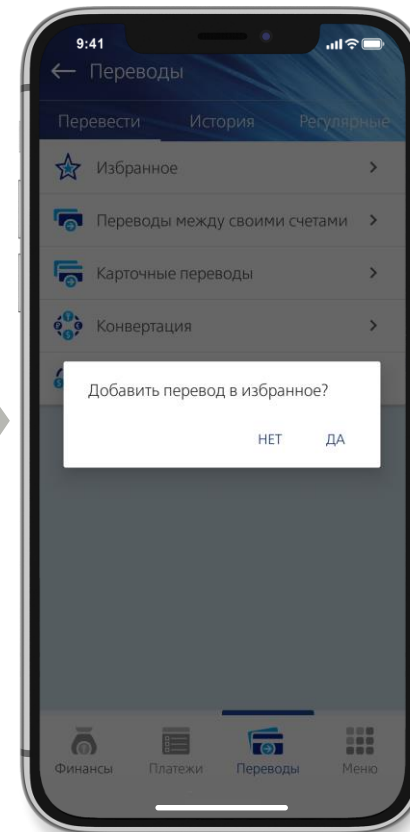
In the "Transfers" section, select "Transfers between own accounts"



Fill in all the fields, click "Transfer"



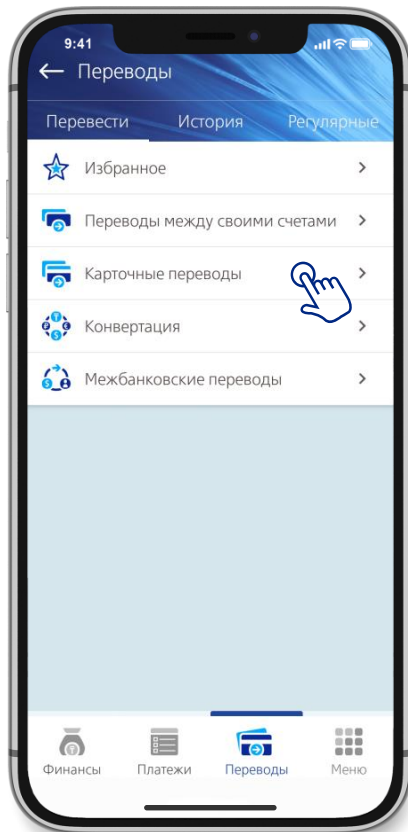
After entering the confirmation code, the transfer will be accepted for processing. You can check the transfer status in the "History" section



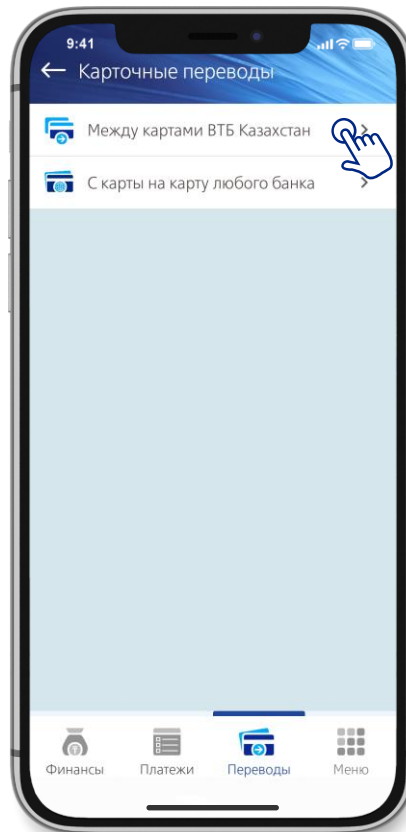
You can save the transfer to "Favorites"

SECTION "TRANSFERS"

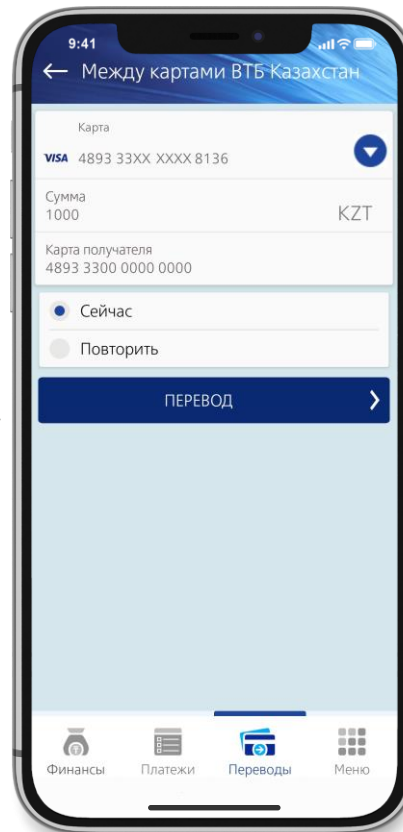
TRANSFERS BETWEEN VTB CARDS



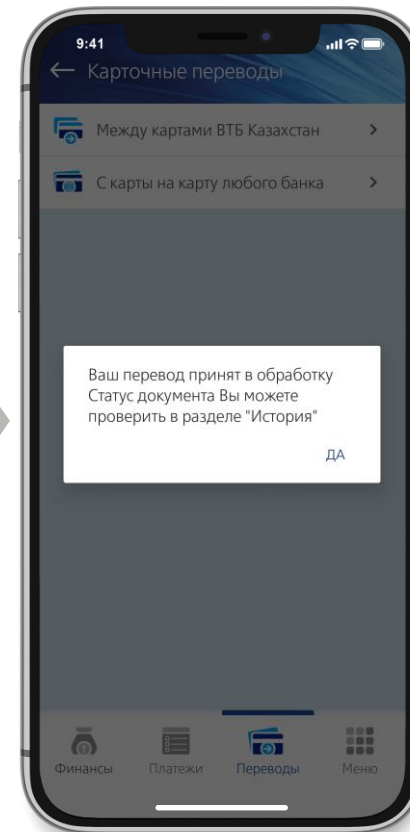
In the "Transfers" section,
select "Card Transfers"



Select "Between VTB
Kazakhstan cards"



Fill in all the fields, click
"Transfer"



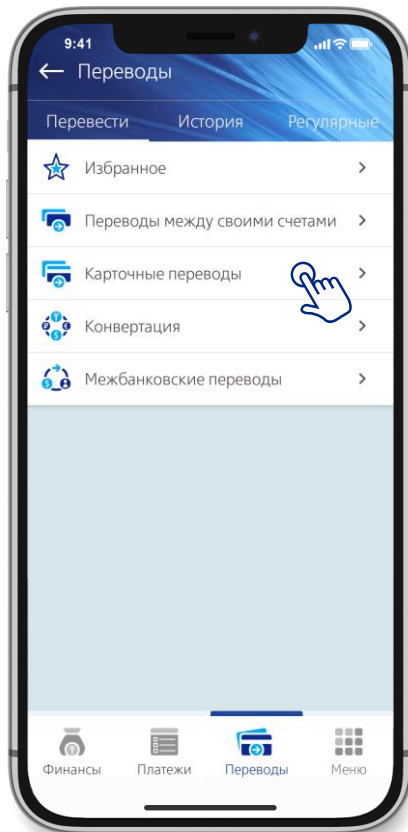
After entering the confirmation
code, the transfer will be
accepted for processing. You can
check the transfer status in the
"History" section

SECTION "TRANSFERS"

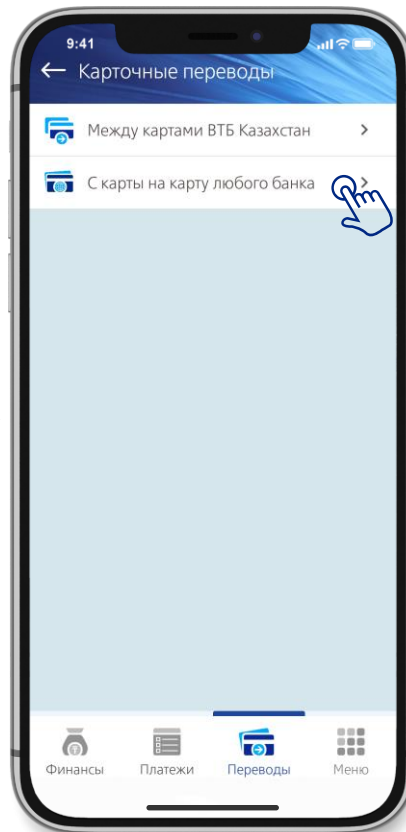
TRANSFERS BETWEEN CARDS OF ANY BANKS



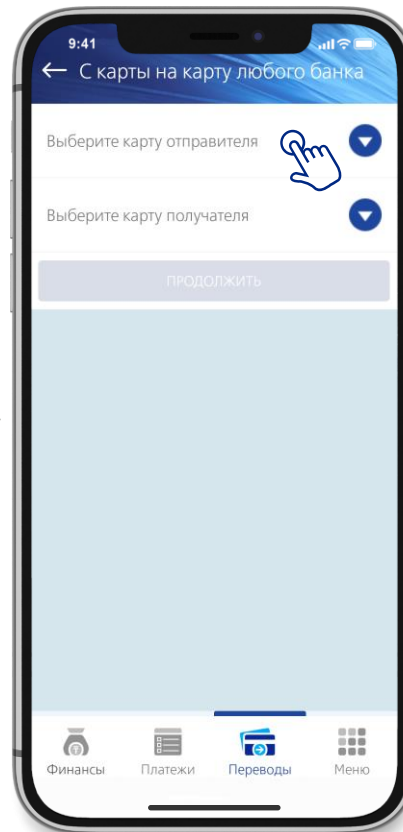
1 2 3



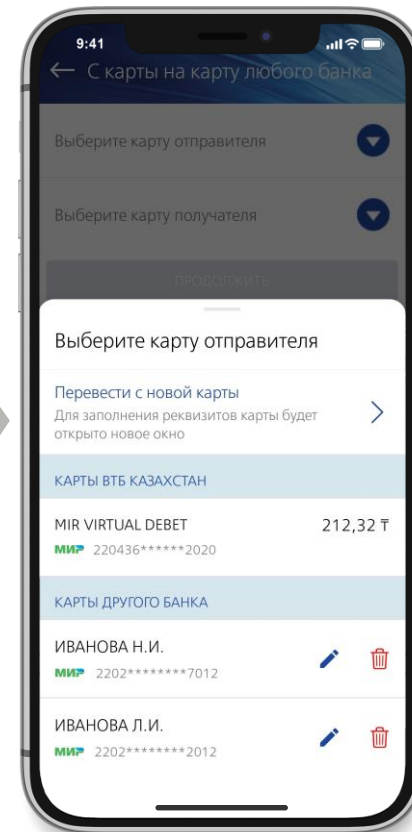
In the "Transfers" section,
select "Card Transfers"



Select "From card to
card of any bank"



Select the sender's
payment card



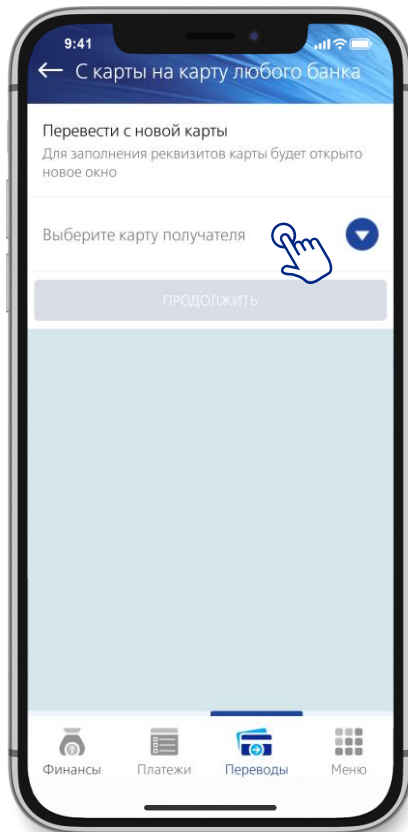
You can choose the MIR card of
VTB Bank (Kazakhstan) or
"Transfer from a new card"

Note: currently only transfers from MIR cards of VTB Bank (Kazakhstan) to MIR cards of foreign banks are available

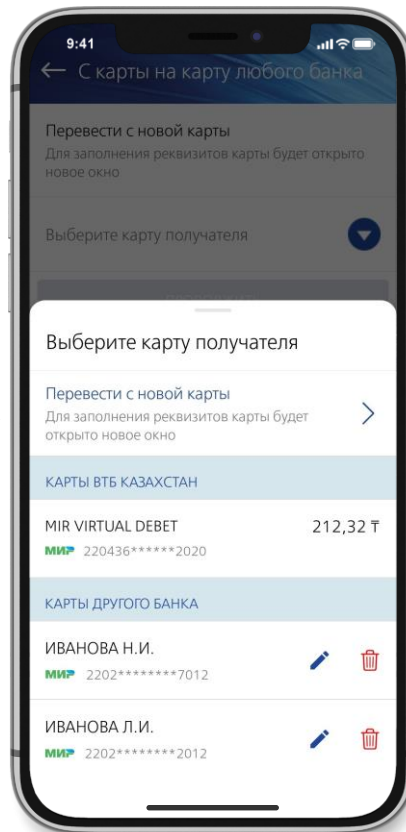
SECTION "TRANSFERS"

TRANSFERS BETWEEN CARDS OF ANY BANKS

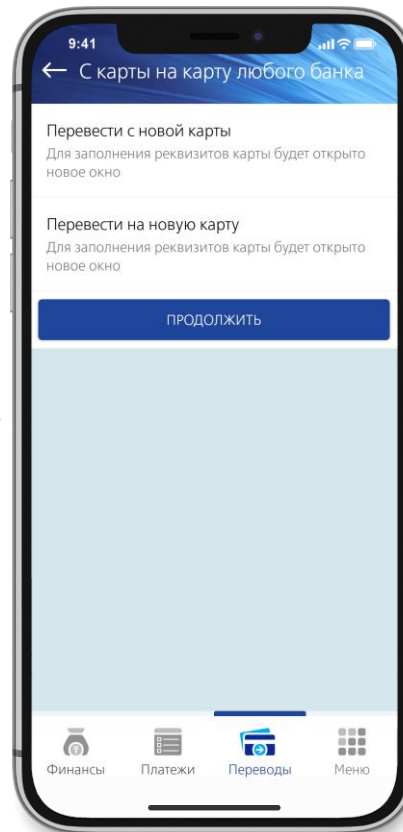
1 2 3



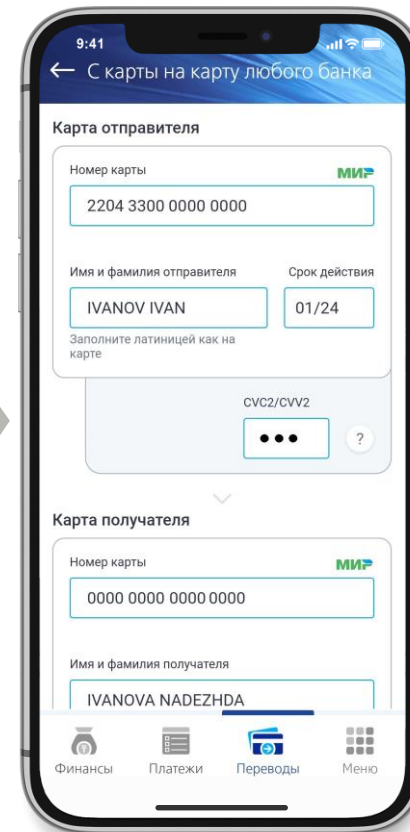
Select the recipient's payment card



You can send a transfer to any (new or previously saved) MIR payment card of foreign banks



After selecting the payment cards of the sender and recipient, click "Continue"



Fill in the details of the sender's MIR payment card:

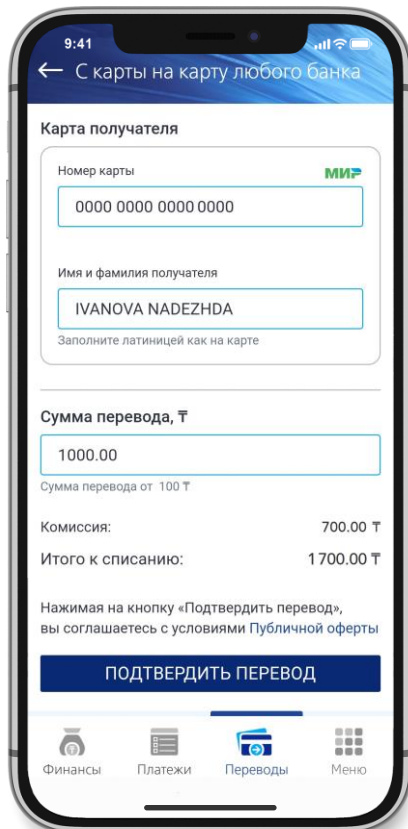
- Card number;
- Name of the holder;
- Validity;
- CVC/CCV2

SECTION "TRANSFERS"

TRANSFERS BETWEEN CARDS OF ANY BANKS



1 2 3



С карты на карту любого банка

Карта получателя

Номер карты **МИР**

0000 0000 0000 0000

Имя и фамилия получателя

IVANOVA NADEZHDA

Заполните латиницей как на карте

Сумма перевода, ₸

1000.00

Сумма перевода от 100 ₸

Комиссия: 700.00 ₸

Итого к списанию: 1700.00 ₸

Нажимая на кнопку «Подтвердить перевод», вы соглашаетесь с условиями Публичной оферты

ПОДТВЕРДИТЬ ПЕРЕВОД

Финансы Платежи Переводы Меню

Fill in the recipient's MIR payment card details:

- Card number;
- Name of the owner;

Specify the transfer amount and confirm the transfer



С карты на карту любого банка

Перевод совершён успешно

Сумма перевода 1 000,00 ₸

Комиссия 700,00 ₸

Отправитель IVANOV *0000

Получатель IVANOVA *0000

Сохранить перевод в избранное ☒

Сохранить карту отправителя ☒

IVANOV

Придумайте название карты. Поле обязательно к заполнению.

Сохранить карту получателя ☒

IVANOVA

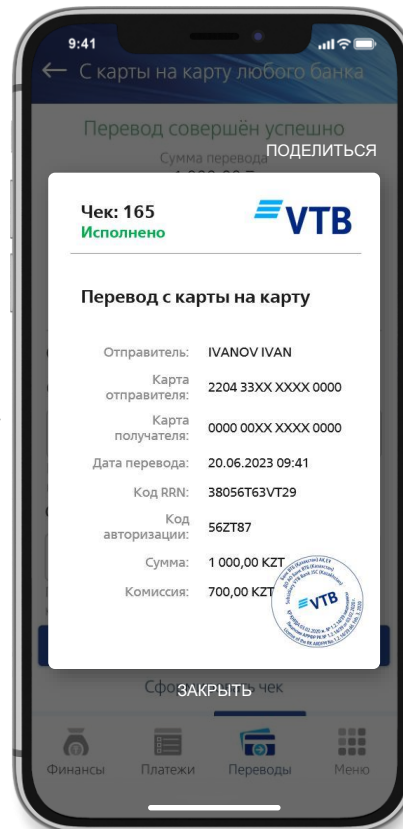
Придумайте название карты. Поле обязательно к заполнению.

СОХРАНИТЬ И ЗАКРЫТЬ

Сформировать чек

Финансы Платежи Переводы Меню

If the transfer was successful, you can add it to your favorites, save the sender's and recipient's cards, generate a receipt



С карты на карту любого банка

Перевод совершён успешно

Сумма перевода ПОДЕЛИТЬСЯ

Чек: 165 **Исполнено**

VTB

Перевод с карты на карту

Отправитель: IVANOV IVAN

Карта отправителя: 2204 33XX XXXX 0000

Карта получателя: 0000 00XX XXXX 0000

Дата перевода: 20.06.2023 09:41

Код RRN: 38056T63VT29

Код авторизации: 56ZT87

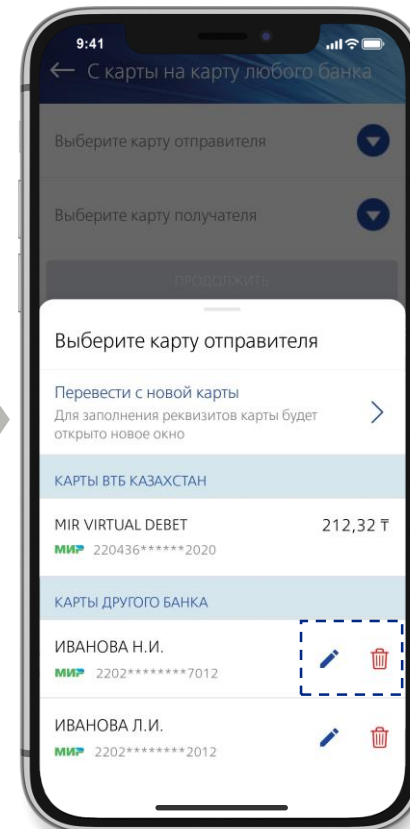
Сумма: 1 000,00 KZT

Комиссия: 700,00 KZT

СФОРМИРОВАТЬ ЧЕК

Финансы Платежи Переводы Меню

The receipt can be shared via messengers or mail, it is stored in the Transfer History



С карты на карту любого банка

Выберите карту отправителя

Выберите карту получателя

Введите сумму перевода

Выберите карту отправителя

Перевести с новой карты
Для заполнения реквизитов карты будет открыто новое окно

КАРТЫ ВТБ КАЗАХСТАН

MIR VIRTUAL DEBET 212,32 ₸

МИР 220436*****2020

КАРТЫ ДРУГОГО БАНКА

ИВАНОВА Н.И. ☒

МИР 2202*****7012

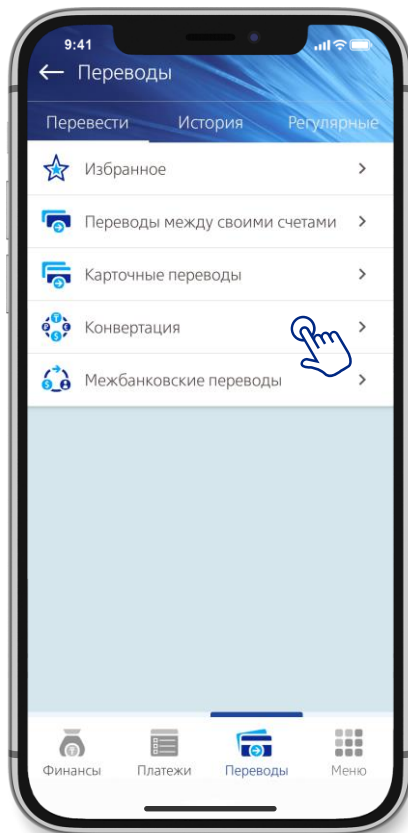
ИВАНОВА Л.И. ☐

МИР 2202*****2012

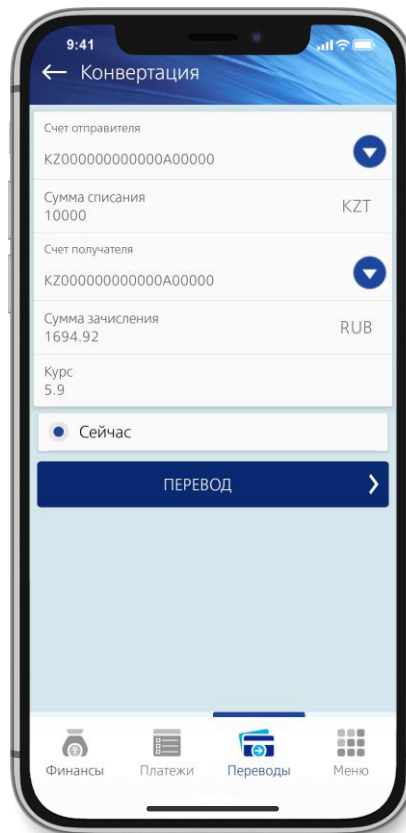
Финансы Платежи Переводы Меню

Saved payment cards of other banks can be renamed at any time or deleted

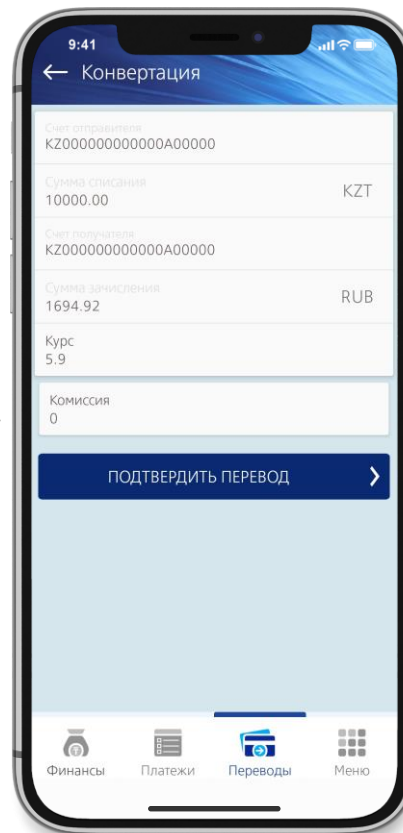
SECTION "TRANSFERS" CONVERSION



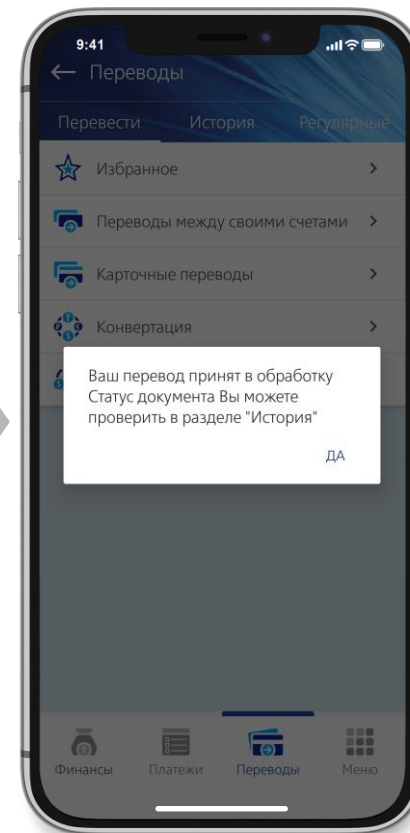
In the "Transfers" section, select
"Conversion".
This service is available from 9:00
to 17:00 Astana time



Fill in all the fields, click
"Transfer"



Confirm the transfer



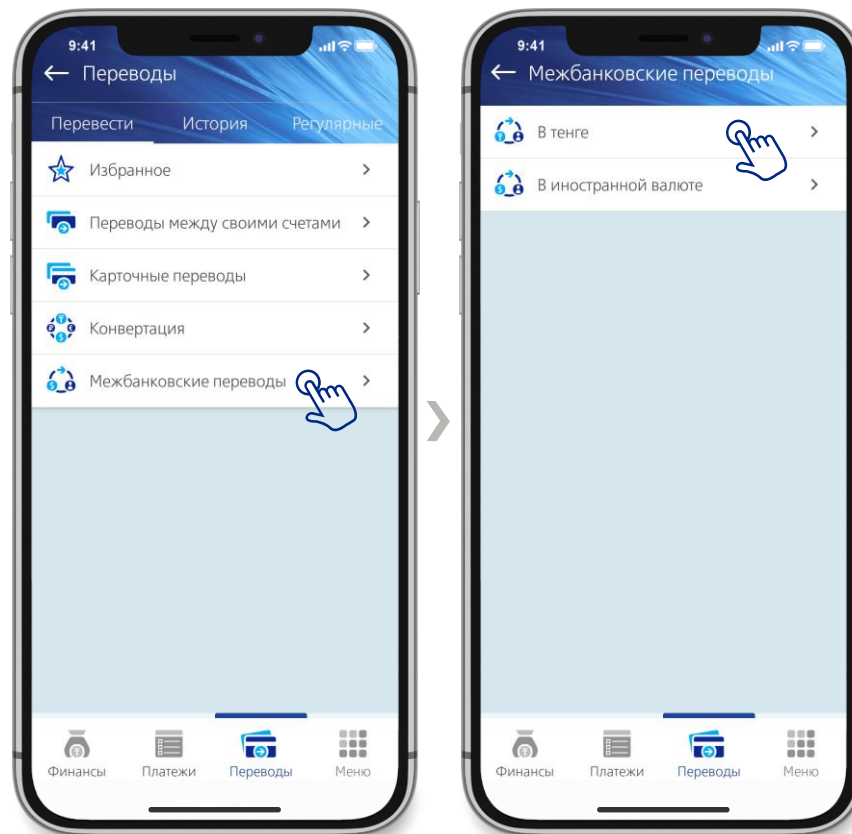
After entering the confirmation
code, the transfer will be accepted
for processing. You can check the
transfer status in the "History"
section

Note: for conversion, the sender's and recipient's accounts must belong to the same branch of the Bank in which they are opened

SECTION "TRANSFERS"

INTERBANK TRANSFERS IN TENGE

1 2 3



In the "Transfers" section, select
"Interbank transfers"

Select "In tenge"

SECTION "TRANSFERS"

INTERBANK TRANSFERS IN TENGE



1 2 3

1 Select the current account (in tenge) of VTB Kazakhstan from which you are making a transfer, indicate the amount to be transferred

2 Specify the beneficiary account (IBAN), select whether the beneficiary is an individual / legal entity, resident / non-resident

3 Enter beneficiary's BIN/IIN, beneficiary's full name or organization's name, Beneficiary Code name will be filled in automatically

4 Specify the purpose, e.g. "Transfer of own funds to another bank" or "Financial aid", depending on the purpose of the transfer

5 Select the required beneficiary bank BIC from the list, the name of the bank is filled in automatically



6 Enter the PPC (payment purpose code), e.g. 343 PPC (own funds transfer) is used for a transfer to your account at another bank, if the transfer is sent to a third party account at another bank, 119 PPC (financial assistance) should be specified

7 Accept all the agreements

8 You can make a transfer now or create a regular transfer as scheduled, then press "Transfer"

Fee for transfer is 250 KZT regardless of transfer amount

6 PPC

Transfers can be made to any other second-tier banks in Kazakhstan and for different purposes (the correct PPC must be selected depending on the purpose of the transfer), e.g. payment for goods and services (710), charity (119), repayment of loans in other banks (421 or 423), leasing payments (855), a recipient can be either individual or a legal entity

Support

If you have any difficulties with the transfer, you can always contact the 24-hour online banking customer support team using the contacts listed on page 43

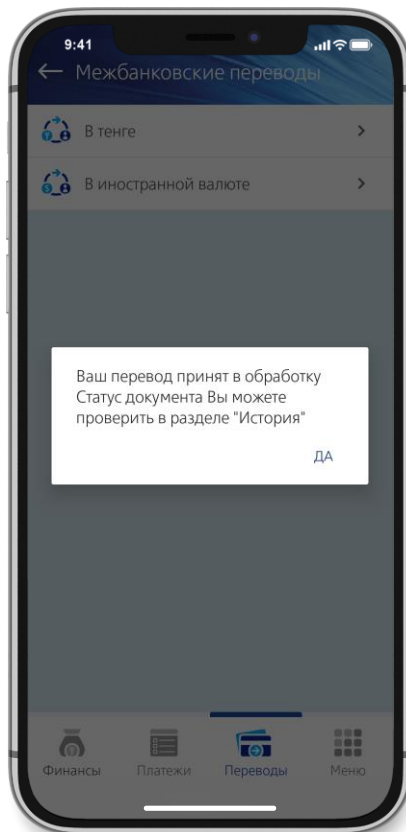
SECTION "TRANSFERS"

INTERBANK TRANSFERS IN TENGE

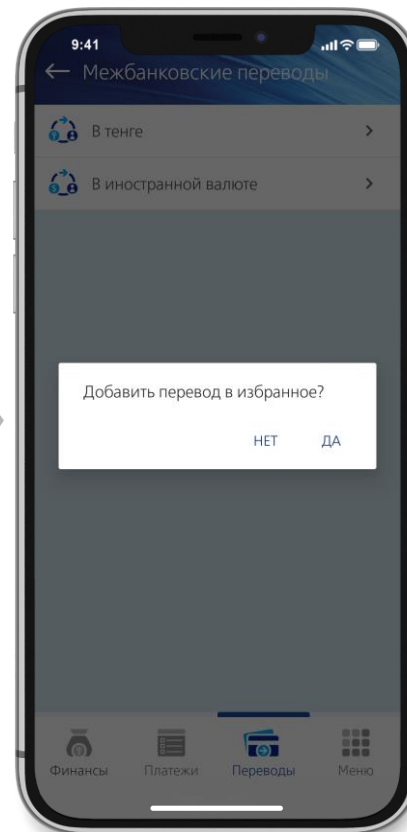
1 2 3



Enter the confirmation code



After entering the confirmation code, the transfer will be accepted for processing. You can check the transfer status in the "History" section

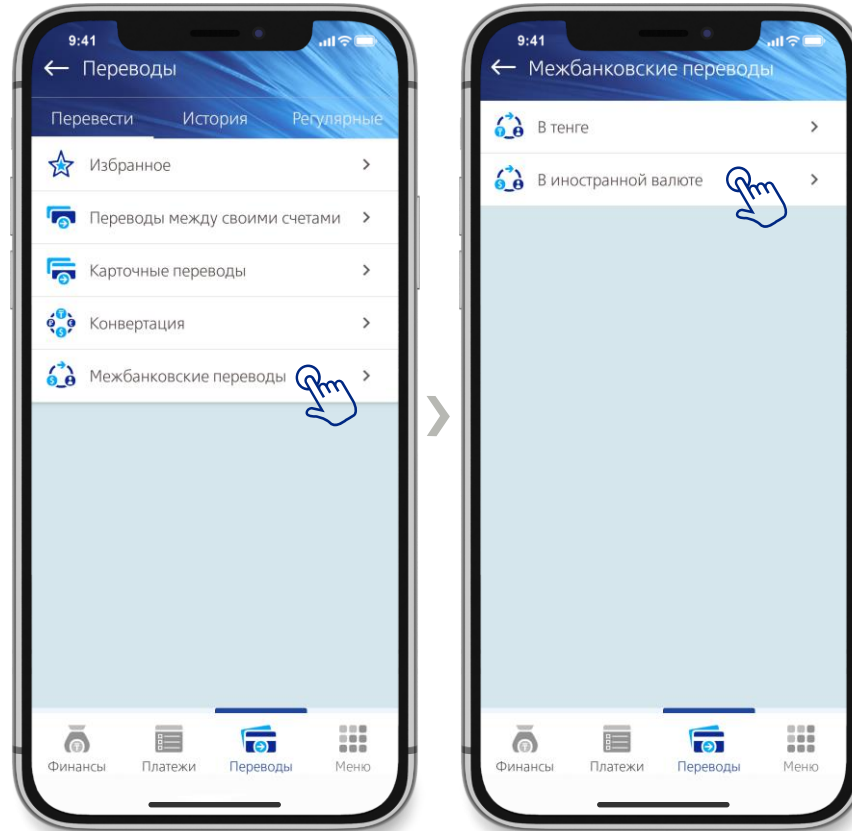


You can save the transfer to "Favorites"

SECTION "TRANSFERS"

INTERBANK TRANSFERS IN FOREIGN CURRENCY

1 2 3



In the "Transfers" section, select
"Interbank transfers"

Select "In foreign currency"

SECTION "TRANSFERS"

INTERBANK TRANSFERS IN FOREIGN CURRENCY

1 2 3

Select the current account (foreign currency) of VTB Kazakhstan from which you are transferring, indicate the amount of a transfer

1

Enter the name of the recipient of a transfer or the name of the organization, recipient's BIN/IIN, recipient's Beneficiary Code (11 to 29)

2

Enter the country code of the recipient, the country name will be filled in automatically

3

Specify the beneficiary account (IBAN)

4

Enter the recipient's city and address of registration (residence) / location of the organization

5



6

Enter the beneficiary bank's BIC/SWIFT, all other fields: bank name, country code, country name, city, bank address are filled in automatically

7

Enter intermediary bank's BIC/SWIFT and beneficiary bank's correspondent account with the intermediary bank (if available, according to details), all other fields: bank name, country code, country name, city, bank address are filled in automatically

8 VO code

To send a transfer in Russian roubles, you need to fill in an **additional field** – VO code (transaction type code) consisting of 5 digits which corresponds to the name of the transaction type specified in Annex 1 to Bank of Russia Instruction No. 181-I dated August 16, 2017, detailed description on page 28

Support

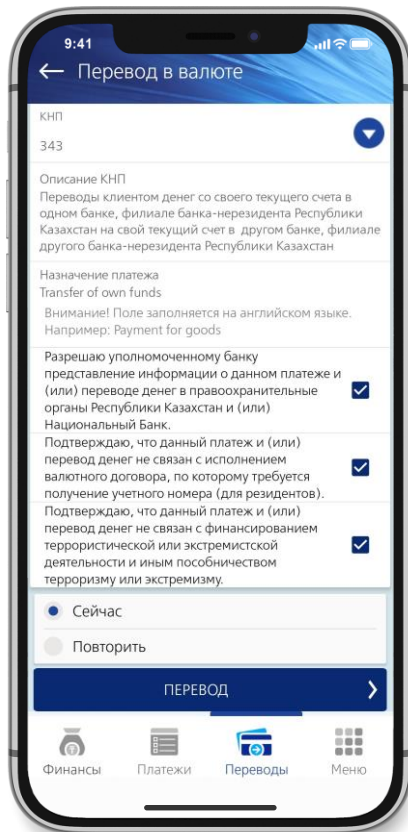
If you have any difficulties with the transfer, you can always contact the 24-hour online banking customer support team using the contacts listed on page 43

SECTION "TRANSFERS"

INTERBANK TRANSFERS IN FOREIGN CURRENCY



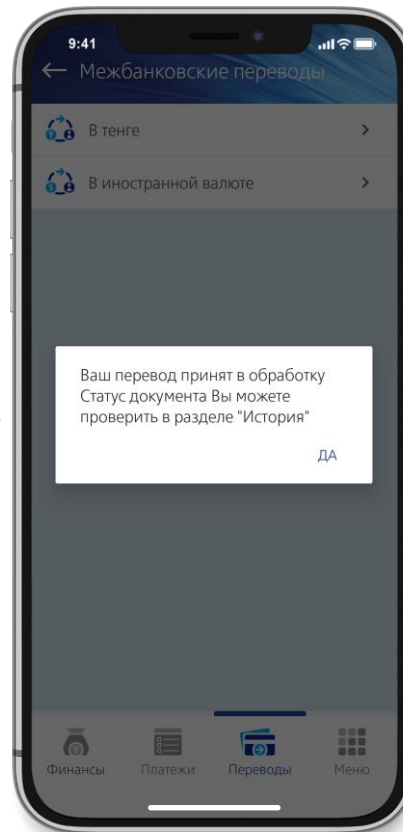
1 2 3



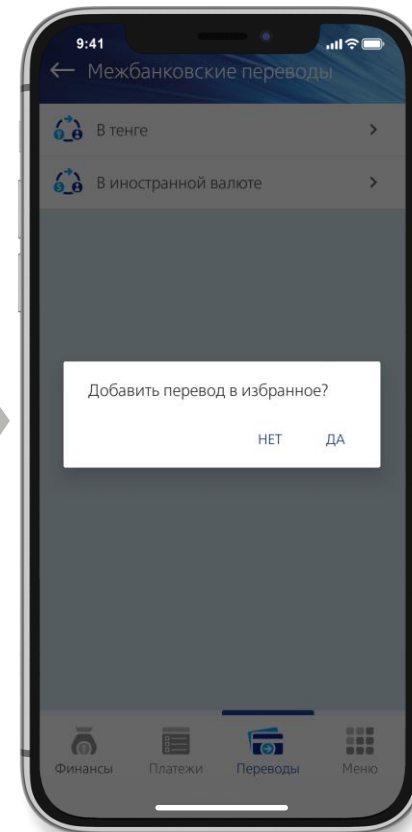
Specify the PPC, the purpose of the transfer, accept all agreements and press "Transfer"



Enter confirmation code



After entering the confirmation code, the transfer will be accepted for processing. You can check the transfer status in the History section



You can save the transfer to "Favorites"

Note: if a transfer is in roubles, the purpose of a transfer may be filled in in Russian, if in any other currency, it should be filled in English

IN WHICH CASES SHOULD THE VO CODE (OPERATION TYPE CODE) BE ENTERED



The type of transaction code shall be indicated when completing a payment order in the currency of the Russian Federation, when:

1. payer is a resident and the recipient is a non-resident;
2. payer is a resident - when making transfers to their own accounts or to the accounts of another resident opened with a non-resident bank;
3. payer is a non-resident;
4. payer is a financial agent (factor) - resident and recipient is a resident (and vice versa) in case of settlements under a contract of financing against assignment of monetary claim (factoring) and (or) a contract on subsequent assignment of monetary claim concluded between them.

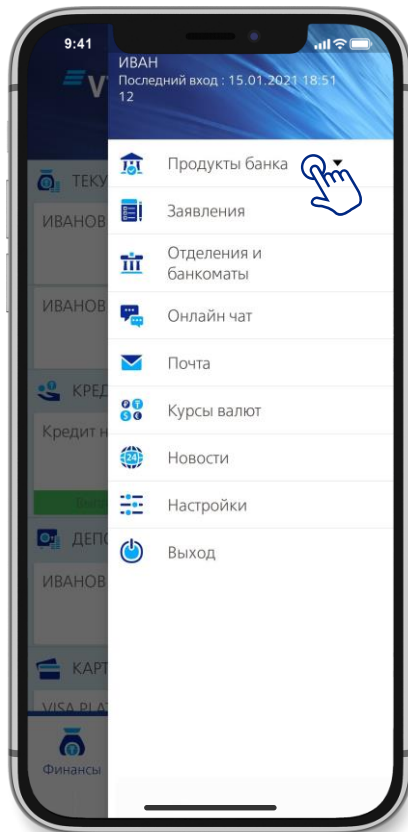
How to determine which type of transaction code to use when making a payment?

The list of currency transaction codes is divided into groups (the conventional numbering of the group is determined by the first two digits of the transaction code) depending on the subject matter of the agreement on the basis of which the payment is made and/or the economic nature of the payment: e.g. payment for goods, payment for services, purchase of real estate, sale of securities, payment of wages, payment of a fine or tax:

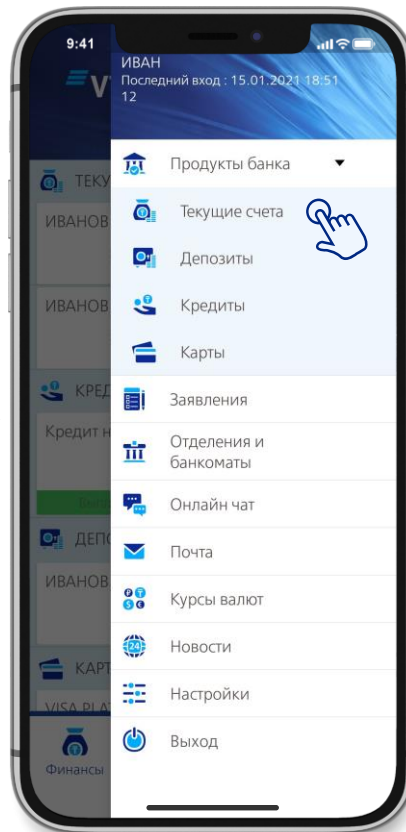
- group 01 and 02 - non-cash conversion transactions by residents and non-residents;
- groups 10 and 11 - payments for goods leaving or entering the Russian Federation (export/import of goods);
- groups 12 and 13 - payments for goods without importing into or exporting from the Russian Federation;
- groups 20 and 21 - payments for services, works, information and results of intellectual activity, exclusive rights to them, for rent (export/import);
- groups 22 and 23 - payments under mixed contracts;
- group 30 - payments for immovable property;
- group 32 - payments under contracts of assignment of claim and transfer of debt;
- group 35 - other payments related to foreign trade activities;
- groups 40 and 41 - lending and borrowing;
- groups 42 and 43 - repayment of loans and interest;
- group 50 - payments for shares, units, contributions to property;
- groups 51 and 52 - purchase and sale of securities;
- group 55 - performance of securities obligations;
- group 56 - payments on derivative instruments;
- group 57 - payments under Fiduciary Management Agreements;
- group 58 - payments under brokerage contracts;
- group 59 - payments under clearing service contracts;
- group 60 - transfers by non-residents (to each other or to themselves);
- group 61 - residents' transfers (to each other or to themselves);
- group 70 - non-trade transactions (taxes, wages, pensions, charity, etc.);
- group 80 - transactions (by residents and non-residents) under contracts with an authorized bank (under letters of credit, loan agreements, payment of bank commission under a cash-settlement agreement, etc.);
- group 90 - other foreign exchange transactions.

For example, if you send a transfer in Russian roubles to your friends and relatives to their bank account in the Russian Federation, enter code VO70090 (financial assistance)

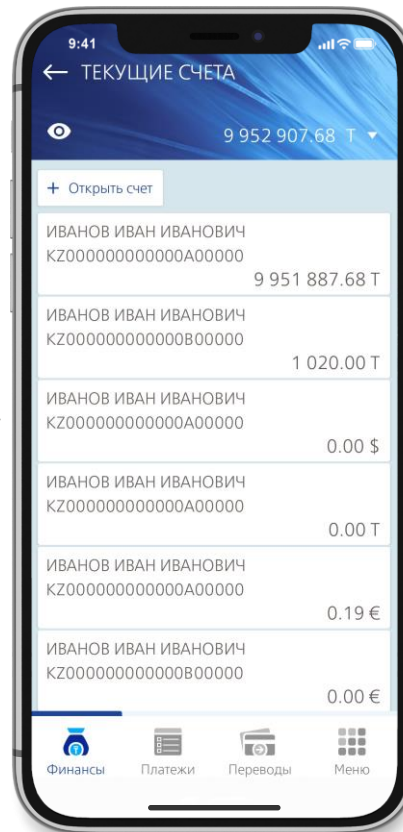
SECTION "MENU" BANK PRODUCTS



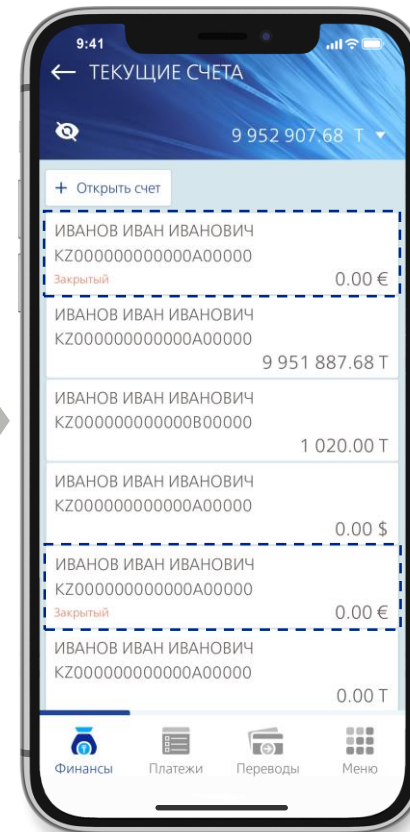
In the "Menu" section, select
"Bank Products"



Select the product



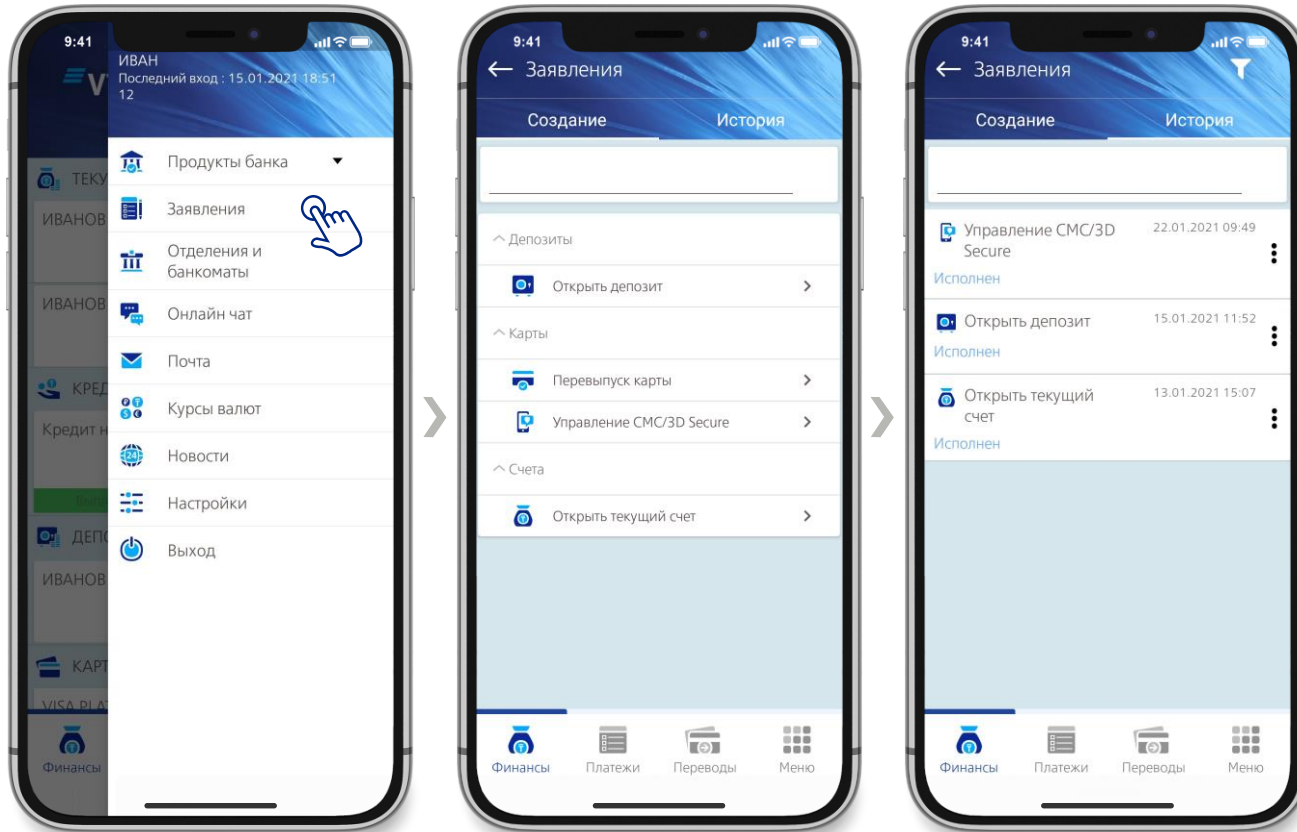
When you select any product, a
list of your existing products is
displayed, with the possibility of
opening new ones



By clicking on the button at the
top, you can display/hide your
closed products

Note: it is possible to open new current accounts and deposits

SECTION "MENU" APPLICATIONS

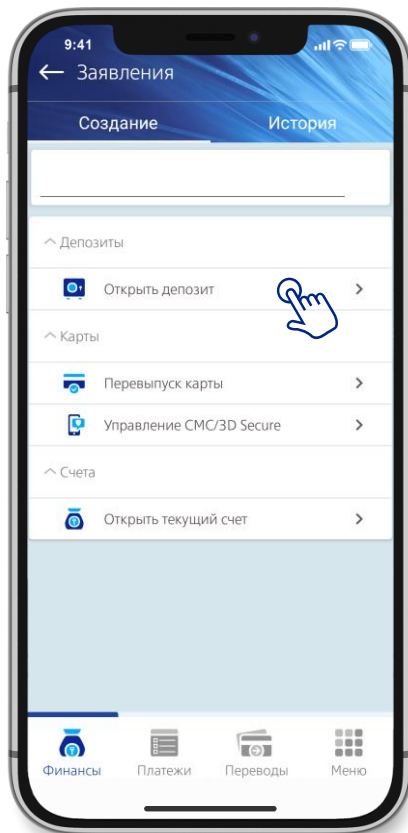


In the "Menu" section, select
"Applications"

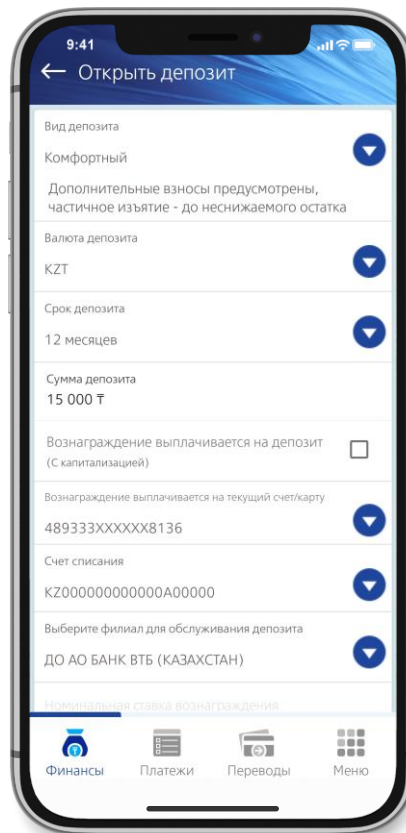
On the "Create" tab, applications
for opening a current account,
deposit, card reissuance and
management of card services are
available

In the "History" tab, you can see a
list of your applications and their
implementation statuses

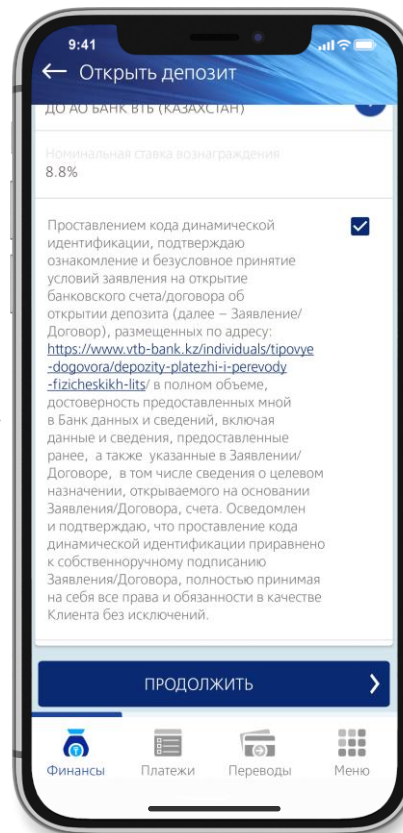
SECTION "MENU"/APPLICATIONS FOR DEPOSIT OPENING



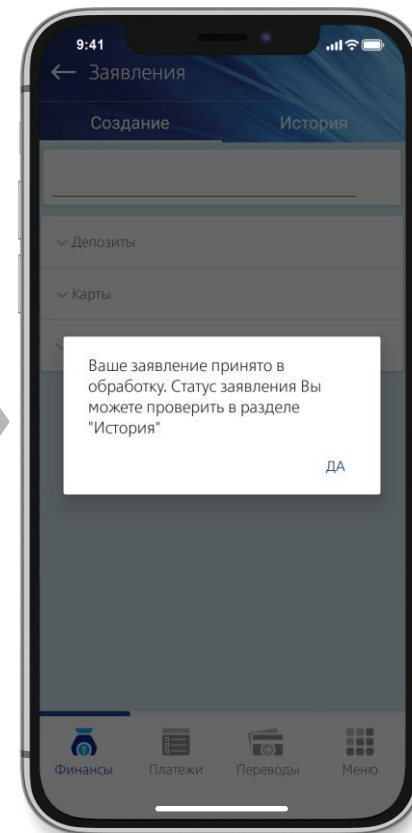
In the "Menu/Applications" section, select "Open a deposit"



Fill in all fields

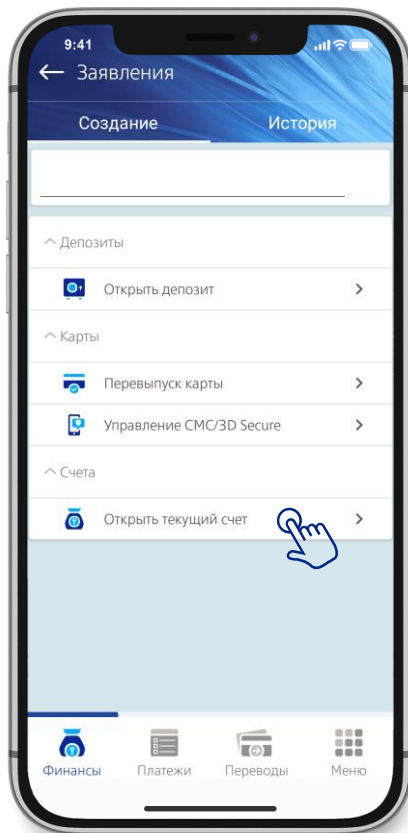


Check the box in the Agreement, click "Continue"

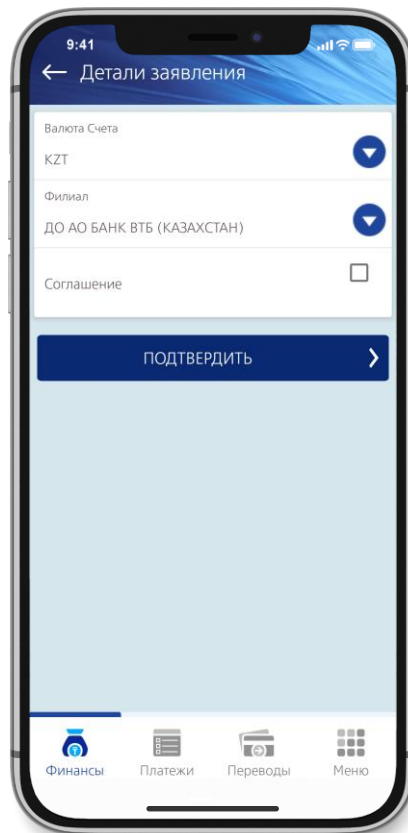


After entering the confirmation code, the application will be accepted for processing. You can check the status of the application in the "Menu/Applications" section in the "History" tab

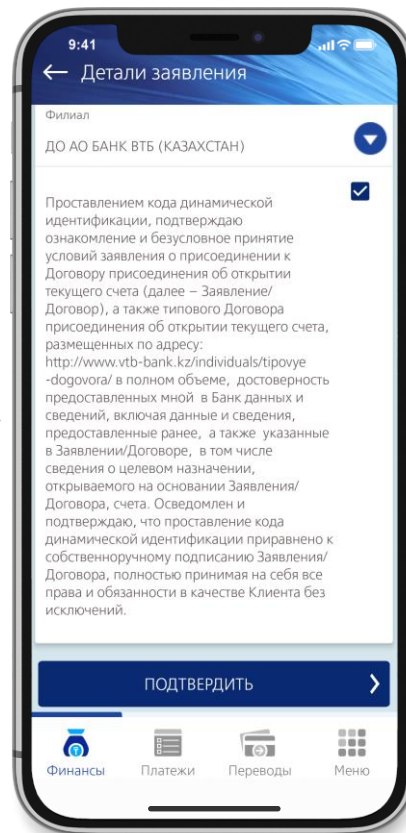
SECTION "MENU"/APPLICATIONS FOR CURRENT ACCOUNT OPENING



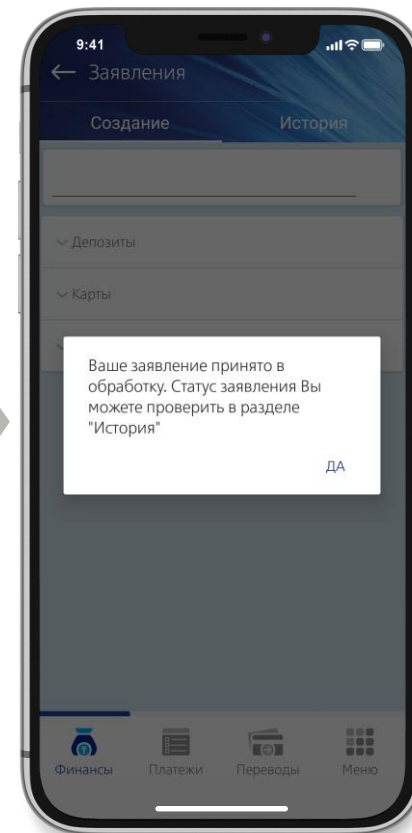
In the "Menu/Applications" section, select "Open a current account"



Fill in all fields

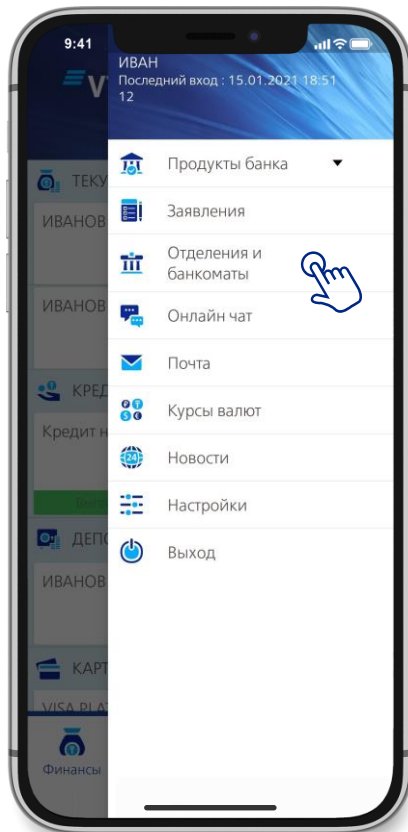


Check the box in the Agreement, click "Continue"

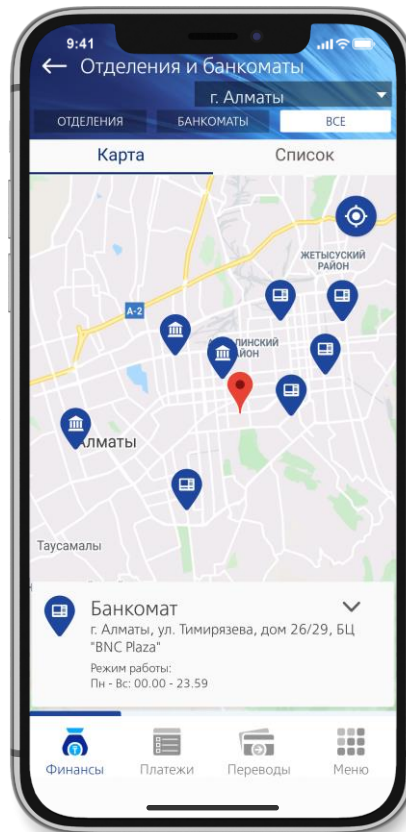


After entering the confirmation code, the application will be accepted for processing. You can check the status of the application in the "Menu/Applications" section in the "History" tab

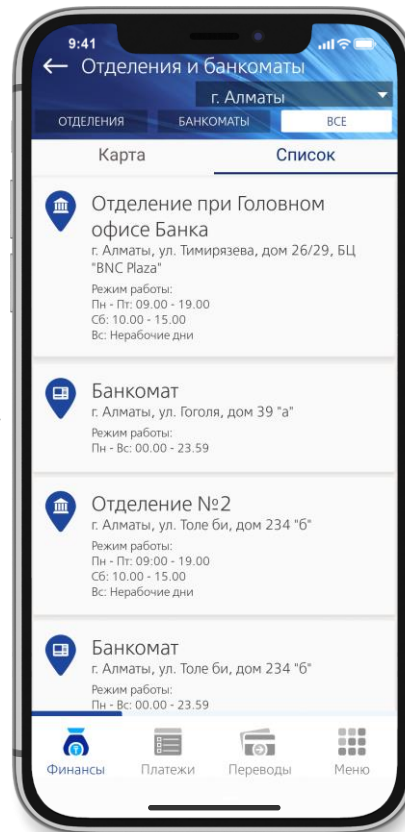
SECTION "MENU" BRANCHES AND ATMS



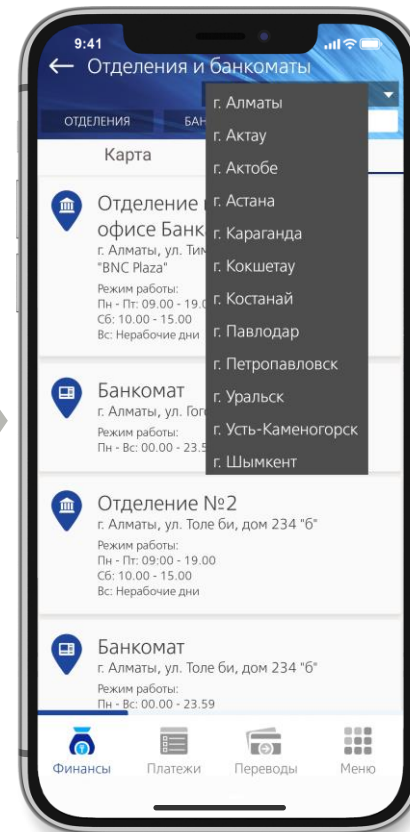
In the "Menu" section, select
"Branches and ATMs"



To display the location of ATMs
and branches on the map, you
need to allow the app access to
geolocation

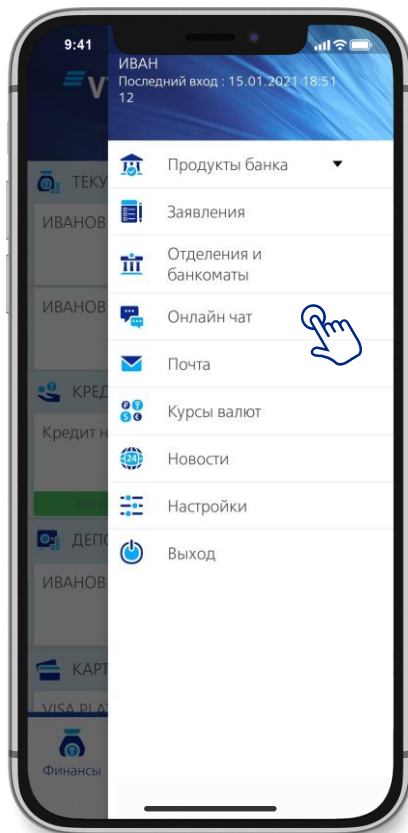


Additionally, branches and ATMs
are available as a list

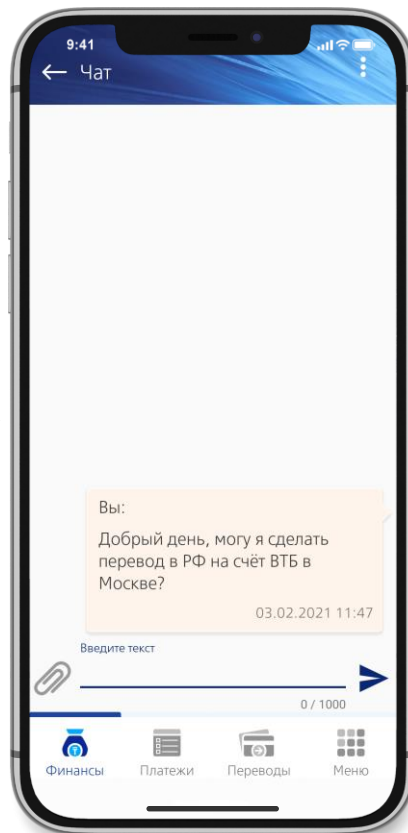


If necessary, you can select a
different city

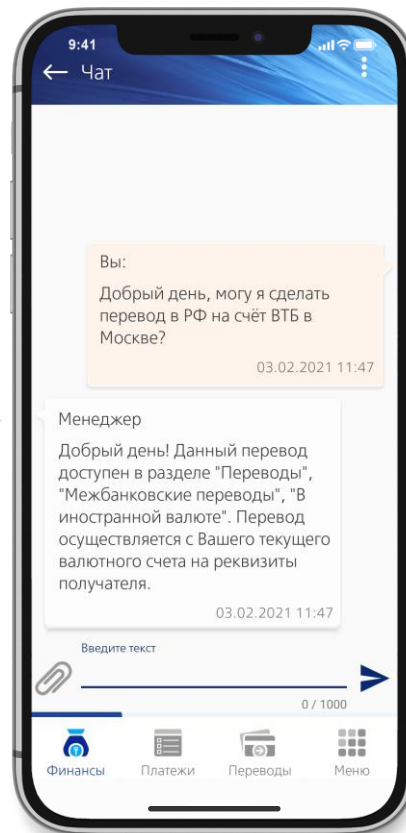
SECTION "MENU" ONLINE CHAT



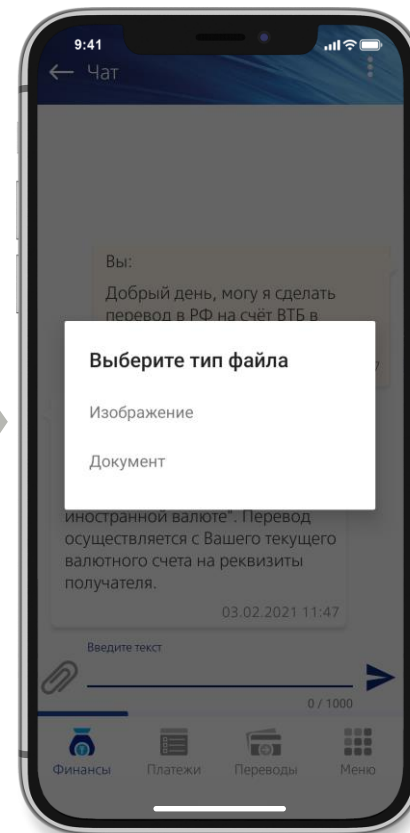
In the "Menu" section, select
"Online Chat"



Chat is available 24/7

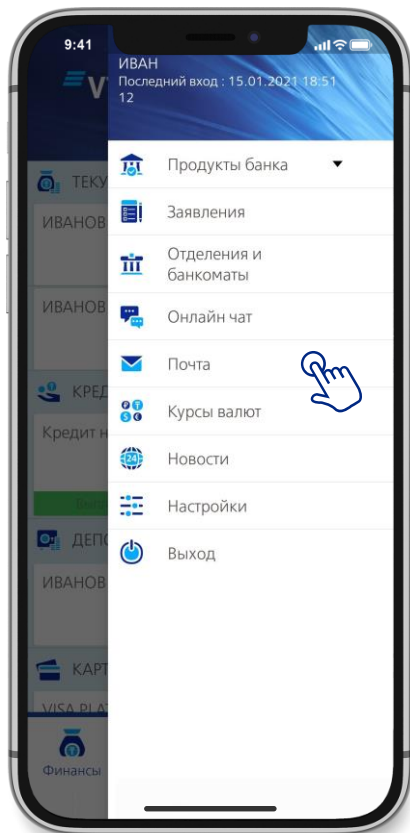


When a manager replies to you,
a notification will appear in the
"Menu" section next to the chat
about an unread message



You can attach any file or
document

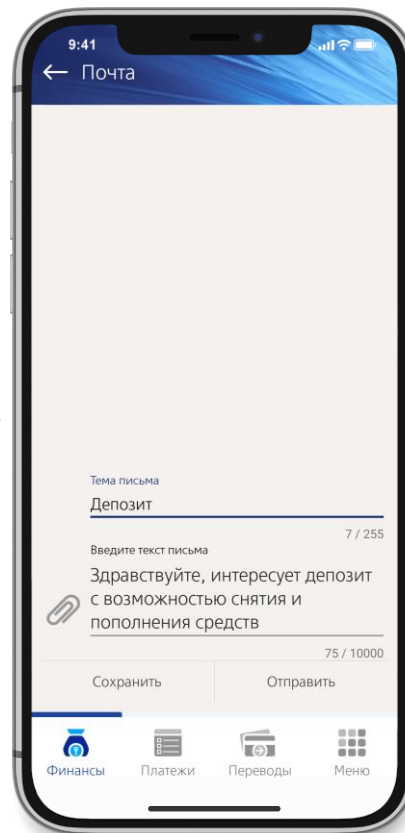
SECTION "MENU" MAIL



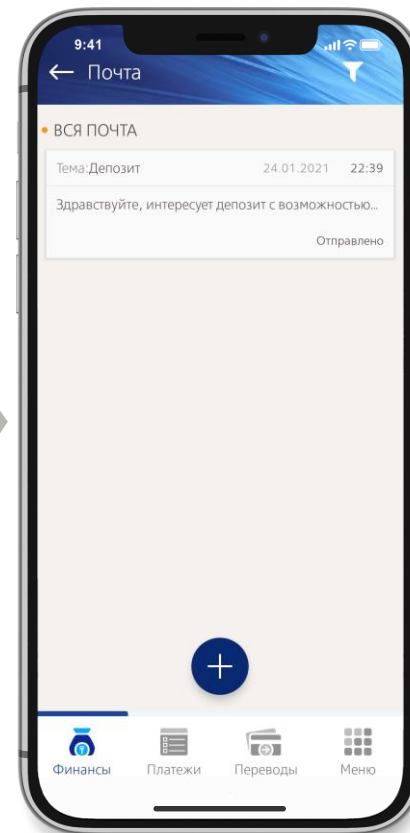
In the "Menu" section, select "Mail"



Press "+" to create a letter



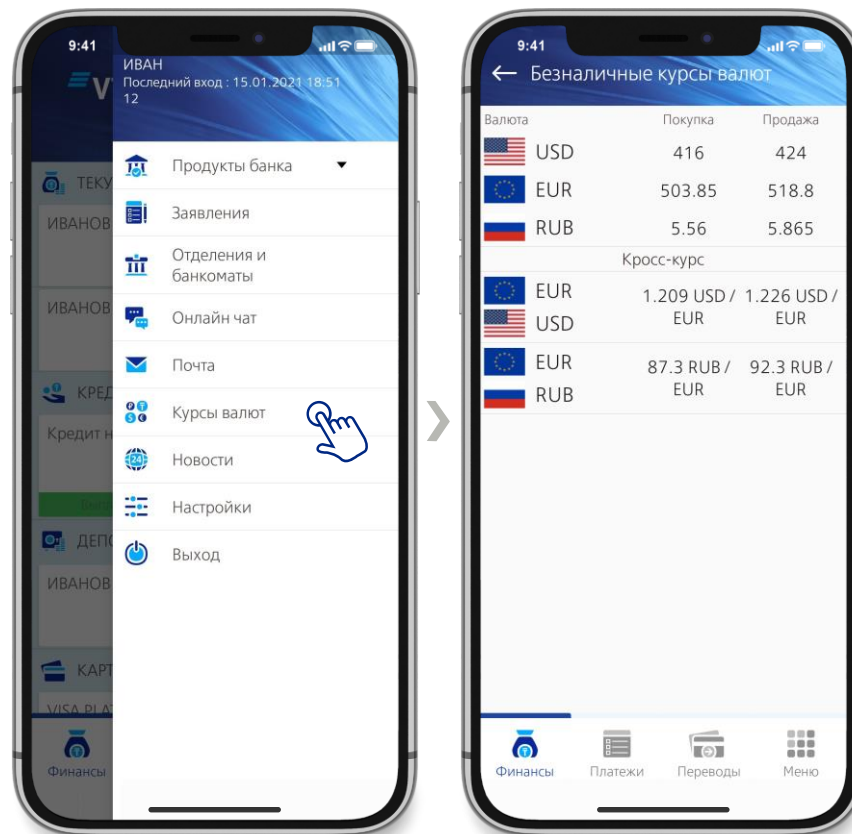
Fill in the subject and text of the letter



When a manager replies to you, a notification will appear in the "Menu" section next to the chat about an unread message

SECTION "MENU"

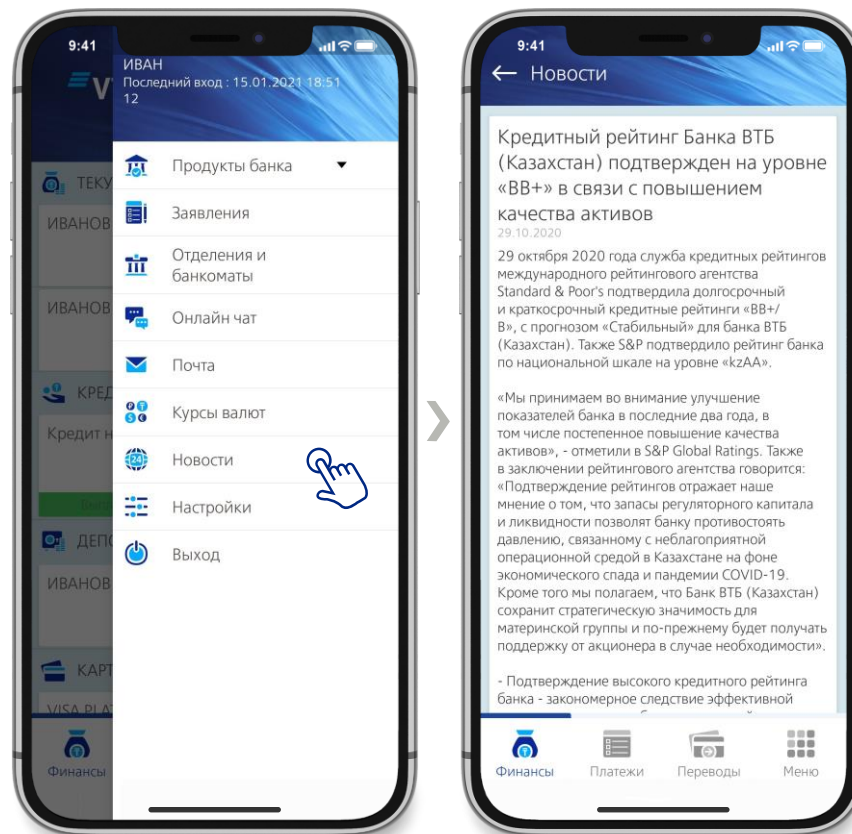
CURRENCY EXCHANGE RATES



In the Menu section, select "Currency exchange rates"

The application displays non-cash currency exchange rates used when selecting the "Conversion" service

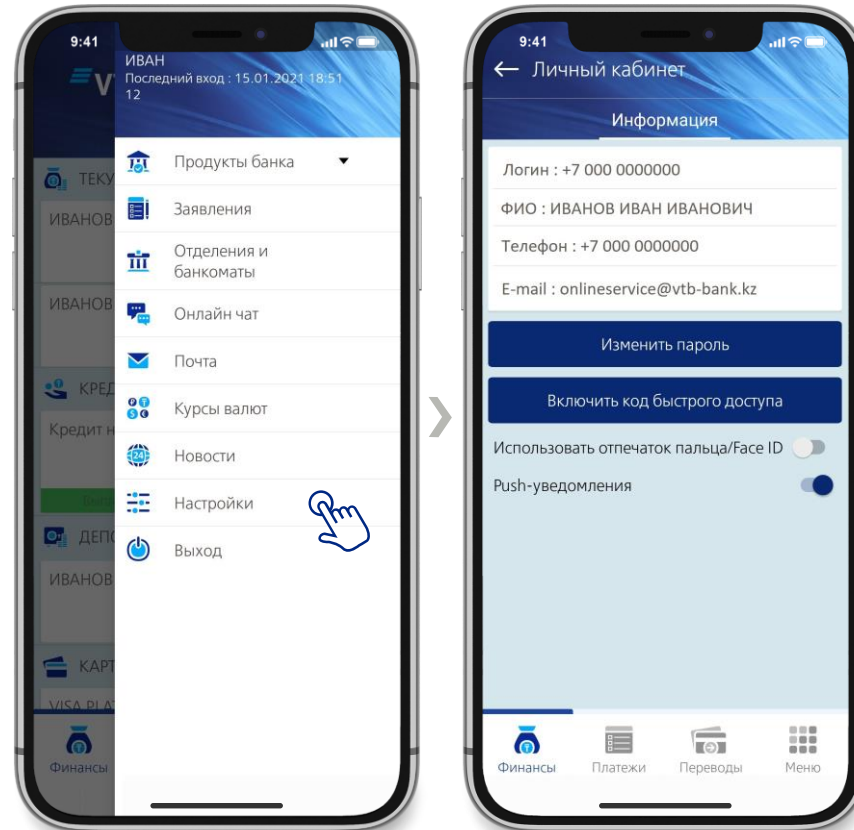
SECTION "MENU" NEWS



In the Menu section, select
"News"

The Bank's news and important
information for mobile banking
users is posted here

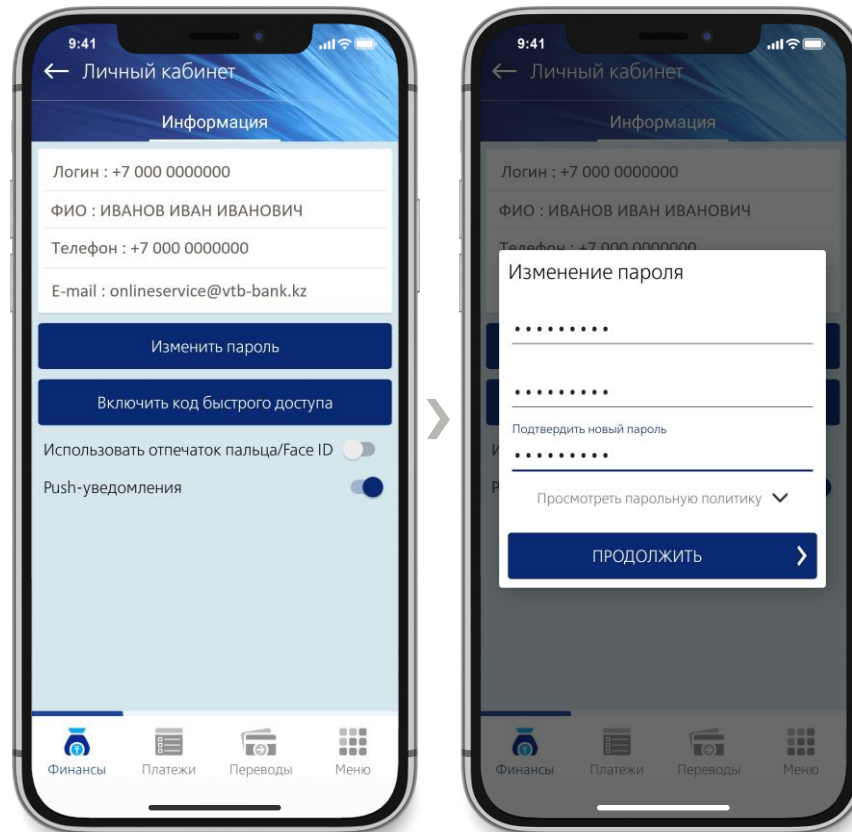
SECTION "MENU" SETTINGS



In the Menu section, select
"Settings"

Your personal information is
displayed here, and you can also
change your login and PUSH
notification settings

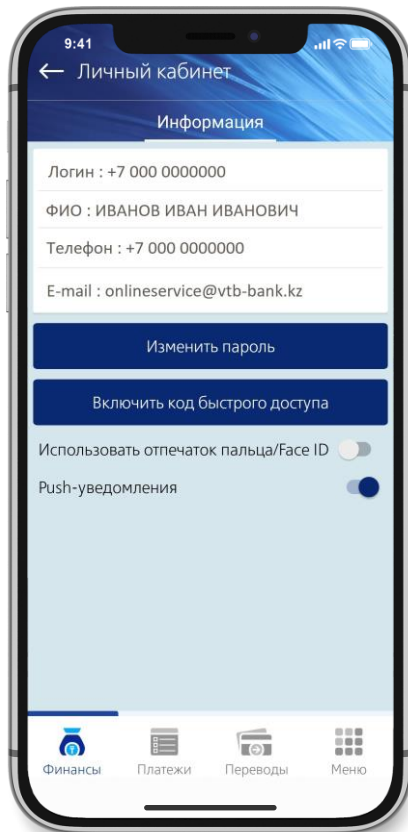
SECTION "MENU"/SETTINGS PASSWORD CHANGE



In "Menu/Settings" section, select
"Change password"

In the window that opens, enter
your current password, make up
a new password, and repeat it. If
necessary, you can read the
password policy

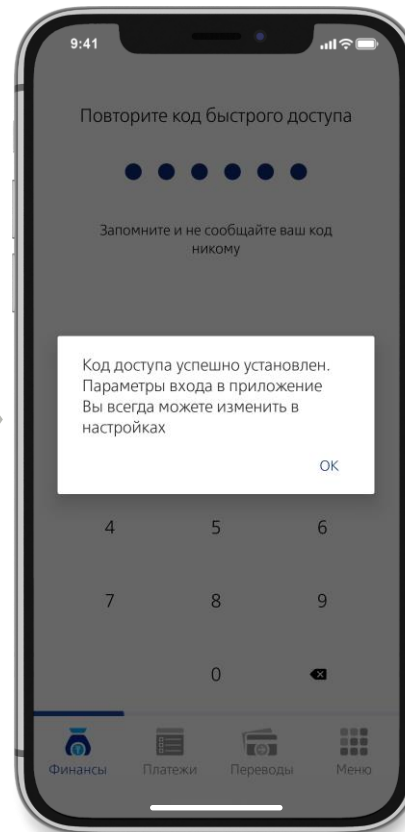
SECTION "MENU"/SETTINGS QUICK ACCESS CODE



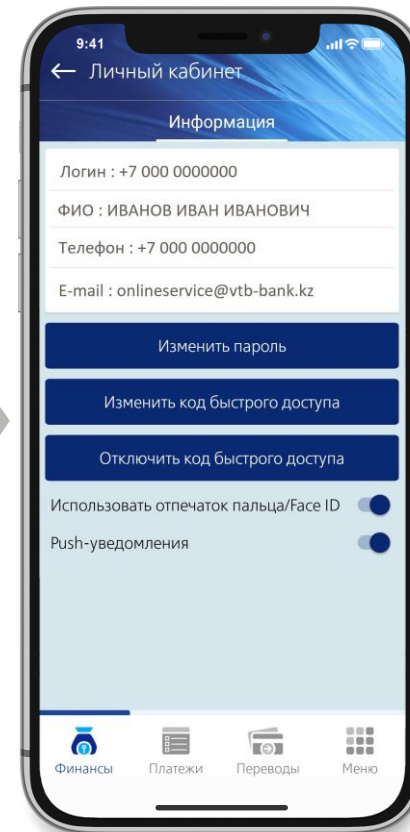
In the "Menu/Settings" section,
select "Enable quick access code"



Think of a quick access code, it
must contain six (6) digits

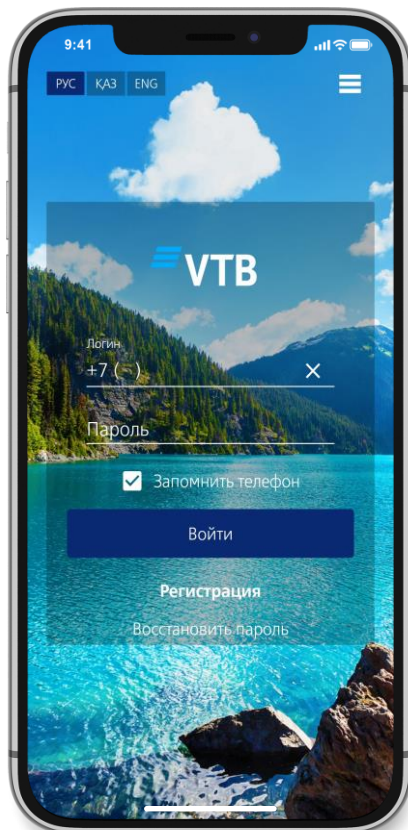


Repeat the quick access code
and it will be set

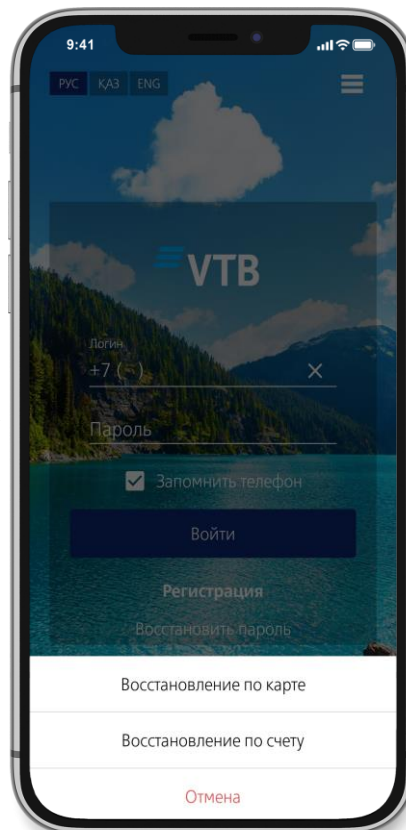


After setting the quick access
code, you can enable
fingerprint/Face ID login or
disable the quick access code

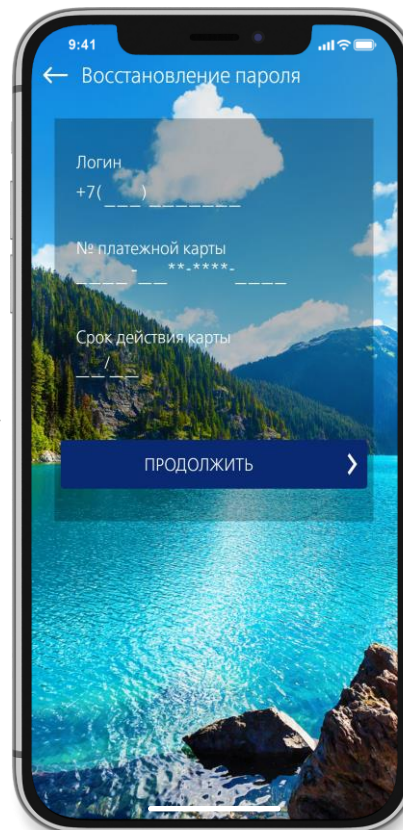
PASSWORD RECOVERY PROCEDURE



Click the "Recover password"
button

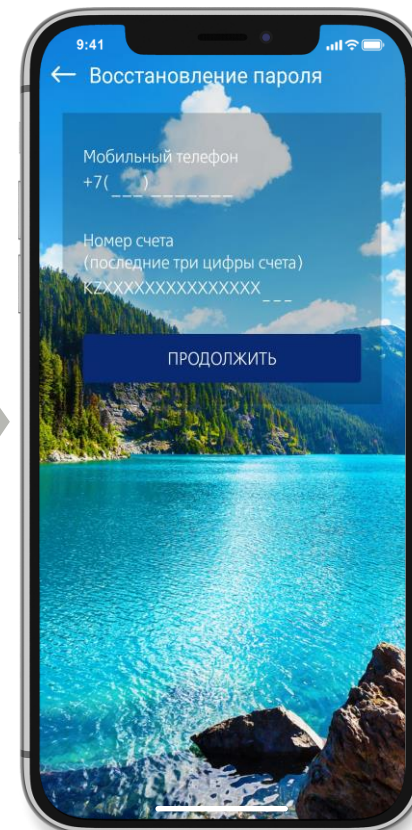


Select a way to restore the
password: using the card or
using the account



To recover the password using
the card, specify:

- Login (mobile phone number);
- Payment card number of VTB Bank (Kazakhstan);
- Card expiry date



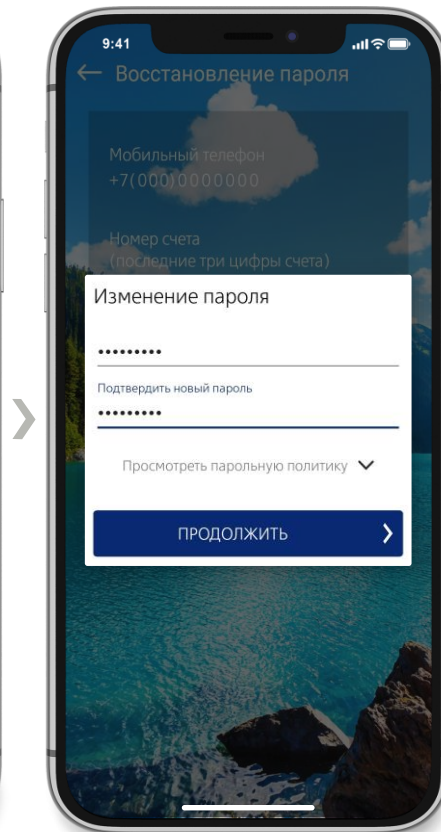
To recover the account
password, specify:

- Login (mobile phone number);
- (Current or deposit) account number

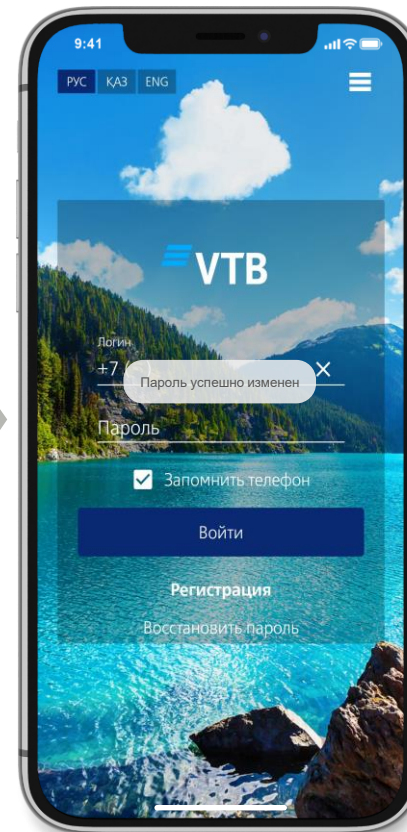
PASSWORD RECOVERY PROCEDURE



After filling in all the fields as shown in the previous slide, a message will be sent to you, enter the confirmation code for your identification



Next, you need to create a new password, and then click "Continue"



If the password has been successfully changed, the application will display the corresponding notification

CONTACT INFORMATION



+7 (727) 330 59 59

Free of charge from landline numbers in Almaty



+7 (702) 017 59 59

+7 (705) 955 59 59

According to the tariff plan of the relevant mobile operator



onlineservice@vtb-bank.kz