

## **KAZKOM and BTA bank integrate ATM networks**

June 25, 2014, Almaty – Kazkommertsbank and BTA Bank have started integrating their ATMs by canceling additional fees charged for cash withdrawals from the cardholders of both banks from June 25.

"Before the beginning of the expected merger of BTA Bank and Kazkom we are improving the convenience for the customers of both banks, expanding access to the network of ATMs, and making services more cost-efficient, without additional fees", said Magzhan Auezov, the Chairperson of the Management Board of BTA Bank.

The audience of the customers of BTA Bank and KAZKOM exceeds 2.4 million cardholders. Both banks have made considerable progress in the interaction, revision and adjustment of tariffs, believing that this integration will become a real step forwards for customers as part of efforts of the government and the National Bank to make the cost of bank services more accessible to the population.

"The availability of ATMs for BTA customers has increased in 2.5 times. Cost savings on the fees charged for cash withdrawals in the ATMs of BTA Bank for KAZKOM customers and vice versa will come to over one hundred KZT per transaction", said Nurlan Zhagiparov, the Managing Director of Kazkommertsbank.

The network of Kazkommertsbank ATMs numbers 1,360 devices, including 300 with a cash-in facility. The network of ATMs at BTA Bank includes 848 devices, and covers a greater geographical area than the Kazkom's network: many ATMs can be found in medium and small towns and villages. Together they account for almost a quarter of all ATMs in the country.

	Number of ATMs
KAZKOM	1,360
BTA	848
Total	2,208

As the statistics states, over 87% of cardholders in Kazakhstan continue to withdraw cash from ATMs 3-4 times a month on average, the customers of the two largest banks in the country gain real advantages from the integration of the ATM networks.

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