

Tariffs for Individuals

SECTION 1. Payment and Cash Service Tarrifs for Individuals

Comment: Commission rate in a currency other than stated in the Tariffs and not specified as "at the Bank exchange rate" is settled according to official rate of the National Bank of the Republic of Kazakhstan as of the time of transaction.

In case if tariff is stated in % (percentage) ratio this interest according to the Tariffs is charged from the transaction amount as of its date but not less or more than the advice limits (if given).

For VATable Bank fees VAT is already included.

№	The list of services/transactions	Current tariffs		
		Base rate	Minimum in local currency	Maximum in local currency
1	Bank account: opening. Maintenance and closing			
1.1.	Current account opening	0 KZT		
1.2.	Savings account opening	0 KZT		
1.3.	Monthly subscription fee for SMS-notification on the current / savings account, including VAT	150 KZT		
1.4.	Operation of a current account if there is no flow of funds on the account during 6 months (monthly, for each account) *	in the amount of the balance, but not more than 500 KZT		
1.5.	Tracing of funds not received on Customer's account upon his/her or his/her lawful heir's request (including VAT)	1000 KZT per each week		
1.6.	Release of copies of bank deposit contracts, current account (including VAT)	1000 KZT		
1.7.	Providing of references upon the Customer's request (including VAT)	1000 KZT		
1.8.	Providing of bank account statements (including VAT):			
1.8.1.	current statement over a period of up to 1 year	0 KZT		
1.8.2.	archive statement over a period of more than 1 year	2000 KZT		
1.9.	Release of deposit passbook (including VAT):			
1.9.1.	initial release of passbook or replacement of a fully used one for the Bank Customers	0 KZT		
1.9.2.	release of passbook in other cases (damage, loss and others)	1000 KZT		
1.10.	Closing of current account	0 KZT		
1.11.	Closing of savings account	0 KZT		
2.	Money transfers in local currency			
2.1.	Intrabank transfer between accounts of one Customer	0 KZT/0%-10%***		
2.2.	Intrabank transfer between accounts of different Customers****	0,2%/0%-10%***	300 KZT	1500 KZT
2.3.	Transfers (payments) to bank accounts opened in other banks:	0,3%/0%-10%***	500 KZT	3000 KZT
2.4.	Execution of the Customer's instructions for voiding transfer after its accepting for execution by the Bank and paying back (if technically possible for the Bank) (including VAT)	2000 KZT		
3.	Money transfers in foreign currency			
3.1	Intrabank transfer between accounts of one Customer	0 KZT		
3.2	Intrabank transfer between accounts of different Customers	0,20%	500 KZT	3000 KZT

3.3	Transfers (payments) to bank accounts opened in other banks:*			
3.3.1	When specifying instructions on fee charging at the expense of the sender (OUR option):			
	USD	0,30%	4 000 KZT	60 000 KZT
	EUR	0,30%	4 000 KZT	60 000 KZT
	RUB	0,25%	2 500 KZT	60 000 KZT
	GBP	0,30%	15 000 KZT	80 000 KZT
	other currencies (excluding USD, EUR, RUB, GBP)	0,30%	4 000 KZT	60 000 KZT
	USD with guaranteed receipt of full payment amount by the beneficiary	0,30%	8 000 KZT	80 000 KZT
3.3.2	When specifying instructions on fee charging at the expense of the beneficiary (BEN/SHARE option):			
	USD	0,20%	3 000 KZT	50 000 KZT
	EUR	0,20%	3 000 KZT	50 000 KZT
	RUB	0,15%	2 000 KZT	50 000 KZT
	other currencies (excluding USD, EUR, RUB)	0,20%	3 000 KZT	50 000 KZT
3.4	Money transfers in favor of VTB Group Customers (USD, EUR)	0,15%	2000 KZT	45 000 KZT
	<i>Note to paragraph 3.4.: Comission fee is applied for Ukraine in accordance with subparagraphs 3.3.1. and 3.3.2.</i>			
3.5	Money transfers in favor of VTB Group Customers (RUB)	0,10%	1200 KZT	45 000 KZT
3.6	Execution of the Customer's instructions for voiding transfer after its accepting for execution by the Bank (not sent by the Bank) and paying back (if technically possible for the Bank) (including VAT)	8000 KZT per each transfer		
3.7	Providing the copies of SWIFT messages on outgoing money transfers in foreign currency (including VAT)	500 KZT per each message		
3.8.	Investigation of incoming payments in case of insufficiency/incorrectness of beneficiary's details with the assistance of correspondent bank (initiated by recipient) (including VAT)			
	<i>in USD</i>	50 USD		
	<i>in RUB</i>	500 RUB		
	<i>in foreign currency, excluding USD</i>	70 EUR		
3.9.	Sending a request to the beneficiary bank based on an application of the client on changes/additions in the bank details/ investigation / transfer withdrawal (inclusive of VAT)			
	<i>in USD</i>	50 USD		
	<i>in RUB</i>	500 RUB		
	<i>in foreign currency, excluding USD</i>	70 EUR		
4.	Money transfers without bank account opening:			
4.1.	Transfers via Contact system	according to Contact money transfer system tariffs		

4.2.	Transfers via Western Union	according to Western Union money transfer system tariffs		
4.3.	Transfers via Unistream	according to Unistream money transfer system tariffs		
4.4.	Transfers via Golden Crown Money Transfer	according to Golden Crown Money Transfer system tariffs		
4.5.	Transfers via Instant money transfer through branch network of Subsidiary JSC VTB Bank (Kazakhstan)	1,00%	300 KZT	50 000 KZT
5.	Cash operations			
5.1.	Recount and packaging at cash withdrawals:			
5.1.1.	from current accounts in local currency	1%**/0%-10%***	100 KZT	
5.1.2.	from current accounts in foreign currency	1,2%**	200 KZT	
5.1.3.	from special current accounts for receiving pensions and benefits	0 KZT		
5.1.4.	from savings accounts in local currency:			
	at non-cash deposition and storage of the deposit/each additional deposit on savings account for less than 30 calendar days	1,00%	100 KZT	
	at non-cash deposition and storage of the deposit/each additional deposit on savings account for more than 30 calendar days	0 KZT		
5.1.5	From savings accounts in foreign currency:			
	at non-cash deposition and storage of the deposit/each additional deposit on savings account for less than 30 calendar days	1,20%	200 KZT	
	at non-cash deposition and storage of the deposit/each additional deposit on savings account for more than 30 calendar days	0 KZT		
5.2.	Exchange of large denomination banknotes into small ones and vice versa to the extent possible for the Bank and at the Customer's prior request	1000 KZT		
5.3.	Banknote authenticity verification (under 50 banknotes)	20 KZT per each banknote	min. 100 KZT	
5.4.	Banknote authenticity verification (over 50 banknotes)	10 KZT per each banknote		
5.5.	Прием наличных денег (платежей) от физических лиц в пользу юридического лица/индивидуального предпринимателя (оплата за предоставляемые/оказываемые товары/работы/услуги)	200 KZT		
6.	Conversion on individuals' current accounts			
6.1.	Conversion of non-cash assets with direct crediting to the Customer:			
	- same day	0% at the Bank's rate		
* Bank fee for operation of the account is withheld on the last day of the month after the banking day is over on current bank account opened in KZT and foreign currency regardless of the amount of the balance of the account on which for 6 (six) months no operations were conducted, except for Clause 42 of the Rules on general conditions of conduct of banking and other operations of SO JSC Bank VTB (Kazakhstan).				
**Not applicable when credit funds are provided to borrowers of the Bank on state crediting programs.				
*** Applicable when a credit is provided only on Package No.3 of services on Cash Advance product without minimum and maximum values on the tariff.				
****This fee is not applicable when credit funds of individuals are transferred to car dealerships/construction companies which the Bank has made a corresponding agreement(s)/contract(s) with for opening an account which stipulates a specific amount of the fee, and on state crediting programs.				

Section 2. Tariffs on Payment Cards for Individuals

(These tariffs are applied for contracts concluded before Package Services Tariffs on debit Cards for Individuals and Tariffs on credit cards for Individuals have entered into force)

№	The list of services/transactions	Tariffs
1.	The cost of main/additional card issue	
1.1.	Visa Virtuon/Visa Instant Issue/Visa Electron****/Visa Classic/ Visa Gold/Visa Platinum	0 KZT
2.	Annual maintenance of the main/additional card*	
2.1.	Visa Virtuon	1 000 KZT
2.2.	Visa Instant Issue	1 000 KZT
2.3.	Visa Electron****	1 000 KZT
2.4.	Visa Classic*	5 000 KZT
2.5.	Visa Gold*	20 000 KZT
2.6.	Visa Platinum*	50 000 KZT
2.7.	Visa Platinum, issued within the frame of the Bank campaign on issue of premium debit cards upon special tariffs, for the first year of the card maintenance.	25 000 KZT
3	Urgent card issue (Almaty only) — within 2 working days	
3.1	Visa Virtuon	500 KZT
3.2	Visa Electron****	600 KZT
3.3	Visa Classic	2 000 KZT
3.4	Visa Gold	7 000 KZT
3.5	Visa Platinum	20 000 KZT
4	Card replacement at the Customer's request or in case of its loss	
5.	Card replacement upon expiry and by the initiative of the Bank	
5.1.	Visa Virtuon/Visa Electron/Visa Classic/ Visa Gold/Visa Platinum	0 KZT

6.	Cash depositing fee (payment card)	
6.1.	Cash deposit: Debit card/Credit card	0 KZT
6.2.	Transfers of funds from other Customer's accounts in the Bank: Debit card/Credit cards	0 KZT
6.3.	Transfer of funds from other banks (Bank fee is paid by the cardholder): Debit card/Credit cards	0 KZT
6.4.	Cash deposit via ATM: Debit card/Credit cards	0%
7.	Cash withdrawal fee (payment card):	
7.1.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) upon cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Debit cards** (except for Visa Platinum)	KZT - 0,5% (min. 100 KZT), foreign currency*** - 1% (min. 200 KZT)
7.2.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) upon cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Credit cards*** and Visa Platinum debit card	2,5% min. 300 KZT
7.3.	In the ATMs of the Halyk Bank of Kazakhstan JSC: Debit cards (except for Visa Platinum)	KZT - 0,7% (min. 200 KZT), foreign currency *** - 1% (min. 500 KZT)
7.4.	In the ATMs of the Halyk Bank of Kazakhstan JSC: Credit cards and Visa Platinum debit card	3% min. 1000 KZT
7.5.	In the ATMs of other banks: Debit cards (except for Visa Platinum)	1% (min. 500 KZT)
7.6.	In the ATMs of other banks: Credit cards and Visa Platinum debit card	3,8% (min. 1000 KZT)
7.7.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) upon cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Debit cards (except for Visa Platinum)	KZT - 0,5% + 300 KZT, foreign currency - 1% + 300 KZT
7.8.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) upon cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Credit cards and Visa Platinum debit card	2,5% + 500 KZT
7.9.	In the offices of the Halyk Bank of Kazakhstan JSC: Credit cards (except for Visa Platinum)	KZT - 1% (min. 200 KZT), foreign currency - 2% (min. 500 KZT)

7.10.	In the offices of the Halyk Bank of Kazakhstan JSC: Credit cards and Visa Platinum debit card	3% min. 1500 KZT
7.11.	Commission for cash withdrawal in the offices of other banks: Debit cards (except for Visa Platinum)	2% of the amount + 1 000 KZT
7.12.	Commission for cash withdrawal in the offices of other banks: Credit cards and Visa Platinum debit card	3,8% + 1200 KZT
8.	Acquiring tariffs	
8.1.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) on Visa and MasterCard cards issued by other banks: Debit cards/Credit cards	Regardless of the account currency - 2% Max. amount of transactions is unlimited
8.2.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) on cards issued by other banks	0 KZT Max amount of transactions on all Visa, MasterCard, UnionPay payment cards - 200 000 KZT
9.	Money Transfers	
9.1	Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan)	
9.1.1	Intrabank transfer to personal account (payment card): Debit cards (except for Visa Platinum)	0 KZT
9.1.2	Intrabank transfer to personal account (payment card): Credit cards and Visa Platinum debit card	2% + 300 KZT
9.1.3	Intrabank transfer to another customer's account (payment card): Debit cards (except for Visa Platinum)	100 KZT
9.1.4	Intrabank transfer to another customer's account (payment card): Credit cards and Visa Platinum debit card Visa Platinum	2% + 500 KZT
9.1.5	Visa to Visa transfer: Debit cards/Credit cards	2% (min. 500 KZT)
10.	Payment card balance inquiry, including VAT	
10.1.	In the networks of Subsidiary VTB Bank JSC (Kazakhstan): Debit cards/Credit cards	50 KZT
10.2.	In the networks of other banks: Debit cards/Credit cards	100 KZT

11.	Payment card account statements, including VAT	
11.1.	Monthly statement: Debit cards/credit cards	0 KZT
11.2.	For the last 6 months: Debit cards/Credit cards	700 KZT
11.3.	For the month, over last 6 months: Debit cards/Credit cards	1 000 KZT
11.4.	Mini ATM statement (last 10 account transactions (Payment card): Debit cards/Credit cards	100 KZT
12.	Blocking of payment card in case of its loss	
12.1.	Without adding to the stop-list: Debit cards/Credit cards	0 KZT
12.2.	With adding to the stop-list (Visa Classic)	7 500 KZT for each region (for 2 weeks)
12.3.	Adding to the stop-list (Visa Gold/Visa Platinum)	10 000 KZT for each region (for 2 weeks)
13.	Other services	
13.1.	Loan organization fee	5% off the amount of approved credit limit (on credit card), service fee application is set by the decision of the Authorized body of the Bank
13.2.	Bank fee for payment of goods/services via POS terminals: Debit cards/Credit cards	0 KZT
13.3.	Bank fee for Customs payment transaction in the Halyk Bank of Kazakhstan JSC: Debit cards/Credit cards	1% min. 500 KZT max 6000 KZT
13.4.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	5 000 KZT
13.5.	Providing video from ATM cameras to cardholders of other banks, including VAT	10 000 KZT
13.6.	Providing video from ATM cameras when servicing in other bank network, including VAT	According to the Bank-acquirer tariffs

13.7.	Bank fee for payment of goods/works/services to Suppliers through the ATM network of Subsidiary VTB Bank JSC (Kazakhstan) and Halyk Savings Bank of Kazakhstan JSC	according to informational-payment terminals tariffs
13.8.	Bank fee for SMS banking activation, including VAT	0 KZT
13.9.	Monthly fee for SMS-banking, including VAT	150 KZT
13.10.	Bank fee for PIN-code change via ATM, including VAT	500 KZT per one PIN-code change
13.11.	Reimbursement on transactions of PRIORITY PASS club card holders (including VAT).	According to Priority Collection company's invoice + 12% VAT of the amount of the invoice.

* The annual maintenance includes the following programs:

- 1) Insurance coverage in the IC Nomad Insurance JSC on Visa Gold, Visa Platinum cards
- 2) Priority Pass on Visa Platinum cards (for Visa Gold, Visa Classic, Visa Electron can be provided pursuant to the conditions of executed marketing activities).

** In ATMs of the following banks, within the VTB Group (CIS): Russia - Bank VTB 24 CJSC, Bank of Moscow OJSC, Leto Bank OJSC, Georgia - VTB Bank JSC (Georgia), Armenia - VTB Bank CJSC (Armenia), Azerbaijan - VTB Bank OJSC (Azerbaijan), Belarus - VTB Bank JSC (Belarus), Ukraine - VTB Bank PJSC, cash withdrawal fee shall be in accordance with the tariffs of Subsidiary VTB Bank JSC (Kazakhstan).

**** Foreign currency means Russian rubles, US dollars or Euros.

****Issue/reissue of payment cards Visa Electron is not performed from January 05, 2018.

Comments: When a client requesting a re-issue of payment card, card issuance is carried out under the following conditions:

- 1) In case of card replacement at the customer's request (loss of card and/or PIN code etc.), tariffs according to point 4 of the present Section are applied;
- 2) In case of card expiry, the replacement of card is carried out free of charge;
- 3) In case if customer wishes to open a new payment card within the Package Services Tariffs on Debit Cards for Individuals, the issue is carried out free of charge with closing of active payment card account which was opened according to the present Section, provided that the new card will be of the same type. If the new card type differs from active customer's card, closing of active payment card account is fulfilled at the discretion of customer;
- 4) Issue and replacement of cards opened within the frame of payroll card program, is carried out on conditions of changeover by the company concerned to Tariffs for the Provision of Banking Services Package for Legal Entities and Individual Entrepreneurs on payroll card program.

Upon the customer's request for additional card issue, this additional card is issued for the term of the main active card validity. Herewith the cost of annual maintenance is charged in full regardless of the main card validity term.

On additional cards issued along with the main Visa Infinite and Visa Platinum cards (except for cards, issued within payroll card program) cash withdrawal fee, commission for servicing via POS terminals, money transfer fee are withdrawn according to tariffs set for the main payment card. On additional cards issued along with the main card within payroll card program, all the fees are withdrawn according to tariffs set in the present Section. All other additional cards issued along with main Visa Electron/Visa Classic/ Visa Gold are serviced according to tariffs of the present Section.

SECTION 3. Tariffs for Credit Transactions for Individuals

(Subsidiary VTB Bank JSC (Kazakhstan) takes the obligations of a tax agent paying the income to non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)

Comments: For VATable Bank fees VAT is already included.

Commission rate in a currency other than stated in the Tariffs and not specified as "at the Bank exchange rate" is settled according to official rate of the National Bank of the Republic of Kazakhstan as of the time of transaction.

№	The list of services/transactions	Base rate	Minimum in local currency	Minimum in foreign currency	Maximum in local currency	Maximum in foreign currency
1	Credit transactions					
1.1	No.1 Package of services on the product Cash Credit:	Package cost				
1.1.1.	Loan organization fee	- From 12 to 18 months: 5% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank; - From 19 to 24 months: 6% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank; - From 25 to 36 months: 7% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank; - From 37 to 48 months: 8% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank; - From 49 to 60 months and more: 9% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank;	8 800 KZT	Equivalent in foreign currency to the minimum amount in KZT	450 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
1.1.2.	Bank fee for opening and maintenance of current accounts related to loan servicing					
1.1.3.	Loan origination fee**					
1.2	No.2 Package of services on the product Cash Credit (without security):	Package cost				
1.2.1.	Loan organization fee	0,3% of the credit amount per month, service fee application is set by the decision of the Authorized body of the Bank.				
1.2.2.	Loan origination fee**					
1.2.3.	Bank fee for opening and maintenance of current accounts related to loan servicing					
1.2.4.	Special conditions on the product "Credit in Cash" (without security)	Cost of the package				
	For credit organization	2% from the credit amount	8 800 KZT	Equivalent in foreign currency to the minimum amount in KZT	100 000 KZT	Equivalent in foreign currency to the minimum amount in KZT
	For credit provision**					
	For opening and operation of current accounts related to credit maintenance					
1.2.5.	Service package No. 3 for Cash Credit product*****:	Package cost				
	Loan organization fee	from 0 % to 15% from credit amount, service fee application and amount is set under the decision the Authorised body of the Bank	0 KZT	Equivalent in foreign currency to the minimum amount in KZT	750 000 KZT	Equivalent in foreign currency to the minimum amount in KZT
	Bank fee for opening and maintenance of current accounts, related to credit maintenance					
1.2.6.	Package of services on Cash Advance Light product	Package cost				
	Loan organization fee	from 0 % to 15% from credit amount, service fee application and amount is set under the decision the Authorised body of the Bank	0 KZT	Equivalent in foreign currency to the minimum amount in KZT	750 000 KZT	Equivalent in foreign currency to the minimum amount in KZT
	Bank fee for opening and maintenance of current accounts, related to credit maintenance					
	For credit delivery**					
1.3	Package of services on the product Mortgage loans	Package cost				
1.3.1.	Bank fee for consideration of the credit application*	7 000 KZT	-	-	-	-
1.3.2.	Bank fee for opening and maintenance of current accounts related to loan servicing					
1.3.3.	Loan origination fee**					
		2% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank.	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	1 500 000 KZT	Equivalent in foreign currency to the maximum amount in KZT

1.3.4.	Loan organization fee	1% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank - for customers with good credit history in Subsidiary VTB Bank JSC (Kazakhstan)	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	750 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		1% of the credit facility amount, service fee application is set by the decision of the Authorized body of the Bank - at the opening of the credit facility (one-time fee)	30 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	750 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		1% of the tranche amount, service fee application is set by the decision of the Authorized body of the Bank - for the organization of tranches under the credit facility (one-time fee)	30 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	750 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
1.3.5.	Service package No.2 for Mortgage product	Package cost				
1.3.5.1.	Bank fee for consideration of application and documents and credit receipt *	from 1 000 KZT to 10 000 KZT service fee application and amount is set under the decision the Authorised body of the Bank .	-	-	-	-
	Bank fee for opening and maintenance of current accounts related to loan servicing					
	For credit delivery**					
1.3.5.2.	Loan organization fee	from 0,1% to 10% from the credit amount, service fee application and amount is set under the decision the Authorised body of the Bank	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	7 500 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		from 0,1% to 10% from the credit amount, service fee application and amount is set under the decision the Authorised body of the Bank - at opening of the credit line (one-time fee)	30 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	7 500 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		from 0,1% to 10% from the credit amount, service fee application and amount is set under the decision the Authorised body of the Bank - at tranches provision within the credit line (one-time fee)	30 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	7 500 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
1.4	Package of services on the product Secured Consumer Loan for business owners:	Package cost				
1.4.1.	Bank fee for consideration of the credit application*	6 000 KZT	-	-	-	-
1.4.2.	Bank fee for opening and maintenance of current accounts related to loan servicing					
1.4.3.	Loan origination fee**					
1.4.4.	Loan organization fee	2% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank.	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	1 500 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		1% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank - for customers with good credit history in Subsidiary VTB Bank JSC (Kazakhstan)	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	750 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		1% of the credit facility amount, service fee application is set by the decision of the Authorized body of the Bank - at the opening of the credit facility (one-time fee)	30 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	750 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		1% of the tranche amount, service fee application is set by the decision of the Authorized body of the Bank - for the organization of tranches under the credit facility (one-time fee)	30 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	750 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
1.4.5.	Service package No.2 for the product Secured Consumer Credit/Secured Consumer Credit for business owners:	Package cost				
1.4.5.1.	Bank fee for consideration of application and documents and credit receipt *	from 1 000 KZT to 10 000 KZT service fee application and amount is set under the decision the Authorised body of the Bank .	-	-	-	-
	Bank fee for opening and maintenance of current accounts related to loan servicing					
	For credit delivery**					
		from 0,1% to 10% from the credit amount, service fee application and amount is set under the decision the Authorised body of the Bank .	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	7 500 000 KZT	Equivalent in foreign currency to the maximum amount in KZT

1.4.5.2.	For credit organization	from 0,1% to 10% from the credit amount, service fee application and amount is set under the decision the Authorised body of the Bank - at opening of the credit line (one-time fee)	30 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	7 500 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		from 0,1% to 10% from the credit amount, service fee application and amount is set under the decision the Authorised body of the Bank - at tranches provision within the credit line (one-time fee)	30 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	7 500 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
1.5.	No.1 Package of services on the product Automobile loan	Package cost				
1.5.1.	Bank fee for consideration of the credit application*					
1.5.2.	Bank fee for opening and maintenance of current accounts related to loan servicing	6 000 KZT	-	-	-	-
1.5.3.	Loan origination fee**					
1.5.4.	Loan organization fee	2% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	300 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		0,8% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank - for Virazh LLP	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	120 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		1% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank - for Auto Center Aktobe LLP, Aktobe Auto Lux LLP	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	150 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		1,1% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank - for Automir-Center LLP	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	165 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		1,5% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank - for Terra Motors LLP, Mitsubishi Center Astana TERRA MOTORS LLP, Sary-Arka AUTO CENTER LLP	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	225 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		2% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank - for AstanaMotors Motor Company	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	300 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
		1% of the credit amount, service fee application is set by the decision of the Authorized body of the Bank - for customers with good credit history in Subsidiary VTB Bank JSC (Kazakhstan)	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	150 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
1.6.	No.2 Package of services on the product Automobile loan	Package cost				
1.6.1.	Bank fee for consideration of the credit application*					
1.6.2.	Loan organization fee	0,3% of the credit amount per month, service fee application is set by the decision of the Authorized body of the Bank.	-	-	-	-
1.6.3.	Loan origination fee**					
1.6.4.	Bank fee for opening and maintenance of current accounts related to loan servicing					
1.6.5.	Service package No. 3 for Auto-credit product	Package cost				
1.6.5.1.	Bank fee for consideration of application and documents and credit receipt*	from 1 000 KZT to 10 000 KZT service fee application and amount is set under the decision the Authorised body of the Bank .	-	-	-	-
	Bank fee for opening and maintenance of current accounts related to loan servicing					
	For credit delivery**					
1.6.5.2.	For credit organization	from 0,1% to 10% from the credit amount, service fee application and amount is set under the decision the Authorised body of the Bank	60 000 KZT	Equivalent in foreign currency to the minimum amount in KZT	1 500 000 KZT	Equivalent in foreign currency to the maximum amount in KZT
1.7.	Package of services on State programs of retail lending	Package cost				
1.7.1.	Bank fee for consideration of the credit application and documents for procurement of loan*					

1.7.2.	Loan organization fee	service fee application is set by the decision of the Authorized body of the Bank, in the amount according to the conditions of the state program				
1.7.3.	Loan origination fee**					
1.7.3.	Bank fee for opening and maintenance of current accounts related to loan servicing					
2.	Changing the terms of lending to individuals (except for potentially-problem and problem loans)					
2.1.	For changing of the loan repayment schedule	1% of the principal balance amount, service fee application is set by the decision of the Authorized body of the Bank	300 000 KZT	Equivalent in foreign currency to the maximum amount in KZT		
2.2	For changing of the loan currency	1% of the principal balance amount, service fee application is set by the decision of the Authorized body of the Bank	300 000 KZT	Equivalent in foreign currency to the maximum amount in KZT		
2.3.	For changing of the commission rate***	1% of the principal balance amount, service fee application is set by the decision of the Authorized body of the Bank	300 000 KZT	Equivalent in foreign currency to the maximum amount in KZT		
2.4.	For changing of the loan repayment methods	1% of the principal balance amount, service fee application is set by the decision of the Authorized body of the Bank	300 000 KZT	Equivalent in foreign currency to the maximum amount in KZT		
2.5.	For partial early repayment for individuals (in the period of the moratorium according to the concept)	5% of the amount repayable, service fee application is set by the decision of the Authorized body of the Bank.				
2.6.	For the full prepayment for individuals (in the period of the moratorium according to the concept)	10% of the amount repayable, service fee application is set by the decision of the Authorized body of the Bank.				
2.7.	Examination of issues on modification of terms concerned with loan borrower/co-borrower, warrantor at the discretion of borrower/co-borrower, warrantor	1% of the principal balance amount, service fee application is set by the decision of the Authorized body of the Bank	300 000 KZT	Equivalent in foreign currency to the maximum amount in KZT		
2.8.	Examination of issues on modification of terms concerning the pledged property, as well as its replacement	1% of the principal balance amount, service fee application is set by the decision of the Authorized body of the Bank	300 000 KZT	Equivalent in foreign currency to the maximum amount in KZT		
2.9.	Examination of issues on the pledger replacement	1% of the principal balance amount, service fee application is set by the decision of the Authorized body of the Bank	300 000 KZT	Equivalent in foreign currency to the maximum amount in KZT		
3.	Changing the terms of lending to individuals on potentially-problem and problem loans					
3.1.	For changing of the loan repayment schedule	3 000 KZT - for problem loan (unsecured), application of the fee is established by the decision of the Authorized body of the Bank 5 000 KZT - for potentially-problem loan (unsecured), application of the fee is established by the decision of the Authorized body of the Bank 5 000 KZT – for problem/potentially-problem loan (secured) with outstanding debt up to 10 mln KZT, application of the fee is established by the decision of the Authorized body of the Bank 7 000 KZT – for problem/potentially-problem loan (secured) with outstanding debt more than 10 mln KZT, application of the fee is established by the decision of the Authorized body of the Bank				
3.2.	For changing of the loan currency					
3.3.	For changing of the commission rate					
3.4.	For changing of the loan repayment methods					
3.5.	Examination of issues on modification of terms concerned with loan borrower/co-borrower, warrantor at the discretion of borrower/co-borrower, warrantor					
3.6.	Examination of issues on modification of terms concerning the pledged property, as well as its replacement					
3.7.	Examination of issues on the pledger replacement					
4.	Issue of statements, consents, information and other documents in the course of postcredit servicing of individuals					
4.1.	Examination of issues on delivery upon the application of the Customer of entitling documents for pledged property that contained in credit folder (including VAT)****	10 000 KZT per a document				
4.2.	Examination of issues on delivery upon the Customer's application of certificate of consent to registration (de-registration) at the place of residence of individuals, to authorization of replannings, conduits, building extensions within the territory of collateral property (including VAT)	10 000 KZT				
4.3.	Examination of issues on delivery upon the Customer's application of the certificate of authorization to replace identification number of collateralized vehicle, for renew Vehicle Registration Certificate, to reissue lost vehicle documents (including VAT)	10 000 KZT				
4.4.	For delivery upon the Customer's application of the statement on outstanding loans (including VAT)	5 000 KZT				

* In case if the customer does not receive the loan, VAT shall be paid.

**Fee for recalculation, packing and provision of cash from a current account is not applicable on the day of credit provision and when credit funds are provided to borrowers of the Bank on state crediting programs.

*** In case of fee rate increase, commission is not applied.

**** Is not charged at initial issuance of entitlement documents for imposing of encumbrance/disencombrance of the pledged property.

***** Additionally fee is taken for recalculation, packing and provision of cash from a current account/fee for transfer of funds on bank accounts in accordance with Tariffs on payment and cash services for individuals (Section 1).

SECTION 4. Tariffs for Safety Deposit Box Services for Individuals

Safety deposit box services (*subject to VAT, included in the price)							
№	Code	Available sizes of safety deposit boxes	Tariff in KZT* according to the size of the deposit safety box				
			1 week	1 month	3 months	6 months	12 months
1.	202091102/0100	Small safety deposit box (72*260*390)	1500 KZT	5800 KZT	15600 KZT	18000 KZT	30000 KZT
2.	202091102/0200	Medium-sized safety deposit box (146*260*390)	2100 KZT	8000 KZT	16000 KZT	28000 KZT	50000 KZT
3.	202091102/0300	Big safety deposit box (220*260*390)	2800 KZT	10000 KZT	18000 KZT	32000 KZT	55000 KZT
4.	202091102/0400	Large safety deposit box (440*260*390)	4900 KZT	14000 KZT	33000 KZT	57100 KZT	100900 KZT
№		The list of services/transactions	Current tariffs				
			Base rate	Minimum	Maximum		
5.	202091102/0500	Additional services					
5.1.	202091102/0501	Opening the safety deposit box (including VAT)			the cost of services of the third party + 15%		
5.2.	202091102/0502	Compensation for damage caused to the Bank in case of key loss or breakage due to the Customer's fault (including VAT)			15000 KZT		
5.3.	202091102/0503	Secure storage of the Customer's assets in the vault of the Bank in case of forced opening of the safety deposit box (including VAT)			9000 KZT for each full or partial month		
5.4.	202091102/0504	For exceeding of the lease agreement terms for each day overdue (excluding VAT)			Small - 200 KZT Medium-sized - 300 KZT Big - 400 KZT Large - 700 KZT		

SECTION 5. Tariffs on the System of Remote Banking for Individuals

Comments: The amount of commission in currency other than the currency established by these Tariffs, not marked as "According to the Bank's exchange rate" is calculated using the official exchange rate of the National Bank of the Republic of Kazakhstan as of the moment of transaction.

No.	List of services/transactions	Applicable tariffs		Note	
		Tariffs for individuals on the system of remote banking for individuals	in national currency		in foreign currency
1.	Payment for connection and registration in the system (VAT inclusive)		KZT 0		
2.	Making cash and non-cash payments to the Suppliers* for goods/works/services in the system:				
2.1.	transfer of money to make payment to suppliers, except for subparagraphs 2.2., 2.3., 2.4., 2.5, 2.6.		KZT 40		
2.2.	To the following suppliers: LLP (Beeline, Dos); "Ailet" JSC (ALTEL 4G GSM, Dalacom, Pathword, City); "Mobile-Telecom Service" LLP (Tele2); "Kcell" JSC (Kcell, Activ); "QIWI Kazakhstan" LLP; "Redrice" LLP (www.chocolifeme.kz); "BeSmart" LLP (besmart.kz); "Pronto-Akzhol" LLP (newspaper "Iz ruk v ruki"); "Pronto-Akmola" LLP (newspaper "Rabota segodnya", "Automania"); TopKupon; "Mir kuponov" LLP; "ONAI – Transport card of Almaty city"; OLX.kz; "SVIM" LLP.	*Kartel"	KZT 0	only in Internet banking and Mobile banking	
2.3.	To the following suppliers: "Redrice" LLP (www.chocolifeme.kz); "BeSmart" LLP (besmart.kz); "Kazakhstan" LLP; "Transport card of Almaty city"; "SVIM" LLP.	*QIWI *ONAI –	KZT 0	only in ATMs	
2.4	"Kazakhtelecom" JSC		2% (min KZT 40, max 200 KZT);	from the amount	
2.5.	Educational institutions, except for "University "MIRAS" of Shymkent city		KZT 100	доступно only in ATMs	
2.6.	transfer of money for payment of taxes and making other payments to the budget		1% (min KZT 100);	from the amount	
3.	Commission for transfer of money from bank accounts to the networks of Subsidiary of "Bank VTB (Kazakhstan)" JSC				
3.1.	intra-bank transfer between the accounts of one client		KZT 0	KZT 0	except for transactions using credit payment cards (see tariff in paragraph 5.)
3.2.	intra-bank transfer between accounts of different clients		KZT 100	KZT 200 (equivalent in foreign currency)	except for transactions using credit payment cards (see tariff in paragraph 5.)
4.	Commission for transfer of money to bank accounts opened in other banks:				доступно only in Internet banking and Mobile banking
4.1.	Transfer to bank accounts opened in other banks:				
4.1.1.	in tenge		KZT 250		except for transactions using credit payment cards (see tariff in paragraph 5.)
4.1.2.	in foreign currency (except for Russian roubles)			0,2% (min KZT 3 000 - equivalent in foreign currency)	except for transactions using credit payment cards (see tariff in paragraph 5.)
4.1.3.	in Russian roubles			0,2% (min KZT 1 000 - equivalent in foreign currency)	except for transactions using credit payment cards (see tariff in paragraph 5.)
4.2.	Transfer to clients of VTB group (USD, EUR)			0,1% (min KZT 1 000- equivalent in foreign currency)	except for transactions using credit payment cards (see tariff in paragraph 5.)
4.3.	Transfer to clients of VTB group (RUB)			0,05% (min KZT 600- equivalent in foreign currency)	except for transactions using credit payment cards (see tariff in paragraph 5.)
5.	Transfer of money from bank accounts using credit payment cards		2% (min KZT 500)	2% (min KZT 500) (equivalent in foreign currency)	from the transfer amount
6.	Commission on conversion on non-cash transactions in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC		0% on the bank's exchange rate		from the amount
7.	Monthly subscription fee (VAT inclusive)		KZT 0		
8.	Account statements in the system of remote banking (VAT inclusive)		KZT 0		
9.	Commission on issue/re-issue of basic/additional payment card in the system of remote banking		according to tariffs on payment cards	according to tariffs on payment cards	available only in Internet banking and Mobile banking
10.	Opening of current/saving accounts in the system of remote banking		KZT 0	KZT 0	available only in Internet banking and Mobile banking
11.	Commission for cash replenishment of bank accounts:				available only in ATMs
11.1.	Replenishment of bank accounts opened in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC		KZT 0		except for replenishment of bank accounts (payment cards) on payroll card programs
11.2.	Replenishment of bank accounts (payment cards) on the payroll card program		according to tariffs on payment cards for legal entities and sole proprietors (Payroll card programs)		
11.3.	Replenishment of bank accounts to repay credit issued in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC		KZT 0		

*Legal entity/sole proprietor with which the Bank concluded the contract for acceptance of payments from individuals for goods, works, services provided.

SECTION 6. Tariffs for Individual Customers on "Prime" "Privilege" Package

№	The list of services/transactions	Current tariffs
1.	The cost of "Prime" package*	
1.1.	First year	140 000 KZT
1.2.	First year ¹	1 KZT
1.3.	Following years	125 000 KZT
1.4.	Following years ²	1 KZT
2.	Tariffs on Visa Infinite and UnionPay Diamond payment card	
2.1.	Urgent card issue (Almaty only) — within 2 working days	25 000 KZT
2.2.	Card replacement at the Customer's request or in case of its loss	20 000 KZT
2.3.	Blocking of payment card in case of its loss with adding to the stop-list (Visa Infinite)	10 000 KZT for each region (for 2 weeks)
2.4.	Card replacement upon expiry and by the initiative of the Bank	0 KZT
2.5.	Other services on Visa Infinite payment card	according to the tariffs for credit payment cards for individuals
3.	Personal service for Customers having "Prime" package in other banks of VTB Group, including those related to the Bank by special relations (including VAT)	1 KZT
<p>* The cost of "Prime" package includes: - annual maintenance of payment card Visa Infinite; - annual maintenance of payment card and/or monthly subscription fee UnionPay Diamond or MasterCard Platinum; -2 packages of Gold level:"VISA Gold", "MasterCard Gold", "UnionPay Gold", including monthly subscription fee of basic/additional debit card VISA Gold/MasterCard Gold/UnionPay Gold and/or annual maintenance of basic/additional credit payment card VISA Gold/MasterCard Gold. Not more than 2 (two) payment cards of Gold level can be executed within "Prime" package; - other commission on debit cards Visa Gold /MasterCard Gold/UnionPay Gold and UnionPay Diamond/MasterCard Platinum according to tariffs of package services on debit payment cards for individuals, on credit cards Visa Gold/MasterCard Gold/MasterCard Platinum according to tariffs on credit payment cards for individuals.</p>		

¹ For customers meeting one of the following requirements:

- 1) The total balance on savings accounts on fixed term deposits of the Customer opened in the Bank as of the date of signing a Contract for maintenance on "Prime" package is not less than 100,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan);
- 2) In case Visa Infinite card is replenished for a sum not less than 6,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan);
- 3) Customers are founders/shareholders/chief administrators/members of the Board of Directors/members of the Management Board of the organization which has the total balance on savings accounts on fixed term deposit opened in the Bank as of the date of signing a Contract for maintenance on "Prime" package is not less than 500,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan);
- 4) Customers are founders/shareholders/chief administrators/members of the Board of Directors/members of the Management Board of the organization registered in the Kazakhstan Stock Exchange (KASE) as an emitter. www.kase.kz/ru/emitters;
- 5) By the decision of the authorized body of the Bank.

² For customers meeting one of the following conditions:

- 1) The total balance on savings accounts on fixed term deposits of the Customer opened in the Bank as of the date of prolongation of the Contract for maintenance on "Prime" package is not less than 100,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan);
- 2) If the sum of transactions on Visa Infinite card for 12 months prior to the date of prolongation is not less than 6,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan);
- 3) Customers are founders/shareholders/chief administrators/members of the Board of Directors/members of the Management Board of the organization which has the total balance on savings accounts on fixed term deposit opened in the Bank as of the date of signing a Contract for maintenance on "Prime" package is not less than 500,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan);
- 4) Customers are founders/shareholders/chief administrators/members of the Board of Directors/members of the Management Board of the organization registered in the Kazakhstan Stock Exchange (KASE) as an emitter. www.kase.kz/ru/emitters.
- 5) By the decision of the authorized body of the Bank.

Additionally:

for Visa Infinite cards reward is calculated for the account balance in the amount of 6% per annum (minimum balance 1000 KZT); by the decision of the authorized body of the Bank the rate on deposits of clients of "Prime" package can be increased up to 1.5% to the basic rate of the deposit, and for Visa Infinite cards reward is calculated for the account balance in the amount of 8% per annum (minimum balance 1000 KZT).

If desired by the customer "Prime" package can include:

- 1) Coverage of insurance cases of Insurance Company "Nomad Insurance" JSC;
- 2) Priority Pass (entrance to the VIP zone - 27 USD + 12% VAT in accordance with the invoice of "Priority Collection" Company).

4.	Cost of "Privilege" Package**	
4.1.	First and subsequent years	45 000
4.2.	First ³ and subsequent ⁴ years	1 KZT

** The cost of "Privilege" package includes:

- package of Platinum level: Visa Platinum/MasterCard Platinum/UnionPay Platinum, including monthly subscription fee of basic/additional debit card Visa Platinum/MasterCard Platinum/UnionPay Platinum or annual maintenance of basic/additional credit payment card Visa Platinum/MasterCard Platinum;
- package VISA Classic/MasterCard Standard/UnionPay Classic, including monthly subscription fee of basic/additional debit card VISA Classic/MasterCard Standard/UnionPay Classic and/or annual maintenance of basic/additional credit payment card VISA Classic/MasterCard Standard.

Not more than one payment card of Visa Platinum level and not more than one payment card Visa Classic/MasterCard Standard/UnionPay Classic can be executed within "Privilege" package.

Other commissions on debit cards according to tariffs of package services on debit payment cards for individuals, on credit cards according to tariffs on credit payment cards for individuals.

³For customers meeting one of the following requirements:

- 1) The total balance on savings accounts on fixed term deposits of the Customer opened in the Bank as of the date of prolongation of the Contract for maintenance on "Privilege" package is not less than 5,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan);
- 2) Customers are founders/shareholders/chief administrators/members of the Board of Directors/members of the Management Board of the organization which is a participant of "Salary Premium" salary project or organization which is the customer of the Bank as part of Trade Acquiring on "Pos-premium" package;
- 3) Customers are founders/shareholders/chief administrators/members of the Board of Directors/members of the Management Board of the organization registered in the Kazakhstan Stock Exchange (KASE) as an emitter. www.kase.kz/ru/emitters
- 4) By the decision of the authorized body of the Bank.

⁴For customers meeting one of the following requirements:

- 1) The total balance on savings accounts on fixed term deposits of the Customer opened in the Bank as of the date of prolongation of the Contract for maintenance on "Privilege" package is not less than 5,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan);
- 2) Customers are founders/shareholders/chief administrators/members of the Board of Directors/members of the Management Board of the organization which is a participant of "Salary Premium" salary project or organization which is the customer of the Bank as part of Trade Acquiring on "Pos-premium" package;
- 3) Customers are founders/shareholders/chief administrators/members of the Board of Directors/members of the Management Board of the organization registered in the Kazakhstan Stock Exchange (KASE) as an emitter www.kase.kz/ru/emitters.
- 4) By the decision of the authorized body of the Bank.

Additionally by the decision of the authorized body of the Bank the rate on deposits of clients of "Privilege" package can be increased up to 1% to the basic rate of the deposit (as part of rates of reward on bank deposits of individuals established by "Kazakhstan Deposit Insurance Fund" JSC).

SECTION 7. Payment and Cash Service Tariffs for the Bank's employees

Comment: For VATable Bank fees VAT is already included.

For other services for the Bank's employees tariffs set in SECTION 1 Payment and Cash Service Tariffs for Individuals are applied.

№	Account No.	The list of services/transactions	Current tariffs			Maximum in local currency	Maximum in foreign currency
			Base rate	Minimum in local currency	Minimum in foreign currency		
1	203011611/0100		Account opening				
1.1.	203011611/0101	4607	Current account opening in any currency	0 KZT			
2	203021611/0100		Cash operations				
2.1.	203021611/0101		Cash withdrawals from current accounts (irrespective of deposit method and period of storage) in local currency	0%			
2.2.	203021611/0102		Cash withdrawals from current accounts (irrespective of deposit method and period of storage) in foreign currency	0,0%			

SECTION 8. Tariffs on Payment Cards for the Bank's Employees

(These tariffs are applied for contracts concluded before Package Services Tariffs on Debit Cards for Individuals and Tariffs on Corporate Payment Cards and Visa Infinite for Employees have entered into force).

№	The list of services/transactions	Tariffs
1.	The cost of issuance of main/additional card	
1.1.	Visa Electron*****/Visa Classic/Visa Gold/Visa Platinum	0 KZT
1.2.	Visa Business/Visa Business Gold*	0 KZT
2.	Annual maintenance of the main card**	
2.1.	Visa Electron*****/Visa Classic/Visa Gold/Visa Platinum	600 KZT
2.2.	Visa Classic	3 000 KZT
2.3.	Visa Gold	7 000 KZT
2.4.	Visa Platinum***	20 000 KZT
2.5.	Visa Infinite***	For top management**** - 50 000 KZT
2.6.	Visa Business	For Senior Specialists, Heads of Departments (according to the order by Chairman of the Board) - 0 KZT
2.7.	Visa Business Gold	from Chief Officer and up the management structure (according to the order by Chairman of the Board) - 0 KZT
3.	Annual maintenance of the additional card***	According to tariffs for individual on general conditions
4.	Urgent card issue (Almaty only) — within 2 working days	
4.1	Visa Electron*****/Visa Classic/Visa Gold/Visa Platinum	600 KZT
4.2	Visa Classic	3 000 KZT
4.3	Visa Gold	7 000 KZT
4.4	Visa Business / Visa Business Gold	0 KZT
4.5	Visa Platinum	30 000 KZT
4.6	Visa Infinite	30 000 KZT

5.	Card replacement at the Customer's request or in case of its loss	
5.1	Visa Electron*****	200 KZT
5.2	Visa Classic	1 000 KZT
5.3	Visa Gold	2 000 KZT
5.4	Visa Business / Visa Business Gold	0 KZT
5.5	Visa Platinum	10 000 KZT
5.6	Visa Infinite	10 000 KZT
6.	Card replacement upon expiry and by the initiative of the Bank	
6.1	Visa Electron*****/ Visa Classic/ Visa Gold	0 KZT
6.2	Visa Business / Visa Business Gold	0 KZT
6.3	Visa Platinum/ Visa Infinite	0 KZT
7.	Cash depositing fee (payment card):	
7.1.	Cash deposit: Debit card/Corporate card/Credit card	0 KZT
7.2.	Transfers of funds from other Customer's personal accounts in the Bank: Debit card/Corporate card/Credit card	0 KZT
7.3.	Transfers of funds from other accounts in the Bank - intrabank transfers (Bank fee is paid by the cardholder): Debit card/Corporate card/Credit card	0 KZT
7.4.	Transfer of funds from other banks (Bank fee is paid by the cardholder): Debit card/Credit cards	0 KZT
7.5.	Cash deposit via ATM	0%
8.	Cash withdrawal fee:	
8.1.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) upon cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Debit cards/Corporate cards*****	0 KZT
8.2.	In the ATMs of the Halyk Bank of Kazakhstan JSC: Debit cards	KZT - 0,5% (min 100 KZT)
8.3.	In the ATMs of the Halyk Bank of Kazakhstan JSC: Corporate cards	0 KZT

8.4.	In the ATMs of other banks: Debit cards	KZT - 1% (min 200 KZT)
8.5.	In the ATMs of other banks: Corporate cards	0 KZT
8.6.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) upon cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Debit cards/Corporate cards	0,30%
8.7.	In the offices of the Halyk Bank of Kazakhstan JSC: Debit cards	0,7%
8.8.	In the offices of the Halyk Bank of Kazakhstan JSC: Corporate cards	0 KZT
8.9.	Commission for cash withdrawal in the offices of other banks: Debit cards	2% of the amount + 1 000 KZT
8.10.	Commission for cash withdrawal in the offices of other banks: Corporate cards	0 KZT
9.	Card balance inquiry, including VAT	
9.1.	In the ntworks of Subsidiary VTB Bank JSC (Kazakhstan): Debit cards/Corporate cards	50 KZT
9.2.	In the ntworks of other banks: Debit cards	100 KZT
9.3.	In the ntworks of other banks: Corporate cards	0 KZT
10.	Card account statements, including VAT	
10.1.	Monthly statement: Debit cards/Corporate cards	0 KZT
10.2.	For the last 6 months: Debit cards	500 KZT
10.3.	For the last 6 months: Corporate cards	0 KZT
10.4.	For the month, over last 6 months: Debit cards	800 KZT
10.5.	For the month, over last 6 months: Corporate cards	0 KZT
10.6.	Mini ATM statement (last 10 account transactions (Payment card): Debit cards	100 KZT
10.7.	Mini ATM statement (last 10 account transactions (Payment card): Corporate cards	0 KZT
11.	Blocking of payment card in case of its loss	

11.1.	Without adding to the stop-list: Debit cards/Corporate cards	0 KZT
11.2.	With adding to the stop-list: Debit cards	10 000 KZT for each region (for 2 weeks)
11.3.	With adding to the stop-list: Corporate cards	0 KZT
12.	Money Transfers	
12.1	Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):	
12.1.1	Intrabank transfer to personal account (payment card): Debit cards/ Corporate cards	0 KZT
12.1.2	Intrabank transfer to another customer's account (payment card): Debit cards	100 KZT
12.1.3	Visa to Visa transfer: Debit cards	2 % (min. 200 KZT)
13.	Other services	
13.1.	Bank fee for servicing via POS terminals: Debit cards/Corporate cards	0 KZT
13.2.	Bank fee for Customs payment transaction in the Halyk Bank of Kazakhstan JSC: Debit cards	1% min. 500 KZT max 6000 KZT
13.3.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	2000 KZT
13.4.	Providing video from ATM cameras to corporate cards holders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	0 KZT
13.5.	Providing video from ATM cameras when servicing in other bank network, including VAT	According to the Bank-acquirer tariffs
13.6.	Bank fee for payment of services through the ATM network of Subsidiary VTB Bank JSC (Kazakhstan) and Halyk Savings Bank of Kazakhstan JSC (Debit cards)	according to informational-payment terminals tariffs
13.7.	Bank fee for SMS banking activation, including VAT	0 KZT
13.8.	Monthly fee for SMS-banking, including VAT	150 KZT

13.9.	Monthly fee for SMS-banking, including VAT on corporate cards of Subsidiary VTB Bank JSC (Kazakhstan)	0 KZT
13.10.	Bank fee for PIN-code change via ATM, including VAT	500 KZT per one PIN-code change
14.	Acquiring tariffs	
14.1.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) on Visa and MasterCard cards issued by other banks: Debit cards/Credit cards	Regardless of the account currency - 2% Max. amount of transactions is unlimited
14.2.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) on cards issued by other banks	0 KZT Max amount of transactions on all Visa, MasterCard, UnionPay payment cards - 200 000 KZT

* Corporate payment card

** The annual maintenance includes the following programs:

- 1) Insurance coverage in the IC Nomad Insurance JSC on Visa Gold, Visa Platinum, Visa Infinite
- 2) Priority Pass on Visa Platinum, Visa Infinite cards (for Visa Gold, Visa Classic, Visa Electron can be provided pursuant to the conditions of executed marketing activities)

***It is allowed to issue up to 5 additional cards of similar or lower category, except for Visa Infinite card (additional to Visa Infinite card may be: Visa Gold, Visa Platinum, Visa Classic, Visa Electron.

**** Top Management means senior Bank employees not lower than Head of Department position.

***** In ATMs of the following banks, within the VTB Group (CIS): Russia - Bank VTB 24 CJSC, Bank of Moscow OJSC, Leto Bank OJSC, Georgia - VTB Bank JSC (Georgia), Armenia - VTB Bank CJSC (Armenia), Azerbaijan - VTB Bank OJSC (Azerbaijan), Belarus - VTB Bank JSC (Belarus), Ukraine - VTB Bank PJSC, cash withdrawal fee shall be in accordance with the tariffs of Subsidiary VTB Bank JSC (Kazakhstan).

*****Issue/reissue of payment cards Visa Electron is not performed from January 20, 2018.

Comments: When a client requesting a re-issue of payment card, card issuance is carried out under the following conditions:

- 1) In case of card replacement at the customer's request (loss of card and/or PIN code etc.), tariffs according to point 4 of the present Section are applied;
- 2) In case of card expiry, the replacement of card is carried out free of charge;
- 3) In case if customer wishes to open a new payment card within the Package Services Tariffs on Debit Cards for Individuals, the issue is carried out free of charge with closing of active payment card account which was opened according to the present Section, provided that the new card will be of the same type. If the new card type differs from active customer's card which was opened according to the present Section closing of active payment card account is fulfilled at the discretion of customer.

Upon the customer's request for additional card issue, this additional card is issued for the term of the main active card validity. Herewith the cost of annual maintenance is charged in full regardless of the main card validity term.

SECTION 9. Package Services Tariffs on Debit Cards for Individuals

№	The list of services/transactions	Tariffs
1.	VISA Electron***** package	
1.1.	Monthly fee *for using main / additional card, including VAT, also includes SMS-informing and Internet banking activation (at Customer's option) and cash withdrawal via ATMs:	300 KZT ¹
	Subsidiary VTB Bank JSC (Kazakhstan)	0,3% of the amount (min. 200 KZT)
	Halyk Bank of Kazakhstan JSC	
	ATMs belonging to VTB Group banks (CIS)*	
	other banks network	
¹ If the amount of cashless operations for each cards not less than 20 000 KZT /60 USD/50 EUR/4000 RUR per calendar month - the monthly fee will not be charged.		
Additionally for VISA Electron***** cards, in accordance with terms and conditions of the banking product description, the reward for the balance of money on account is calculated (trigger balance of 1000 KZT): 1) for contracts signed before May 18, 2017: 3% per annum - for individuals; 10% per annum - for employees of the Bank and organizations as part of salary projects; 2) for contracts signed after May 18, 2017: 3% per annum for individuals, employees of the Bank and organizations as part of salary projects.		
2	VISA Classic /UnionPay Classic/UnionPay Travel Mate Classic/MasterCard Standard package	
2.1.	Monthly fee* for the use of the main card/additional card (including VAT) includes:	400 KZT ² /for Privilege package - 0 KZT
	SMS-informing;	
	Internet banking activation (at Customer's option);	
	cash withdrawal via ATMs of VTB Bank JSC SO (Kazakhstan), Halyk Bank of Kazakhstan JSC and at ATMs belonging to the VTB Group (CIS)**;	
	cash withdrawal at ATMs (for VISA cards) of other banks network of RK and other banks network outside - up to 5 transactions per calendar month*****	
	cash withdrawal at ATMs (for UnionPay cards) of other banks network of RK	
	cash withdrawal at ATMs (for UnionPay cards) of other banks network outside	1,5 % of the amount (min.KZT 500)
² If the amount of cashless operations for each cards not less than 40 000 KZT /120 USD/100 EUR/8 000 RUR per calendar month - the monthly fee will not be charged.		
Additionally for "VISA Classic/UnionPay Classic/UnionPay Travel mate Classic MasterCard Standard" cards, in accordance with terms and conditions of the banking product description, the reward for the balance of money on account is calculated (trigger balance of 1000 KZT): 1) for contracts signed before May 18, 2017: 5% per annum - for individuals; 10% per annum - for employees of the Bank and organizations as part of salary projects; 2) for contracts signed after May 18, 2017: 4% per annum for individuals, employees of the Bank and organizations as part of salary projects.		
3.	VISA Gold /UnionPay Gold/MasterCard Gold package	
3.1.	Monthly fee* for the use of the main card/additional card (including VAT) includes:	1500 KZT ³ / 1KZT***** For Prime package - 0 KZT
	SMS-informing;	
	Internet banking activation (at Customer's option);	
	cash withdrawal via ATMs of VTB Bank JSC SO (Kazakhstan), Halyk Bank of Kazakhstan JSC and at ATMs belonging to the VTB Group (CIS)**;	
	cash withdrawal at ATMs (for VISA cards) of other banks network of RK and other banks network outside - up to 5 transactions per calendar month*****	

	cash withdrawal at ATMs (for UnionPay cards) of other banks network of RK	1 % of the amount (min. KZT 500)
	cash withdrawal at ATMs (for UnionPay cards) of other banks network outside	1,5 % of the amount (min. KZT 500)
<p>³If the amount of cashless operations for each cards not less than 70 000 KZT /200 USD/180 EUR/14 000 RUR per calendar month - the monthly fee will not be charged.</p>		
<p>At Customer's will Visa Gold/UnionPay Gold package may include: 1) VISA Virtuon card opening; 2) Insurance coverage in the IC Nomad Insurance JSC;</p>		
<p>Additionally for "VISA Classic/UnionPay Gold/MasterCard Gold" cards, in accordance with terms and conditions of the banking product description, the reward for the balance of money on account is calculated (trigger balance of 1000 KZT): 1) for contracts signed before May 18, 2017: 8% per annum - for individuals; 10% per annum - for employees of the Bank and organizations as part of salary projects; 2) for contracts signed after May 18, 2017: 5% per annum for individuals, employees of the Bank and organizations as part of salary projects.</p>		
4	VISA Platinum/UnionPay Platinum/MasterCard/Platinum package	
4.1.	Monthly fee* for the use of the main card/additional card (including VAT) includes:	2000 KZT ⁴ /1 KZT ***** /For Privilege package - 0 KZT
	SMS-informing;	
	Internet banking activation (at Customer's option);	
	cash withdrawal via ATMs of VTB Bank JSC SO (Kazakhstan), Halyk Bank of Kazakhstan JSC and at ATMs belonging to the VTB Group (CIS)**;	
	cash withdrawal at ATMs (for VISA cards) of other banks network of RK and other banks network outside - up to 5 transactions per calendar month	
	cash withdrawal at ATMs (for UnionPay cards) of other banks network of RK	
	cash withdrawal at ATMs (for UnionPay cards) of other banks network outside	1,5 % of the amount (min. KZT 500)
<p>⁴ If the amount of cashless operations for each cards not less than 150 000 KZT /450 USD/400 EUR/30 000 RUR per calendar month - the monthly fee will not be charged.</p>		
<p>At Customer's will Visa Platinum/UnionPay Platinum/MasterCard Platinum package may include: 1) VISA Virtuon card opening (for VISA /MasterCard cards); 2) Insurance coverage in the IC Nomad Insurance JSC; 3) Priority Pass (for VISA cards) (VIP zone joining - 27 USD + 12% НДС according to Priority Collection company's invoice).</p>		
<p>Additionally for "VISA Classic /UnionPay Platinum/MasterCard Platinum" cards, in accordance with terms and conditions of the banking product description, the reward for the balance of money on account is calculated (trigger balance of 1000 KZT): 1) for contracts signed before May 18, 2017: 10% per annum - for individuals, employees of the Bank and organizations as part of salary projects; 2) for contracts signed after May 18, 2017: 6% per annum ***** for individuals, employees of the Bank and organizations as part of salary projects.</p>		
5.	Annual maintenance of VISA Virtuon, issued without any packages	1 000 KZT
6.	Urgent card issue (Almaty only) — within 2 working days:	
6.1.	VISA Virtuon	500 KZT
6.2.	VISA Electron*****	600 KZT
6.3.	VISA Classic/UnionPay Classic/UnionPay Travel mate Classic/MasterCard Standard	2 000 KZT
6.4.	VISA Gold/UnionPay Gold/MasterCard Gold	7 000 KZT
6.5.	VISA Platinum/UnionPay Platinum/MasterCardPlatinum	25 000 KZT
7.	Card replacement at the Customer's request or in case of its loss:	
7.1.	VISA Virtuon	500 KZT

7.2.	VISA Electron*****	500 KZT
7.3.	VISA Classic/UnionPay Classic/UnionPay Travel mate Classic/MasterCard Standard	1 500 KZT
7.4.	VISA Gold/UnionPay Gold/MasterCard Gold	3 500 KZT
7.5.	VISA Platinum/UnionPay Platinum/MasterCard Platinum	25 000 KZT
8.	Card replacement upon expiry and by the initiative of the Bank	
8.1.	VISA Virtuon/VISA Electron***** /UnionPay Travel mate Classic/VISA Classic/UnionPay Classic/ VISA Gold/UnionPay Gold/VISA Platinum/UnionPay Platinum/MasterCard Standard/MasterCard Gold/MasterCard Platinum	0 KZT
9.	Annual maintenance of Visa Instant Issue***	1 000 KZT
10.	Cash withdrawal fee:	
10.1.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan)** upon Visa Instant Issue cards	KZT - 0,5% (min. 200 KZT) foreign currency- 1% (min. 500 KZT)
10.2.	In the ATMs of other banks upon Visa Instant Issue cards	1% (min. 500 KZT)
10.3.	In the ATM of other banks networks for the packages VISA Classic/MasterCard Standard, VISA Gold/MasterCard Gold, VISA Platinum/MasterCard Platinum	1% (min. KZT500) - not less than 5 transactions per calendar month
10.4.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan)	1% (min. 500 KZT) foreign currency - 1% (min. 500 KZT)
10.5.	In the offices of other banks (not apply to UnionPay cards)	2% of the amount + 1 000 KZT foreign currency - 1% (min. 500 KZT)
11	Cash depositing fee on the account of payment card in Subsidiary VTB Bank JSC (Kazakhstan) during transfer	0 KZT
12	Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):	
12.1.	Intrabank transfer to personal account (payment card)	0 KZT
12.2.	Intrabank transfer to another customer's account (payment card)	100 KZT
12.3.	Visa to Visa transfer (not apply to UnionPay cards)	2% (min. 500 KZT)
13.	Transfers via ATMs of other Banks (not apply to UnionPay cards):	
13.1.	Visa to Visa transfer	2% (min. 500 KZT)
14.	Payment card balance inquiry via ATM, including VAT :	
14.1.	In the network of Subsidiary VTB Bank JSC (Kazakhstan)	50 KZT
14.2.	In the network of other banks	100 KZT
15.	Payment card account statements, including VAT	
15.1.	Monthly	0 KZT
15.2.	For the last 6 months	700 KZT
15.3.	For the month, over last 6 months	1 000 KZT
15.4.	Mini ATM statement (last 10 account transactions)	100 KZT
16.	Blocking of payment card in case of its loss	

16.1.	Without adding to the stop-list: Debit cards/Credit cards	0 KZT
16.2.	With adding to the stop-list (VISA Classic/MasterCard Standard)	7 500 KZT for each region (for 2 weeks)
16.3.	With adding to the stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)	10 000 KZT for each region (for 2 weeks)
17.	Other services	
17.1.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	3 000 KZT
17.2.	Providing video from ATM cameras to cardholders of other banks, including VAT	10 000 KZT
17.3.	Providing video from ATM cameras when servicing in other bank network, including VAT	according to the Bank-acquirer tariffs
17.4.	Bank fee for payment in favour of the goods/works/services Providers through the ATM network of Subsidiary VTB Bank JSC (Kazakhstan)	according to informational-payment terminals tariffs
17.5.	Bank fee for payment of goods/services via POS terminals	0 KZT
17.5.	Bank fee for Customs payment transaction	1% (min. 500 KZT max 6 000 KZT)
17.7.	Bank fee for SMS banking activation, including VAT	0 KZT
17.8.	Bank fee for PIN-code change via ATM, including VAT****	500 KZT per one PIN-code change

*Monthly subscription fee is written off starting from the month following payment card issue or replacement.

** Russia - Bank VTB 24 CJSC, Bank of Moscow OJSC, Leto Bank OJSC, Georgia - VTB Bank JSC (Georgia), Armenia - VTB Bank CJSC (Armenia), Azerbaijan - VTB Bank OJSC (Azerbaijan) -- not apply to UnionPay cards.

*** In case of loss or expiration, Visa Instant issue is re-issued as Visa Classic/MasterCard Standard according to the cost of "Visa Classic/MasterCard Standard" package

**** At primary change of PIN code, received by means of SMS message, bank fee is not withheld.

*****By the decision of the authorized body of the Bank interest rate can be increased up to 8% per annum (as part of rates of reward on bank deposits of individuals established by "Kazakhstan Deposit Insurance Fund" JSC).

***** In case by the decision of the Head of retail business or Director of the Bank branch a payment card is transferred to the head of the organization as marketing goods for attraction to service on other banking products (not more than 12 cards a year).

***** By the decision of the authorized body of the Bank for heads of organizations as marketing goods for attraction to service on other banking products.

***** Issue/re-issue of payment cards Visa Electron is not performed from January 05, 2018.

***** This condition is not applied for payment cards issued after January 05, 2018.

Comments: additional card that issued along with the main one may not be of higher status than the main card, without Internet banking, SMS-informing and VISA Virtuon card issuance. Besides for additional VISA Electron***** and VISA ClassicUnionPay Classic/UnionPay Travel mate Classic/MasterCard Standard cards Insurance coverage in the IC Nomad Insurance JSC and Priority Pass programs are not included.

All the fees for additional cards issued along with the main cards within payroll card program and cards of the Bank's employees are paid according to terms and tariffs for individual customers stated in this SECTION.

SECTION 10. Tariffs on Payment Credit Cards for Individuals

№	The list of services/transactions	Tariffs
1.	The cost of main/additional card issue:	
1.1.	VISA Instant Issue/VISA Electron/VISA Classic/ VISA Gold/VISA Platinum/MasterCard Standard/MasterCard Gold/MasterCard Platinum	0 KZT
2.	Annual maintenance* of the main/additional card:	
2.1.	VISA Instant Issue**	1 000 KZT
2.2.	VISA Electron	1 000 KZT
2.3.	VISA Classic/MasterCard Standard	5 000 KZT
2.4.	VISA Gold/MasterCard Gold	10 000 KZT/ for "Prime" package - 0 KZT
2.5.	VISA Platinum/MasterCard Platinum	20 000 KZT/for "Privilege" package - 0 KZT
3	Urgent main/additional card issue (Almaty only) — within 2 working days:	
3.1.	VISA Electron	600 KZT
3.2.	VISA Classic/MasterCard Standard	2 000 KZT
3.3.	VISA Gold/MasterCard Gold	7 000 KZT
3.4.	VISA Platinum/MasterCard Platinum	20 000 KZT
4	Card replacement at the Customer's request or in case of its loss:	
4.2.	VISA Electron	500 KZT
4.3.	VISA Classic/MasterCard Standard	1 500 KZT
4.4.	VISA Gold/MasterCard Gold	3 500 KZT
4.5.	VISA Platinum/MasterCard Platinum	10 000 KZT
5.	Card replacement upon expiry and by the initiative of the Bank	
5.1.	VISA Electron/VISA Classic/ VISA Gold/VISA Platinum/MasterCard Standard/MasterCard Gold/MasterCard Platinum	0 KZT
6.	Cash withdrawal fee:	
6.1.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) ***	2,5% (min. 300 KZT)

6.2.	In the ATMs of other banks	3,8% (min. 1000 KZT)
6.3.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan)	2,5% + 500 KZT
6.4.	In the offices of other banks	3,8% + 1200 KZT
7.	Cash depositing fee on the account of payment card in Subsidiary VTB Bank JSC (Kazakhstan) during transfer	0 KZT
8.	Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):	
8.1.	Intrabank transfer to personal account (payment card)	2% + 300 KZT
8.2.	Intrabank transfer to another customer's account (payment card)	2% + 500 KZT
8.3.	Visa to Visa transfer	2% (min. 500 KZT)
10.	Payment card balance inquiry via ATM, including VAT:	
10.1.	In the network of Subsidiary VTB Bank JSC (Kazakhstan)	50 KZT
10.2.	In the network of other banks	100 KZT
11.	Payment card account statements, including VAT:	
11.1.	Monthly	0 KZT
11.2.	For the last 6 months	700 KZT
11.3.	For the month, over last 6 months	1 000 KZT
11.4.	Mini ATM statement (last 10 account transactions) (payment card)	100 KZT
12.	Blocking of payment card in case of its loss:	
12.1.	Without adding to the stop-list	0 KZT
12.2.	With adding to the stop-list (VISA Classic/MasterCard Standard)	7 500 KZT for each region (for 2 weeks)
12.3.	With adding to the stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)	10 000 KZT for each region (for 2 weeks)
13.	Other services:	

13.1.	Loan organization fee	5% of the approved credit limit (on credit card) service fee application is set by the decision of the Authorized body of the Bank
13.2.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	5 000 KZT
13.3.	Providing video from ATM cameras to cardholders of other banks, including VAT	10 000 KZT
13.4.	Providing video from ATM cameras when servicing in other bank network, including VAT	according to the Bank-acquirer tariffs
13.5.	Bank fee for payment in favor of the goods/works/services Providers via ATMs of Subsidiary VTB Bank JSC (Kazakhstan)	according to informational-payment terminals tariffs
13.6.	Bank fee for payment of goods/services via POS terminals	0 KZT
13.7.	Bank fee for Customs payment transaction	1% (min. 500 KZT, max 6000 KZT)
13.8.	Bank fee for SMS banking activation, including VAT	0 KZT
13.9.	Monthly fee for SMS-informing, including VAT	150 KZT
13.10.	Bank fee for PIN-code change via ATM, including VAT****	500 KZT per one PIN-code change
13.11.	Reimbursement on transactions of PRIORITY PASS club card holders (including VAT).	According to Priority Collection company's invoice + 12% VAT of the amount of the invoice.

* The following programs are included in the annual maintenance:

- 1) Coverage of insurance events by Insurance Company "Nomad Insurance" JSC on cards - Visa Gold/MasterCard Gold, Visa Platinum/MasterCard Platinum
- 2) Priority Pass on cards - Visa Platinum/MasterCard Platinum, Visa Gold/MasterCard Gold within "Privilege" and "Prime" packages (for Visa Gold, Visa Classic, Visa Electron can be provided according to the conditions of marketing events to be conducted).

** In case of loss or expiration, Visa Instant issue is re-issued as Visa Electron/VISA Classic/VISA Gold/MasterCard Standard/MasterCard Gold according to paragraph 2 of this Appendix.

*** ATMs belonging to VTB Group banks (CIS): Russia - Bank VTB 24 CJSC, Bank of Moscow OJSC, Leto Bank OJSC, Georgia - VTB Bank JSC (Georgia), Armenia - VTB Bank CJSC (Armenia), Azerbaijan - VTB Bank OJSC (Azerbaijan).

**** At primary change of PIN code, received by means of SMS message, bank fee is not withheld.