

Appendix 3
to the Regulations on general conditions of
conduct of banking and other operations in
Subsidiary VTB Bank JSC (Kazakhstan)

**Limit values of rates for conduct of banking operations on retail business
Subsidiary VTB Bank JSC (Kazakhstan)**

SECTION 1. Limit values of tariffs for settlement and cash servicing of individuals in Subsidiary VTB Bank JSC (Kazakhstan)

No.	List of services / operations	Limit values of tariffs		Notes
		minimum	maximum	
1	Bank account: opening, management, closing			
1.1.	Current account opening	0 KZT	1000 KZT	for each account
1.2.	Savings account opening	0 KZT	1000 KZT	for each account
1.2-1.	Monthly subscription fee for SMS-notification on current/savings account, inclusive of VAT	0 KZT	1000 KZT	for each account
1.2-2.	Current account management, in the absence of cash flows on the account within 6 months (monthly, for each account)*	0 KZT	in the amount of balance, but not more than 2000 KZT	
1.3.	Escrow account opening	0 KZT	10 000 KZT	for each account
1.3-1.	Escrow account management	0 KZT	10 000 KZT	for each account
1.4.	Special account opening	0 KZT	10 000 KZT	for each account
1.4-1.	Special account management	0 KZT	10 000 KZT	for each account
1.5.	Special current deposit account opening	0 KZT	10 000 KZT	for each account
1.5-1.	Special current deposit account management	0 KZT	10 000 KZT	for each account
1.6.	Transit account opening	0 KZT	10 000 KZT	for each account
1.6-1	Transit account management	0 KZT	10 000 KZT	for each account
1.7.	Search for money amounts not received on account of the Client upon his/her application or application of his/her successors (inclusive of VAT)	0 KZT	2000 KZT for each week	
1.8.	Issuance of duplicates of bank deposit agreements, current account (inclusive of VAT)	0 KZT	3000 KZT	for each agreement
1.9.	Provision of certificates upon request of the Client (inclusive of VAT)	0 KZT	3000 KZT	for each certificate
1.10.	Provision of bank statement (inclusive of VAT)			
1.10-1.	current for the period of up to 1 year	0 KZT	3000 KZT	on each account
1.10-2.	archival for the period of over 1 year	0 KZT	3000 KZT	on each account
1.11.	Issuance of deposit passbook (inclusive of VAT)			
1.11.1.	initial issuance of deposit passbook or replacement with fully filled for clients of the Bank	0 KZT	1000 KZT	for each passbook
1.11.2.	issuance of deposit passbook in other cases (damage, loss and others)	0 KZT	1000 KZT	for each passbook
1.12.	current account closing	0 KZT	1000 KZT	for each account
1.13.	savings account closing	0 KZT	1000 KZT	for each account
1.14.	escrow account closing	0 KZT	10 000 KZT	for each account
1.15.	special account closing	0 KZT	10 000 KZT	for each account
1.16.	transit account closing	0 KZT	10 000 KZT	for each account
1.17.	special current deposit account closing	0 KZT	10 000 KZT	for each account

2.	Money transfer on bank accounts in national currency			
2.1.	Intrabank transfer between accounts (including special and transit) of one Client	0% of the amount	10% of the amount	for each transfer
2.2.	Intrabank transfer between accounts (including special and transit) of different Clients	0% of the amount	10% of the amount	for each transfer
2.3.	Transfers (payments) on bank accounts (including special and transit) opened in other banks :	0% of the amount	10% of the amount	for each transfer
2.4.	Execution of orders of the Client on cancellation of transfer or making changes after its acceptance by the Bank for execution and money return (if the Bank has a technical capability) (inclusive of VAT)	0 KZT	5000 KZT	for each transfer
3.	Money transfer on bank accounts in foreign currency			
3.1	Intrabank transfer between accounts of one Client	0%	1,5%	for each transfer
3.2	Intrabank transfer between accounts of different Clients	0%	1.5%, min 500 KZT	for each transfer
3.3	Transfer on bank accounts opened in other banks:			
3.3.1	If there are instructions on charging commission, at the expense of the sender (OUR option):			
	USD	0%	1.5%, min 4000 KZT	for each transfer
	EUR	0%	1.5%, min 4000 KZT	for each transfer
	RUB	0%	1.5%, min 2500 KZT	for each transfer
	other types of currencies (except of USD, EUR, RUB)	0%	1.5%, min 4000 KZT	for each transfer
	USD with guaranteed receipt of full amount payment by the beneficiary	0%	1.5%, min 8000 KZT	for each transfer
3.3.2	If there are instructions on charging commission, at the expense of the beneficiary (BEN/SHARE option):			
	USD	0%	1.5%, min 3000 KZT	for each transfer
	EUR	0%	1.5%, min 3000 KZT	for each transfer
	RUB	0%	1.5%, min 3000 KZT	for each transfer
	other types of currencies (except for USD, EUR, RUB)	0%	1.5%, min 3000 KZT	for each transfer
3.4	Money transfers in favour of clients of VTB group (USD, EUR)	0%	1.5%, min 2000 KZT	for each transfer
3.5	Money transfers in favour of clients of VTB group (RUB)	0%	1.5%, min 1200 KZT	for each transfer
3.6	Execution of orders of the Client on cancellation of transfer or making changes after its acceptance by the Bank for execution and money return (if the Bank has a technical capability) (inclusive of VAT)	0 KZT	10 000 KZT	for each transfer
3.7	Provision of copies of SWIFT messages on outgoing money transfers in foreign currency (inclusive of VAT)	0 KZT	2000 KZT	for each message
3.8.	Investigation on incoming/outgoing payments, if bank details of the beneficiary are not sufficient/correct, with attraction of the correspondent bank (at the initiative of the sender) (inclusive of VAT)			
	<i>in US dollars (USD)</i>	0 USD	100 USD	
	<i>in Russian rubles (RUB)</i>	0 RUB	1000 RUB	
	<i>in foreign currency, except of US dollars (USD)</i>	0 EUR	150 EUR	
3.9.	Sending a request to the beneficiary's bank based on the application of the client on changes/additions in bank details of the transfer (inclusive of VAT)			
	<i>in US dollars (USD)</i>	0 USD	100 USD	
	<i>in Russian rubles (RUB)</i>	0 RUB	1000 RUB	
	<i>in foreign currency, except of US dollars (USD)</i>	0 EUR	150 EUR	
4.	Transfers without bank account opening			
4.1.	Transfers without bank account opening on "Contact" system	according to the tariffs of "Contact" money transfer system		
4.2.	Transfers without bank account opening on "Western Union" system	according to the tariffs of "Western Union" Company		

4.3.	Transfers without bank account opening on "Unistream" system	according to the tariffs of "Unistream" money transfer system		
4.4.	Transfers without bank account opening on "Zolotaya Korona - Money transfers" system	according to the tariffs of "Zolotaya Korona - Money transfers" money transfer system		
4.5.	Transfers without bank account opening on "Urgent money transfers in the intrabranh network of Subsidiary VTB Bank JSC (Kazakhstan)	0%	2%, min 300 KZT	for each transfer
5.	Cash operations			
5.1.	Recounting and packing of cash being on:			
5.1.1.	current accounts (including special and transit) in national currency	0% of the amount	10% of the amount	
5.1.-2.	special current deposit accounts in national currency	0%	10% of the amount	
5.1.-3.	current accounts in foreign currency	0%	10% of the amount, min 200 KZT	
5.1.-4.	special current deposit accounts in foreign currency	0%	10% of the amount	
5.1.-5.	savings accounts in national currency:			
5.1.-5.1	in the event of cashless depositing money and storing a contribution/each additional contribution on savings account for less than 30 calendar days	0%	10% of the amount, min 100 KZT	
5.1.-5.2	in the event of cashless depositing money and storing a contribution/each additional contribution on savings account for more than 30 calendar days	0%	10% of the amount, min 100 KZT	
5.1.-6	from savings accounts in foreign currency:			
5.1.-6.1	in the event of cashless depositing money and storing a contribution/each additional contribution on savings account for not less than 30 calendar days	0%	10% of the amount, min 200 KZT	
5.1.-6.2	in the event of cashless depositing money and storing a contribution/each additional contribution on savings account for more than 30 calendar days	0%	10% of the amount, min 200 KZT	
5.2.	Exchange in large denomination bank notes for small denomination bank notes and vice versa, if the Bank has a capability upon preliminary request of the Client	0 KZT	1% of the amount, min 1000 KZT	
5.3.	Verification of bank notes for authenticity, up to 50 bank notes	0 KZT	50 KZT for each bank note, min 100 KZT	
5.4.	Verification of bank notes for authenticity, more than 50 bank notes	0 KZT	30 KZT for each bank note	
5.5.	Acceptance of cash (payments) from individuals in favour of legal entity/individual entrepreneur (payment for goods/works/services provided/rendered)	0 KZT	1000 KZT	for each payment
6.	Conversion on current accounts of individuals			
6.1.	Cash currency conversion with crediting funds to the client:			
6.1-1	- same-day	the exchange rate of th	the exchange rate of the Bank	
* The Bank's commission for account management is deducted on the last day of the month upon completion of the operation day of the Bank on currency bank accounts opened in KZT and foreign currency, regardless of the balance amount on the account, on which no operations were conducted for 6 (six) months, except for paragraph 42 of the Regulations on general conditions of conduct of banking and other operations of Subsidiary VTB Bank JSC (Kazakhstan).				

SECTION 2. Limit values of tariffs for payment cards of Subsidiary VTB Bank JSC (Kazakhstan) for individuals and legal entities

No.	List of services / operations	Limit values of tariffs		Note
		Minimum	Maximum	
I. Payment cards:				
1	Issuance of main and additional card	0 KZT	200 000 KZT	For each card
2	Annual servicing of main and additional card	0 KZT	1 000 000 KZT	For each card
3	Urgent issuance of payment card	0 KZT	200 000 KZT	Within not more than 2 working days (only Almaty city)
4	Re-issuance of payment card	0 KZT	200 000 KZT	For each card
5	Crediting of funds to the payment card account	0 KZT	3% min.1 000 KZT	For each operation
6	Receipt of cash in ATMs and cash points of the Bank, other banks in the territory of the Republic of Kazakhstan and outside of the Republic of Kazakhstan	0%	10%	For each operation
7	Viewing balance on the payment card account in the network of the Bank, second-tier banks of the Republic of Kazakhstan and outside of the Republic of Kazakhstan (inclusive of VAT)	0 KZT	1 000 KZT	For each operation
8	Request for statement on the payment card account (inclusive of VAT)	0 KZT	3 000 KZT	For each operation
9	Blocking of payment card in case of loss	0 KZT	20 000 KZT	For each card
10	Cashless payment of goods and services with a card through POS terminals	0%	3%	Of the operation amount
11	Cashless customs payment through POS terminals	0%	3%	Of the operation amount
12	Provision of video records from cameras of ATMs of the Bank (inclusive of VAT)	0 KZT	20 000 KZT	For each request
13	Subscription fee for SMS-notification (inclusive of VAT)	0 KZT	1 000 KZT	On a monthly basis
14	Change in PIN code through ATM of the Bank	0 KZT	1 000 KZT	For each operation
15	Cashback (return of a part of the amount of cashless operation on payment card to the client)	0%	30%	For each operation
16	Provision of service package (Cashback, SMS-notification, accrual of remuneration to the balance of the account in the procedure provided for by the approved product of the Bank)	0 KZT	100 000 KZT	On a monthly basis
II. Money transfers:				
17	Money transfers (Visa Direct, MasterCard MoneySend) from cards of the Bank and second-tier banks of the Republic of Kazakhstan	0 KZT	2% + 10 USD	Of the operation amount Alternative channels (Internet banking, mobile banking, ATMs, etc.)
III. Servicing of third-party payment card holders:				
18	Receipt of cash in ATMs of the Bank on cards of other banks	0 US dollars	10 US dollars	For each operation
19	Receipt of cash in cash points on cards of other banks	0%	10%	Of the operation amount

SECTION 3. Limit values of tariffs for credit operations of individuals in Subsidiary VTB Bank JSC (Kazakhstan)

No.	List of services / operations	Limit values of tariffs		Notes
		minimum	maximum	
1.	Consumer loans without collateral:			
1.1.	For consideration of an application and documents for loan	0 KZT	15 000 KZT	1. If the client does not obtain a credit, subject to VAT. 2. This tariffs shall not be subject to return in case of credit rejection of the Bank.
1.2.	For loan organization	0% of the amount	15% of the amount	
1.3.	For opening and management of current accounts related to loan servicing	0% of the amount	5% of the amount	
2.	Mortgage housing loans (except for those established by paragraph 6 of this section):			
2.1.	For consideration of an application and documents for loan	0 KZT	15 000 KZT	1. If the client does not obtain a credit, subject to VAT. 2. This tariffs shall not be subject to return in case of credit rejection of the Bank.
2.2.	For loan organization	0% of the amount	10% of the amount	
2.3.	For opening and management of current accounts related to loan servicing	0% of the amount	5% of the amount	
3.	Consumer loans with collateral (movable and/or immovable property), including granting a loan in the form of credit line:			
3.1.	For consideration of an application and documents for loan/credit line	0 KZT	15 000 KZT	1. If the client does not obtain a credit, Subject to VAT. 2. This tariffs shall not be subject to return in case of credit rejection of the Bank.
3.2.	For loan/credit line organization	0% of the amount	10% of the amount	
3.3.	For opening and management of current accounts related to loan servicing	0% of the amount	5% of the amount	
3.4.	Increase of credit line amount	0% of the amount	10% of the amount	
4.	Consumer loans secured by cash collateral:			
4.1.	For consideration of an application and documents for loan	0 KZT	15 000 KZT	1. If the client does not obtain a credit, Subject to VAT. 2. This tariffs shall not be subject to return in case of credit rejection of the Bank.
4.2.	For loan organization	0% of the amount	10% of the amount	
4.3.	For opening and management of current accounts related to loan servicing	0% of the amount	5% of the amount	
5.	Auto lending (except for those established by paragraph 6 of this section):			
5.1.	For consideration of an application and documents for loan	0 KZT	15 000 KZT	1. If the client does not obtain a credit, Subject to VAT. 2. This tariffs shall not be subject to return in case of credit rejection of the Bank.
5.2.	For loan organization	0% of the amount	10% of the amount	
5.3.	For opening and management of current accounts related to loan servicing	0% of the amount	5% of the amount	
6.	Loans under state programs:			
6.1.	For consideration of an application and documents for loan	0 KZT	15 000 KZT	If the client does not obtain a credit, Subject to VAT. Non-returnable commission is charged regardless of the decision of the Managing Organization of the Bank.
6.2.	For loan organization	0% of the amount	5% of the amount	
6.3.	For opening and management of current accounts related to loan servicing	0% of the amount	5% of the amount	
7.	Changes in the conditions of a loan granted (except for those established by paragraph 8 of this section)			1. If two or more services/applications are applied, only one of the established tariffs with a maximum value is charged from the client; 2. The tariff shall not be subject to return in case of rejection of the Bank on changes in the conditions of a loan granted.
7.1.	repayment schedule	0% of the outstanding principal balance	10% of the outstanding principal balance	<i>Not incurred on payment date changing on repayment schedule</i>
7.2.	loan currency	0% of the outstanding principal balance	10% of the outstanding principal balance	
7.3.	interest rate	0% of the outstanding principal balance	10% of the outstanding principal balance	
7.4.	methods of loan repayment	0% of the outstanding principal balance	10% of the outstanding principal balance	
7.5.	For partial early repayment for individuals (in the period of moratorium according to the concept)	0% of the outstanding principal balance	10% of the outstanding principal balance	
7.6.	For full early repayment for individuals (in the period of moratorium according to the concept)	0% of the outstanding principal balance	10% of the outstanding principal balance	
7.7.	For consideration of a question on changes in the conditions related to the borrower (co-borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety)	0% of the outstanding principal balance	10% of the outstanding principal balance	

7.8.	For consideration of a question on changes in the conditions of encumbrance of loan collateral item, purpose of collateral item, as well as in case of replacement of collateral item	0% of the outstanding principal balance	10% of the outstanding principal balance	
7.9.	For consideration of a question on changes in the conditions of replacement of collateral provider	0% of the outstanding principal balance	10% of the outstanding principal balance	
8.	Changes in the conditions of loan granted on potentially delinquent loans and delinquent loans			
8.1.	repayment schedule (including loan restructuring)	0 KZT	50 000 KZT	
8.2.	loan currency	0 KZT	50 000 KZT	
8.3.	interest rate	0 KZT	50 000 KZT	
8.4.	loan repayment	0 KZT	50 000 KZT	
8.5.	For consideration of a question on changes in the conditions related to the borrower (co-borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety)	0 KZT	50 000 KZT	
8.6.	For consideration of a question on changes in the conditions of encumbrance of loan collateral item, purpose of collateral item, as well as in case of replacement of collateral item	0 KZT	50 000 KZT	
8.7.	For consideration of a question on changes in the conditions of replacement of collateral provider	0 KZT	50 000 KZT	
9.	Issuance of certificates, information and other documents in the process of post-credit servicing of individuals			
9.1.	Consideration of questions on the issuance of title establishing documents for the collateral item contained in the credit file upon application of the client (inclusive of VAT)	0 KZT	50 000 KZT	Not incurred when encumbrance relief from the pledged assets, in connection with the early full loan repayment
9.2.	Consideration of questions on the issuance of the certificate for legalization of alterations, structures, additional building in the territory of collateral upon application of the client (inclusive of VAT)	0 KZT	50 000 KZT	
9.3.	Consideration of questions on the issuance of the certificate on the consent for registration (de-registration) at the place of residence of an individual upon application of the client	0 KZT	50 000 KZT	
9.4.	Consideration of questions on the issuance of the certificate on the permit for replacement of registration number of vehicle being a collateral, for re-execution of the certificate on vehicle registration, re-issuance of lost documents for vehicle (inclusive of VAT)	0 KZT	50 000 KZT	
9.5.	For issuance of the certificate on outstanding loans upon application of the client (inclusive of VAT)	0 KZT	50 000 KZT	Issued free of charge upon full repayment of outstanding debt within the period of not more than 15 (fifteen) calendar days from the day of receipt of an application
9.6.	For the issue of a copy/archived documents	0 KZT	50 000 KZT	Collected for each copy of the documents in case more than 2 copies are issued

SECTION 4. Limit values of tariffs for safe deposit services for individuals in Subsidiary VTB Bank JSC (Kazakhstan)

Safe deposit services (* subject to VAT, included in the cost)

No.	List of services / operations	Limit values of tariffs									
		1 week		1 month		3 months		6 months		12 months	
		minimum	maximum	minimum	maximum	minimum	maximum	minimum	maximum	minimum	maximum
1.	Small safe deposit lease (size - 72*260*390)	0 KZT	3000 KZT	0 KZT	10 000 KZT	0 KZT	30 000 KZT	0 KZT	40 000 KZT	0 KZT	60 000 KZT
2.	Medium safe deposit lease (size - 146*260*390)	0 KZT	5000 KZT	0 KZT	15 000 KZT	0 KZT	35 000 KZT	0 KZT	50 000 KZT	0 KZT	100 000 KZT
3.	Big safe deposit lease (size - 220*260*390)	0 KZT	6000 KZT	0 KZT	20 000 KZT	0 KZT	40 000 KZT	0 KZT	65 000 KZT	0 KZT	110 000 KZT
4.	Large safe deposit lease (size - 440*260*390)	0 KZT	10 000 KZT	0 KZT	30 000 KZT	0 KZT	60 000 KZT	0 KZT	100 000 KZT	0 KZT	200 000 KZT
5.	Additional services	Limit values of tariffs									
		minimum	maximum								
6.	Safe deposit cracking (inclusive of VAT)	0 KZT	cost of services of third-party organization + 50%								
7.	Replacement of key/lock in case of loss/damage to key/lock/box through a fault of the Client (inclusive of VAT)	0 KZT	30 000 KZT								
8.	For delay on lease agreement, for each overdue day (exclusive of VAT)	0 KZT	Small deposit safe - 500 KZT Medium deposit safe - 1000 KZT Big deposit safe - 1500 KZT Large deposit safe - 2000 KZT								

SECTION 5. Limit values of tariffs for individuals on "Prime" and "Privilege" packages

No.	List of services/operations	Limit values of tariffs		Notes
		minimum	maximum	
1.	Cost of "Prime" package *			
1.1.	First year	1 KZT	300 000 KZT	For one package
1.2.	First year ¹	1 KZT	1 KZT	For one package
1.3.	Subsequent	1 KZT	200 000 KZT	For one package
1.4.	Subsequent ²	1 KZT	1 KZT	For one package
2.	Tariffs on Visa Infinite and UnionPay Diamond payment cards			
2.1.	Urgent issuance of payment card (only in Almaty city) - 2 working days	1 KZT	50 000 KZT	For one card
2.2.	Replacement of payment card upon request of the client or in case of loss	1 KZT	50 000 KZT	For one card
2.3.	Blocking of payment card in case of loss with inclusion into stop-list Visa Infinite	1 KZT	50 000 KZT	For one card
2.4.	Replacement of payment card upon expiration period and at the initiative of the Bank	1 KZT	50 000 KZT	For one card
2.5.	Other services on Visa Infinite payment card			
3.	Personal servicing of clients having valid "Prime" package in other banks of VTB group, including individuals related to the Bank with special relationships (inclusive of VAT)	1 KZT	1 KZT	Cost of personal servicing for one client. Agreement on the conditions of personal servicing of the Client Private banking bank of VTB bank is concluded
4.	Cost of "Privilege" package **			
4.1.	First and subsequent years	1 KZT	100 000 KZT	For one package
4.2.	First ³ and subsequent ⁴ years	1 KZT	1 KZT	For one package

SECTION 6. Limit values of tariffs on the system of remote banking servicing of individuals (hereinafter - RBS)

No.	Operation type	Limit values of tariffs		Note
		Minimum	Maximum	
I. Payment of services in RBS				
1	Fee for connection and registration in the system (inclusive of VAT)	0 KZT	5 000 KZT	for each operation
2	Cash and cashless payments in favour of Providers of goods/services:	0 KZT	500 KZT	for each operation
3	Money transfer for the payment of taxes and other payments to the budget	0%	5%	of the operation amount
II. Money transfers				
4	Intrabank transfer between accounts of one client	0 KZT /0%	500 KZT /10%	for each operation/of the loan amount issued within the retail lending of individuals
5	Intrabank transfer between accounts of different clients	0 KZT /0%	1000 KZT /10%	for each operation/of the loan amount issued within the retail lending of individuals
6	Money transfer on bank accounts opened in other banks in KZT	0 KZT /0%	1000 KZT /10%	for each operation/of the loan amount issued within the retail lending of individuals
7	Money transfer on bank accounts opened in other banks in foreign currency	0 KZT	2% (min. 15000 KZT)	of the transfer amount
8	Transfers in favour of clients of VTB group (USD, EUR,RUB)	0 KZT	2% (min. 15000 KZT)	of the transfer amount
9	Money transfer from bank accounts using payment cards	0 KZT	10% (min. 5000 KZT)	of the transfer amount
10	Conversion on cashless operations in the network of Subsidiary VTB Bank JSC (Kazakhstan)	0%	10%	of the conversion amount
11	Monthly subscription fee (inclusive of VAT)	0 KZT	1000 KZT	for mobile banking
12	Account statement in RBS (inclusive of VAT)	0 KZT	1000 KZT	for each statement
13	Commission fee for issuance/re-issuance of the main/additional payment card in RBS system	0 KZT	1000 KZT	for each card
14	Current/savings account opening in RBS system	0 KZT	1000 KZT	for each account
III. Cash replenishment of bank accounts				
15	Replenishment of bank accounts opened in the network of Subsidiary VTB Bank JSC (Kazakhstan)	0 KZT	1000 KZT	for each operation
16	Replenishment of bank accounts (payment cards) on payroll card programs	0 KZT	1000 KZT	for each operation
17	Replenishment of bank accounts for repayment of a credit issued in the network of Subsidiary VTB Bank JSC (Kazakhstan)	0 KZT	1000 KZT	for each operation

SECTION 7. Limit values of tariffs on payment cards for legal entities and individual entrepreneurs on E – commerce (electronic commerce)

No.	Services/Operations	Limit values of tariffs*	
		Minimum	Maximum
1.	Bank fee for non-cash settlements on operations with payment cards of SO JSC Bank VTB (Kazakhstan) when sale of goods/services/works is carried out by the Company	0%	20%
2.	Bank fee for non-cash settlements on operations with payment cards of other banks when sale of goods/services/works is carried out by the Company (Payment cards VISA International and Mastercard/Maestro)	0%	20%

* Use and size of the tariff is assessed on the decision of the authorized body of the Bank and is fixed upon the relevant agreement / Enterprise agreement