

Appendix 2
to the Regulations on general conditions of banking
and other services provision in
Subsidiary VTB Bank JSC
(Kazakhstan)

**Bank Tariffs and Fees for Legal Entities / Individual Entrepreneurs / Farms / Notaries, Lawyers and Private
Executors**

SECTION 1. Payment and Cash Service Tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)

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.

The Bank Rate is the rate of currency conversion set by the Bank at the time of cash exchange transaction.

For VATable bank fees VAT is already included.

In case if tariff is stated as fixed amount, the tariff shall be charged for each transaction/document.

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 branches of Subsidiary VTB Bank JSC (Kazakhstan) in Atyrau, Aktau, Aktobe and Uralsk, the fees for acceptance of payment orders during non-operational time in the presence of the technical capabilities of the Bank (the fees to be charged in addition to the basic fee) shall be charged from 16.30 Astana time.

Remuneration to counterparty banks (third banks), other additional charges for performance of Customers' orders shall be reimbursed (paid) by the Customers at actual cost of expenses incurred.

№	Code	The list of services/transactions	Current tariffs		
			Base rate	Minimum in local currency	Maximum in local currency
1.	102011610/0100	Bank account opening	-	-	-
		(The Customer pays for one bank account opening, other bank accounts shall be opened free of charge upon presentation of necessary documents)	-	-	-
1.1.	102011610/0101	For legal entities (all forms of ownership)	5000 KZT; 1* KZT	-	-
1.2.	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private executors	2500 KZT; 1* KZT	-	-
2.	102011611/0200	Bank account maintenance	-	-	-
2.1.	102011611/0201	(Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions))	1000 KZT	-	-
2.1-1.		Maintenance of each bank account, except for current accounts "in the transit mode", savings accounts and accounts with accrual of remuneration, in case of absence of account transactions within the current month (monthly, per each account)	Account balance, but no more than 1 000 KZT	-	-
2.2.		Provision of bank accounts statements (except for paragraph 2.10):	-	-	-
	102011611/0202	- <i>compulsorily (monthly)</i>	0 KZT	-	-
	102011612/0202	- <i>at the Customer's request the provision of bank accounts statements on the account maintenance (including VAT) (optional)</i>	500 KZT	-	-
		<i>Account statement at the Customer's request for further information forwarding to the auditing company (including VAT)</i>	5000 KZT	-	-
		<i>Statement of the Customer's turnover for more than 1 year (including VAT)</i>	3000 KZT	-	-
		<i>Statement of the Customer's turnover for more than 3 years (including VAT)</i>	4000 KZT	-	-
		Provision of archive documents for any period of time (including VAT)	5000 KZT	-	-
2.3.	102011612/0203	Provision, at the Customer's request, of certificates related to his/ her servicing at the Bank (including VAT)	1000 KZT	-	-
2.4.	102011612/0204	Issue of banking and financial documents copies (including VAT)	500 KZT	-	-
2.5.	102011612/0205	Confirmation of transfers in SWIFT format (including VAT)	700 KZT	-	-
2.6.		Investigation on outgoing payments (including VAT)	-	-	-
	102011612/0206	- <i>in USD</i>	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)	-	-
		- <i>in foreign currencies, except for USD</i>	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)	-	-
	102011512/0207	- <i>in RUB</i>	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)	-	-
		- <i>in local currency (KZT) outside of Kazakhstan</i>	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)	-	-
	102011612/0208	- <i>in local currency (KZT)</i>	1000 KZT	-	-
2.6-1.		Investigation of incoming payments (including VAT) - in case of insufficient/incorrect details of the beneficiary with the involvement of the correspondent bank (at the initiative of the beneficiary)	-	-	-
	102011612/0209	- <i>in USD</i>	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)	-	-
	102011512/0210	- <i>in other currency, except for USD</i>	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)	-	-

2.7.		Amendment to payment instructions:	-		-
	102011612/0211	- in USD	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)		-
		- in foreign currencies, except for USD	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)		
	102011612/0212	- in RUB	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)		-
		- in local currency (KZT) on outgoing payments outside of Kazakhstan	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)		
2.8.		Acceptance of application to call back the payment order at the Customer's request	-		-
	102011512/0213	- Intradeposit payment in local currency (KZT) (subject to beneficiary's acceptance)	0 KZT		-
	102011612/0214	- Intradeposit payment in foreign currency (subject to beneficiary's acceptance)	500 KZT		-
	102011612/0215	- Interbank payment in local currency (KZT) (in favor of the Customer of another Bank)	1000 KZT		-
	102011612/0216	- Interbank payment in USD (in favor of the Customer of another Bank)	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)		-
		- Interbank payment in foreign currencies, except for USD (in favor of the Customer of another Bank)	5000 KZT + foreign banks expenses (according to fee rates of correspondent banks)		
2.9.	102011611/0217	Bank account closing at the Customer's request (when closing each Bank account). (In case of bank account closing in the Bank's division, with the preliminary opening in other departments, no fees shall be charged)	5000 KZT	-	-
2.10		Provision of statements on the Customer's account with SWIFT-messages in MT 940 format or via Fastie in MT 998 format or in XML format at the written request of the Customer, on a monthly basis for each account (including VAT)	3400 KZT	-	-
2.11.		Deposition of cash (payments) from individuals in favor of legal entity / individual entrepreneur with which the Bank concluded the relevant contract / agreement:	-	-	-
		- Payment for the provided / rendered goods / works / services;	5%	150 KZT	300 000 KZT
		- Payment for the provided / rendered goods / works / services as part of the "Prime" service package"	10%	150 KZT	-
		- Payment for the provided / rendered goods / works / services in favor of MySafety LLP to the approved amount of cash (payments) to be accepted per month**	45%	1 800 KZT	-
		- Payment for the provided / rendered goods / works / services in favor of MySafety LLP in excess to the approved amount of cash (payments) to be accepted per month**	53%	2 100 KZT	-
		- Payment for the provided / rendered goods / works / services in favor of European Legal Service LLP with on-line notification (including VAT)	50%	1 500 KZT	-
		-payment for services rendered/provided in favor of the insurance companies*****	50%	1 500 KZT	
		Accrual of credit funds of individuals to car dealerships/construction companies	from 0.1% to 10%, use and amount of the fee is established by the authorized body of the Bank and stated in the agreement/contract for opening of an account	-	-
3.	102011611/0300	Money transfers in local currency (KZT)	-	-	-
3.1.	102011611/0301	Internal transfers	0 KZT	-	-
3.2.		External money transfers in local currency (KZT) in Kazakhstan:	-	-	-
		Acceptance of payment orders with current value date:	-	-	-
	102011611/0302	- before 12.30 Astana time;	0,23%	300 KZT	500 KZT
	102011611/0303	- from 12.30 to 15.30 Astana time;	0,24%	500 KZT	700 KZT
	102011611/0304	- from 15.30 Astana time (if technically possible by the Bank)	0,25%	1 800 KZT	5 000 KZT
	102011611/0305	- rapid payment before 15.00 Astana time (for payments up to \$ 5 million tenge) - bank fee shall be charged in addition to the basic fee (according to the bank's internal guidelines on payment procedures)	500 KZT	-	-
3.2-1.		External money transfers in local currency (KZT) outside of Kazakhstan:	-	-	-

		transfer fees are charged to the Sender (OUR option):	-	-	-
		transfer amount - up to 10 thousand US dollars (equivalent in tenge at the exchange rate of the NBK)	0,20%	6 500 KZT	75 000 KZT
		transfer amount - over 10 thousand US dollars (equivalent in tenge at the exchange rate of the NBRK)	0,20%	7 000 KZT	75 000 KZT
		in favor of the recipients to the accounts opened in VTB Group banks	0,15%	2 500 KZT	25 000 KZT
		transfer fees are charged to the beneficiary (BEN/SHARE option):	0,18%	3 500 KZT	50 000 KZT
3.3.		Acceptance of payment orders with future value date with payment settling:	-	-	-
	102011611/0306	- on the second banking day:	0,20%	200 KZT	400 KZT
3.4.		Preparing of payment order by the Bank specialist if requested by the Customer	650 KZT		
4.	102011611/0400	External money transfers in foreign currency			
4.1.		Transfer in favor of Customers of other banks:	-	-	-
		transfer fees are charged to the Sender (OUR option):	-	-	-
	102011611/0401	<i>in foreign currencies, except for USD and RUB</i>	0,25%	10 000 KZT	90 000 KZT
	102011611/0402	<i>in USD with the guaranteed full payment to the beneficiary</i>	0,30%	15 000 KZT	100 000 KZT
	102011611/0403	<i>in RUB</i>	0,1%	2 000 KZT	20 000 KZT
	102011611/0404	<i>in foreign currency (in favor of the recipients to the accounts opened in VTB Group banks)</i>	0,15%	2 500 KZT	25 000 KZT
	102011611/0406	<i>in RUB (in favor of the recipients to the accounts opened in VTB Group banks)</i>	0,08%	1 500 KZT	15 000 KZT
		<i>Money transfers in RUB via banking Electronic Speed Payment System (providing that the beneficiary's bank is the participant of BESP system according to information provided by the Customer. In case it is impossible to execute the payment order via the BESP, the Bank shall make payments through the Bank of Russia Payment System)</i>	0,1%	2 200 KZT	22 000 KZT
4.2.		transfer fees are charged to the beneficiary (BEN/SHARE option):	-	-	-
	102011611/0408	<i>- in foreign currency</i>	0,20%	5 000 KZT	70 000 KZT
5.	102011612/0600	Additional commission for paper list processing on pensionary and social contributions (this additional fee shall not cancel the base fee for the transfer itself) (including VAT)	-	-	-
	102011612/0601	<i>- 10 persons and more</i>	5000 KZT	-	-
6.	102011611/0700	Acceptance of payment orders at non-operation time if technically possible by the Bank (fee is charged in addition to main commission)	-	-	-
6.1.		External money transfers:	-	-	-
	102011611/0701	<i>from 15.30 Astana time in local currency (KZT)</i>	2000 KZT	-	-
	102011611/0702	<i>from 15.30 Astana time in foreign currency</i>	7500 KZT	-	-
6.2.		Transfers for Customers of the "Internet banking" system	-	-	-
	102011611/0703	<i>from 15.30 Astana time, in the local currency (KZT);</i>	2000 KZT	-	-
	102011611/0704	<i>from 15.30 Astana time in foreign currency</i>	7500 KZT	-	-
7.	102011612/0800	Cancellation of payment within the operational day	-	-	-
7.1.		Intrabank transfer	-	-	-
	102011612/0801	<i>between the bank accounts of the same Customer</i>	0 KZT	-	-
	102011612/0802	<i>in favor of other Customers (subject to beneficiary's acceptance)</i>	300 KZT	-	-
7.2.	102011612/0803	External transfers in local currency (KZT) (if technically possible by the Bank)	1000 KZT	-	-
7.3.	102011612/0804	External transfers in foreign currency (if technically possible by the Bank)	9 250 KZT	-	-
8.	102111612/0900	Foreign exchange control. (Additional servicing on payments / transfers and / or maintenance of the current account in accordance with the currency legislation of the Republic of Kazakhstan)	-	-	-
8.1.		Management of foreign economic contracts:	-	-	-
	102111612/0901	<i>- Registration and assignment of a reference number to the contract for export and import (including VAT)</i>	3000 KZT	-	-
	102111612/0902	<i>- Registration and assignment of a reference number to the contract for export and import the same day if technically possible by the Bank (including VAT)</i>	5000 KZT	-	-
	102111612/0903	<i>- Registration and assignment of a reference number to the contract for export and import at non-operation time (including VAT)</i>	15000 KZT	-	-

		- Registration and assignment of reference number to the contract for export and import within 2 (two) hours if technically possible by the Bank	6000 KZT		
		Acceptance, verification of supplements and amendments to the contract with the assigned reference number (including VAT)	2500 KZT		
		Verification of documents and acceptance of contracts, free of accounting registration, for the foreign exchange control (including VAT)	2500 KZT		
8.2.	102111612/0904	Issuance of duplicate copies of foreign exchange control documents (per sheet) (including VAT)	200 KZT	-	-
8.3.	102111612/0905	Reply to a written request of the Customer on issues of foreign exchange control (including VAT)	1000 KZT	-	-
8.4.	102111612/0906	Issuance of certificates concerning payments on foreign trade contracts (including VAT)	1000 KZT	-	-
8.5.	102111612/0906	Deregistration of the contract in connection with the transfer of the Customer to another bank(including VAT)	5000 KZT	-	-
8.6.	102111612/0908	Reply to a written request of the Customer on issues of foreign exchange control on deregistered contracts (including VAT)	3000 KZT	-	-
9	102021611/1000	Cash operations	-	-	-
9.1.		Cash disbursement:	-	-	-
		Recount and packaging at cash disbursement upon the Customer's prior request:	-	-	-
	102021611/1001	- under 1 000 000 KZT	0,40%	300 KZT	-
	102021611/1002	- from 1 000 001 KZT to 5 000 000 KZT	0,35%	-	-
	102021611/1003	- from 5 000 001 KZT and above	0,30%	-	-
	102021611/1004	- in foreign currency	-	-	-
		- USD	1,20%	750,00 KZT	-
		- EUR	1,20%	750,00 KZT	-
		- RUB	1,20%	750,00 KZT	-
		- other foreign currency	1,20%	750,00 KZT	-
	102021611/1005	Recount and packaging at cash disbursement of more than \$ 500 000 (five hundred thousand) tenge (or the equivalent amount in foreign currency) without the Customer's prior request if it is possible for the Bank (fee is charged in addition to the basic fee)	0,10%	-	-
9.2.		Cash acceptance:	-	-	-
	102021611/1006	- acceptance and recount of banknotes and coins in local currency (tenge) at operating time with crediting money to the Customer's bank account on the same day	0,20%	300 KZT	-
	102021611/1007	- all types of foreign currencies (except for the currencies of CIS countries)	0,25%	-	-
	102021611/1008	- cash in the currencies of CIS countries	0,25%	-	-
	102021611/1010	Extra fare for double recount in case of cash shortage or overage:	0,20%	500 KZT	8 000 KZT
	102021611/1011	Exchange of banknotes and coins upon Customer's prior request to the extent possible for the Bank:	0,40%	300 KZT	-
10.	102011612/1100	Checkbook selling (including VAT)	-	-	-
	102011612/1101	- for 25 checks	700 KZT	-	-
	102011612/1102	- for 50 checks	1000 KZT	-	-
11.	102051611/1200	Conversion	-	-	-
11.1.		Exchange operation of non-cash currency assets with crediting money to the Customer's bank account:	-	-	-
	102051611/1201	- the same day	0,17% at the Bank's rate	925 KZT	-
	102051611/1202	- the next day	0,15% at the Bank's rate	925 KZT	-
12.	102061611/1400	Escrow account	-	-	-
12.1.	102061612/1401	Individual Escrow account opening	0 KZT	-	-
12.2.	102061612/1403	Escrow account maintenance (monthly)	16 650 KZT	-	-
12.3.	102061612/1404	Escrow account closing	0 KZT	-	-
13.	102061612/1500	Internet banking remote banking (including VAT)	-	-	-
13.1.	102061612/1501	Activation of Internet banking remote banking	5 000 KZT;	-	-
13.2.	102061612/1502	Monthly subscription fee for Internet banking remote banking ****	1 500 KZT;	-	-
13.3.	102061612/1503	Reactivation of Internet banking remote banking at Customer's request	5000 KZT	-	-
13.4.	102061612/1304	Issue / Reissue of eToken (with regard to issue / reissue of electronic digital signature)	8000 KZT	-	-
13.5.	102061612/1305	Bank Employee's attendance to perform services at the Customer's office	5000 KZT	-	-

13.6.		Scheduled reissue of electronic digital signature to Internet banking remote banking (reissue of eToken is not required)	200 KZT	-	-
13.7.		Reissue of electronic digital signature to Internet banking remote banking at Customer's request (tariff is withheld in the cases described in Remote Banking on Internet Banking System Contract, reissue of eToken is not required)	2000 KZT	-	-
14.	102061611/1600	Money transfers via Internet banking remote banking	-	-	-
14.1.	102011611/1601	Internal bank transfers	0 KZT	-	-
14.2.		External money transfers in local currency (KZT) in Kazakhstan:	-	-	-
		Acceptance of payment orders with current value date:	-	-	-
	102011611/1602	- till 12.30 Astana time;	0,18%	200 KZT	400 KZT
	102011611/1603	- from 12.30 till 15.30 Astana time	0,19%	400 KZT	600 KZT
	102011611/1604	- from 15.30 Astana time (if technically possible by the Bank)	0,20%	900 KZT	3 500 KZT
	102011611/1605	- rapid payment before 15.00 Astana time (for payments up to \$ 5 million tenge) - bank fee shall be charged in addition to the basic fee (according to the bank's internal guidelines on payment procedures)	500 KZT	-	-
14.2-1.		External Money transfers in local currency (KZT) outside of Kazakhstan:	-	-	-
		transfer fees are charged to the Sender (OUR option):	-	-	-
		transfer amount - up to 10 thousand US dollars (equivalent in tenge at the exchange rate of the NBK)	0,20%	6 500 KZT	75 000 KZT
		transfer amount - over 10 thousand US dollars (equivalent in tenge at the exchange rate of the NBK)	0,20%	7 000 KZT	75 000 KZT
		in favor of the recipients to the accounts opened with VTB Group banks	0,15%	2 500 KZT	25 000 KZT
		transfer fees are charged to the beneficiary (BEN/SHARE option):	0,18%	3 500 KZT	50 000 KZT
14.3.		Acceptance of payment orders with future value date with payment settling:	-	-	-
	102011611/1606	- on the second banking day:	0,18%	150 KZT	300 KZT
14.4.		External Money transfers in foreign currency	-	-	-
		Transfer in favor of Customers of other banks:	-	-	-
		transfer fees are charged to the Sender (OUR option):	-	-	-
	102011611/1607	in foreign currencies, except for USD and RUB	0,20%	7 000 KZT	75 000 KZT
	102011611/1608	in USD, with the guaranteed full payment to the beneficiary	0,20%	10 000 KZT	90 000 KZT
	102011611/1609	in RUB	0,1%	2 000 KZT	20 000 KZT
	102011611/1610	in foreign currency (in favor of the recipients to the accounts opened with VTB Group banks)	0,15%	2 500 KZT	25 000 KZT
	102011611/1611	in RUB (in favor of the recipients to the accounts opened with VTB Group banks)	0,08%	1 500 KZT	15 000 KZT
	102011611/1612	transfer fees are charged to the beneficiary (BEN/SHARE option):	-	-	-
	102011611/1613	- in foreign currency	0,18%	3 500 KZT	50 000 KZT
15.		Other Tariffs	-	-	-
15.1.		Refunding of payments received in foreign currency (fee shall be charged of the payment amount and shall not be withheld from payments equal to or less than 100 USD or the equivalent in another currency at the exchange rate of the NBRK).	3000 KZT	-	-

* This tariff applies only within the framework of Campaigns on products held by the Retain Business Development Department.

** The amount of cash to be accepted shall be established by the decision of the Authorized body of the Bank.

***This tariff shall only be applied to corporate business Customers marked with "large business".

**** Upon the provision by the Bank to corporate business Customers of integration access within Internet banking remote banking (at the Bank's discretion, with regard to whether it is technically possible for the Bank and the Customer, and if the latter complies to terms and conditions set by the Bank for getting the above mentioned service within Internet banking remote banking), the given tariffs includes the cost of integration access, as well as the cost of its using (including receipt, processing and execution of requests, transmitted by means of integration).

*****The Commission will not be charged if the amount of the agency fee paid by the Insurance Company under the contract of assignment in favour of the Bank is not less than 50% of the Insurance premium to be paid into the account of the Insurance Company.

SECTION 2. Tariffs on payment cards for legal entities and individual entrepreneurs

(Tariffs are applied for contracts concluded before Tariffs for packet services for debit payment cards for individuals and Tariffs on Corporate Payment Cards for Legal Entities (SECTION 3) entered into force)

№	The list of services/transactions	Tariffs
1.	The cost of main/additional card issue	
1.1.	Visa Business/ Visa Business Gold	0 KZT
2.	Annual maintenance of the main/additional card	
2.1.	Visa Business	15 000 KZT
2.2.	Visa Business Gold	30 000 KZT
3.	Urgent card issue (Almaty only) — within 2 working days	
3.1.	Visa Business	5 000 KZT
3.2.	Visa Business Gold	15 000 KZT
4.	Card replacement at the Customer's request or in case of its loss	
4.1.	Visa Business	2 000 KZT
4.2.	Visa Business Gold	5 000 KZT
5.	Card replacement upon expiry and by the initiative of the Bank	
5.1.	Visa Business/ Visa Business Gold	0 KZT
6.	Visa payment cards for payroll projects ***	
6.1.	The cost of main/additional card issue	0 KZT
6.2.	Annual maintenance of the main/additional card	according to payment cards tariffs: basic and preferential terms of servicing on payroll projects
7.	Urgent card issue (Almaty only) — within 2 working days ***	
7.1.	Visa Electron	2 500 KZT
7.2.	Visa Classic	5 000 KZT
7.3.	Visa Gold	10 000 KZT
7.4.	Visa Platinum	20 000 KZT
8.	Card replacement at the Customer's request or in case of its loss ***	
8.1.	Visa Electron	600 KZT
8.2.	Visa Classic	2 000 KZT
8.3.	Visa Gold	5 500 KZT
8.4.	Visa Platinum	10 000 KZT
9.	Card replacement upon expiry and by the initiative of the Bank ***	
9.1.	Visa Electron/Visa Classic/ Visa Gold/ Visa Platinum	0 KZT
10.	Cash depositing fee ***	
10.1.	Cash deposit: Payroll projects	1%

10.2.	Transfers of funds from other personal account in the Bank: Payroll projects	1%
10.3.	Transfers from the bank account of the organization (the fee to Subsidiary VTB Bank JSC (Kazakhstan) shall be paid by the sender): Payroll projects	according to payment cards tariffs: basic and preferential terms of servicing on payroll projects
10.4.	Transfer from other accounts of the Bank - Intrabank transfers (bank fee shall be paid by the card holder): Payroll projects	1%
10.5.	Transfer from other banks (bank fee shall be paid by the card holder): Payroll projects	1%
10.6.	Cash deposit via ATM: Payroll projects	0%
11.	Cash withdrawal fee	
11.1.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) by cards of Subsidiary VTB Bank JSC (Kazakhstan)*: Corporate cards	KZT - 0,5% (min. 100 KZT), foreign currency** - 1% (min. 200 KZT)
11.2.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) by cards of Subsidiary VTB Bank JSC (Kazakhstan)*: Payroll cards ***	according to payment cards tariffs: basic and preferential terms of servicing on payroll projects
11.3.	In the ATMs of Halyk Bank of Kazakhstan JSC by cards of Subsidiary VTB Bank JSC (Kazakhstan)**: Corporate cards	KZT - 0,7% (min. 200 KZT), foreign currency** - 1% (min. 200 KZT)
11.4.	In the ATMs of Halyk Bank of Kazakhstan JSC by cards of Subsidiary VTB Bank JSC (Kazakhstan)**: Payroll cards ***	according to payment cards tariffs: basic and preferential terms of servicing on payroll projects
11.5.	In the ATMs of other banks: Corporate cards, Payroll projects ***	KZT - 1% (min 500 KZT), foreign currency** - 1,5% (min 500 KZT)
11.6.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) upon cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Corporate cards	1% (min. 500 KZT)
11.7.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) upon cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Payroll cards ***	0,5%
11.8.	In the offices of the Halyk Bank of Kazakhstan JSC upon cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Corporate cards	1% (min. 500 KZT)
11.9.	In the offices of the Halyk Bank of Kazakhstan JSC upon cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Payroll cards ***	KZT - 0,7% (min 200 KZT), foreign currency ** - 1% (min 500 KZT)
11.10.	Commission for cash withdrawal in the offices of other banks: Corporate cards, Payroll projects ***	2% of the amount + 1 000 KZT
12	Payment card balance inquiry, including VAT	
12.1.	In the networks of Subsidiary VTB Bank JSC (Kazakhstan): Corporate cards	100 KZT
12.2.	In the networks of Subsidiary VTB Bank JSC (Kazakhstan): Payroll cards ***	50 KZT
12.3.	In the networks of other banks: Corporate cards, Payroll cards	100 KZT

13.	Payment card account statements, including VAT	
13.1.	Monthly statement: Corporate cards, Payroll cards ***	0 KZT
13.2.	For the last 6 months: Corporate cards, Payroll cards ***	500 KZT
13.3.	For the month, over last 6 months: Corporate cards, Payroll cards ***	700 KZT
13.4.	Mini ATM statement (last 10 account transactions (Payment card): Corporate cards	200 KZT
13.5.	Mini ATM statement (last 10 account transactions (Payment card): Payroll cards ***	100 KZT
14.	Blocking of payment card in case of its loss	
14.1.	Without adding to the stop-list: Corporate cards, Payroll cards ***	0 KZT
14.2.	With adding to the stop-list (Visa Business/Visa Classic Unembossed/Visa Classic)	7 500 KZT for each region (for 2 weeks)
14.3.	With adding to the stop-list (Visa Gold/Visa Platinum/Visa Infinite)	10 000 KZT for each region (for 2 weeks)
15.	Money transfers:	
15.1.	Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):	
15.1.1	Intrabank transfer to personal account (payment card): Payroll cards ***	0 KZT
15.1.2.	Intrabank transfer to another Customer's account (payment card): Payroll cards ***	200 KZT
15.1.3	Visa to Visa transfer: Payroll cards ***	2 % (min. 200 KZT)
15.2.	Transfers via ATMs of other banks	
15.2.1.	Visa to Visa transfer: Payroll cards ***	2 % (min. 200 KZT)
16.	Other services	
16.1.	Bank fee for payment of goods/services via POS terminals: Corporate cards, Payroll cards ***	0 KZT
16.2.	Bank fee for Customs payment transaction in the Halyk Bank of Kazakhstan JSC: Corporate cards, Payroll cards ***	1% min. 500 KZT max 6000 KZT
16.3.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT ***	5 000 KZT
16.4.	Providing video from ATM cameras to cardholders of other banks, including VAT ***	10 000 KZT
16.5.	Providing video from ATM cameras when servicing in other Bank network, including VAT ***	According to the Bank-acquirer tariffs
16.6.	Bank fee for payment of goods/works/services through the ATM network of Subsidiary VTB Bank JSC (Kazakhstan) and Halyk Savings Bank of Kazakhstan JSC ***	50 KZT
16.7.	Bank fee for SMS banking activation, including VAT	0 KZT

16.8.	Monthly fee for SMS-banking, including VAT ***	150 KZT
16.9.	Bank fee for PIN-code change via ATM, including VAT ***	500 KZT per one PIN-code change
17.	Merchant Acquiring Service	
17.1.	The bank fee for non-cash settlements on transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling of goods / services / works by the Company	according to payment and cash management tariffs for correspondent banks
17.2.	The bank fee for non-cash settlements on transactions with the use of payment cards issued by other banks when selling goods / services / works by the Company	according to payment and cash management tariffs for correspondent banks
18.	Acquiring Tariffs	
18.1.	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
18.2.	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

* 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.

*** A fee (tariff) applies, including new contracts with government agencies, in the event of failure of the state organization of the package of services under "Salary Project".

Comments: When the customer requests for re-issue of payment card, card issuance is carried out under the following conditions: 1) in the case of re-issue of a payment card at the customer's request (the loss of the card and / or PIN, etc.) issuing payment cards is carried out with the use of tariffs in accordance with paragraphs 4 and 8 of this Section to the client; 2) in the case of expiry of the card, payment card issuance is free of charge; 3) if the client served under payroll projects, wants to open a new payment card with the tariff package of services for debit payment cards for private individuals, the release of the card is subject to the transfer of relevant organizations in the tariffs for the provision of bundled services for legal entities and individual entrepreneurs "Payroll projects". In this issue of payment card is free of charge with the closure of the current account payment card, open to the purposes of this Section, under conditions of coincidence of kind of let payment cards. In case the payment cards do not match with the current customer payment card opened to the purposes of this Section, the closure of the current account of the payment card is performed at the customer's discretion.

SECTION 3. Tariffs on Corporate Payment Cards for Legal Entities

№	The list of services/transactions	Tariffs
1.	The cost of card issue:	
1.1.	VISA Business/ VISA Business Gold/ UnionPay Corporate Platinum	0 KZT
2.	Annual maintenance of the card:	
2.1.	VISA Business	10 000 KZT
2.2.	VISA Business Gold	12 000 KZT
2.3.	UnionPay Corporate Platinum	15 000 KZT
3.	Urgent card issue (Almaty only) — within 2 working days:	
3.1.	VISA Business	3 000 KZT
3.2.	VISA Business Gold	5 000 KZT
3.3.	UnionPay Corporate Platinum	7 000 KZT
4.	Card replacement at the Customer's request or in case of its loss:	
4.1.	VISA Business	3 000 KZT
4.2.	VISA Business Gold	5 000 KZT
4.3.	UnionPay Corporate Platinum	7 000 KZT
5.	Card replacement upon expiry and by the initiative of the Bank	
5.1.	VISA Business/ VISA Business Gold/UnionPay Corporate Platinum	0 KZT
6.	Cash withdrawal fee:	
6.1.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) by cards of Subsidiary VTB Bank JSC (Kazakhstan) *	KZT - 0,35% (min. 100 KZT), foreign currency - 1% (min. 200 KZT) (withdrawal amount of up to 1 000 000 KZT per day)
6.2.	In the ATMs (VISA cards), belonging to VTB (CIS*:	

6.3.	In the ATMs of other banks	KZT - 1% (min 500 KZT), foreign currency - 1,5% (min 500 KZT)
6.4.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan)	1% (min. 500 KZT)
6.5.	In the offices of other banks (except UnionPay payment cards)	2% of the amount + 1 000 KZT
7.	Cash depositing fee	0 KZT
8.	Intrabank transfer to personal account of the customer	0 KZT
9.	Card balance inquiry, including VAT:	
9.1.	In the networks of Subsidiary VTB Bank JSC (Kazakhstan)	100 KZT
9.3.	In the networks of other banks	
10.	Payment card account statements, including VAT:	
10.1.	Monthly statement	0 KZT
10.2.	For the last 6 months	500 KZT
10.3.	For the month, over last 6 months	700 KZT
10.4.	Mini ATM statement (last 10 account transactions (Payment card)	200 KZT
11.	Blocking of card in case of its loss:	
11.1.	Without adding to the stop-list	0 KZT
11.2.	With adding to the stop-list (VISA Business)	7 500 KZT for each region (for 2 weeks)
11.3.	With adding to the stop-list (VISA Gold)	10 000 KZT for each region (for 2 weeks)
12.	Other services:	

12.1.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	5 000 KZT
12.2.	Providing video from ATM cameras to cardholders of other banks, including VAT	10 000 KZT
12.3.	Providing video from ATM cameras when servicing in other Bank network, including VAT	According to the Bank-acquirer tariffs
12.4.	Bank fee for payment of goods/works/services through the ATM network of Subsidiary VTB Bank JSC (Kazakhstan) and Halyk Savings Bank of Kazakhstan JSC	according to informational-payment terminals tariffs
12.5.	Bank fee for payment of goods/works/services via POS-terminals	0 KZT
12.6.	Bank fee for Customs payment transaction	1% min. 500 KZT max 6000 KZT
12.7.	Bank fee for SMS banking activation, including VAT	0 KZT
12.8.	Monthly fee for SMS-banking, including VAT	150 KZT
12.9.	Bank fee for PIN-code change via ATM, including VAT**	500 KZT per one PIN-code change

* 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 (Azerbaijan)

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

SECTION 4. Tariffs on Corporate Payment Cards and Visa Infinite//UnionPay Diamond for the Subsidiary VTB Bank JSC (Kazakhstan) employees

Comment: For Visa Infinite maintenance we use Tariffs set for the Bank's employees according to VISA Platinum package excluding monthly fee, for additional cards issued along to Visa Infinite Tariffs for individual Customers according to Package Services Tariffs on Debit Cards for Individuals are applied.

№	The list of services/transactions	Tariffs
1.	Cost of issue VISA Business/ VISA Business Gold	0 KZT
2.	The cost of main/additional card issue VISA Infinite//UnionPay Diamond	
3.	Annual maintenance :	
3.1.	VISA Business	For Senior Specialists, Heads of Departments (according to the order by Chairman of the Board) - 0 KZT
3.2.	VISA Business Gold/UnionPay Corporate Platinum	from Chief Officer and up the management structure (according to the order by Chairman of the Board) - 0 KZT
3.3.	VISA Infinite/UnionPay Diamond main/additional card	For top management*** - 50 000 KZT
4.	Urgent card issue (Almaty only) — within 2 working days:	
4.1.	VISA Business	0 KZT
4.2.	VISA Business Gold	
4.3.	Visa Infinite	
4.4.	UnionPay Corporate Platinum	
5.	Card replacement at the Customer's request or in case of its loss:	
5.1.	VISA Business	0 KZT
5.2.	VISA Business Gold	
5.3.	Visa Infinite	15 000 KZT
5.4.	UnionPay Corporate Platinum	0 KZT
6.	Card replacement upon expiry and by the initiative of the Bank:	
6.1.	VISA Business/ VISA Business Gold/Visa Infinite/UnionPay Corporate Platinum	0 KZT

7.	Cash depositing fee:	0 KZT
8.	Cash withdrawal fee:	
8.1.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) *	0 KZT
8.2.	In the ATMs (VISA cards), belonging to VTB (CIS)*	
8.3.	In the ATMs of other banks	
8.4.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan): VISA Business/ VISA Business Gold/UnionPay Corporate Platinum	0 KZT
8.5.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan): Visa Infinite	0,30%
8.6.	In the offices of other banks (except UnionPay payment cards)	0 KZT
9.	Card balance inquiry, including VAT:	
9.1.	In the networks of Subsidiary VTB Bank JSC (Kazakhstan)	0 KZT
9.2.	In the networks of other banks	
10.	Payment card account statements, including VAT:	
10.1.	Monthly statement	0 KZT
10.2.	For the last 6 months	
10.3.	For the month, over last 6 months	
10.4.	Mini ATM statement (last 10 account transactions (Payment card)	
11.	Blocking of card in case of its loss:	
11.1.	Without adding to the stop-list	0 KZT
11.2.	With adding to the stop-list (VISA Business)	0 KZT
11.3.	With adding to the stop-list (VISA Gold)	
12.	Other services:	

12.1.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	0 KZT
12.2.	Providing video from ATM cameras when servicing in other Bank network, including VAT	According to the Bank-acquirer tariffs
12.3.	Bank fee for payment of goods/works/services in favor of Suppliers through the ATM network of Subsidiary VTB Bank JSC (Kazakhstan)	according to informational-payment terminals tariffs
12.4.	Bank fee for payment of goods/works/services via POS-terminals:	0 KZT
12.5.	Bank fee for SMS banking activation, including VAT	0 KZT
12.6.	Monthly fee for SMS-banking, including VAT	0 KZT
12.7.	Bank fee for PIN-code change via ATM, including VAT**: VISA Business/ VISA Business Gold/UnionPay Corporate Platinum	0 KZT
12.8.	Bank fee for PIN-code change via ATM, including VAT**: Visa Infinite	300 KZT per one PIN-code change

* 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).

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

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

SECTION 5. Tariffs for Payment Cards: basic and preferential tariffs of services on payroll projects

(The tariffs are applied for contracts concluded before Service Packages on Payroll Card Program entered into force, for the contracts concluded with government organizations and the decision of the authorized body of the Bank for the use of reduced tariffs)

(The criteria for granting preferential tariffs are defined in the Criteria for granting of preferential tariffs for joining the payroll project by organization)

1.		Payroll Fund under the payroll project (thousand KZT)	Basic Tariffs	preferences of 1 category	preferences of 2 category	preferences of 3 category	preferences of 4 category	preferences of 5 category
1.1.	Cash withdrawal fee* (in the network of Subsidiary VTB Bank JSC / Halyk Bank of Kazakhstan JSC)	from 10 000 and more	0,10%	0,09%	0,08%	0,07%	0,06%	0,05%
1.2.		from 5000 to 10 000	0,20%	0,18%	0,17%	0,14%	0,10%	0,05%
1.3.		from 2000 to 5000	0,30%	0,27%	0,24%	0,20%	0,10%	0,05%
1.4.		from 500 to 2000	0,40%	0,35%	0,30%	0,20%	0,10%	0,05%
1.5.		from 90 to 500	0,50%	0,40%	0,30%	0,20%	0,10%	0,05%
2.		Payroll Fund under the payroll project (thousand KZT)	Basic Tariffs	preferences of 1 category	preferences of 2 category	preferences of 3 category	preferences of 4 category	preferences of 5 category
2.1.	Cash depositing fee on bank accounts (payment card)*	from 10 000 and more	0,10%	0,09%	0,08%	0,07%	0,06%	0,05%
2.2.		from 5000 to 10 000	0,20%	0,18%	0,17%	0,14%	0,10%	0,05%
2.3.		from 2000 to 5000	0,30%	0,27%	0,24%	0,20%	0,10%	0,05%
2.4.		from 500 to 2000	0,40%	0,35%	0,30%	0,20%	0,10%	0,05%
2.5.		from 90 to 500	0,50%	0,40%	0,30%	0,20%	0,10%	0,05%
3.		Number of employees	Basic Tariffs					
3.1.	Annual maintenance***	from 101 and more	Electron - 0 KZT, Classic - 0 KZT, Gold - 0 KZT**/Gold - 15 000 KZT**, Platinum - 15 000 KZT.					
3.2.		from 11 to 101	Electron - 300 KZT, Classic - 500 KZT, Gold - 0 KZT**/Gold - 15 000 KZT**, Platinum - 0 KZT**/15 000 KZT.					
3.5.		from 1 to 11	Electron - 1000 KZT, Classic - 5000 KZT, Gold - 20 000 KZT, Platinum - 25 000 KZT.					

* If one chooses to pay cash depositing fee, the fee for cash withdrawal equals to 0%.

If one chooses to pay cash withdrawal fee, the fee for cash depositing equals to 0%.

Within the frame of marketing activities the decreasing tariff 0-KZT for cash depositing on bank accounts and withdrawal may be applied.

** Visa Gold - 0 KZT, is available free of charge only for Heads of Organizations by the decision of the Authorized body of the Bank's internal documents (the Authorized body of the Bank is the Committee for Retail Business Tariffs). Visa Gold - 15 000 KZT, is available for all the rest employees. Visa Platinum - 0 KZT, is available free of charge only for Heads of Organizations with more than 500 employees in accordance with the decision of the corresponding Authorized body of the Bank.

***The annual maintenance includes the following programs:

1) Insurance coverage in the IC Nomad Insurance JSC on Visa Gold, Visa Platinum;

2) Priority Pass on Visa Platinum (for Visa Gold, Visa Classic, Visa Electron can be provided pursuant to the conditions of executed marketing activities).

Criteria for Granting of Preferential Tariffs for Joining the Payroll Project by Organization.

Nr		The list of services/transactions	Current tariff
1	preferences of 1 category	Bank account opening (the Organization shall pay only one Bank account opening, the other bank accounts are opened free of charge upon presentation of necessary documents)	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Maintenance of each bank account (monthly, if any transactions are made on the account)	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
2	preferences of 2 category	Bank account opening (the Organization shall pay only one Bank account opening, the other bank accounts are opened free of charge upon presentation of necessary documents)	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Maintenance of each bank account (monthly, if any transactions are made on the account)	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Activation of Internet banking remote banking	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Monthly subscription fee for the use of the Internet banking remote banking	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)

3	preferences of 3 category	Bank account opening (the Organization shall pay only one Bank account opening, the other bank accounts are opened free of charge upon presentation of necessary documents)	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Maintenance of each bank account (monthly, if any transactions are made on the account)	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Activation of Internet banking remote banking	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Monthly subscription fee for the use of the Internet banking remote banking	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Availability of a Corporate card issued by the Bank	according to tariffs for payment cards for legal entities and individual entrepreneurs
4	preferences of 4 category	Bank account opening (the Customer shall pay only one Bank account opening, the other bank accounts are opened free of charge upon presentation of necessary documents)	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Maintenance of each bank account (monthly, if any transactions are made on the account)	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Activation of Internet banking remote banking	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Monthly subscription fee for the use of the Internet banking remote banking	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Availability of a Corporate card issued by the Bank	according to tariffs for payment cards for legal entities and individual entrepreneurs
		Placement of a Bank deposit with the Bank	according to the conditions of opening of a term deposit in escrow by legal entity
5	preferences of 5 category	Bank account opening (the Customer shall pay only one Bank account opening, the other bank accounts are opened free of charge upon presentation of necessary documents)	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Maintenance of each bank account (monthly, if any transactions are made on the account)	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Activation of Internet banking remote banking	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)
		Monthly subscription fee for the use of the Internet banking remote banking	according to basic payment and cash service tariffs for Legal Entities / Individual Entrepreneurs / Farms (except for banks)

	Availability of a Corporate card issued by the Bank	according to tariffs for payment cards for legal entities and individual entrepreneurs
	Placement of a Bank deposit with the Bank	according to the conditions of opening of a term deposit in escrow by legal entity
	Activation of SMS-banking for all the Organization's employees	Monthly subscription fee for SMS-notification, according to tariffs for payment cards for legal entities and individual entrepreneurs

SECTION 6. Service Packages Tariffs for Legal Entities and Individual Entrepreneurs on Payroll Project

Comment: For VATable bank fees VAT is already included.

Bank fee for transactions not included in the given packages are paid for according to the Bank's tariffs.

Grading of payroll project packages:	
Payroll Fund under the payroll project (in KZT)	Package
to 1 000 000	Payroll Base
1 000 001 - 5 000 000	Payroll Standard
5 000 001 - 20 000 000	Payroll Status
20 000 001 and more	Payroll Premium

№	Code	The list of services/transactions	Tariff
1. Payroll Base package			
1.1.		Cash depositing fee on banking accounts (payment card)	0,30% of depositing amount
2. Payroll Standard package			
current bank account opening:			
2.1.	102011610/0101	For legal entities (all forms of ownership)	1 KZT
	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private executors	
2.2.	preferences on payroll project service conditions:		
2.3.		Fee for cash depositing on the payment cards of Organization's employees	0% of depositing amount

Payroll standard package includes (at the Customer's will)*:

1) One payment card VISA Business with annual service for three years or for the duration of the package "Salary standard");

2) One payment card VISA Gold or UnionPay Gold with monthly service for three years or for the duration of the package "Salary standard").

3. Payroll Status package			
current bank account opening:			
3.1.	102011610/0101	For legal entities (all forms of ownership)	1 KZT
	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private executors	
3.2.	preferences on payroll project service conditions:		
3.3.		Fee for cash depositing on the payment cards of Organization employees	0 %

Payroll status package includes (at the Customer's will)*:

1) One payment card Visa Business Gold or UnionPay Corporate Platinum with annual service for three years or for the duration of the package "Salary status");

2) Two payment cards VISA Gold or UnionPay Gold with monthly service for three years or for the duration of the package "Salary status").

4. Payroll Premium package			
current bank account opening:			
4.1.	102011610/0101	For legal entities (all forms of ownership)	1 KZT
	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private executors	
4.2.	preferences on payroll project service conditions:		
4.3.		Fee for cash depositing on the payment cards of Organization employees	0%

Payroll premium package includes (at the Customer's will)*:

1) Two payment cards Visa Business Gold or UnionPay Corporate Platinum with annual service for three years or for the duration of the package "Salary premium");

2) Two payment cards VISA Gold or UnionPay Gold with monthly service for three years or for the duration of the package "Salary premium";

3) One payment card VISA Platinum or UnionPay Platinum with monthly service for three years or for the duration of the package "Salary premium".

Additionally, within the frame of the given packages, the Authorized body of the Bank may consider the possibility to provide preferential conditions to the Heads of Organizations on individual terms and installation of 1 ATM per organization with more than 500 employees.

Within the frame of "Salary Standard", Payroll Status and Payroll Premium packages, up to 3 VISA Gold or UnionPay Gold and up to 2 VISA Platinum or UnionPay Platinum and one card Visa Business Gold cards may be issued additionally according to the Authorized body's decision.

*In case of package closing and/or the dismissal of employee for whom the payment cards with free annual maintenance and monthly fee within the package were issued, these cards are transferred to standard conditions.

SECTION 7. Tariffs on Credit and Trade Finance Transactions for Small Businesses
(Subsidiary VTB Bank JSC (Kazakhstan) acts as a tax agent paying income to non-resident (foreign Bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)

Comment: 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	Current Tariffs				
		Base rate	Minimum in local currency	Minimum in foreign currency	Maximum in local currency	Maximum in foreign currency
1.	Loans for small businesses (individual entrepreneurs, legal entities. These tariffs apply to loan transactions (except for documentary transactions).*					
1.1.	Consideration of loan application for all products excluding Business Express product (in case the Customer does not receive the loan, it shall not be subject to VAT)	10 000 KZT	-	-	-	-
1.2.	For the organization of loan (one-time fee) for all products excluding Premium Credit product and Business Express product	1% of the loan amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.3.	For the organization of loan (one-time fee) on Premium Credit product	0,5 % of the loan amount	375 000 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.4.	Withdrawal of loan cash from the current account	for legal entities - according to the Section 1 of the present Appendix 2. for individual entrepreneurs - 0 KZT (only when withdrawing the entire amount of the loan on the day of the loan issue)	-	-	-	-
1.5.	For credit line opening (one-time fee) for all products excluding Premium Credit and Business Express products	0,5% of the credit line amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT, 250 000 KZT - for Customers with positive credit history in Subsidiary VTB Bank JSC (Kazakhstan)	the foreign currency equivalent to the maximum amount in KZT
1.6.	For credit line opening (one-time fee) on Premium Credit product	0,5% of the credit line amount	375 000 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.7.	For the organization of tranches under the credit line (one-time fee) for all products excluding Premium Credit product and Business Express product	0,5 % of the amount of each tranche	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT, 250 000 KZT - for Customers with positive credit history in Subsidiary VTB Bank JSC (Kazakhstan)	the foreign currency equivalent to the maximum amount in KZT
1.8.	For the organization of tranches under the credit line (one-time fee) on Premium Credit product	0,5% of the amount of each tranche	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.9.	For the organization of loan (one-time fee) on Business Express product without collateral	2% of the loan amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.10.	For the organization of loan (one-time fee) on Business Express product with collateral	1% of the loan amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.11.	For credit line opening (one-time fee) on Business Express product without collateral	1% of the credit line amount.	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.12.	For the organization of tranches under the credit line (one-time fee) on Business Express product without collateral	1 % of the amount of each tranche	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.13.	For credit line opening (one-time fee) on Business Express product with collateral	0,5% of the credit line amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.14.	For the organization of tranches under the credit line (one-time fee) on Business Express product with collateral	0,5 % of the amount of each tranche	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.15.	Overdraft, without repayment schedule:					
1.15.1.	For opening of the overdraft limit up to 10 000 000 KZT (inclusive)	2% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.15.2.	For opening of the overdraft limit over 10 000 000 KZT	1% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.15.3.	For issuance of a one-time overdraft	1% of the overdraft amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.16.	Overdraft, with repayment schedule:					
1.16.1.	For opening of the overdraft limit to 10 000 000 KZT (inclusive)	2% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	200 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.16.2.	For opening of the overdraft limit over 10 000 000 KZT	1% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.16.3.	For issuance of one-time overdraft, tranche under the overdraft limit	1% of the amount of the tranche / overdraft.	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
* comments on p.1 :						
1) service fee application is set by the decision of the Authorized body of the Bank and/or Bank's internal guidelines and/or Bank's internal guidelines;						
2) in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.						
2.	Changing the terms of lending to small businesses*					
2.1.	For granting of deferment for registration of collateral, including registration of additional agreements to the contract of pledge (including VAT). When refunding it is not charged - for individuals and small businesses	0,5% of the loan balance amount / credit line	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT

2.2.	For a partial early repayment for small businesses (except tranches under revolving credit lines)	5% of the early repayment amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.3.	For complete early / partial repayment of tranches under revolving credit lines for small businesses up to 1 year	0%	-	-	-	-
2.4.	For complete early repayment for small businesses, limit closing (within the moratorium period according to the concept) for small businesses (except tranches under revolving credit lines)	5% of the balance of outstanding loans/limit amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.5.	Increasing the amount of the loan / credit line limit for small businesses	0,5% of the increase amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.6.	The increase in terms of tranches under the credit line for small businesses (except for cases related to the deterioration in the financial condition of the Borrower)	0,5% of the balance of outstanding loans of increased tranches	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.7.	The increase in terms of the credit line for small businesses (except for cases related to the deterioration in the financial condition of the Borrower)	0,25% of the amount of the increased credit line	-	-	-	-
2.7-1	The increase in terms of the tranche/credit line/loan for small businesses on credits given until 31.12.2015 according to earlier scheme "3+4" **	10 000 KZT for every increase of tranche/credit line/loan term	-	-	-	-
2.8.	Collateral release. Except for the collateral provided as additional collateral in accordance with the Bank authorized body's decision for small businesses (including VAT)	0,1% - 0,5% of the balance of outstanding loans	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.9.	Change of the crediting currency for small businesses	0,5% of the balance of outstanding loans	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.10.	Changing the purpose of the loan / credit line for small businesses	0,5% of the balance amount when changing the purpose is made	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.11.	Reducing the interest rate at the Customer's request (except for the rate reducing in case of execution of covenants by the Customer with regard to the product) for small businesses	0,5% of the balance amount when reducing is made	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.12.	Changing the method of repayment the Customer's request for small businesses (excluding cases of deterioration in the financial condition)	10 000 KZT for each schedule	-	-	-	-
2.13.	Replacement of collateral at the Customer's request for small businesses (including VAT)	0,25% of the balance of outstanding loans/collateral cost	10 000 KZT	-	200 000 KZT	-
2.14.	Replacement of the borrower / co-borrower / pledger (except for the replacement of the pledger in connection with the replacement of the collateral) at the Customer's request for small businesses	0,25% of the balance of outstanding loans	10 000 KZT	-	200 000 KZT	-
2.15.	Cancellation / replacement of guarantor at the Customer's request for small businesses (including VAT)	0,25% of the balance of outstanding loans	10 000 KZT	-	200 000 KZT	-
2.16.	Bank fee for loan restructuring. The fee is withheld when performing restructuring on the loan/credit line debt, among them by means of: interest rate decrease, loan/tranche prolongation in order to decrease payment, other changes of financing conditions aimed to improve Customer's payment history in case of his financial position deterioration (without VAT)	from 0,1% to 0,5% of the balance of debt (according to the Authorized body decision). If these changes are made by the Bank's initiative or such changes will improve conditions for the Bank - fee shall not be withheld	5 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	the foreign currency equivalent to the maximum amount in KZT
2.17.	Bank fee for delay prolongation for elimination of juridical and other remarks of the Bank (in case of absence of documental confirmation for valid reason of such delay (including VAT)	0,1% of the balance of outstanding loans	10 000 KZT	-	200 000 KZT	-

* comments on p. 2:

1) If these changes are made by the Bank's initiative or such changes will improve conditions for the Bank - fee shall not be withheld. The fees not included in the list shall not be charged.

2) Service fee application is set by the decision of the Authorized body of the Bank and Bank's internal guidelines. Percentage fee (%) or minimum tariff application is made at the discretion of the Authorized body of the Bank;

3) in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.

** On loans given for 36 months with the possibility of prolongation for 48 months at the Customer's request from the moment of signing of additional agreements to the Contracts.

3.	Issuance of certificates, letters, notices, and other documents, relating to lending to small businesses*					
3.1.	For the issuance of certificates, letters, notices and other documents at the Customer's request (except for the information on the distribution of the incoming money to pay off the debt under the contract, requested not more than once (1) a month, and information on the amount refundable, and except for the primary issuance of documents on imposition/removal of the encumbrance of collateralized property), (including VAT)	5 000 KZT for each document	-	-	-	-
3.2.	For the issuance of the original documents of collateral security for the crediting period (including VAT)	10 000 KZT	-	-	-	-

*in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.

Comment on p.3:

1) The insurance of loans for credit products shall be carried out according to the tariffs of insurance companies;

2) Evaluation of collateral shall be performed in accordance with independent evaluation companies' tariff rates

4.	Import letters of credit (including standby letters of credit) for small businesses					
4.1.	Opening of the letter of credit:					
	- for covered letters of credit (with 100% cash cover)	0,35% of the amount of letter of credit	20 000 KZT		220 000 KZT	
	- for uncovered letters of credit*	0,35% of the amount of letter of credit	20 000 KZT		220 000 KZT	
	* plus the fee for the risks of uncovered letters of credit					
4.2.	The fee for the risks of uncovered letters of credit					

	- with the amount of the letter of credit up to 10 000 000 KZT inclusive	10% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
	- with the amount of the letter of credit from 10 000 001 KZT to 50 000 000 KZT inclusive	5% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
	- with the amount of the letter of credit over 50 000 000 KZT	2% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
4.3.	Pre-advising of letter of credit	50 USD				
4.4.	Changing the terms of the letter of credit ** (for one service irrespective of the number of the changes)	100 USD				
** Increasing the letter of credit amount is considered as a separate issue of the letter of credit for calculation of the fee						
4.5.	Fee for cancellation of the letter of credit prior to the expiry (including VAT):					
	- by requesting the consent of the beneficiary	80 USD				
	- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD				
4.6.	Examination of documents on the letter of credit	0,15% of the amount of payment	18 500 KZT		129 500 KZT	
4.7.	The fee for non-compliance in the documents (for each package of documents)	50 USD				
4.8.	Payment under letter of credit					
	- USD,	0,2% of the amount of payment		33 USD		400 USD
	- EURO	0,2% of the amount of payment		24 EUR		286 EUR
	- RUB	0,08% of the amount of payment		250 RUB		2 700 RUB
	- KZT	0,2% of the amount of payment	3 000 KZT		7 500 KZT	
4.9.	Drafting of the letter of credit wording on the basis of the contract in case of refusal to issue (including VAT)	50 USD				
4.10.	Sending documents by mail (including VAT)	10 000 KZT				
4.11.	Services*** provided in cooperation with foreign banks	according to foreign Bank invoice +25% of the amount of the invoice				
*** Foreign banks' fees for advising of the letter of credit, adding confirmation, verification of documents, arrangement of financing, deferred payment, discounting, effecting payment, early termination of obligations, modifications and requests *						
4.12.	Reimbursement**** of expenses for transactions in cooperation with foreign banks (including VAT)	according to foreign Bank invoice + * 25% of the amount of the invoice				
**** Reimbursement of postal, communication costs and other expenses of foreign banks						
4.13.	Financing***** provided in cooperation with foreign banks	according to foreign Bank invoice + * 17,65% of the amount of the invoice				
***** The percentage fee for discounting within the letter of credit						
4.14.	The fee for structuring of the letter of credit	0,5%		500 USD		5000 USD
5. Export letters of credit for small businesses						
5.1.	Advising of letters of credit	0,15% of the amount of the letter of credit	18 500 KZT	100 USD	92 500 KZT	500 USD
5.2.	Advising of changes in terms of the letter of credit (for one advice)	50 USD				
5.3.	Advising messages on the letter of credit (for one advice)	20 USD				
5.4.	Examination of documents on the letter of credit	0,15% of the amount of payment	18 500 KZT	100 USD	129 500 KZT	700 USD
5.5.	The fee for non-compliance in the documents (for each package of documents)	50 USD				
5.6.	Payment under letter of credit					
	- USD,	0,2% of the amount of payment		33 USD		400 USD
	- EURO	0,2% of the amount of payment		24 EUR		286 EUR
	- RUB	0,08% of the amount of payment		250 RUB		2 700 RUB
	- KZT	0,2% of the amount of payment	3 000 KZT		7 500 KZT	
5.7.	Receiving and processing of documents under letter of credit	50 USD				
5.8.	Sending documents by mail (including VAT)	10000 KZT				
5.9.	Fee for cancellation of the letter of credit prior to the expiry (including VAT)	50 USD				
6. Bank guarantees for small businesses						
6.1.	Fees for the issuance of guarantees:		-	-	-	-
	- tender guarantees with 100% cash cover	0,3% of the guarantee amount, one-time fee	6000 KZT	-	92 500 KZT	-
	- tender guarantees without providing a 100% cash cover *****	0,3% of the guarantee amount, one-time fee	10 000 KZT		92 500 KZT	
		100 000 KZT - 7000 KZT of the guarantee amount	-	-	-	-

	- tender guarantees (blank)	from 100 000 KZT to 5 000 000 KZT - 2% over 5 000 000 KZT - 1,75% of the guarantee amount, one-time fee	10 000 KZT	-	120 000 KZT	-
	- other guarantees with 100% cash cover	0,3% of the guarantee amount, one-time fee	15 000 KZT	USD 100	200 000 KZT	USD 1000
	- other guarantees without providing 100% cash cover *****	0,3% of the guarantee amount, one-time fee	18 000 KZT	USD 100	300 000 KZT	USD 1000
	***** Plus the fee for the risks of uncovered letters of credit					
6.2.	Fee for the risks of uncovered letters of credit		-	-	-	-
	- with the amount of guarantee up to 20 000 000 KZT inclusive (except for Advance repayment guarantee with further pledging as collateral of money received on the Customer's account as advance payment under the contract, without provision of liquid collateral property for the period until advance payment receipt)	from 3% to 5% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
	- with the amount of guarantee from 20 000 001 KZT to 75 000 000 KZT inclusive (except for Advance repayment guarantee with further pledging as collateral of money received on the Customer's account as advance payment under the contract, without provision of liquid collateral property for the period until advance payment receipt)	from 1,5% to 3% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
	- with the amount of guarantee over 75 000 000 KZT (except for Advance repayment guarantee with further pledging as collateral of money received on the Customer's account as advance payment under the contract, without provision of liquid collateral property for the period until advance payment receipt)	from 0,5% to 2% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
	- on Advance repayment guarantees with further pledging as collateral of money received on the Customer's account as advance payment under the contract, without provision of liquid collateral property for the period until advance payment receipt	7% per annum				
6.3.	Changing the terms of the guarantee ***** (for one service irrespective of the number of the changes)	5000 KZT	-	-	-	-
	***** Increasing the guarantee amount is considered as a separate issue of guarantee for the calculation of the fee.					
6.4.	Penalty for cancellation of the guarantee before the expiry date:		-	-	-	-
	- by requesting the consent of the beneficiary	15000 KZT	-	-	-	-
	- upon receipt from the beneficiary of the official release from obligations without prior request	0 KZT	-	-	-	-
6.5.	Checking the payment claim under the guarantee	0,15% of the amount of claim	18 500 KZT		75 000 KZT	
6.6.	Payments in execution of the claim under the guarantee:					
	- USD,	0,2% of the amount of payment		33 USD		400 USD
	- EURO	0,2% of the amount of payment		24 EUR		286 EUR
	- RUB	0,2% of the amount of payment		900 RUB		4 000 RUB
	- KZT	0,2% of the amount of payment	3 000 KZT		10 000 KZT	
6.7.	Drafting of the guarantee wording on the basis of the contract for the preliminary agreement with the beneficiaries (including VAT)	7500 KZT	-	-	-	-
6.8.	Request for guarantees (including VAT)	3000 KZT	-	-	-	-
6.9.	Sending documents by mail (including VAT)	10000 KZT				
6.10.	Services ***** provided in cooperation with foreign banks	according to foreign Bank invoice + 25% of the amount of the invoice				
	***** Foreign banks' fees for advising, issuance of guarantees, checking of claims, effecting payment, early termination of obligations, modifications and requests.					
6.11.	Reimbursement of ***** expenses for transactions in cooperation with foreign banks(including VAT)	according to foreign Bank invoice + 25% of the amount of the invoice				
	***** Reimbursement of postal, communication costs and other expenses of foreign banks					
6.12.	Bank fee for urgent guarantee issue (upon decision of the Bank)	up to 2 000 000 KZT - 2% per annum for the number of days; from 2 000 001 KZT to 5 000 000 - 1,5% per annum for the number of days; from 5 000 000 KZT and more - 1% per annum for the number of days	2 000 KZT		10 000 KZT	
7.	Export guarantees					
7.1.	Advising of export guarantee	0,10% of the guarantee amount	-	100 USD	-	500 USD
7.2.	Advising of changes in terms of the guarantee (for one advice)	50 USD				
7.3.	Advising messages under the guarantee (for one advice)	20 USD				
7.4.	Submission of a request for payment under the guarantee based on the Customer's instructions	50 USD				
7.5.	Sending documents by mail (including VAT)	10 000 KZT				

SECTION 8. Tariffs on Credit Transactions for Notaries, Lawyers and Private Executors
(Subsidiary VTB Bank JSC (Kazakhstan) acts as a tax agent paying income to non-resident (foreign Bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)

Comment: For VATable bank fees VAT is already included.

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.

№	The list of services/transactions	Current Tariffs				
		Base rate	Minimum in local currency	Minimum in foreign currency	Maximum in local currency	Maximum in foreign currency
1.	Loans for Notaries, Lawyers and Private Executors*					
1.1.	Consideration of loan application for all products excluding Business Express product (in case the Customer does not receive the loan, it shall not be subject to VAT)	10 000 KZT	-	-	-	-
1.2.	For the organization of loan (one-time fee) for all products excluding Premium Credit product and Business Express product	1% of the loan amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.3.	Opening and maintenance of current account, connected with loan/credit line servicing	2 500 KZT	-	-	-	-
1.4.	For the organization of loan (one-time fee) on Premium Credit product	0,5 % of the loan amount	375 000 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.5.	For credit line opening (one-time fee) for all products excluding Premium Credit and Business Express products	0,5% of the credit line amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT, 250 000 KZT - for Customers with positive credit history in Subsidiary VTB Bank JSC (Kazakhstan)	the foreign currency equivalent to the maximum amount in KZT
1.6.	For credit line opening (one-time fee) on Premium Credit product	0,5% of the credit line amount	375 000 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.7.	For the organization of tranches under the credit line (one-time fee) for all products excluding Premium Credit product and Business Express product	0,5 % of the amount of each tranche	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT, 250 000 KZT - for Customers with positive credit history in Subsidiary VTB Bank JSC (Kazakhstan)	the foreign currency equivalent to the maximum amount in KZT
1.8.	For the organization of tranches under the credit line (one-time fee) on Premium Credit product	0,5% of the amount of each tranche	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.9.	For the organization of loan (one-time fee) on Business Express product without collateral	2% of the loan amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.10.	For the organization of loan (one-time fee) on Business Express product with collateral	1% of the loan amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.11.	For credit line opening (one-time fee) on Business Express product without collateral	1% of the credit line amount.	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.12.	For the organization of tranches under the credit line (one-time fee) on Business Express product without collateral	1 % of the amount of each tranche	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.13.	For credit line opening (one-time fee) on Business Express product with collateral	0,5% of the credit line amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.14.	For the organization of tranches under the credit line (one-time fee) on Business Express product with collateral	0,5 % of the amount of each tranche	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
* comments on p.1: 1) service fee application is set by the decision of the Authorized body of the Bank and/or Bank's internal guidelines; 2) in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.						
2.	Changing the terms of lending for Notaries, Lawyers and Private Executors*					
2.1.	For a partial early repayment (except tranches under revolving credit lines)	5% of the early repayment amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.2.	For complete early repayment (within the period from 15 (fifteen) calendar day from the date of contract conclusion to the end of moratorium period according to the concept), Except tranches under revolving credit lines.	5% of the balance of outstanding loans	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.3.	Changing of repayment schedule	0,1%-0,5% of the amount of loan/ credit line	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.4.	Change of the crediting currency/credit limit	0,5% of the balance of outstanding loans	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.5.	Changing the interest rate at the Customer's request (except for rate decrease in case of execution of covenants on product, in case of deterioration in the financial condition of the Customer)	0,5% of the balance amount when reducing is made	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.6.	Changing the method of credit repayment (excluding cases of deterioration in the financial condition)	10 000 KZT per each schedule	-	-	-	-

2.7.	Examination of issues on modification of terms concerning the pledged property, as well as its replacement	5 % of the balance of primary loan/collateral value	10 000 KZT	-	200 000 KZT	-
2.8.	Examination of issues on modification of terms concerned with loan borrower/co-borrower, warrantor at the discretion of borrower/co-borrower, warrantor	0,25% of the balance of primary loan	10 000 KZT	-	200 000 KZT	-
2.9.	Examination of issues on the pledger replacement	0,25% of the balance of primary loan	10 000 KZT	-	200 000 KZT	-
<p>* comments on p.2:</p> <p>1) If these changes are made by the Bank's initiative or such changes will improve conditions for the Bank - fee shall not be withheld. The fees not included in the list shall not be charged.</p> <p>2) service fee application is set by the decision of the Authorized body of the Bank and Bank's internal guidelines. Percentage fee (%) or minimum tariff application is made at the discretion of the Authorized body of the Bank</p> <p>3) in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.</p>						
3.	Issuance of certificates, letters, notices, and other documents, relating to lending for Notaries, Lawyers and Private Executors*					
3.1.	Delivery upon the loan borrower/co-borrower application of the statement of outstanding loans on loan/credit line (including VAT)	5 000 KZT	-	-	-	-
3.2.	Examination of issues on delivery upon the loan borrower/pledgor application of certificate of consent to registration (de-registration) at the place of residence of loan borrower/pledgor to authorization of replannings, conduits, building extensions within the territory of collateral property (including VAT)	5 000 KZT				
3.3.	Examination of issues on delivery upon the loan borrower/pledgor 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)	5 000 KZT				
3.4.	Examination of issues on delivery upon the application of the loan borrower/pledgor of entitling documents for pledged property containing in credit folder	10 000 KZT	-	-	-	-
<p>* comments on p.3: in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.</p>						

SECTION 9. Tariffs for Documentary and Credit Operations for Legal Entities / Individual Entrepreneurs / Farms (except for banks) (Large and Medium-sized Businesses segment)

№	Code	The list of services/transactions	Current Tariffs				
			Base rate	Minimum in local currency	Minimum in foreign currency	Maximum in local currency	Maximum in foreign currency
1.	102081610/0100	Export letters of credit (including standby letters of credit)					
1.1.		Acceptance of the letter of credit:					
	102081611/0101	- with the provision of cover	0,15%	18 500 KZT	100 USD		
	102081611/0102	- without the provision of cover	0,15% - 10% per annum	18 500 KZT	100 USD		
1.2.	102081611/0103	Pre-advising of the letter of credit	50 USD				
1.3.	102081611/0104	Advising of letters of credit	0,15%	18 500 KZT	100 USD	92 500 KZT	500 USD
1.4.	102081611/0105	Advising of changes in terms of the letter of credit (for one advice)	50 USD				
1.5.	102081611/0106	Advising messages on the letter of credit (for one advice)	20 USD				
1.6.	102081611/0107	Fee for cancellation of the letter of credit prior to the expiry (including VAT)	50 USD				
1.7.	102081611/0108	Examination of documents on the letter of credit	0,15%	18 500 KZT	100 USD	129 500 KZT	700 USD
1.8.	102081611/0109	The fee for non-compliance in the documents (for each package of documents)	50 USD				
1.9.	102081611/0110	Transfer of the transferable the letter of credit	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
1.10.	102081611/0111	Changing of the terms on transferable the letter of credit (for one service irrespective of the number of the changes)	100 USD				
1.11.	102081611/0112	Receiving and processing of documents under the letter of credit	50 USD				
1.12.	102081611/0113	Sending documents by mail (including VAT)	10 000 KZT				
1.13.	102081611/0114	Negotiation, discounting and acceptance of drafts	0,15% - 10% per annum	18 500 KZT	100 USD		
1.14.		Drafting of the letter of credit wording on the basis of the contract (including VAT)	50 USD				
1.15.		Crediting the letter of credit payment					
		- USD,	0,20%		33 USD		400 USD
		- EURO	0,20%		24 EUR		286 EUR
		- RUB	0,08%		250 RUB		2 700 RUB
		- KZT	0,20%	3 000 KZT		7 500 KZT	
2.	102081610/0200	Import letters of credit (including standby letters of credit)					
2.1.		Opening of the letter of credit:					
	102081611/0201	- with the provision of cover	0,30%	18 500 KZT	100 USD	185 000 KZT	1 000 USD
	102081611/0202	- without the provision of cover *	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
	102080611/0203	The fee for the risks under letters of credit without 100% cover	0,1% - 20% per annum				
2.2.	102081611/0204	Pre-advising of the letter of credit	50 USD				
2.3.	102081611/0205	Changing the terms of the letter of credit** (for one service irrespective of the number of the changes)	100 USD				
		**Increasing the letter of credit amount is considered as a separate issue of the letter of credit for the calculation of the fee					
2.4.		Fee for cancellation of the letter of credit prior to the expiry (including VAT):					
	102081611/0206	- by requesting the consent of the beneficiary	80 USD				
	102081611/0207	- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD				
2.5.	102081611/0208	Examination of documents on the letter of credit	0,15%	18 500 KZT	100 USD	129 500 KZT	700 USD
2.6.	102081611/0209	The fee for non-compliance in the documents (for each package of documents)	50 USD				
2.7.		Payment under the letter of credit					
	102081611/0210	- USD,	0,20%		33 USD		400 USD
	102081611/0211	- EURO	0,20%		24 EUR		286 EUR
	102081611/0212	- RUB	0,08%		250 RUB		2 700 RUB
		- KZT	0,20%	3 000 KZT		7 500 KZT	
2.8.	102081611/0214	Drafting of the letter of credit wording on the basis of the contract in case of refusal to issue (including VAT)	50 USD				
2.9.		Sending documents by mail (including VAT)	10 000 KZT				

2.10.		Services*, provided in cooperation with foreign banks	according to foreign Bank invoice +25% of the amount of the invoice				
		<i>*Foreign banks' fees for advising the letter of credit, adding confirmation, verification of documents, arrangement of financing, late payment, discounting, payment effecting, early termination of obligations, changes, requests. The tariff will be charged in cases where 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).</i>					
2.11.		Reimbursement* of expenses for transactions in cooperation with foreign banks (including VAT)	according to foreign Bank invoice +25% of the amount of the invoice				
		<i>* Reimbursement of postal, communication costs and other expenses of foreign banks. The tariff will be charged in cases where 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).</i>					
2.12.		Financing* provided in case of cooperating with foreign banks	according to foreign Bank invoice + 17,65% of the amount of the invoice				
		<i>*The percentage fee for discounting within the letter of credit. The tariff will be charged in cases where 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).</i>					
3.	102071610/0100	Import guarantees					
3.1.		The fee for the issuance of the guarantee:					
	102071611/0101	- tender guarantees in KZT with 100% cash cover	0,30%	15 000 KZT		65 000 KZT	
	102071611/0102	- uncovered tender guarantees in KZT (except blank ones)*	0,20%	9 000 KZT		65 000 KZT	
	102071611/0105	- blank tender guarantees**	9 000 KZT				
	102071611/0103	- other guarantees with 100% cash cover	0,30%	18 500 KZT	100 USD	185 000 KZT	1 000 USD
	102071611/0104	- Other guarantees without the provision of cover*	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
	102071611/0106	* The fee for the risks	0,1% - 20% per annum				
		** The fee for the risks:					
	102071611/0105	- with the amount of guarantee up to 4 000 000 KZT inclusive	6-10% per annum				
	102071611/0105	- with the amount of guarantee over 4 000 000 KZT	3-5% per annum				
3.2.	102071611/0107	Changing the terms of the guarantee*** (for one service irrespective of the number of the changes)	100 USD				
		<i>***Increasing the amount of the guarantee is considered as a separate issue of the guarantee for calculation of the fee</i>					
3.3.		The fee for cancellation of the guarantee before the expiry date (including VAT):					
	102071611/0108	- by requesting the consent of the beneficiary	80 USD				
	102071611/0109	- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD				
3.4.	102071611/0110	Checking the payment claim under the guarantee	0,15%	18 500 KZT	100 USD	74 000 KZT	400 USD
3.5.	102071611/0111	Payments in execution of the claim under the guarantee:					
	102071611/0112	- USD	0,20%		33 USD		400 USD
	102071611/0113	- EURO	0,20%		24 EUR		286 EUR
	102071611/0114	- RUB	0,08%		250 RUB		2 700 RUB
	102071611/0115	- KZT	0,20%	3 000 KZT		7 500 KZT	
3.6.	102071611/0116	Drafting of the guarantee wording on the basis of the contract (including VAT)	50 USD				
3.7.		Sending documents by mail (including VAT)	10 000 KZT				
3.8.		Services**** provided in cooperation with foreign banks	according to foreign Bank invoice + 25% of the amount of the invoice				
		<i>****Foreign banks' fees for advising, issuance of guarantees, checking of claims, effecting payment, early termination of obligations, modifications and requests. The tariff will be charged in cases where 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).</i>					

3.9.		Reimbursement***** of expenses for transactions in cooperation with foreign banks (including VAT)	according to foreign Bank invoice +25% of the amount of the invoice				
		*****Reimbursement of postal, communication costs and other expenses of foreign banks. The tariff will be charged in cases where 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).					
4.	102071610/0200	Export guarantees					
4.1.		The fee for issue of guarantee against the counter-guarantee:					
	102071611/0201	- with the provision of cover	0,30%	18 500 KZT	100 USD	185 000 KZT	1 000 USD
	102071611/0202	- without the provision of cover	0,15% - 10% per annum	18 500 KZT	100 USD		
4.2.	102071611/0203	Pre-advicing of the guarantee	50 USD				
4.3.	102071611/0204	Advicing of the guarantee	0,10%	18 500 KZT	100 USD	92 500 KZT	500 USD
4.4.	102071611/0205	Advicing of changes in terms of the guarantee (for one advice)	50 USD				
4.5.	102071611/0206	Advicing messages under the guarantee (for one advice)	20 USD				
4.6.	102071611/0207	The fee for cancellation of the guarantee before the expiry date (including VAT)	80 USD				
4.7.	102071611/0208	Checking the payment claim under the guarantee	0,15%		100 USD		400 USD
4.8.	102071611/0209	Receipt and processing of documents under the guarantee	50 USD				
4.9.	102071611/0210	Sending documents by mail (including VAT)	10 000 KZT				
5.	102101610/0100	Documentary collection provided for under a commercial contract for imports					
5.1.	102101611/0101	Advicing of import collection	0,10%		20 USD		200 USD
5.2.	102101611/0102	Issue of documents against acceptance or payment	0,10%		20 USD		200 USD
5.3.	102101611/0103	Advicing of changes in terms of the collection order (for one advice)	50 USD				
5.4.		Payment on collection:					
	102101611/0104	- USD	0,20%		33 USD		400 USD
	102101611/0105	- EURO	0,20%		24 EUR		286 EUR
	102101611/0106	- RUB	0,08%		250 RUB		2 700 RUB
	102101611/0107	- KZT	0,20%	3 000 KZT		7 500 KZT	
5.5.	102101611/0108	Endorsing documents in favor of the buyer or his/ her Bank (for each document);	10 USD				
5.6.	102101612/0109	Return (sending back) of documents without payment (including VAT)	10 000 KZT				
5.7.		Receiving and processing of documents for collection	50 USD				
6.	102101610/0200	Documentary collection provided for under a commercial contract for exports					
6.1.	102101611/0201	Issue of the collection order (reception and preparation of documents for collection)	0,10%		33 USD		300 USD
6.2.	102101612/0202	Issue of the collection order (sending documents for collection) (including VAT)	10 000 KZT				
6.3.	102101611/0203	Changing the terms of the collection order (for one service irrespective of the number of the changes)	100 USD				
6.4.	102101612/0204	The fee for call-back of the collection order at the Customer's request (including VAT)	80 USD				
6.5.		Return of unpaid documents (including VAT):					
	102101612/0205	Return of unpaid documents (including VAT):	10 000 KZT				
	102101612/0206	- with protest	10 000 KZT + legal expenses				
6.6.		Receiving and processing of documents for collection	50 USD				
7	102040611/0100	Tariffs on loan transactions					
7.1.	102041612/0101	The fee for consideration of the application (in case of a negative decision (including VAT) (of the application amount)	0%-30%				
7.2.	102040611/0102	Funding arrangement fee (of the credit line amount)	0%-30%				
7.3.	102041611/0103	Early repayment fee (of the loan amount / of the amount repaid)*	0%-30%				
7.4.	102041611/0104	The fee for termination of the agreement (of the amount of credit limit)	0%-30%				
7.5.	102041611/0105	The fee for prolongation (from the prolonged loan amount)	0%- 5%				
7.6.	102041611/0106	Commitment fee (per annum)**	0%-10%				
7.7.	102041611/0107	The fee for change of funding conditions (of the credit line/loan amount*)	0%-30%				
7.8.	102041611/0108	Fee for delays (of the credit line/loan amount*)	0%-30%				
7.9.	102041611/0109	The fee for urgent issue / provision of financial instruments except for loans (of the amount of credit line/financial instrument*)	0%-30%				

	Comments on p.7:	* Fee payment procedure is defined by the Authorized body of the Bank responsible for credit operations. ** The fee is not applied by the Bank until the corresponding decision of the Authorized body to renew the application of the given fee.				
8.		Fee for reimbursement obligations:				
		- <i>with the provision of cover</i>	0,30%	18 500 KZT	100 USD	185 000 KZT 1 000 USD
		- <i>without the provision of cover*</i>	0,20%	18 500 KZT	100 USD	148 000 KZT 800 USD
		* The fee for the risks	0,1% - 20% per annum			
8.1.		Changing the terms of the reimbursement obligation** (for one service irrespective of the number of the changes)	100 USD			
		**Increasing the amount of reimbursement obligation is considered as a separate issue of a reimbursement obligation for calculating the fee				
8.2.		The fee for cancellation of the reimbursement obligation before the expiry date (including VAT)	100 USD			
8.3.		Payment on the reimbursement obligation:				
		- <i>USD</i>	0,20%		33 USD	400 USD
		- <i>EURO</i>	0,20%		24 EUR	286 EUR
		- <i>RUB</i>	0,08%		250 RUB	2 700 RUB
		- <i>KZT</i>	0,20%	3 000 KZT		7 500 KZT
8.4.		Sending documents by mail (including VAT)	10 000 KZT			
9.		Transaction structuring / fund raising from international financial sources				
9.1.		The fee for structuring the transaction on fund raising from international financial sources (without using the letter of credit) (including VAT)				
		<i>up to 1 year</i>	0,5%		500 USD	5 000 USD
		<i>over 1 year</i>	1,0%		1 000 USD	5 000 USD
9.2.		The fee for structuring the transaction on post-financing the letter of credit / fund raising by means of issuing of the letter of credit with discounting option (including VAT)				
		<i>to 1 year</i>	0,5%		500 USD	5 000 USD
		<i>over 1 year</i>	1,0%		1 000 USD	5 000 USD
9.3.		The fee for structuring the transaction on fundraising under the coverage of Export Credit Agencies (ECA) / Export Insurance Agencies (ESA), including transaction structuring (including VAT)	1,0%		5 000 USD	30 000 USD
9.4.		The fee for early repayment of the loan / early closure of the letter of credit with discounting option	0,5% of the amount repaid		100 USD	
10.		Other fees				
10.1.		The fee for consulting services for execution of financing (of the amount of funding/loan*) (including VAT)	0%-30%			
10.2.		Execution of requests related to documentary and guarantee transactions (including VAT)	20 USD			
	Comments on p.10:	*Fee payment procedure is defined by the Authorized body of the Bank responsible for credit operations				

SECTION 10. Tariffs on Merchant Acquiring

(The tariffs are applied for contracts concluded before Service Packages on Merchant Acquiring)

№	List of services / transactions	Current Tariffs				
		Basic tariffs	Preferential tariff of 1 category	Preferential tariff of 2 category	Preferential tariff of 3 category	Preferential tariff of 4 category
1.	The bank fee for noncash transactions with the use of payment cards issued by other banks when selling goods / services / works by the Company	2%	1,9%	1,8%	1,7%	1,6%
	The bank fee for noncash transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Company	1%	0,9%	0,8%	0,7%	0,6%
3.	Monthly subscription fee (including VAT) for each installed POS terminal with actual turnover of less than 100 000 KZT per settling period**	8 000 KZT***				
4.	External Money transfers in local currency (KZT) in Kazakhstan without bank account opening	0 KZT				

*The subscription fee includes training of cashiers, maintenance of POS-terminals, consumables.

** In case if company does not comply with the turnover equal to N * 100 000 KZT (N is the number of installed POS - terminals at the company), the monthly subscription fee shall be charged only for the shortfall turnover of every 100 000 KZT.

***The billing period is the full period from the 20th day of the month to the 20th day of the next month.

The criteria for granting preferential tariffs for non-cash transactions with the use of payment cards.

№		The list of services/transactions
1	Preferential tariff of 1 category	Activation of the Internet banking remote banking
2	Preferential tariff of 2 category	Activation of the Internet banking remote banking
		Availability of a corporate payment card issued by the Bank
3	Preferential tariff of 3 category	Activation of the Internet banking remote bankong
		Availability of a corporate payment card issued by the Bank
		Bank deposit with the Bank
4	Preferential tariff of 4 category	Activation of the Internet banking remote bankong
		Availability of a corporate payment card issued by the Bank
		Bank deposit with the Bank
		Corporate Business Customer

SECTION 11. Tariffs of Service Packages on Merchant Acquiring for Legal Entities and Individual Entrepreneurs

Comment: For VATable bank fees VAT is already included; bank fee for transactions not included in the given packages are paid for according to the Bank's tariffs;

Grading of Merchant Acquiring Packages:	
Turnover for each POS-terminal per settling period*	Package
to 100 000**	POS Base
100 001 - 1 000 000	POS Standard
1 000 001 - 5 000 000	POS Status
5 000 001 and more	POS Premium

№	Code	The list of services/transactions	Tariff
1. POS Base package			
Opening of bank current account:			according to the tariffs for settlement and cash services for legal entities/individual entrepreneurs/farms (except banks)
1.1.	102011610/0101	For legal entities (all forms of ownership)	
	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private bailiffs	
1.2.	Monthly subscription fee for POS-terminal including VAT***		3 000 KZT
1.3.	The bank fee for noncash transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Company		1% (With the opening of a bank account); 1,5% (Without the opening of a bank account)
1.4.		<i>VISA International and Union Pay cards</i>	2% (With the opening of a bank account); 3% (Without the opening of a bank account)
		<i>MasterCard/Maestro cards</i>	2,5% With the opening of a bank account; 3% (Without the opening of a bank account)
2. POS Standard package			
current bank account opening:			1 KZT
2.1.	102011610/0101	For legal entities (all forms of ownership)	
	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private executors	
2.2.	Monthly subscription fee for POS-terminal including VAT***		0 KZT
2.3.	The bank fee for noncash transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Company		0,9%
2.4.		<i>VISA International and Union Pay cards</i>	1,9%
		<i>MasterCard/Maestro cards</i>	2,4%
POS Standard packages includes (at the Customer's will)****: 1) One VISA Business with annual maintenance (for 3 years); 2) One VISA Gold with subscription fee (for 3 years).			
3. POS Status package			
current bank account opening:			1 KZT
3.1.	102011610/0101	For legal entities (all forms of ownership)	
	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private executors	
3.2.	Monthly subscription fee for POS-terminal including VAT***		0 KZT
3.3.	The bank fee for noncash transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Company		0,8%
3.4.		<i>VISA International and Union Pay cards</i>	1,8%
		<i>MasterCard/Maestro cards</i>	2,3%

POS Status package includes (at the Customer's will)****:
 1) One VISA Business Gold with annual maintenance (for 3 years);
 2) Two VISA Gold with subscription fee (for 3 years).

4. POS Premium package			
current bank account opening:		1 KZT	
4.1.	102011610/0101 For legal entities (all forms of ownership)		
	102011610/0102 For farms, individual entrepreneurs, private notaries, lawyers and private executors		
4.2.	Monthly subscription fee for POS-terminal including VAT***	0 KZT	
4.3.	The bank fee for noncash transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Company	0,7% *****	
4.4.	The bank fee for noncash transactions with the use of payment cards issued by other banks when selling goods / services / works by the Company	VISA International and Union Pay cards	1,7% *****
		MasterCard/Maestro cards	2,2% *****

POS Premium package includes (at the Customer's will)****:
 1) Two VISA Business Gold with annual maintenance (for 3 years);
 2) Two VISA Gold with subscription fee (for 3 years);
 3) One VISA Platinum with subscription fee (for 3 years).

Tariffs for cardholders of other banks		
№	The list of services/transactions	Tariff
1	Cash withdrawal fee:	
1.1.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) on VISA and MasterCard cards of other banks	2% (regardless of account currency)
1.2.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) on cards issued by other banks	0 KZT Max transaction amount on all VISA, MasterCard, UnionPay cards - 200 000 KZT

* The billing period is the full period from the 20th day of the month to the 20th day of the next month.

** In case if company does not comply with the turnover equal to $N * 100\ 000\ \text{KZT}$ (N is the number of installed POS - terminals at the company), the monthly subscription fee shall be charged only for the shortfall turnover of every 100 000 KZT.

***The subscription fee includes training of cashiers, maintenance of POS-terminals, consumables.

****In case of package closing and/or the dismissal of employee for whom the payment cards with free annual maintenance and monthly fee within the package were issued, these cards are transferred to standard conditions.

***** By the decision of the authorized body of the Bank's commission on payment cards of Subsidiary VTB Bank JSC (Kazakhstan) can be reduced up to 0.5%, the commission on payment cards VISA International and Union Pay can be reduced up to 1.5% and the commission on payment cards MasterCard / Maestro can be reduced up to 2%.

Within the frame of POS standard, POS Status and POS Premium packages, up to 3 VISA Gold and up to 2 VISA Platinum и одна карточка Visa Business Gold cards may be issued additionally according to the Authorized body's decision.

SECTION 12. Payment and cash service tariffs for Correspondent banks

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.

For VATable bank fees VAT is already included. In case if tariff is set as fixed amount, the tariff shall be charged for each transaction/document.

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.

№	Code	The list of services/transactions	Current Tariffs		
			Base rate	Minimum in local currency	Maximum in local currency
1.	402011611/0100	Account opening			
1.1.	402011611/0101	For correspondent banks	0 KZT		
2.	402011610/0200	Bank account maintenance			
2.1.	402011612/0201	Issue of banking and financial documents copies (subject to VAT)	10 USD		
2.2.	402011612/0202	Provision, at the Customer's request, of certificates related to his/ her servicing at the Bank (subject to VAT)	900 KZT		
2.3.		Investigation on payments (subject to VAT)			
	402011612/0203	- all kinds of currencies (freely convertible currency, restricted convertibility currency, excluding in KZT)	50 USD		
	402011612/0204	- in KZT	2000 KZT		
2.4.		Amendment to payment instructions:			
	402011612/0205	- for intrabank transfers in KZT and freely convertible currency, restricted convertibility currency	1000 KZT		
	402011612/0206	- for external transfers in freely convertible currency, restricted convertibility currency, except in KZT	75 USD		
	402011612/0207	-for external transfers in KZT	2000 KZT		
2.5.		Acceptance of application to call back the payment order at the Bank's request (subject to VAT)			
	402011612/0208	- for intrabank transfers in KZT and freely convertible currency, restricted convertibility currency	1000 KZT		
	402011612/0209	- for external transfers in KZT	2000 KZT		
	402011612/0210	- for external transfers in freely convertible currency, restricted convertibility currency, except in KZT	75 USD		
2.5.1.	402011612/0211	Cancellation of an incoming payment not accepted for execution	200 KZT		
	Comments to p.2.3, 2.4, 2.5	<i>Remuneration to counterparty banks (third banks), other additional charges for performance of Customers' orders shall be reimbursed (paid) by the Customers at actual cost of expenses incurred.</i>			
2.6.	402011611/0212	Account closing at the Customer's request (when closing each account)			
	402011611/0213	- closing of the account with zero credit balance	0 KZT		
	402011611/0214	- closing of the account with non-zero credit balance	1 600 KZT		
2.7.		Provision of statements, certificates and other documents at Customer's request (subject to VAT):			
	402011611/0215	- account statements, advice documents compulsorily under the contract	0 KZT		
	402011611/0216	- duplicate of account statement, advice or payment documents at the special Customer's request (subject to VAT)	1500 KZT		
3.	402011610/0300	Money transfers in KZT			
3.1.	402011611/0301	Internal Bank transfers	200 KZT		
3.2.		Outgoing payments from the accounts and payments on the instruction of agency banks in favor of Customers (individuals and legal entities)			

	402011612/0302	- transfer fees are charged to the Sender (OUR option)	0,25%	400 KZT	800 KZT
	402011612/0303	- transfer fees are charged to the beneficiary (BEN/SHARE option) B35	0,25%	400 KZT	800 KZT
	Comment to 402011612/0303	While performing the payment orders, fees and expenses are withheld from the payment amount, if payment orders of correspondent banks are marked with "BEN".			
3.3	402011612/0304	Manual processing of payment documents - all kinds of currencies (subject to VAT)	1500 KZT		
	Comment to p. 3.3	<i>The specified fee shall be charged if it is necessary to edit / adjust the settlement documents in KZT / foreign currency (in addition to the fee specified in p. 3.1 and 3.2, Section 4 of these Tariffs) that failed automated processing for meeting the requirements of the Bank on SWIFT / Telex messages formatting.</i>			
3.4	402011612/0305	Urgent payments and transfers in KZT (execution of payment within 1 hour after receipt of instructions to the Bank with regard to the value date) in favor of Customers of other banks	1000 KZT		
3.5	402011612/0306	Payments and transfers after the end operating time, but not later than 17:30 Astana time (by preliminary arrangement)	1000 KZT		
3.6.	402011612/0307	Interbank transfers	200 KZT		
4.	402011610/0400	Money transfers in currency			
4.1.	402011611/0401	Internal Bank transfers	200 KZT		
	402011611/0402	Interbank transfers in restricted convertibility currency	20 USD		
	402011611/0403	Interbank transfers in freely convertible currency	10 USD		
		Outgoing transfers from the accounts and payments on the instruction of agency banks in favor of Customers (individuals and legal entities) of other banks			
4.2.		At the expense of the Sender			
	402011612/0404	- in freely convertible currency	50 USD		
	402011612/0405	- in restricted convertibility currency, excluding KZT	15 USD		
4.3.		At the expense of the Beneficiary			
	402011612/0406	- in freely convertible currency	10 USD		
	402011612/0407	- in restricted convertibility currency, excluding KZT	10 USD		
5.	40202612/0500	Cash operations			
5.1.		Cash disbursement:			
		Recount and packaging at cash disbursement upon the Customer's prior request:			
	40202612/0501	- to 1 000 000 KZT	0,40%	200 KZT	
	40202612/0502	- from 1 000 001 KZT to 5 000 000KZT	0,25%		
	40202612/0503	- from 5 000 001 KZT and more	0,15%		
	40202612/0504	- in foreign currency	1,00%		
	40202612/0505	Recount and packaging at cash disbursement without prior request when it is possible for the Bank (the tariff is charged in addition to the basic one)	0,10%		
5.2.		Cash acceptance			
	40202612/0506	- acceptance and recount of banknotes and coins in operating time with crediting money to the Customer on the same day	0,20%	50 KZT	
	40202612/0507	- freely convertible currency	0,20%		
	40202612/0508	- restricted convertibility currency	0,20%		
	40202612/0509	Recount of banknotes and coins when accepting the collected revenues in the nonoperational time with crediting the to the Customer's account the next day	0,20%		
	40202612/0510	Additional tariff applied in case of cash shortage or overage for double (double counting)	0,20%	400 KZT	5 000 KZT

	40202612/0511	Exchange of banknotes and coins upon prior request to the extent possible for the Bank	0,40%	250 KZT	
6.	40201612/0600	Other services			
6.1.		Audit requests:			
	40201612/0601	The fee for confirmation of the account balance (subject to VAT)	4000 KZT		
	40201612/0602	The fee for confirmation of all transactions with correspondent banks (subject to VAT)	6500 KZT		
6.2.	40201612/0603	Postal and courier services (subject to VAT)	on actual basis		
6.3.	40201612/0604	Sending SWIFT and Telex messages on the instructions of correspondent banks without any financial liabilities of the Bank (subject to VAT)	3000 KZT		

SECTION 13. Tariffs for Documentary Operations for Correspondent banks

№	Code	Account No.	The list of services/transactions	Current Tariffs		
				Base rate	Minimum	Maximum
1.	402081610/0100		Export letters of credit			
1.1.		4612	Acceptance of letter of credit:			
	402081611/0101		- with the provision of cover	0,10%	50 USD	
	402081611/0102		- without the provision of cover	from 0,15% - 10% per annum		
1.2.	402081611/0103	4612	Pre-advising of letter of credit	30 USD		
1.3.	402081611/0104	4612	Advising of letters of credit	0,10%	40 USD	400 USD
1.4.	402081611/0105	4612	Advising of changes in terms of the letter of credit (for one advice)	40 USD		
1.5.	402081611/0106	4612	Advising messages on the letter of credit (for one advice)	20 USD		
1.6.	402081611/0107	4900	Fee for cancellation of the letter of credit prior to the expiry	40 USD		
1.7.	402081611/0108	4612	Examination of documents on the letter of credit	0,10%	100 USD	500 USD
1.8.	402081611/0109	4612	The fee for non-compliance in the documents (for each package of documents)	40 USD		
1.9.	402081611/0110	4601	Transfer of the transferable letter of credit	0,10%	40 USD	400 USD
1.10.	402081611/0111	4612	Changing of the terms on transferable letter of credit (for one service irrespective of the number of the changes)	40 USD		
1.11.	402081612/0112	4921^	Acceptance, processing and sending of shipping documents by mail (including VAT)	40 USD + actual postage costs (including VAT)		
1.12.	402081611/0113	4612	Negotiation, discounting and acceptance of drafts	from 0,15% - 10% per annum		
1.13.	402081612/0114	4608^	Requests for letters of credit (including VAT)	20 USD		
2.	402081610/0200		Import letters of credit			
2.1.		4612	Opening of the letter of credit:			
	402081611/0201		- with the provision of cover	0,10%	50 USD	
	402081611/0202		- without the provision of cover*	0,15%		
	402081611/0203		* Plus the fee for the risks	from 0,1% - 20% per annum		
2.2.	402081611/0204	4612	Pre-advising of letter of credit	30 USD		
2.3.	402081611/0205	4612	Changing the terms of the letter of credit** (for one service irrespective of the number of the changes)	50 USD		
			**Increasing the letter of credit amount is considered as a separate issue of the letter of credit for calculation of the fee			
2.4.		4900	Fee for cancellation of the letter of credit prior to the expiry:			
	402081611/0206		- by requesting the consent of the beneficiary	40 USD		

	402081611/0207		- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD		
2.5.	402081611/0208	4612	Examination of documents on the letter of credit	0,10%	100 USD	500 USD
2.6.	402081611/0209	4612	The fee for non-compliance in the documents (for each package of documents)	40 USD		
2.7.	402081611/0210	4601	Payment under letter of credit	according to the tariffs of the Bank for transfers to correspondent banks		
2.8.	402081611/0211	4612	Drafting of the letter of credit wording on the basis of the contract for preliminary agreement with the beneficiaries***	50 USD		
	402081611/0212		***The fee for opening the letter of credit at its issue is reduced by the amount of this fee			
2.9.	402081612/0213	4608^	Requests for letters of credit (including VAT)	20 USD		
3.	402071610/0100		Import guarantees			
3.1.		4606	The fee for the issuance of the guarantee:			
	402071611/0101		- with the provision of cover	0,10%	50 USD	
	402071611/0102		- without the provision of cover	from 0,1% - 20% per annum		
3.2.	402071611/0103	4606	Changing the terms of the guarantee** (for one service irrespective of the number of the changes)	50 USD		
			***Increasing the amount of the guarantee is considered as a separate issue of the guarantee for calculation of the fee			
3.3.		4900	Penalty for cancellation of the guarantee before the expiry date:			
	402071611/0104		- by requesting the consent of the beneficiary	40 USD		
	402071611/0105		- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD		
3.4.	402071611/0106	4606	Checking the documents accompanying the request for payment	0,10%	100 USD	300 USD
3.5.	402071611/0107	4601	Payments in execution of claim under the guarantee	according to the tariffs of the Bank for transfers to correspondent banks		
3.6.	402071611/0108	4606	Drafting of the guarantee wording on the basis of the contract for the preliminary agreement with the beneficiaries***	50 USD		
			***The fee for issuing the guarantee at its issue is reduced by the amount of this fee			
3.7.	402071612/0109	4608^	Request for guarantees (including VAT)	20 USD		
4.	402071610/0200		Export guarantees			
4.1.		4606	The fee for issue of guarantee against the counter-guarantee:			
	402071611/0201		- with the provision of cover	0,10%	50 USD	
	402071611/0202		- without the provision of cover	from 0,15% - 10% per annum		

4.2.	402071611/0203	4606	Pre-advicing of the export guarantee	30 USD		
4.3.	402071611/0204	4606	Advicing of the export guarantee	0,10%	40 USD	300 USD
4.4.	402071611/0205	4606	Advicing of changes in terms of the guarantee (for one advice)	40 USD		
4.5.	402071611/0206	4606	Advicing messages under the export guarantee (for one advice)	20 USD		
4.6.	402071611/0207	4900	Penalty for cancellation of the guarantee before the expiry date	40 USD		
4.7.	402071611/0208	4606	Checking the documents accompanying the request for payment	0,10%	100 USD	300 USD
4.8.	402071612/0209	4921^	Acceptance, processing and sending of shipping documents by mail (including VAT)	40 USD + actual postage costs		
4.9.	402071612/0210	4608^	Request for guarantees (including VAT)	20 USD		
5.	402101610/0100		Documentary collection provided for under commercial contract for imports			
5.1.	402101611/0101	4612	Advicing of import collection	0,10%	20 USD	200 USD
5.2.	402101611/0102	4612	Issue of documents against acceptance or payment	0,10%	20 USD	200 USD
5.3.	402101611/0103	4612	Advicing of changes in terms of the collection order (for one advice)	40 USD		
5.4.	402101611/0104	4601	Payment on collection	according to the tariffs of the Bank for transfers to correspondent banks		
5.5.	402101611/0105	4612	Endorsing documents in favor of the buyer or its Bank (for each document);	10 USD		
5.6.	402101612/0106	4921^	Return (sending back) of documents without payment (including VAT)	0 USD + actual postage costs (including VAT)		
5.7.	402101612/0107	4608^	Requests for collection (including VAT)	20 USD		
6.	402101610/0200		Documentary collection provided for under a commercial contract for exports			
6.1.	402101611/0101	4612	Issue of the collection order (reception and preparation of documents for collection)	0,10%	33 USD	300 USD
6.2.	402101612/0102	4921	Issue of the collection order (sending documents for collection) (including VAT)	actual postage costs		
6.3.	402101611/0103	4612	Changing the terms of the collection order (for one service irrespective of the number of the changes)	50 USD		
6.4.	402101611/0104	4900	The fee for call-back of the collection order at the Customer's request (including VAT)	40 USD		
6.5.		4921^	Return of unpaid documents (including VAT):			
	402101612/0105		- <i>without protest</i>	40 USD + actual postage costs		
	402101612/0106		- <i>with protest</i>	40 USD + actual postage costs + legal expenses		
6.6.	402101612/0107	4608^	Requests for collection (including VAT)	20 USD		

SECTION 14. Tariffs on Payment and Cash Service Packages for Legal Entities and Individual Entrepreneurs (Small Retail Business segment)

Comment: Fees are subject to VAT

№	Code	The list of services/transactions	Current Tariffs	
1 Business Plus package				
current bank account opening:				
1.1.	102011610/0101	For legal entities (all forms of ownership)	30 781 KZT per month	
	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private executors		
1.2.	102061612/1502	Monthly subscription fee for Internet banking remote banking (including VAT)		
1.3.	102011611/0201	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)		
Cash acceptance (up to 200 thousand KZT per month*):				
1.4.	102021611/1006	- acceptance and recount of banknotes and coins in the national currency (tenge) in operating time with crediting the money to the Customer's bank account on the same day		
External money transfers in KZT via Internet banking remote banking** (up to 25 transactions per month*):				
1.5.	102011611/1602	- until 12.30 Astana time;		
	102011611/1603	- from 12.30 to 15.30 Astana time		
1.6.	102011612/0204	Issue of banking and financial documents copies		
1.7.	102011612/0203	Provision, at the Customer's request, of certificates related to his/ her servicing at the Bank		
1.8.	102011612/1101	Checkbook provision (25 checks)		
1.9.	102061612/1501	1* Activation of Internet banking remote banking		
1.10.	102061612/1304	1* eToken issue (with regard to issue / reissue of electronic digital signature)		
1.11.	Issue of Visa Gold card with annual maintenance tariff of 1 KZT for the first year of service*			
preferences of 2 category according to service conditions on payroll projects:				
1.12.	Cash withdrawal fee (in the network of Subsidiary VTB Bank JSC / Halyk Bank of Kazakhstan JSC)***	Payroll Fund (thousand KZT): from 10 000 and more - 0,08%; from 5000 to 10 000 - 0,17%; from 2000 to 5000 - 0,24%; from 500 to 2000 - 0,30%; from 90 to 500 - 0,30%		
	Cash depositing fee on banking accounts (payment card)***	Payroll Fund (thousand KZT): from 10 000 and more - 0,08%; from 5000 to 10 000 - 0,17%; from 2000 to 5000 - 0,24%; from 500 to 2000 - 0,30%; from 90 to 500 - 0,30%		
	Annual cards maintenance within the frame of payroll project	Number of employees from 1 to 11: Electron - 1000 KZT, Classic - 5000 KZT, Gold - 20 000 KZT, Platinum - 25 000 KZT. Number of employees from 11 to 101: Electron - 300 KZT, Classic - 500 KZT, Gold - 0 KZT****/Gold - 15 000 KZT****, Platinum - 15 000 KZT. Number of employees from 101 and more: Electron - 0 KZT, Classic - 0 KZT, Gold - 0 KZT****/Gold - 15 000 KZT****, Platinum - 15 000 KZT.		
2. Business package				
2.1.	102061612/1502	Monthly subscription fee for Internet banking remote banking (including VAT)	26 101 KZT per month	
2.2.	102011611/0201	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)		
External money transfers in KZT via Internet banking remote banking ** (up to 50 transactions per month*):				
2.3.	102011611/1602	- till 12.30 Astana time;		
	102011611/1603	- from 2.30 to 15.30 Astana time		
2.4.	102011612/0204	Issue of banking and financial documents copies		
2.5.	102011612/0203	Provision, at the Customer's request, of certificates related to his/ her servicing at the Bank		
2.6.	Issue of Visa Gold card with annual maintenance tariff of 1 KZT for the first year of service*			
preferences of 2 category according to service conditions on payroll projects:				
2.7.	Cash withdrawal fee (in the network of Subsidiary VTB Bank JSC / Halyk Bank of Kazakhstan JSC)***	Payroll Fund (thousand KZT): from 10 000 and more - 0,08%; from 5000 to 10 000 - 0,17%; from 2000 to 5000 - 0,24%; from 500 to 2000 - 0,30%; from 90 to 500 - 0,30%		
	Cash depositing fee on banking accounts (payment card)***	Payroll Fund (thousand KZT): from 10 000 and more - 0,08%; from 5000 to 10 000 - 0,17%; from 2000 to 5000 - 0,24%; from 500 to 2000 - 0,30%; from 90 to 500 - 0,30%		
	Annual cards maintenance within the frame of payroll project	Number of employees from 1 to 11: Electron - 1000 KZT, Classic - 5000 KZT, Gold - 20 000 KZT, Platinum - 25 000 KZT. Number of employees from 11 to 101: Electron - 300 KZT, Classic - 500 KZT, Gold - 0 KZT****/Gold - 15 000 KZT****, Platinum - 15 000 KZT.		

			Number of employees from 101 and more: Electron - 0 KZT, Classic - 0 KZT, Gold - 0 KZT****/Gold - 15 000 KZT****, Platinum - 15 000 KZT.
3.	Trade Plus package		
	current bank account opening:		
3.1	102011610/0101	For legal entities (all forms of ownership)	
	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private executors	
3.2	102061612/1502	Monthly subscription fee for Internet banking remote banking (including VAT)	
3.3	102011611/0201	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	
	Cash acceptance (up to 1 000 000 KZT per month*)		
3.4	102021611/1006	- acceptance and recount of banknotes and coins in the national currency (tenge) in operating time with crediting the money to the Customer's bank account on the same day	at 20% discount from basic tariff
	Cash disbursement (to 500 thousand KZT per month*)		
3.5	102021611/1001 102021611/1002 102021611/1003	Recount and packaging at cash disbursement upon the Customer's prior request in KZT:	at 20% discount from basic tariff
	External money transfers in KZT via Internet banking remote banking** (up to 20 transactions per month*)		
3.6	102011611/1602	- till 12.30 Astana time;	
	102011611/1603	- from 12.30 to 15.30 Astana time	
	102011611/1604	- from 15.30 Astana time (if technically possible by the Bank)	without additional fee for payment orders accepting at non-operation time
3.7	102011612/0204	Issue of banking and financial documents copies	
3.8	102011612/0203	Provision, at the Customer's request, of certificates related to his/ her servicing at the Bank	
3.9	102011612/1101	Checkbook provision (25 checks)	
3.10.	102011612/1101	Checkbook provision (25 checks)	
3.11.	102061612/1501	1 * Activation of Internet banking remote banking	
3.12.	Issue of Visa Gold card with annual maintenance tariff of 1 KZT for the first year of service*		30 151 KZT per month
	preferences of 2 category according to service conditions on payroll projects:		
	Cash withdrawal fee (in the network of Subsidiary VTB Bank JSC / Halyk Bank of Kazakhstan JSC)***	Payroll Fund (thousand KZT): from 10 000 and more - 0,08%; from 5000 to 10 000 - 0,17%; from 2000 to 5000 - 0,24%; from 500 to 2000 - 0,30%; from 90 to 500 - 0,30%	
	Cash depositing fee on banking accounts (payment card)***	Payroll Fund (thousand KZT): from 10 000 and more - 0,08%; from 5000 to 10 000 - 0,17%; from 2000 to 5000 - 0,24%; from 500 to 2000 - 0,30%; from 90 to 500 - 0,30%	
3.13.	Annual cards maintenance within the frame of payroll project	Number of employees from 1 to 11: Electron - 1000 KZT, Classic - 5000 KZT, Gold - 20 000 KZT, Platinum - 25 000 KZT.	
		Number of employees from 11 to 101: Electron - 300 KZT, Classic - 500 KZT, Gold - 0 KZT****/Gold - 15 000 KZT****, Platinum - 15 000 KZT.	
		Number of employees from 101 and more: Electron - 0 KZT, Classic - 0 KZT, Gold - 0 KZT****/Gold - 15 000 KZT****, Platinum - 15 000 KZT.	
	preferences of 1 category according to service conditions on merchant acquiring		
3.14.	Installation and maintenance of POS-terminal	free of charge	
	The bank fee for noncash transactions with the use of payment cards issued by other banks when selling goods / services / works by the Company	1,9%	
	The bank fee for noncash transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Company	0,9%	
	Monthly subscription fee for including VAT****: for each installed POS terminal with actual turnover of less than 100 000 KZT per settling period	according to the current Bank's tariffs	
4.	Trade package		
4.1.	102061612/1502	Monthly subscription fee for Internet banking remote banking (including VAT)	
4.2.	102011611/0201	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	
	Cash acceptance (up to 5 000 000 KZT per month*)		
4.3.	102021611/1006	- acceptance and recount of banknotes and coins in the national currency (tenge) in operating time with crediting the money to the Customer's bank account on the same day	at 20% discount from basic tariff
	Cash disbursement (up to 1 000 000 KZT per month*)		
4.4.	102021611/1001 102021611/1002 102021611/1003	Recount and packaging at cash disbursement upon the Customer's prior request in KZT:	at 20% discount from basic tariff
	External money transfers in KZT via Internet banking remote banking ** (up to 40 transactions per month*)		
	102011611/1602	- till 12.30 Astana time;	

4.5.	102011611/1603	- from 12.30 to 15.30 Astana time	
	102011611/1604	- from 15.30 Astana time (if technically possible by the Bank)	without additional fee for payment orders accepting at non-operation time
4.6.	102011612/0204	Issue of banking and financial documents copies	
4.7.	102011612/0203	Provision, at the Customer's request, of certificates related to his/ her servicing at the Bank	
4.8.	102011612/1101	Checkbook provision (25 checks)	
4.9.	Issue of Visa Gold card with annual maintenance tariff of 1 KZT for the first year of service*		
4.10.	preferences of 2 category according to service conditions on payroll projects:		
	Cash withdrawal fee (in the network of Subsidiary VTB Bank JSC / Halyk Bank of Kazakhstan JSC)***		Payroll Fund (thousand KZT): from 10 000 and more - 0,08%; from 5000 to 10 000 - 0,17%; from 2000 to 5000 - 0,24%; from 500 to 2000 - 0,30%; from 90 to 500 - 0,30%
	Cash depositing fee of banking accounts (payment card)***		Payroll Fund (thousand KZT): from 10 000 and more - 0,08%; from 5000 to 10 000 - 0,17%; from 2000 to 5000 - 0,24%; from 500 to 2000 - 0,30%; from 90 to 500 - 0,30%
	Annual cards maintenance within the frame of payroll project		Number of employees from 1 to 11: Electron - 1000 KZT, Classic - 5000 KZT, Gold - 20 000 KZT, Platinum - 25 000 KZT. Number of employees from 11 to 101: Electron - 300 KZT, Classic - 500 KZT, Gold - 0 KZT***/Gold - 15 000 KZT****, Platinum - 15 000 KZT. Number of employees from 101 and more: Electron - 0 KZT, Classic - 0 KZT, Gold - 0 KZT***/Gold - 15 000 KZT****, Platinum - 15 000 KZT.
4.11.	preferences of 1 category according to service conditions on merchant acquiring		
	Installation and maintenance of POS-terminal		free of charge
	The bank fee for noncash transactions with the use of payment cards issued by other banks when selling goods / services / works by the Company		1,9%
	The bank fee for noncash transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Company		0,9%
	Monthly subscription fee for including VAT*****: for each installed POS terminal with actual turnover of less than 100 000 KZT per settling period		according to the current Bank's tariffs
5.	Foreign Economic Activities/FEA package		
5.1.	102061612/1502	Monthly subscription fee for Internet banking remote banking (including VAT)	
5.2.	102011611/0201	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	
5.3.	Transactions on external transfers in foreign currency** (equivalent to 10 000 000 KZT per month*)		
	102011611/0401, 102011611/1607	Transfer fees are charged to the Sender (OUR option) in foreign currencies, except for USD and RUB	
	102011611/0402, 102011611/1608	Transfer fees are charged to the Sender (OUR option) in USD with the guaranteed full payment to the beneficiary	
	102011611/0403, 102011611/1609	Transfer fees are charged to the Sender (OUR option) in RUB	
	102011611/0408, 102011611/1613	Transfer fees are charged to the beneficiary (BEN/SHARE option) in foreign currency	
5.4.	Cash acceptance (up to 10 000 000 KZT per month*)		
	102021611/1006	- acceptance and recount of banknotes and coins in the national currency (tenge) in operating time with crediting the money to the Customer's bank account on the same day	at 20% discount (0,16% minimum 300 KZT)
5.5.	External money transfers in KZT via Internet banking remote banking ** (up to 30 transactions per month*)		
	102011611/1602	- till 12.30 Astana time;	
	102011611/1603	- from 12.30 to 15.30 Astana time	
5.6.	Exchange transactions: Purchase and sale of non-cash currency assets when crediting the money to the Customer's bank account: (up to 10 000 000 KZT per month*)		
	102051611/1201	- the same day	at 20% discount from basic exchange tariff (at the Bank's rate)
	102051611/1202	- the next day	at 20% discount from basic exchange tariff (at the Bank's rate)
5.7.	102011612/0204	Issue of banking and financial documents copies	
5.8.	102011612/0203	Provision, at the Customer's request, of certificates related to his/ her servicing at the Bank	
5.9.	Issue of Visa Gold and Visa Business cards with annual maintenance tariff of 1 KZT for the first year of service*		
	preferences of 2 category according to service conditions on payroll projects:		

28 351 KZT per month

68 401 KZT per month

5.10.	Cash withdrawal fee (in the network of Subsidiary VTB Bank JSC / Halyk Bank of Kazakhstan JSC)***		Payroll Fund (thousand KZT): from 10 000 and more - 0,08%; from 5000 to 10 000 - 0,17%; from 2000 to 5000 - 0,24%; from 500 to 2000 - 0,30%; from 90 to 500 - 0,30%
	Cash depositing fee on banking accounts (payment card)**		Payroll Fund (thousand KZT): from 10 000 and more - 0,08%; from 5000 to 10 000 - 0,17%; from 2000 to 5000 - 0,24%; from 500 to 2000 - 0,30%; from 90 to 500 - 0,30%
	Annual cards maintenance within the frame of payroll project		Number of employees from 1 to 11: Electron - 1000 KZT, Classic - 5000 KZT, Gold - 20 000 KZT, Platinum - 25 000 KZT. Number of employees from 11 to 101: Electron - 300 KZT, Classic - 500 KZT, Gold - 0 KZT***/Gold - 15 000 KZT****, Platinum - 15 000 KZT. Number of employees from 101 and more: Electron - 0 KZT, Classic - 0 KZT, Gold - 0 KZT***/Gold - 15 000 KZT****, Platinum - 15 000 KZT.
5.11.	preferences of 1 category according to service conditions on merchant acquiring		
	Installation and maintenance of POS-terminal		free of charge
	The bank fee for noncash transactions with the use of payment cards issued by other banks when selling goods / services / works by the Company		1,9%
	The bank fee for noncash transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Company		0,9%
	Monthly subscription fee for including VAT*****: for each installed POS terminal with actual turnover of less than 100 000 KZT per settling period		according to the current Bank's tariffs
6.	Personal package		
6.1.	102061612/1502	Monthly subscription fee for Internet banking remote banking (including VAT)	11 645 KZT per month
6.2.	102011611/0201	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	
6.3.	Cash acceptance (up to 1 000 000 KZT per month*)		
	102021611/1006	- acceptance and recount of banknotes and coins in the national currency (tenge) in operating time with crediting the money to the Customer's bank account on the same day	
6.4.	Cash disbursement (up to 500 thousand KZT per month*)		
	102021611/1001 102021611/1002 102021611/1003	Recount and packaging at cash disbursement upon the Customer's prior request in KZT:	
6.5.	External money transfers in KZT via Internet banking remote banking ** (up to 10 transactions per month*)		
	102011611/1602	- till 12.30 Astana time;	
	102011611/1603	- from 12.30 to 15.30 Astana time	
6.6.	102011612/0204	Issue of banking and financial documents copies	
6.7.	102011612/0203	Provision, at the Customer's request, of certificates related to his/ her servicing at the Bank	
6.8.	102011612/1101	Checkbook provision (25 checks)	
7.	"Start" Package		
7.1.	102011610/0100	Opening of a bank account	7 500 KZT
7.1.1.	102011610/0101	For legal entities (all forms of ownership)	
7.1.2.	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private enforcement agents	
7.1.3.	102011611/0201	Operation of a bank account, except for current in-transit accounts and savings accounts for one calendar month	
7.2.	102011612/1100	Sale of a cheque-book	
	102011612/1101	- for 25 cheques	
7.3.	102061612/1500	System of distance banking service "Internet Banking"	
7.3.1.	102061612/1501	Access to the system of distance banking service "Internet Banking"	
7.3.2.	102061612/1304	Issue of eToken (taking into account the issue of electronic-digital signature)	

Bank fees for transactions not included in Tariffs on Payment and Cash Service Packages are charged according to the current Bank's tariffs.

* Over the limit according to standard tariffs specified in Section 1 of the present Appendix.

** bank fees withheld in addition to main fees for payment execution and processing are charged according to the current Bank's tariffs.

*** Within the frame of payroll project tariffs: If one chooses to pay cash depositing fee, the fee for cash withdrawal equals to 0%.

**** Within the frame of payroll project tariffs: Visa Gold - 0 KZT, is available free of charge only for Heads of Organizations by the decision of the Authorized body of the Bank's internal documents (the Authorized body of the Bank is the Committee for Retail Business Tariffs). Visa Gold - 15 000 KZT, is available for all the rest employees.

***** The subscription fee includes training of cashiers, maintenance of POS-terminals, consumables.

**SECTION 15. Tariffs on payment cards for legal entities and individual entrepreneurs on
E – commerce (electronic commerce)**

No.	Fee code	Services/Operations	Tariff*
1.	Opening of a bank account:		1 KZT
	102011610/0101	For legal entities (all forms of ownership)	
	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private enforcement agents	
2.	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		from 1% to 3%
3.	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)		from 2% to 4%

* Tariff is applied by the decision of the authorized body of the Bank.