

Approved

by
Minutes of the Management Board
of Subsidiary VTB Bank JSC (Kazakhstan)
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Tariffs (Base and Reduced) for Retail Business Transactions

Table of contents:

Section 1.	Base tariffs for payment and cash services for individuals
Section 2.	Base tariffs for credit transactions for individuals
Section 3.	Base tariffs for safe deposit transactions for individuals
Section 4.	Base tariffs for remote banking system for individuals
Section 5.	Base tariffs for individuals under "Prime" and "Privilege" package
Section 6.	Base tariffs for debit payment cards for individuals and company employees under "Payroll card programmes"
Section 7.	Base tariffs for credit payment cards for individuals
Section 8.	Base tariffs for corporate payment cards for legal entities
Section 9.	Base tariffs for payment cards for Bank employees
Section 10.	Base tariffs for payment and cash services and credit transactions for Bank employees
Section 11.	Base tariffs for payment cards for entities and individual entrepreneurs under E – commerce (electronic commerce)

SECTION 1. Payment and Cash Service Tariffs for Individuals

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

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

For VATable Bank fees VAT is already included.

№	The list of services/transactions	Current tariffs	
		Base tariffs	Note
1	Bank account: opening, maintenance and closing		
1.1.	Current account opening	0 KZT	
1.2.	Savings account opening	0 KZT	
1.2.1.	Monthly subscription fee for SMS-notification on the current / savings account, including VAT	150 KZT	
1.2.2.	Operation of a current account if there is no flow of funds on the account during 6 months (monthly, for each account) *	in the amount of the balance, but not more than 500 KZT	*Bank fee for operation of the account is withheld on the last day of the month after the banking day is over on current bank account opened in KZT and foreign currency regardless of the amount of the balance of the account on which for 6 (six) months no operations were conducted, except for Clause 42 of the Rules on general conditions of conduct of banking and other operations of SO JSC Bank VTB (Kazakhstan).
1.3.	Tracing of funds not received on Customer's account upon his/her or his/her lawful heir's request (including VAT)	1000 KZT per each week	
1.4.	Release of copies of bank deposit contracts, current account (including VAT)	1000 KZT	
1.5.	Providing of references upon the Customer's request (including VAT)	1000 KZT	
1.6.	Providing of bank account statements (including VAT):		
1.6.1.	current statement over a period of up to 1 year	0 KZT	
1.6.2.	archive statement over a period of more than 1 year	2000 KZT	
1.7.	Closing of current account	0 KZT	
1.8.	Closing of savings account	0 KZT	
2.	Money transfers in local currency		
2.1.	Intrabank transfer between accounts of one Customer	0 KZT/10%**	** Applied to products which provide the possibility of obtaining cash funds.
2.2.	Intrabank transfer between accounts of different Customers***	0,2% (min 300 KZT, max 1 500 KZT) /10%**	***This fee shall not be applied at transfer of loan proceeds of the individuals in favor of car dealers/construction companies/partners, with which the Bank has concluded relevant agreements/contracts, as well as under government credit programs
2.3.	Transfers (payments) to bank accounts opened in other banks***:	0,3% (min 500 KZT, max 3 000 KZT) /10%**	
2.4.	Execution of the Customer's instructions for voiding transfer after its accepting for execution by the Bank and paying back (if technically possible for the Bank) (including VAT)	2000 KZT	
3.	Money transfers in foreign currency		
3.1.	Intrabank transfer between accounts of one Customer	0 KZT	
3.2.	Intrabank transfer between accounts of different Customers	0,2% (min 500 KZT, max 3 000 KZT)	
3.3.	Transfers (payments) to bank accounts opened in other banks:		
	When specifying instructions on fee charging at the expense of the sender (OUR option):		
	USD	0,3% (min 4 000 KZT, max 60 000 KZT)	
	EUR	0,3%(min 4 000 KZT, max 60 000 KZT)	

3.3.1.	RUB	0,25% (min 2 500 KZT, max 60 000 KZT)	
	GBP	0,3% (min 15 000 KZT, max 80 000 KZT)	
	other currencies (excluding USD, EUR, RUB, GBP)	0,3% (min 4 000 KZT, max 60 000 KZT)	
	USD with guaranteed receipt of full payment amount by the beneficiary	0,3% (min 8 000 KZT, max 80 000 KZT)	
3.3.2.	When specifying instructions on fee charging at the expense of the beneficiary (BEN/SHARE option):		
	USD	0,2% (min 3 000 KZT, max 50 000 KZT)	
	EUR	0,2% (min 3 000 KZT, max 50 000 KZT)	
	RUB	0,15% (min 2 000 KZT, max 50 000 KZT)	
	other currencies (excluding USD, EUR, RUB)	0,2% (min 3 000 KZT, max 50 000 KZT)	
3.4.	Money transfers in favor of VTB Group Customers (USD, EUR)	0,15% (min 2000 KZT, max 45 000 KZT)	
	<i>Note to paragraph 3.4.: Comission fee is applied for Ukraine in accordance with subparagraphs 3.3.1. and 3.3.2.</i>		
3.5.	Money transfers in favor of VTB Group Customers (RUB)	0,1% (min 1200 KZT, max 45 000 KZT)	
3.6.	Execution of the Customer's instructions for voiding transfer after its accepting for execution by the Bank (not sent by the Bank) and paying back (if technically possible for the Bank) (including VAT)	8000 KZT per each transfer	
3.7.	Providing the copies of SWIFT messages on outgoing money transfers in foreign currency (including VAT)	500 KZT per each message	
3.8.	Investigation of incoming payments in case of insufficiency/incorrectness of beneficiary's details with the assistance of correspondent bank (initiated by recipient) (including VAT)		
	<i>in USD</i>	50 USD	
	<i>in RUB</i>	500 RUB	
	<i>in foreign currency, excluding USD</i>	70 EUR	
3.9.	Sending a request to the beneficiary bank based on an application of the client on changes/additions in the bank details/ investigation / transfer withdrawal (inclusive of VAT)		
	<i>in USD</i>	50 USD	
	<i>in RUB</i>	500 RUB	
	<i>in foreign currency, excluding USD</i>	70 EUR	
4.	Money transfers without bank account opening:		
4.1.	Transfers via Western Union	according to Western Union money transfer system tariffs	
4.2.	Transfers via Golden Crown Money Transfer	according to Golden Crown Money Transfer system tariffs	
4.3.	Transfers via Instant money transfer through branch network of Subsidiary JSC VTB Bank (Kazakhstan)	1% (min 300 KZT, max 50 000 KZT)	
5.	Cash operations		
5.1.	Recount and packaging at cash withdrawals:		
5.1.1.	from current accounts in local currency	1%(min 100 KZT) /10%**	** Applied to products which provide the possibility of obtaining cash funds.
5.1.2.	from current accounts in foreign currency	1,2% (min 200 KZT)	
5.1.3.	from savings accounts in local currency:		

	at non-cash deposition and storage of the deposit/each additional deposit on savings account for less than 30 calendar days	1% (min 100 KZT)	
	at non-cash deposition and storage of the deposit/each additional deposit on savings account for more than 30 calendar days	0 KZT	
5.1.4.	From savings accounts in foreign currency:		
	at non-cash deposition and storage of the deposit/each additional deposit on savings account for less than 30 calendar days	1,2% (min 200 KZT)	
	at non-cash deposition and storage of the deposit/each additional deposit on savings account for more than 30 calendar days	0 KZT	
5.2.	Exchange of large denomination banknotes into small ones and vice versa to the extent possible for the Bank and at the Customer's prior request	1% of the amount min 1 000 KZT	
5.3.	Banknote authenticity verification (under 50 banknotes)	20 KZT per each banknote (min 100 KZT)	
5.4.	Banknote authenticity verification (over 50 banknotes)	10 KZT per each banknote	
5.5.	Прием наличных денег (платежей) от физических лиц в пользу юридического лица/индивидуального предпринимателя (оплата за предоставляемые/оказываемые товары/работы/услуги)	200 KZT	
6.	Conversion on individuals' current accounts		
6.1.	Conversion of non-cash assets with direct crediting to the Customer:		
	- same day	0% at the Bank's rate	

SECTION 6. Base Tariffs on Debit Payment Cards for Individuals and Employees of Companies-Members of SALARY PROJECTS

№		Visa Virtuon	Visa Instant	VISA CLASSIC/ MASTERCARD STANDARD	VISA GOLD/ MASTERCARD GOLD	VISA PLATINUM/ MASTERCARD PLATINUM	VISA INFINITE
1.	Cost/Card replacement of the main card upon expiry						
1.1.	as part of a Salary Project	not provided	not provided	0 KZT	0 KZT	15 000 KZT	45 000 KZT
1.2.	for individuals	0 KZT	0 KZT	0 KZT	0 KZT	20 000 KZT	As part of Prime Package
2.	Cost of additional card	not provided	not provided	1 000 KZT	3 000 KZT	15 000 KZT	45 000 KZT
3.	replacement main/additional card at the Customer's request or in case of its loss	500 KZT	not provided	1 000 KZT	3 000 KZT	15 000 KZT	30 000 KZT
4.	Urgent card issue (Almaty only) — within 2 working days:	500 KZT	not provided			2 000 KZT	
5.	Annual maintenance main/additional card	1 000 KZT	10% (from the amount of first remittance)			0 KZT	
6.	Cash withdrawal fee:						
6.1.	Cash withdrawal in ATMs of Subsidiary JSC VTB Bank (Kazakhstan) from main and additional cards	not provided			0%		
6.2.	Cash withdrawal in ATMs of other banks for main cards in the territory of the Republic of Kazakhstan and outside it	not provided	0% (max 50 000 KZT/mon.), over 50 001 KZT - 1% from the amount (min 200 KZT)	0% (max 50 000 KZT/mon.) over 50 001 KZT - 1% (min 200 KZT)	0% (max 100 000 KZT/mon.), over 100 001 KZT - 1% (min 200 KZT)	0% (max 200 000 KZT/mon.), over 200 001 KZT - 1% (min 200 KZT)	0% (max 500 000 KZT), over 500 001 KZT - 1% (min 200 KZT)
6.3.	Cash withdrawal in ATMs of other banks for additional cards	not provided	1% (min. 200 KZT)	1% (min. 200 KZT)	1% (min. 200 KZT)	1% (min. 200 KZT)	1% (min. 200 KZT)
6.4.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan)	1% (min. 500 KZT) foreign currency - 1% (min. 500 KZT)	0%		1% (min. 500 KZT) foreign currency - 1% (min. 500 KZT)		
6.5.	In the offices of other banks	not provided			2% от суммы + 1 000 KZT, foreign currency - 1% (min. 500 KZT)		
7.	Card balance inquiry, including VAT:				100 тенге		
8.	Money transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):						
8.1.	Intrabank transfer to another Customer's account (payment card)	not provided			0 KZT		
8.2.	VISA to VISA	not provided			2% (min. 500 KZT)		
9.	Payment card account statements, including VAT:						
9.1.	Monthly statement				0 KZT		
9.2.	For the last 6 months (In the offices of the Bank)				700 KZT		
9.3.	For the month, over last 6 months (In the offices of the Bank)				1 000 KZT		
9.4.	Mini ATM statement (last 10 account transactions)				100 KZT		
10.	Blocking of payment card in case of its loss						
10.1.	With adding to the stop-list				10 000 KZT for each region (for 2 weeks)		
11.	Other services						
11.1.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	not provided			3 000 KZT		
11.2.	Providing video from ATM cameras to cardholders of other banks, including VAT	not provided			10 000 KZT		
11.3.	Bank fee for Customs payment transaction	not provided			tariffs Halyk Bank of Kazakhstan JSC		
11.4.	Monthly fee for SMS-banking, including VAT				150 KZT		
11.5.	Bank fee for PIN code change via ATM, including VAT	not provided			250 KZT per one PIN code change (At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)		
11.6.	Reimbursement on transactions of PRIORITY PASS club card holders (including VAT).	not provided			According to Priority Collection company's invoice + 12% VAT of the amount of the invoice.		
11.7.	Payment of goods and services by card in non-cash form using POS-terminals				0 KZT		

Coverage of insured accidents by Nomad Insurance IC JSC for VISA GOLD/ MASTERCARD GOLD, VISA PLATINUM/ MASTERCARD PLATINUM, VISA INFINITE cards.

Issuance of Priority Pass for VISA PLATINUM/ MASTERCARD PLATINUM, VISA INFINITE cards.

Payment card class	Quantity of free cards for TOP management of the company as part of a Salary Project*			
	Average number of employees			
Platinum MasterCard/Visa Platinum (pcs.)	up to 100	101-300	301-500	over 501
Visa Infinite (pcs.)	2	3	4	5
	1	2	3	5

* applied upon consultation with the Retail Business Department

Fee for salary remittance (collected from a legal entity)*	
Average salary fund as part of a Salary Project (KZT)	Base tariff
up to 90 000 KZT	0.1%
over 90 000 KZT	0.0%

* applied upon consultation with the Retail Business Department

SECTION 11. Basic tariffs for payment cards for legal entities and individual entrepreneurs under E – commerce (electronic commerce)		
№	The list of services / transactions	Base tariff
1.	Bank fee for the conduction of noncash settlements under transactions using payment cards of Subsidiary VTB Bank JSC (Kazakhstan) upon sale of goods/ services/works by the Entity	1%
2.	Bank fee for the conduction of noncash settlements under transactions using payment cards of other Banks upon sale of goods/services/works by the Entity (VISA International and Mastercard/Maestro) payment cards)	2%