

Approved by Minutes of the Management Board  
of Subsidiary VTB Bank JSC (Kazakhstan)  
No. dated July 30, 2019

As amended and revised under no.1, approved by the  
Minutes of the Bank Management no.49 dated  
20.08.2019

As amended and revised under no.2, approved by the  
Minutes of the Bank Management no.67 dated  
15.11.2019

As amended and revised under no.3, approved by the  
Minutes of the Bank Management no.9 dated  
11.02.2020

As amended and revised under no.4, approved by the  
Minutes of the Bank Management no.11 dated  
18.02.2020

As amended and revised under no.5, approved by the  
Minutes of the Bank Management no.16 dated  
11.03.2020

As amended and revised under no.6, approved by the  
Minutes of the Bank Management no.22 dated  
14.04.2020

As amended and revised under no.7, approved by the  
Minutes of the Bank Management no.30 dated  
02.06.2020

**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 8. Base tariffs for corporate payment cards for legal entities  
(for clients who issued a payment card before 15.06.2020
- Section 8.1. Base tariffs for corporate payment cards for legal entities and individual entrepreneurs  
(for clients who issued a payment card from 15.06.2020
- Section 10. Base tariffs for payment and cash services and credit transactions for Bank employees
- Section 11. Merchant acquiring tariffs
- Section 12. Basic rates on acquiring for agents

**SECTION 1. Payment and Cash Service Tarrifs for Individuals**

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

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

For VATable Bank fees VAT is already included.

№	The list of services/transactions	Current tariffs	
		Base tariffs	Note
<b>1</b>	<b>Bank account: opening, maintenance and closing</b>		
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 1.1.1. of this Section of tariffs and clause 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	
1.9.	Closing special checking account to the deposit	0 KZT	
<b>2</b>	<b>Money transfers in local currency</b>		
2.1.	Intrabank transfer between accounts of one Customer	0 KZT	* This fee shall not be applied at transfer of loan proceeds of the individuals in favor of car dealers/construction companies/trade organizations under POS products / partners (appraisal companies (appraisers), companies providing registration services) and when transferring individuals' funds to other legal entities / individual entrepreneurs with which the Bank has concluded relevant agreements/contracts, as well as under government credit programs, and also does not apply to clients of the "Reliable" category
2.2.	Intrabank transfer between accounts of different Customers*	0,2% (min 300 KZT, max 1 500 KZT)	
2.3.	Transfers (payments) to bank accounts opened in other banks*:	0,3% (min 500 KZT, max 3 000 KZT)	
2.4.	Execution of the Customer's instructions for voiding transfer after its accepting for execution by the Bank and paying back (if technically possible for the Bank) (including VAT)	2000 KZT	
<b>3</b>	<b>Money transfers in foreign currency</b>		
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:		
3.3.1.	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)	
	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.: Commission 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	
<b>4</b>	<b>Money transfers without bank account opening:</b>		
4.1.	Transfers via Golden Crown Money Transfer	according to Golden Crown Money Transfer system tariffs	
4.2.	Transfers via Instant money transfer through branch network of Subsidiary JSC VTB Bank (Kazakhstan)	1% (min 300 KZT, max 50 000 KZT )	
<b>5</b>	<b>Cash operations</b>		
5.1.	Recount and packaging at cash withdrawals:		
5.1.1.	from current accounts in local currency*	1%(min 100 KZT)	* <i>Not applicable to clients of the "Reliable" category</i>
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	
5.1.5.	From special checking account to the deposit in national currency	0 KZT	
5.1.6.	From special checking account to the deposit in foreign currency	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.	Acceptance of cash funds (payments) from individuals to Legal entity/sole proprietor (payment for goods/works/services provided)	200 KZT	* This commission does not apply when accepting cash (payments) of individuals in favor of a legal entity / individual entrepreneur, with whom the Bank has concluded relevant agreements / agreements
<b>6</b>	<b>Conversion on individuals' current accounts</b>		
6.1.	Conversion of non-cash assets with direct crediting to the Customer:		
	- same day	0% at the Bank's rate	

## SECTION 2. Base Tariffs for Credit Transactions for Individuals

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

Comments: For VATable Bank fees VAT is already included.

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

№	The list of services/transactions	Base tariffs	Minimum in local currency
<b>1</b>	<b>Bank fee for consideration of application and documents and credit receipt</b>		<i>In case a credit is not provided to a Customer, VAT is imposed.</i>
1.1.	Cash Credit (without security)	0 KZT	
1.2.	Cash advance loan on pledge of money/deposit loan	0 KZT	
1.3.	POS credit "Interest"	0 KZT	
1.4.	POS credit "Favorable"	0 KZT	
1.5.	Subsidized automobile	0 KZT	
1.6.	Automobile on "Trade-in" program	0 KZT	
1.7.	Aautomobile-Standard	0 KZT	
1.8.	Automobile-Changeable	0 KZT	
1.9.	Mortgage product	7 000 KZT	
1.10.	Avtokredit (without security)	0 KZT	
<b>2</b>	<b>Loan organization fee</b>		
2.1.	Cash Credit (without security)	0 KZT/ 2% from the credit amount *	<i>*applied for special conditions by a decision of the authorized body of the Bank.</i>
2.2.	Cash advance loan on pledge of money/deposit loan	0 KZT/ 5% from the credit amount	
2.3.	POS credit "Interest"	0 KZT	
2.4.	POS credit "Favorable"	0 KZT	
2.5.	Subsidized automobile	0 KZT	
2.6.	Automobile on "Trade-in" program	0 KZT	
2.7.	Automobile-Standard	0 KZT	
2.8.	Automobile-Changeable	5% from the credit amount	
2.9.	Mortgage product	2% from the credit amount	
2.10.	Avtokredit (without security)	0 KZT	
<b>3</b>	<b>Changing the terms of lending to individuals (except for potentially-problem and problem loans)</b>		<i>1. In case of applying two or more services / operations, only one of the published tariffs with the maximum value will be charged to the client; 2. The commission is not refundable if the Bank refuses to change the terms of the loan provided.</i>
3.1.	loan repayment schedule	1% of the principal balance amount (max. 30 000 KZT)	<i>Not incurred on payment date changing on repayment schedule</i>
3.2.	loan currency	1% of the principal balance amount (max. 30 000 KZT)	
3.3.	commission rate	1% of the principal balance amount (max. 30 000 KZT)	
3.4.	loan repayment methods	1% of the principal balance amount (max. 30 000 KZT)	
3.5.	For partial early repayment for individuals (in the period of the moratorium according to the concept)	5% of the amount repayable	<i>Does not applicable to the conventional POS loan, Avtokredit (without security)</i>

3.6.	For the full prepayment for individuals (in the period of the moratorium according to the concept)	10% of the amount repayable	<i>Does not applicable to the conventional POS, Avtokredit (without security)</i>
3.7.	Examination of issues on modification of terms concerned with loan borrower/co-borrower, warrantor at the discretion of borrower/co-borrower, warrantor	1% of the principal balance amount (max. 30 000 KZT) / 5% from the outstanding principal balance if the issue is considered related to termination of obligations of the borrower	<i>1. In case of applying two or more services / operations, only one of the published tariffs with the maximum value will be charged to the client;  2. The commission is not refundable if the Bank refuses to change the terms of the loan provided.</i>
3.8.	Issues examination related to changes in the conditions of encumbrance of a pledged loan, purpose of a pledged item, as well as when replacing a pledged item	1% of the principal balance amount (max. 30 000 KZT)	
3.9.	Examination of issues on the pledger replacement	1% of the principal balance amount (max. 30 000 KZT)	
<b>4</b>	<b>Issue of statements, consents, information and other documents in the course of postcredit servicing of individuals</b>		
4.1.	Examination of issues on delivery upon the application of the Customer of entitling documents for pledged property that contained in credit folder (including VAT)	10 000 KZT	Not incurred when encumbrance relief from the pledged assets, in connection with the early full loan repayment
4.2.	Examination of issues on delivery upon the Customer's application of certificate of consent to registration (de-registration) at the place of residence of individuals, to authorization of replannings, conduits, building extensions within the territory of collateral property (including VAT)	10 000 KZT	
4.3.	Examination of issues on delivery upon the Customer's application of the certificate of authorization to replace identification number of collateralized vehicle, for renew Vehicle Registration Certificate, to reissue lost vehicle documents (including VAT)	10 000 KZT	
4.4.	For delivery upon the Customer's application of the statement on outstanding loans (including VAT)	5 000 KZT	
4.5.	For issue of a copy/archive documents (VAT included)	1000 KZT	<i>Collected for each copy of the documents in case of issue of more than 2 copies of the documents.</i>

**SECTION 3. Base tariffs for Safety Deposit Box Services for Individuals**

№	Code	Available sizes of safety	Tariff in KZT* according to the size of the deposit safety box					Note
		deposit boxes	1 week	1 month	3 months	6 months	12 months	
1	202091102/0100	Small safety deposit box (72*260*390)	1800 KZT	5800 KZT	15600 KZT	18000 KZT	30000 KZT	* VAT is imposed and included into the cost
2	202091102/0200	Medium-sized safety deposit box (146*260*390)	2500 KZT	8000 KZT	16000 KZT	28000 KZT	50000 KZT	
3	202091102/0300	Big safety deposit box (220*260*390)	3200 KZT	10000 KZT	20000 KZT	38000 KZT	70000 KZT	
4	202091102/0400	Large safety deposit box (440*260*390)	4900 KZT	14000 KZT	33000 KZT	57100 KZT	100900 KZT	
5	202091102/0500	<b>Additional services</b>			<b>Base tariffs</b>			
5.1.	202091102/0501	Opening the safety deposit box (including VAT)			the cost of services of the third party + 15%			
5.2.	202091102/0502	Compensation for damage caused to the Bank in case of key loss or breakage due to the Customer's fault (including VAT)			15000 KZT			
5.3.	202091102/0503	Secure storage of the Customer's assets in the vault of the Bank in case of forced opening of the safety deposit box (including VAT)			9000 KZT for each full or partial month			
5.4.	202091102/0504	For exceeding of the lease agreement terms for each day overdue (excluding VAT)			Small - 200 KZT			
					Medium-sized - 300 KZT			
					Big - 400 KZT			
					Large - 700 KZT			

**SECTION 4. Base Tariffs on the System of Remote Banking for Individuals**

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

No.	List of services/transacitons	Base tariffs	Note
1	Payment for connection and registration in the system (VAT inclusive)	KZT 0	
2	Making cash and non-cash payments to the Suppliers for goods/works/services in the system:		<i>*Legal entity/sole proprietor with which the Bank concluded the contract for acceptance of payments from individuals for goods, works, services provided.</i>
2.1.	Payments to service providers*, including utility organizations	KZT 0	<i>Excluding clause 2.2</i>
2.2.	Payments in favor of Institutions*	KZT 40	<i>Available only in Information and Payment Terminals</i>
2.3.	transfer of money for payment of taxes and making other payments to the budget	KZT 0	
3	Commission for transfer of money from bank accounts to the networks of Subsidiary of "Bank VTB (Kazakhstan)" JSC		
3.2.	intrabank transfer between accounts of different clients		<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
3.2.1.	national currency	KZT 0	<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
3.2.2.	foreign currency	KZT 0	
4	Commission for transfer of money to bank accounts opened in other banks:		<i>only in Internet banking and Mobile banking</i>
4.1.	Transfer to bank accounts opened in other banks:		
4.1.1.	in tenge	KZT 250	
4.1.2.	in foreign currency (except for Russian roubles)	0.20% (min KZT 3 000 - equivalent in foreign currency))	
4.1.3.	in Russian roubles	0.20% (min KZT 1 000 - equivalent in foreign currency)	<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
4.2.	Transfer to clients of VTB group (USD, EUR)	0.10% (min KZT 1 000- equivalent in foreign currency)	
4.3.	Transfer to clients of VTB group (RUB)	0.05% (min KZT 600- equivalent in foreign currency)	
5	Transfer of money from bank accounts using credit payment cards	2% (min KZT 500), equivalent in foreign currency	<i>from the transfer amount</i>
6	Commission 3a conversion on non-cash transactions in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC	0% on the bank's exchange rate	<i>from the amount</i>
7	Monthly subscription fee (VAT inclusive)	KZT 0	
8	Account statements in the system of remote banking (VAT inclusive)	KZT 0	
9	Commission 3a issue/re-issue of basic/additional payment card in the system of remote banking	according to tariffs on payment cards	<i>available only in Internet banking and Mobile banking</i>
10	Opening of current/saving accounts in the system of remote banking	KZT 0	
11	Commission for cash replenishment of bank accounts:		<i>available only in ATMs</i>
11.1.	Replenishment of bank accounts opened in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC	KZT 0	<i>except for replenishment of bank accounts (payment cards) on payroll card programs</i>
11.2.	Replenishment of bank accounts (payment cards) on the payroll card program	according to tariffs on payment cards for legal entities and sole proprietors (Payroll card programs)	
11.3.	Replenishment of bank accounts to repay credit issued in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC	KZT 0	

*\*Legal entity/private entrepreneur with whom the Bank has entered into an individual agreement to receive payments from individuals for provided goods, work, and services*

**SECTION 5. Base tariffs for Individual Customers on "Prime" "Privilege" Package**

№	The list of services/transactions	Prime	Privilege
1	The cost package	<i>The package cost includes:</i> - issue and annual servicing of the main payment debit/credit card Visa Infinite/UnionPay Diamond;	<i>The package cost includes:</i> - issue and annual servicing of the main payment debit/credit card Visa Platinum/MasterCard Platinum/UnionPay Platinum;
		- 2 payment cards VISA Platinum/MasterCard Platinum/UnionPay Platinum, including the issue and annual servicing of the main/additional debit card VISA Platinum/MasterCard Platinum/UnionPay Platinum and/or issue and annual servicing of the main/additional credit payment card VISA Platinum/MasterCard Platinum; - coverage of insurance cases of Insurance Company "Nomad Insurance" JSC; Collection Company).	- 2 payment cards VISA Gold/MasterCard Gold/UnionPay Gold, including the issue and annual servicing of the main/additional debit card VISA Gold/MasterCard Gold/UnionPay Gold and/or issue and annual servicing of the main/additional credit payment card VISA Gold/MasterCard Gold/UnionPay Gold; - coverage of insurance cases of Insurance Company "Nomad Insurance" JSC;
		<i>Additional information:</i> - by a decision of the authorized body of the Bank the rate on Customers' deposits of the Prime package can be increased up to 1.5% in addition to the base rate of the deposit.	<i>Additional information:</i> - by a decision of the authorized body of the Bank the rate on Customers' deposits of the Privilege package can be increased up to 1% in addition to the base rate of the deposit.
1.1.	First year and Following years	120 000 KZT	45 000 KZT or 4 thousand per month / 0 KZT in case of Retail non-cash transactions for the amount of over 300 000 KZT per month
1.2.	First year and Following years	1 KZT*	1 KZT**
2	Urgent card issue (Almaty only) — within 2 working days		5 000 KZT
3.1.	Visa Infinite/UnionPay Diamond		20 000 KZT
3.2.	VISA Platinum/MasterCard Platinum		10 000 KZT
4	Card replacement upon expiry and by the initiative of the Bank		0 KZT
5	Cash withdrawal fee: Fee for withdrawal of cash from the main and additional debit payment cards		
5.1.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan)		0 KZT
5.2.	In the ATMs of other banks in the territory of the Republic of Kazakhstan and outside it, including in VTB Group (the CIS countries)	0% (max 1 mln. KZT/equivalent amount in a foreign currency per month), over 1% (min 200 KZT)	0% (max 500 th.KZT/ equivalent amount in a foreign currency per month), over 1% (min 200 KZT)
5.3.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan)		1% + 500 KZT, foreign currency 1,2% + 500 KZT
5.4.	In the offices of other banks		2% + 1000 KZT, foreign currency 2,2% + 1000 KZT
6	Payment card balance inquiry via ATM, including VAT :		100 KZT
7	Monthly fee for SMS notification, including VAT		150 KZT
8	Cashback on main and additional cards		1%*
9	Other fees	On debit cards according to the tariffs of services on debit payment cards for individuals, on credit cards according to tariffs on credit payment cards for individuals	
10	Personal service for Customers having "Prime" package in		
	other banks of VTB Group, including those related to the Bank by special	1 KZT	
	relations (including VAT)		

	<p><i>For Customers on whom one of the following conditions are met:</i></p> <p>1) <i>the total balance on savings term deposit accounts of the Customer opened in the Bank as of the date of signing of the Agreement is not less than 35 000 000 KZT</i></p>
*	<p>2) <i>Customers are the founders/shareholders/leading managers/members of the Board of Directors/Management Board of the organization which has the total balance on savings term deposit accounts opened in the Bank as of the date of signing of the Agreement is not less than 500 000 000 KZT (equivalent amount in a foreign currency at the exchange rate established by the National Bank of the Republic of Kazakhstan), or Customers are the participants or a Salary Project with a number of employees 500 people and more;</i></p> <p>3) <i>Customers are the founders/shareholders/leading managers/members of the Board of Directors/Management Board of the organization registered at the Kazakhstan Stock Exchange (KASE) as an emitter. <a href="http://www.kase.kz/ru/emitters">www.kase.kz/ru/emitters</a>;</i></p> <p>4) <i>the amount of Retail transactions on Visa Infinite card for 12 months until the date of Agreement extension is not less than 5 000 000 KZT (equivalent amount in a foreign currency at the exchange rate established by the National Bank of the Republic of Kazakhstan);</i></p> <p>5) <i>by a decision of the authorized body of the Bank.</i></p>
	<p><i>For Customers on whom one of the following conditions are met:</i></p> <p>1) <i>the total balance on savings term deposit accounts of the Customer opened in the Bank as of the date of extension of the Agreement is not less than 5 000 000 KZT</i></p>
**	<p>2) <i>Customers are the founders/shareholders/leading managers/members of the Board of Directors/Management Board of the organization which is a participant of a Salary Project with a number of employees 100 people and more;</i></p> <p>3) <i>Customers are the founders/shareholders/leading managers/members of the Board of Directors/Management Board of the organization registered at the Kazakhstan Stock Exchange (KASE) as an emitter. <a href="http://www.kase.kz/ru/emitters">www.kase.kz/ru/emitters</a>;</i></p> <p>4) <i>by a decision of the authorized body of the Bank.</i></p>
***	<p><i>Fixed on all Retail transactions. Actual accrual to the Customer's account on the first day of each month.</i></p>

SECTION 6. Base tariffs for debit payment cards for individuals and private payrolls according to "SALARY PROJECTS"						
№	Name of service/transaction	Visa Instant/ MASTERCARD STANDARD Unembossed	VISA CLASSIC/ MASTERCARD STANDARD	VISA GOLD/ MASTERCARD GOLD	VISA PLATINUM/ MASTERCARD PLATINUM	VISA INFINITE
1.	<b>Issue / reissue of the basic card upon expiration</b>					
1.1.	In the framework of the salary project	not applicable	not available	not available	0 KZT	45 000 KZT
1.2.	For individuals	0 KZT	not available	not available	0 KZT	In the framework of the "Prime" package
2.	<b>Additional card issue</b>	not applicable	not available	not available	3 000 KZT	45 000 KZT
3.	<b>Reissue of the basic / additional card at the request of the client or upon loss</b>	not applicable	not available	not available	3 000 KZT	30 000 KZT
4.	<b>Urgent issue of a payment card (only in Almaty) - 2 business days</b>	not applicable	not available	not available	2 000 KZT	
5.	<b>Annual service on the basic / additional cards</b>	0 KZT	5 000 KZT	5 000 KZT	5 000 KZT	15 000 KZT
6.	<b>Cash withdrawal fee</b>					
6.1.	Cash withdrawal at ATMs of Subsidiary VTB Bank JSC (Kazakhstan) of the basic and additional cards	0%				
6.2.	Cash withdrawal at ATMs of a network of other banks for basic cards in the Republic of Kazakhstan and outside the Republic of Kazakhstan	1% of the amount (min 200 KZT)	1,5% of the amount (min 200 KZT)	1,5% of the amount (min 200 KZT)	1,5% of the amount (min 200 KZT)	1,5% of the amount (min 200 KZT)
6.3.	Cash withdrawal at ATMs of a network of other banks for additional cards	1% (min. 200 KZT)	1% (min. 200 KZT)	1% (min. 200 KZT)	1% (min. 200 KZT)	1% (min. 200 KZT)
6.4.	In branches of Subsidiary VTB Bank JSC (Kazakhstan)	0%	2% of the amount + 1 000 KZT, foreign currency - 1% (min. 500 KZT)			
6.5.	In branches of other banks	2% of the amount + 1 000 KZT, foreign currency - 1% (min. 500 KZT)				
7.	<b>Reviewing the balance of the payment card account through ATMs, including VAT:</b>	100 KZT				
8.	<b>Transfers through branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):</b>					
8.1.	Intrabank transfer to another person's account (Payment card)	0 KZT				
8.2.	Transfer VISA to VISA	2% (min. 500 KZT)				
9.	<b>Payment card account statement, including VAT</b>					
9.1.	Monthly statement	0 KZT				
9.2.	For the last 6 months (in the Bank branch)	700 KZT				

9.3.	For a month exceeding the last 6 months (in the Bank branch)	1 000 KZT			
9.4.	mini-statement on the ATM (last 10 transactions on the account)	100 KZT			
<b>10.</b>	<b>Blocking a payment card in case of loss with placing in a stop list</b>	10 000 KZT for each region (for 2 weeks)			
<b>11.</b>	<b>Other services</b>				
11.1.	Providing video recordings from ATM cameras for card holders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	3 000 KZT			
11.2.	Providing video recordings from ATM cameras for cardholders of other banks, including VAT	10 000 KZT			
11.3.	Fee for "Customs payment" transaction	according to tariffs of "Halyk Bank Kazakhstan" JSC			
11.4.	Monthly subscription fee for SMS notification on cards, including VAT	300 KZT			
11.5.	Fee for changing a PIN code through ATM, including VAT	250 KZT for one change of PIN code (When changing the PIN code received via SMS for the first time, no fee will be charged)			
11.6.	Payment for goods and services with a card by bank transfer via POS-terminals	0 KZT			
11.7.	Coverage of insured events of "Nomad Insurance" IC JSC	Not applicable	Not applicable	0 KZT	0 KZT

**Number of free cards for the top management of the company in the framework of the salary project \***

Payment card class	Average number of employees			
	Up to 100	From 101-300	From 301-500	Over 501
<b>Visa Infinite (pcs.)</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>5</b>

*\* applied as agreed with the Retail Business Department*

Fee for payroll accounting (charged to a legal entity) *	
Average wage fund in the framework of the salary project (in KZT)	Basic tariff
Up to 90 000 KZT	0.1%
Over 90 000 KZT	0.0%

*\* applied as agreed with the Retail Business Department*

**SECTION 7. Base tariffs for credit payment cards for individuals**

<b>No.</b>	<b>List of services/transactions</b>	<b>Basic rates</b>
<b>1.</b>	<b>Annual service fee for the primary/additional payment card:</b>	
1.1.	VISA Instant	1 000 KZT
1.2.	VISA Platinum/MasterCard Platinum	5 000 KZT
<b>2.</b>	<b>Urgent re-issue of primary/additional payment card (only in Almaty city) - 2 working days:</b>	
2.1.	VISA Platinum/MasterCard Platinum	7 000 KZT
<b>3.</b>	<b>Re-issue of a payment card at the request of a client or in case of loss:</b>	
3.1.	VISA Instant (Instant is re-issued to personalized card)	500 KZT
3.2.	VISA Platinum/MasterCard Platinum	3 500 KZT
<b>4.</b>	<b>Commission for cash withdrawal:</b>	
4.1.	in ATMs of Subsidiary VTB Bank (Kazakhstan) JSC network included in VTB group (CIS)	3% (min. 300 KZT)
4.2.	in ATMs of other bank networks	4,3% (min. 1000 KZT)
4.3.	in branches of Subsidiary VTB Bank (Kazakhstan) JSC	3% + 500 KZT
4.4.	in branches of other banks	4,3% + 1200 KZT
<b>5.</b>	<b>Transfers through branches and ATMs of Subsidiary VTB Bank (Kazakhstan) JSC:</b>	
5.1.	intrabank transfer to own account (Payment card)	2% + 300 KZT
5.2.	intrabank transfer to the account of other person (Payment card)	2% + 500 KZT
5.3.	transfer VISA to VISA	2% (min. 500 KZT)
<b>6.</b>	<b>Viewing payment card account balance through ATMs, inclusive of VAT:</b>	100 KZT
<b>7.</b>	<b>Payment card account statement, inclusive of VAT:</b>	
7.1.	for the last 6 months	700 KZT
7.2.	for the month exceeding 6 last months	1 000 KZT
7.3.	mini-statement on ATM (10 last account transactions (Payment card))	100 KZT
<b>8.</b>	<b>Blocking of a payment card in case of loss, with registration in the stop list</b>	10 000 KZT for each region (for 2 weeks)
<b>9.</b>	<b>Other services:</b>	
9.1.	Provision of video records from ATM cameras for card holders of Subsidiary VTB Bank (Kazakhstan) JSC, inclusive of VAT	5 000 KZT
9.2.	Provision of video records from ATM cameras for card holders of other banks, inclusive of VAT	10 000 KZT
9.3.	Commission for the transaction "Customs payment"	according to the rates of "Halyk Bank" JSC
9.4.	Monthly subscription fee for SMS alert, inclusive of VAT	150 KZT
9.5.	Commission for change of PIN code through ATM, inclusive of VAT	250 KZT per a change of PIN code (In case of the first change of PIN code obtained by SMS, commission is not charged)
9.6.	Insurance coverage of "Insurance Company "Nomad Insurance" JSC for VISA Platinum/MasterCard Platinum	0 KZT

**SECTION 8. Base tariffs for corporate payment cards for legal entities  
(for clients who issued a payment card before 15.06.2020)**

<b>№</b>	<b>List of services/transactions</b>	<b>Tariffs</b>
1.	Annual service of VISA Business payment card	10,000 KZT
2.	Urgent issue of VISA Business payment card (only in Almaty) - 2 working days	3,000 KZT
3.	Reissue of VISA Business payment card at the request of a client or in case of loss:	3,000 KZT
4.	<b>Cash withdrawal fee</b>	
4.1.	at ATMs of Subsidiary VTB Bank JSC (Kazakhstan), member of VTB (CIS) Group	KZT - 0.35% (min. 100 KZT), foreign currency - 1% (min. 200 KZT)
4.2.	at ATMs of other banks and at branches of Subsidiary VTB Bank JSC (Kazakhstan)	KZT - 1% (min 500 KZT), foreign currency - 1.5 (min. 500 KZT)
4.3.	in other bank branches	2% of an amount + 1,000 KZT
5.	<b>Review the payment card account through ATMs, including VAT:</b>	100 KZT
6.	<b>Statement of payment card account, including VAT:</b>	
6.1.	for last 6 months	500 KZT
6.2.	for a month exceeding the last 6 months	700 KZT
6.3.	ATM mini statement (last 10 account transactions)	200 KZT
7.	<b>Blocking a payment card in case of loss with placing in a stop list:</b>	7,500 KZT for each region (for 2 weeks)
8.	<b>Other services</b>	
8.1.	provision of video recordings from ATM cameras on Bank cards, including VAT	5,000 KZT
8.2.	providing video recordings from ATM cameras for cardholders of other banks, including VAT	10,000 KZT
8.3.	fee for "Customs payment" transaction	according to JSC "Halyk Bank Kazakhstan" tariffs
8.4.	monthly subscription fee for SMS notification, including VAT	150 KZT
8.5.	fee for changing a PIN code through ATM, including VAT	200 KZT for one change of PIN-code (When changing the PIN code received via SMS message for the first time, no commission is charged)

**SECTION 8-1. Base tariffs for corporate payment cards for legal entities and individual entrepreneurs  
(for clients who issued a payment card from 15.06.2020)\***

<b>№</b>	<b>List of services/transactions</b>	<b>Tariffs</b>
<b>1.</b>	<b>Annual service of VISA Business / Visa Platinum payment card:</b>	
1.1	as per START tariff	10,000 KZT
1.2.	as per STANDART tariff	20,000 KZT
1.3.	as per PREMIER tariff	30,000 KZT
<b>2.</b>	<b>Urgent issue of VISA Business/ Visa Platinum payment card (only in Almaty) - 2 working days</b>	3,000 KZT
<b>3.</b>	<b>Reissue of VISA Business / Visa Platinum payment card at the request of a client or in case of loss:</b>	3,000 KZT
<b>4.</b>	<b>Cash withdrawal fee</b>	
4.1.	At ATMs of Subsidiary VTB Bank (Kazakhstan):	
4.1.1.	as per START rate	0.5% min. 200 KZT
4.1.2.	as per STANDART rate	0.5% min. 200 KZT
4.1.3.	as per PREMIER rate	0.5% min. 200 KZT
4.2.	at ATMs of other banks	
4.2.1.	as per START tariff	up to 100,000 KZT per month 0%' up to 1,000,000 KZT per month - 1% of the amount of at least 500 KZT, over 1 million - 1.5% of the amount of at least 1,000 KZT.
4.2.2.	as per STANDART tariff	up to 200,000 KZT per month 0%' up to 3,000,000 KZT per month - 1% of the amount of at least 1,000 KZT, more than 3 million - 1.5% of the amount of at least 1,500 KZT.
4.2.3.	as per PREMIER tariff	up to 500,000 KZT per month 0%' up to 5,000,000 KZT per month - 1% of the amount of at least 1000 KZT, over 5 million - 1.5% of the amount of at least 1,500 KZT
4.3.	in branches of Subsidiary VTB Bank JSC (Kazakhstan)	1%
4.4	in branches of other banks	2% of the amount of at least 1,000 KZT
<b>5</b>	<b>Fee for money deposit to a payment card:</b>	
5.1.	through Cash-in ATMs, terminals and branches of Subsidiary VTB Bank JSC (Kazakhstan)	0.15% of the amount of at least 200 KZT
5.2.	through the terminals of partners of Subsidiary VTB Bank JSC (Kazakhstan)	2% from the amount
5.3.	through cash-in ATMs of other banks (if the Bank has technical capacity)	1% from the amount
<b>6</b>	<b>Review the balance of the payment card account through ATMs, including VAT:</b>	100 KZT

<b>7</b>	<b>Statement of payment card account, including VAT:</b>	
7.1.	for last 6 months	500 KZT
7.2.	for a month exceeding the last 6 months	700 KZT
7.3.	ATM mini statement (last 10 account transactions)	200 KZT
<b>8</b>	<b>Blocking a payment card in case of loss with placing in a stop list:</b>	7,500 KZT for each region (for 2 weeks)
<b>9</b>	<b>Other services:</b>	
9.1.	provision of video recordings from ATM cameras on Bank cards, including VAT	5,000 KZT
9.2.	providing video recordings from ATM cameras for cardholders of other banks, including VAT	10,000 KZT
9.3.	fee for "Customs payment" transaction	according to JSC "Halyk Bank Kazakhstan" tariffs
9.4.	monthly subscription fee for SMS notification, including VAT	150 KZT
9.5.	fee for changing a PIN code through ATM, including VAT	250 KZT for one change of PIN-code

\* Tariffs are applied separately for each payment card.

## SECTION 9. Base tariffs for payment cards for Bank employees

№	p/n	Name of service/transaction	VISA PLATINUM/MASTERCARD PLATINUM		VISA INFINITE	VISA Business	Note
			0 KZT	0 KZT*	0 KZT	0 KZT	
1.	1.	Issue / reissue of the primary card upon expiration	0 KZT	0 KZT*	0 KZT	0 KZT	
2.	2.	Issue of the additional card	3 000 KZT		45 000 KZT	not provided for	* VISA INFINITE - Members of the Board
3.	3.	Reissue of the primary/additional card at the request of the client or in the event of loss	3 000 KZT		30 000 KZT	0 KZT	
4.	4.	Urgent issue of a payment card (only in Almaty) - 2 working days		2 000 KZT		0 KZT	
5.	5.	Annual service on the primary/additional cards			0 KZT		
6.	6.	<b>Cash withdrawal fee</b>					
6.1.	6.1.	Cash withdrawal at ATMs of Subsidiary VTB Bank JSC (Kazakhstan) of the primary and additional cards			0%		
6.2.	6.2.	Cash withdrawal at ATMs of other banks for primary cards in the Republic of Kazakhstan and outside the Republic of Kazakhstan	0% (max 400,000 KZT/month), over 400,001 KZT 1% (min. 200 KZT)		0% (max 1 000,000 KZT/month), over 1 000,001 KZT 1% (min. 200 KZT)	0 KZT	
6.3.	6.3.	Cash withdrawal at ATMs of other banks for additional cards	1% (min. 200 KZT)		1% (min. 200 KZT)	0 KZT	
6.3.1.	6.3.1.	In the branches of Subsidiary VTB Bank JSC (Kazakhstan)		1% (min. 500 KZT) foreign currency - 1% (min. 500 KZT)		0 KZT	
6.3.2.	6.3.2.	In the branches of other banks		2% of the amount + 1,000 KZT, foreign currency - 1% (min. 500 KZT)		0%	
7.	7.	<b>Review the balance of the payment card account through ATMs, including VAT:</b>		100 KZT		0%	
8.	8.	<b>Transfers through branches and ATMs of Subsidiary JSC VTB Bank (Kazakhstan):</b>					
8.1.	8.1.	Intrabank transfer to another person's account (Payment card)			0 KZT		
8.2.	8.2.	VISA to VISA transfer		2% (min. 500 KZT)		0 KZT	
9.	9.	<b>Statement of payment card account, including VAT:</b>					
9.1.	9.1.	For last 6 months (in Bank branch)		700 KZT		0 KZT	
9.2.	9.2.	For a month exceeding the last 6 months (in Bank branch)		1 000 KZT		0 KZT	
9.3.	9.3.	ATM mini statement (last 10 account transactions)		100 KZT		0 KZT	
10.	10.	<b>Blocking a payment card in the event of loss with placing in a stop list</b>		10,000 KZT for each region (for 2 weeks)		0 KZT	
11.	11.	<b>Other services</b>					
11.1.	11.1.	Provision of video recordings from ATM cameras for card holders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT		3 000 KZT		0 KZT	
11.2.	11.2.	Providing video recordings from ATM cameras to card holders of other banks, including VAT		10 000 KZT		0 KZT	
11.3.	11.3.	Fee for "Customs payment" transaction		according to JSC "Halyk Bank Kazakhstan" tariffs		0 KZT	
11.4.	11.4.	Monthly subscription fee for SMS notification, including VAT		150 KZT		0 KZT	
11.5.	11.5.	Fee for changing a PIN code through ATM, including VAT		250 KZT for one change of PIN-code (When changing the PIN code received via SMS message for the first time, no commission is charged)		0 KZT	
11.6.	11.6.	Payment of goods and services with a card by bank transfer via POS-terminals			0 KZT		
11.7.	11.7.	Bank card direct deposit			0 KZT		
11.8.	11.8.	Coverage of insured events of IC Nomad Insurance JSC		0 KZT		not provided for	

**SECTION 10. Preferential tariffs on settlement and cash services and lending transactions for Bank employees**

Comments: For bank fees subject to VAT, VAT is included.

Base tariffs provided for in the relevant sections of Appendix 1 "Tariffs for individuals" shall apply for other services (transactions) for Bank employees

		List of services and transactions	Base tariff	Note
<b>1</b>	203021611/0100	<b>Cash transactions</b>		
1.1.	203021611/0101	Cash withdrawal from current accounts (regardless of the type of receipt of account and the period of their storage) in national currency	0%	
1.2.	203021611/0102	Cash withdrawal from current accounts (regardless of the type of receipt of account and the period of their storage) in foreign currency	0.0%	
<b>2</b>		<b>Money transfers to bank accounts in national currency</b>		
2.1.		Intrabank transfer between accounts of different clients	0%	
<b>3</b>		<b>Lending transactions</b>		
3.1.		For arranging a loan for the product "Cash loan (unsecured)"	2% of the loan amount	
3.2.		For partial early repayment of the product "Cash loan (unsecured)"	0%	
3.3.		For full early repayment of the product "Cash loan (unsecured)"	0%	

**SECTION 11. Merchant acquiring tariffs**

<b>№</b>	<b>The list of services/transactions</b>	<b>Base tariff</b>	<b>Note</b>
<b>1.</b>	Bank fee for carrying out non-cash payments on transactions using payment cards of other Banks when selling goods / services / works by the Company	3.5%	
<b>2.</b>	Bank fee for carrying out non-cash payments on transactions using payment cards of Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Company	1.5%	
<b>3.</b>	Monthly subscription fee including VAT *: For each installed POS terminal for which actual turnover is less than 500,000 KZT in the settling period **	5,000 KZT***	

\*Subscription fee includes training of cashiers, maintenance of a POS terminal, and consumables.

\*\* Provided that if the company does not execute a turnover equal to N\*500,000 KZT (N is the number of installed POS-terminals at the company), a subscription fee is charged only for an unfulfilled turnover of every 500,000 KZT.

\*\*\*The settlement period means the full period from the 20th day of the month to the 20th day of the next month.

**SECTION 12. Base tariffs on acquiring for agents**

<b>No.</b>	<b>List of services / transactions</b>	<b>Base tariff</b>	<b>Note</b>
1.	Bank commission for non-cash settlement on transactions using payment cards of other Banks when selling goods/ services/ works by the enterprise	2.75%	
2.	Bank commission for non-cash settlement on transactions using payment cards of Subsidiary VTB Bank (Kazakhstan) JSC when selling goods/ services/ works by the enterprise	1.50%	