

Tariffs for individuals

Tariffs for settlement and cash services for individuals

Comments: Bank fees shall be paid in tenge or in foreign currency - at the choice of the Client, except as defined by the currency legislation effective in the Republic of Kazakhstan, and the amount of the fee in a currency other than the currency established by these Tariffs, shall be calculated using a discount rate of the National Bank of Kazakhstan (hereinafter referred to as the NBK) at the time of the transaction.

In case of reflection of the tariff in % (percentage) ratio, the % (percentage) in accordance with the tariffs shall be charged on the amount of a transaction at the time of the transaction, but not less than the established minimum and not more than the established maximum (if available).

By Bank fees subject to VAT, the VAT is included in the price.

№	List of services/transactions	Current tariffs		
		Base rate	Minimum in national currency	Maximum in national currency
1	Bank account: opening, management and closing			
1.1.	Opening of the current account	0 KZT		
1.2.	Opening of the savings account	0 KZT		
1.3.	Searching for sums of money aren't received by the Bank Customer at his/her request or at the request of his/her heirs (including VAT)	1,000 KZT per each week		
1.4.	Issue of duplicate of the bank deposit agreements, the current account (including VAT)	1,000 KZT		
1.5.	Provision of bank letters on request of the Customer (including VAT)	1,000 KZT		
1.6.	Provision of the Bank statements (including VAT):			
1.6.1.	current bank statement for up to 1 year	0 KZT		
1.6.2.	Archived bank statement for the period over 1 year	2,000 KZT		
1.7.	Issuance of deposit books (including VAT):			
1.7.1.	initial issuance of the deposit book or replacement of the deposit book with all information fields filled in for the Bank customers	0 KZT		
1.7.2.	issuance of deposit books in other cases (in case of document spoliation, loss, etc.)	1,000 KZT		
1.8.	closing of the current account	0 KZT		
1.9.	closing of the saving account	0 KZT		
2.	Money transfer on bank accounts in national currency			
2.1.	Intra-bank money transfer between accounts of the same Bank Customer	0 KZT		
2.2.	Intra-bank money transfer between accounts of different Bank Customers	0,20%	300 KZT	1,500 KZT
2.3.	Money transfers (payments) into bank accounts opened in other banks:	0,30%	500 KZT	3,000 KZT
2.4.	Performance of the Customer's orders on cancellation of the transfer or making amendments after the Bank accepts the transfer for execution and repayment (if the Bank is technically capable to do that) (including VAT)	2,000 KZT		
3.	Money transfers on bank accounts in foreign currency			
3.1	Intra-bank money transfer between accounts of the same Customer	0 KZT		

3.2	Intra-bank money transfer between accounts of different Customers	0,20%	500 KZT	3,000 KZT
3.3	Money transfers (payments) into bank accounts opened in other banks:*			
3.3.1	Upon given instructions on charging fees at the sender's expense (OUR option):			
	USD	0,30%	4,000 KZT	60,000 KZT
	EUR	0,30%	4,000 KZT	60,000 KZT
	RUB	0,30%	4,000 KZT	60,000 KZT
	Other currencies (excluding USD, EUR, RUB)	0,30%	4,000 KZT	60,000 KZT
	USD with guaranteed receipt of the full amount of payment by the beneficiary	0,30%	8,000 KZT	80,000 KZT
3.3.2	Upon given instructions on charging fees at the beneficiary's expense (option BEN/SHARE):			
	USD	0.2%	3,000 KZT	50,000 KZT
	EUR	0.2%	3,000 KZT	50,000 KZT
	RUB	0.2%	3,000 KZT	50,000 KZT
	Other currencies (excluding USD, EUR, RUB)	0.2%	3,000 KZT	50,000 KZT
3.4	Money transfers in favor of VTB Group Customers (USD, EUR)	0.15%	2,000 KZT	45,000 KZT
3.5	Money transfers in favor of VTB Group Customers (RUB)	0.10%	1,200 KZT	45,000 KZT
3.6	Performance of the Customer's orders on cancellation of the transfer or making amendments after the Bank accepts the transfer for execution and repayment (if the Bank is technically capable to do that) (including VAT)	8,000 KZT for each transfer		
3.7	Provision of copies of SWIFT messages on outgoing money transfers in foreign currency (including VAT)	500 KZT for each message		
3.8.	Investigation for incoming payments in case of insufficiency / incorrectness of the beneficiary's details with the involvement of the correspondent bank (at the initiative of the beneficiary) (including VAT)			
	<i>in US dollars (USD)</i>	5,000 KZT/30 USD		
	<i>In foreign currency, except US dollars (USD)</i>	1 KZT		
3.9.	Commission for the additional cashless payments on the savings accounts in foreign currency **	1%	200 KZT	
4.	Money transfers without opening an account			
4.1.	Money transfers without opening an account upon the system "Contact"	Upon the tariffs of the money transfer system "Contact"		
4.2.	Money transfers without opening an account upon the system "Western Union"	Upon the tariffs of the Company "Western Union"		
4.3.	Money transfers without opening an account upon the system "Unistream"	Upon the tariffs of the money transfer system "Unistream"		

4.4.	Money transfers without opening an account upon the system "Gold Crown — Money Transfers"	Upon the tariffs of the money transfer system "Gold Crown — Money Transfers"		
4.5.	Money transfers without opening an account upon the system "Fast money transfer in the affiliated network of Subsidiary VTB Bank JSC (Kazakhstan)"	1,00%	300 KZT	50,000 KZT
5.	Cash transactions			
5.1.	Recalculation and wrapping at the issuance of cash			
5.1.1.	from current accounts in national currency	1,00%	100 KZT	
5.1.2.	from current accounts in foreign currency	1,20%	200 KZT	
5.1.3.	from savings accounts in national currency:			
	when depositing the relevant cashless amount and storage of the account or each additional fee for a savings account for less than 30 calendar days	1,00%	100 KZT	
	when depositing the relevant cashless amount and storage of the account or each additional fee for a savings account for more than 30 calendar days	0 KZT		
5.1.4.	from savings accounts in foreign currency:			
	When depositing the relevant cashless amount and storage of the account or each additional fee for a savings account for less than 30 calendar days	1,20%	200 KZT	
	When depositing the relevant cashless amount and storage of the account or each additional fee for a savings account for more than 30 calendar days	0 KZT		
5.2.	Exchange of bank notes of large denomination into bank notes of small denomination and vice versa, if the Bank has such capabilities, upon the advance request of the Customer	1,000 KZT		
5.3.	Checking the banknote authenticity in number up to 50 banknotes	20 KZT per each banknote	min. 100 KZT	
5.4.	Checking the banknote authenticity in number over 50 banknotes	10 KZT per each banknote		
5.5.	Additional tariff for double counting in case of detection of money excess or shortage	0,20%	200 KZT	4,000 KZT
5.6.	Acceptance of cash (payments) from individuals in favor of a legal entity/individual entrepreneur (payment for provided goods/works/services)	200 KZT		
5.7.	Commission for the additional cash deposit on savings accounts in foreign currency**	1%	200 KZT	
6.	Conversion transactions on current accounts of individuals			
6.1.	Conversion (purchase/sale) of cashless currency with remittance of funds to the client:			
	- to a day	0% at exchange rate of the Bank		

* Within the framework of marketing activities on transfers, the establishment of a tariff - 1 KZT is possible, depending on the conditions of action realization, approved by the Bank Directors.

** Tariffs are valid for the contracts concluded up to 01.01.2016 and apply till April 30, 2016.

Tariffs on payment cards for individuals

Comments: From the additional cards issued to the basic cards Visa Infinite and Visa Platinum (except the basic cards issued within Payroll Card Program), cash commissions, commissions for the maintenance in the trade and service outlets, commissions for transfer operations are deducted according to the tariffs set to the basic card. From the additional cards issued to the basic cards within Payroll Card Program, all commissions are deducted within the tariffs of this application.

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

4.1.	Visa Virtuon	500 KZT
4.2.	Visa Electron	500 KZT
4.3.	Visa Classic	1,500 KZT
4.4.	Visa Gold	3,500 KZT
4.5.	Visa Platinum	10,000 KZT
5.	Card replacement upon expiry and on the initiative of the Bank	
5.1.	Visa Virtuon/Visa Electron/Visa Classic/ Visa Gold/Visa Platinum	0 KZT
6.	Fee for crediting funds on bank accounts (payment card)	
6.1.	Cash contribution: Debit cards/Credit cards	0 KZT
6.2.	Transfers of funds from Customer's other accounts in the Bank: Debit cards/Credit cards	0 KZT
6.3.	Transfer of funds from other banks (Bank fee is paid by the cardholder): Debit cards/Credit cards	0 KZT
6.4.	Cash contribution via ATM: Debit cards/Credit cards	0%
7.	A fee for ATM cash disbursement	
7.1.	In the ATM of the network of Subsidiary VTB Bank JSC (Kazakhstan) on cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Debit cards*** (except for Visa Platinum)	Tenge — 0.5% (min. 100 tenge), foreign currency****- 1% (min. 200 tenge)
7.2.	In the ATM of the network of Subsidiary VTB Bank JSC (Kazakhstan) on cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Credit cards*** and debit card Visa Platinum.	2.5% min. 300 tenge
7.3.	In the ATM of the network Halyk Bank of Kazakhstan JSC: Debit cards (except for Visa Platinum)	Tenge — 0.7% (min. 200 tenge), foreign currency - 1% (min. 500 tenge)
7.4.	In the ATM of the network Halyk Bank of Kazakhstan JSC: Credit cards and the debit card Visa Platinum.	3% min. 1000 tenge
7.5.	In the ATM of other banks: Debit cards (except for Visa Platinum)	1% (min. 500 tenge)

7.6.	In the ATM of other banks: Credit cards and the debit card Visa Platinum	3.8% (min. 1000 tenge)
7.7.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) on cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Debit cards (except for Visa Platinum)	Tenge — 0.5% + 300 tenge, foreign currency - 1% + 300 tenge
7.8.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) on cards issued by Subsidiary VTB Bank JSC (Kazakhstan): Credit cards and the debit card Visa Platinum.	2.5% + 500 tenge
7.9.	In the offices of Halyk Bank of Kazakhstan JSC: Credit cards (except for Visa Platinum)	tenge - 1% (min. 200 tenge), foreign currency - 2% (min. 500 tenge)
7.10.	In the offices of Halyk Bank of Kazakhstan JSC: Credit cards and the debit card Visa Platinum.	3% min. 1,500 tenge
7.11.	The fee charged for cash withdrawal in the offices of other banks: Debit cards (except for Visa Platinum)	2% of the amount + 1,000 tenge
7.12.	The fee charged for cash withdrawal in the offices of other banks: Credit cards and the debit card Visa Platinum	3.8% + 1,200 tenge
8.	The service fee in the points of sale and service	
8.1.	Trade/service: Debit cards/Credit cards	0 tenge
8.2.	The fee for transaction «Customs payment» in the network of Halyk Bank JSC: Debit cards/Credit cards.	1% min. 500 tenge Max 6,000 tenge
9.	Acquiring tariffs	
9.1.	In the office 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.
9.2.	In the ATM of the network of Subsidiary VTB Bank JSC (Kazakhstan) on cards issued by other banks.	0 tenge Max amount of transactions on all payment cards Visa and MasterCard, UnionPay - 200,000 tenge
10.	Transfers	
10.1	through departments and ATMs of the Subsidiary VTB Bank JSC (Kazakhstan)	
10.1.1	Intrabank transfer to the own account (Payment card): Debit cards (excluding Visa Platinum)	0 тенге

10.1.2	Intrabank transfer to the own account (Payment card): Credit cards and Debit card Visa Platinum	2% + 300 тенге
10.1.3	Intrabank transfer to the account of other person (Payment card): Debit cards (excluding Visa Platinum)	100 тенге
10.1.4	Intrabank transfer to the account of other person (Payment card): Credit cards and Debit cards Visa Platinum	2% + 500 тенге
10.1.5	Transfer Visa to Visa: Debit cards/Credit cards	2% (min. 500 тенге)
10.2	Through ATMs of other banks	
10.2.1	Transfer Visa to Visa: Debit cards/Credit cards	2% (min. 500 тенге)
11.	View an account balance (credit card), including VAT	
11.1.	In the network of Subsidiary VTB Bank JSC (Kazakhstan): Debit cards/Credit cards	50 tenge
11.2.	In other banks: Debit cards/Credit cards	100 tenge
12.	Account statements (credit card), including VAT	
12.1.	Monthly statement: Debit cards/credit cards	0 tenge
12.2.	For the last 6 months: Debit cards/Credit cards	700 tenge
12.3.	During the month, exceeding last 6 months: Debit cards/Credit cards	1,000 tenge
12.4.	Mini ATM statement (last 10 transactions on the account (Payment card): Debit cards/Credit cards	100 tenge
13.	Blocking of payment card in case of its loss	
13.1.	Without including to the stop-list: Debit cards/Credit cards	0 tenge
13.2.	Including to the stop-list (Visa Classic)	7,500 tenge for each region (for 2 weeks)
13.3.	Including into the stop-list (Visa Gold/Visa Platinum)	10,000 tenge for each region (for 2 weeks)
14.	Other services	

14.1.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	5,000 tenge
14.2.	Providing video from ATM cameras to cardholders of other banks, including VAT	10,000 tenge
14.3.	Providing video from ATM cameras when servicing in a different network, including VAT	According to the tariffs of the Bank-acquirer
14.4.	Commission for the services payment by means of ATM network of Subsidiary VTB Bank JSC (Kazakhstan) and Halyk savings bank of Kazakhstan, except for subparagraph 14.4.1.	40 tenge
14.4.1.	For the following suppliers: Redprice LLP (www.chocolifeme.kz); BeSmart LLP (besmart.kz); Pronto-Akzhol LLP (newspaper "Iz ruk v ruki" ("From hand to hand"); Pronto-Akmola LLP (newspaper "Rabota segodnya" ("Work today"), "Avtomaniya"); QIWI Kazakhstan LLP; Transport card "ONAY" in Almaty	0 tenge
14.5.	The fee for connection to the SMS-notification, including VAT	0 tenge
14.6.	Monthly fee for SMS-notification, including VAT	150 tenge
14.7.	The fee for change of PIN-code via ATM, including VAT	500 tenge for a single change of PIN-code
14.8.	Reimbursement on transactions of the club card PRIORITY PASS (including VAT).	According to the company's invoice Priority Collection + 12% VAT of the amount of the invoice.

* Within the framework of marketing activities in accordance with the Board's decision this Payment card with an annual service can be donated free of charge as an advertising product (including in the form of donations) on other banking products.

** The annual servicing includes the following programs:

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

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

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

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: On the bank's fees subject to VAT, the VAT is included.

Comments The Bank fees on currency transactions are paid in tenge or in foreign currency - at the request of the Customer, and the fees paid in tenge are charge at the exchange rate of the National Bank of the Republic of Kazakhstan at the time of the transaction (hereinafter - the rate at the date of transfer).

Credit transactions

№	The list of services/transactions	Basic tariff	Minimum in national currency	Minimum in foreign currency	Maximum in national currency	Maximum in foreign currency
1	Credit transactions					
1.1	Package № 1 of services on the product Cash Credit (without security):	Package rate				
1.1.1.	For consideration of the credit application from an individual *	From 6 months to 11 months: 4% of the credit amount, the application of the fee is established by the decision of bank's authorized body; - From 12 months to 18 months: 5% of the credit amount, the application of the fee is established by the decision of bank's authorized body; - From 19 months to 24 months: 6% of the credit amount, the application of the fee is established by the decision of bank's authorized body; - From 25 months to 36 months: 7% of the credit amount, the application of the fee is established by the decision of bank's authorized body; - From 37 months to 48 months: 8% of the credit amount, the application of the fee is established by the decision of bank's authorized body; - From 49 months to 60 months: 9% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank	4,000 KZT	Equivalent in foreign currency to the minimum amount in tenge	450,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.1.2.	For the organization of the credit application from an individual					
1.1.3.	Recalculation, wrapping and delivery of credit cash from the current account on the day of the credit granting					
1.2	Package № 2 of services on the product Cash Credit (without security):	Package rate				
1.2.1.	For consideration of the credit application from an individual	0,3% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	-	-	-	-
1.2.2.	For the organization of the credit application from an individual					
1.2.3.	Recalculation, wrapping and delivery of credit cash from the current account on the day of the credit granting					
1.2.4.	For loan servicing					
1.3	Package of services for products of mortgage lending:	Package rate				
1.3.1.	For consideration of the credit application from an individual *	7,000 KZT	-	-	-	-
1.3.2.	For credit transfer for the intended purpose					
1.3.3.	Recalculation, wrapping and delivery of credit cash from the current account on the day of the credit granting					
1.3.4.	For the organization of the credit application from an individual	2% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	30,000 KZT	Equivalent in foreign currency to the minimum amount in tenge	300,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.3.5.	For the organization of credits to customers with good credit history in Subsidiary VTB Bank JSC (Kazakhstan)	1% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	15,000 KZT	Equivalent in foreign currency to the minimum amount in tenge	150,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.3.6.	For the opening of the credit facility (one-time fee)	1% of the credit facility amount, the application of the fee is established by the decision of the Authorized body of the Bank.	15,000 KZT	Equivalent in foreign currency to the minimum amount in tenge	150,000 KZT	Equivalent in foreign currency to the maximum amount in tenge

1.3.7.	For the organization of tranches under the credit facility (one-time fee)	1% of the tranche amount, the application of the fee is established by the decision of the Authorized body of the Bank.	15,000 KZT	Equivalent in foreign currency to the minimum amount in tenge	150,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.4	Package of services on costs of attraction of bank credits/bank credits for business owners:	Package rate				
1.4.1.	For consideration of the credit application from an individual*	6,000 KZT	-	-	-	-
1.4.2.	Recalculation, wrapping and delivery of credit cash from the current account on the day of the credit granting					
1.4.3.	For the organization of the credit application from an individual	2% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	1,500 KZT	Equivalent in foreign currency to the minimum amount in tenge	300,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.4.4.	For the organization of credits to customers with good credit history in Subsidiary VTB Bank JSC (Kazakhstan)	1% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	750 KZT	Equivalent in foreign currency to the minimum amount in tenge	150,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.4.5.	For the opening of the credit facility (one-time fee)	1% of the credit facility amount, the application of the fee is established by the decision of the Authorized body of the Bank.	750 KZT	Equivalent in foreign currency to the minimum amount in tenge	150,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.4.6.	For the organization of tranches under the credit facility (one-time fee)	1% of the tranche amount, the application of the fee is established by the decision of the Authorized body of the Bank.	750 KZT	Equivalent in foreign currency to the minimum amount in tenge	150,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.5.	Package of services under the Car Loan Program (with the exception of products: Car Loans (car dealerships and aftermarket) and Car Loans for the purchase of Chinese-made cars)	Package rate				
1.5.1.	For consideration of the credit application from an individual	6,000 KZT	-	-	-	-
1.5.2.	For credit transfer for the intended purpose					
1.5.3.	Recalculation, wrapping and delivery of credit cash from the current account on the day of the credit granting					
1.5.4.	For the organization of the credit application from an individual	2% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	1,500 KZT	Equivalent in foreign currency to the minimum amount in tenge	300,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.5.5.	For the organization of auto loan for the Dealership Virazh LLP	0.8% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	1,500 KZT	Equivalent in foreign currency to the minimum amount in tenge	300,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.5.6.	For the organization of auto loan for Dealership Virazh LLP, Auto Center Aktobe LLP, Aktobe Auto Lux LLP	1% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	1,500 KZT	Equivalent in foreign currency to the minimum amount in tenge	300,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.5.7.	For the organization of auto loan to Automir-Center LLP	1.1% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	1,500 KZT	Equivalent in foreign currency to the minimum amount in tenge	300,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.5.8.	For the organization of auto loan to Terra Motors LLP, Mitsubishi Center Astana TERRA MOTORS LLP, Sary-Arka AUTO CENTER LLP.	1.5% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	1,500 KZT	Equivalent in foreign currency to the minimum amount in tenge	300,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.5.9.	For the organization of auto loan to Motor Company AstanaMotors	2% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	1,500 KZT	Equivalent in foreign currency to the minimum amount in tenge	300,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.5.10.	For the organization of credits to customers with good credit history in Subsidiary VTB Bank JSC (Kazakhstan)	1% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.	750 KZT	Equivalent in foreign currency to the minimum amount in tenge	150,000 KZT	Equivalent in foreign currency to the maximum amount in tenge
1.6.	Package of services under the Car Loan product: Car Loans (car dealerships and aftermarket) and Car Loans for the purchase of Chinese-made cars)	Package rate				

1.6.1.	For consideration of the credit application from an individual	0.3% of the credit amount per month, the application of the fee is established by the decision of the Authorized body of the Bank.				
1.6.2.	For the organization of the credit application from an individual		-	-	-	-
1.6.3.	For credit transfer for the intended purpose					
1.6.4.	Auto loan services					
1.7.	Package of services on state retail lending programs	Package rate				
1.7.1.	For consideration of the credit application from an individual	The application of the fee is established by the decision of the Authorized body of the Bank in the amount according to the conditions of the state program				
1.7.2.	For the organization of the credit application from an individual		-	-	-	-
1.7.3.	For credit transfer for the intended purpose					
2.	Changing the terms of credit granting for individuals					
2.1.	For changing the terms of credit granting for individuals (except for changing the maturity date within the crediting period)	1.5% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.				
2.2.	For prolongation of collateral registration, including registration of additional agreements to the pledge contract (including VAT). In case of refinancing the tariff is not charged.	2% of the credit amount, the application of the fee is established by the decision of the Authorized body of the Bank.				
2.3.	For partial early repayment for individuals (in the period of the moratorium according to the concept)	5% of the repayment amount, the application of the fee is established by the decision of the bank's authorized body.				
2.4.	For the full prepayment for individuals (in the period of the moratorium according to the concept)	10% of the repayment amount, the application of the fee is established by the decision of the bank's authorized body.				
2.5.	For the changes in conditions of financing for troubled individual borrowers	5000 KZT, the application of the Commission is established by the decision of the Authorized body of the Bank				
3.	Issue of statements, consents, information and other documents in the course of postcredit servicing of individuals					
3.1.	For issue of statements, consents, information and documents of entitlement for collateralized property in order to receive a notarized copy (with VAT) upon the application of the Customer (excluding the information on distribution of regular incoming cash assets to repay the debt under the agreement, which is requested not more frequently than once a month, and the information on the liability amount due and payable)		10 000 KZT for one document			
3.2.	For issue of original documents of entitlement for collateral in the period of postcredit servicing (with VAT), excluding the initial issue of documents of entitlement to impose an encumbrance on the collateralized property / release the collateralized property		10 000 KZT			
* In case when the client does not receive the credit, VAT should be paid.						

Tariffs for safety deposit box services for individuals

Safety deposit box services (*subject to VAT, included in the price)							
№	Code	Available sizes of safety deposit boxes	The tariff in KZT* in accordance with the size of the deposit safety box				
			1 week	1 month	3 months	6 months	12 months
1.	202091102/0100	Small safety deposit box (72*260*390)	1,500 KZT	5,800 KZT	15,600 KZT	18,000 KZT	30,000 KZT
2.	202091102/0200	Medium-sized safety deposit box (146*260*390)	2,100 KZT	8,000 KZT	16,000 KZT	28,000 KZT	50,000 KZT
3.	202091102/0300	Big safety deposit box (220*260*390)	2,800 KZT	10,000 KZT	18,000 KZT	32,000 KZT	55,000 KZT
4.	202091102/0400	Large safety deposit box (440*260*390)	4,900 KZT	14,000 KZT	33,000 KZT	57,100 KZT	100,900 KZT
№		The list of services/transactions	Applicable tariffs				
			Basic tariff	Minimum	Maximum		
5.	202091102/0500	Additional services					
5.1.	202091102/0501	Opening the safety deposit box (including VAT)		the cost of services of the third party - 15%			
5.2.	202091102/0502	Compensation for damage caused to the Bank in case of key loss or breakage due to the customer's fault (including VAT)		15,000 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)		9,000 KZT for each full or partial month			
5.4.	202091102/0504	For delay in the lease agreement for each delayed day (excluding VAT)		according to the tariffs for the safe deposit storage for one day depending on the size of the box			

Tariffs for the remote banking services for individuals

Comments: The Bank fees are paid in tenge or in foreign currency - at the choice of the Customer, except as defined by current currency legislation of the Republic of Kazakhstan, and the amount of the fee in a currency different from the fee established by the present Tariffs, is calculated using a discount rate of the National Bank of the Republic of Kazakhstan at the time of the transaction".

№	The list of services/transactions:	Applicable tariffs		Note:
	Remote banking service tariffs for individuals	in national currency	in foreign currency	
1.1.	The fee for connection and registration in the remote banking system (including VAT)	KZT 0		
1.2.	Payment of non-cash payments in favor of suppliers** of goods/works/services:			
1.2.1.	Money transfers for the purpose of payment in favor of the suppliers **, except for paragraphs. 1.1.1.1. and paragraphs. 1.1.1.2.	KZT 40; 0*		
1.2.1.1.	For the following suppliers: Kar-Tel LLP (Beeline, Dos); Altel JSC (ALTEL 4G GSM, Dalacom, Pathword, City); Mobile-Telecom Service LLP (Tele2); Kcell JSC (Kcell, Activ); QIWI Kazakhstan LLP; Redprice LLP (www.chocolifeme.kz); BeSmart LLP (besmart.kz); Pronto-Akzhol LLP (newspaper "Iz ruk v ruki" ("From hand to hand"); Pronto-Akmola LLP (newspaper "Rabota segodnya" ("Work today"), "Avtomaniya"); TopKupon; Mir kuponov (Coupon world) LLP; Oriflame LLP; AVON; Faberlic Kazakhstan LLP; Mary Kay Transport card "ONAY" in Almaty OLX.kz	KZT 0		
1.2.1.2.	Kazakhtelecom JSC	2% (min KZT 40, max 200 KZT); 0*		From the amount of the transaction
1.2.2.	Money transfers for payment of taxes and other payments to the budget	1% (мин KZT 100); 0*		From the amount of the transaction
1.3.	The fees for money transfers from bank accounts in the network to Subsidiary VTB Bank JSC (Kazakhstan):			
1.3.1.	Intra-bank money transfer between the accounts of the same Customer	KZT 0	KZT 0	Except for the transactions with using payment credit cards (see. Tariff 1.5.)
1.3.2.	Intra-bank money transfer between the accounts of the different Customers	KZT 100	KZT 200 (equivalent in foreign currency)	Except for the transactions with using payment credit cards (see. Tariff 1.5.)
1.4.	Commission for money transfers to bank accounts, opened in other banks			
1.4.1.	Money transfers to the other banks (bank-to-bank transfer)	KZT 250	0,2% (min KZT 3,500 — equivalent in foreign currency)	Except for the transactions with using payment credit cards (see. Tariff 1.5.)
1.4.2.	Transfers in favor of the customers of VTB Group (USD, EUR)		0,1% (min KZT 2000 — equivalent in foreign currency)	Except for transfers with the use of credit payment cards (see tariff item 1.5.)
1.4.3.	Transfers in favor of the customers of VTB Group (RUB)		0,05% (min KZT 1000 - equivalent in foreign currency)	Except for transfers with the use of credit payment cards (see tariff item 1.5.)
1.5.	Money transfers from bank accounts by using credit payment cards	2% (min KZT 500)		From the amount of the transaction
1.6.	Fee for the conversion of non-cash transactions in the network Subsidiary VTB Bank JSC (Kazakhstan)	0% at the exchange rate of the Bank		From the amount of the transaction
1.7.	Monthly fee (VAT included)	KZT 0		
1.8.	Provision of the statement of account in the remote banking system (VAT included)	KZT 0		

* As part of the marketing activities, the tariff for individuals in the amount of KZT 0 via the Internet Banking and Mobile Banking can be used by decision of the Bank Management.

** The legal entity/individual entrepreneur, who concluded an agreement with the Bank on receiving payments from individuals for the provided goods, works and services.

Tariffs for payment terminals

Comments: The Bank fees are paid in tenge or in foreign currency - at the choice of the Customer, except as defined by current currency legislation of the Republic of Kazakhstan, and the amount of the fee in a currency different from the fee established by the present Tariffs, is calculated using a discount rate of the National Bank of the Republic of Kazakhstan at the time of the transaction*.

№	The list of services/transactions:	Applicable tariffs		Note:
	Tariffs for individuals	in national currency	in foreign currency	
1.1.	Payment of cash and non-cash payments in favor of the Suppliers ** of goods/services:			
1.1.1.	Money transfers for the purpose of payment in favor of the suppliers **, except for paragraphs. 1.1.1.1. and paragraphs. 1.1.1.2.	KZT 40; 0*		
1.1.1.1.	For the following suppliers: Red Price LLP (www.chocolifeme.kz); BeSmart LLP (besmart.kz); IC Nomad Insurance JSC; Pronto-Akzhol LLP (newspaper "From hand to hand"); Pronto-Akmola LLP (newspaper "Work today", "Avtomaniya"); SkillTex LLP (www.dnr.kz); Kazakhstan LLP; Transport card "ONAY" in Almaty QIWI	KZT 0		
1.1.1.2.	Kazakhtelecom JSC	2% (min KZT 40, max 200 KZT); 0*		From the amount of the transaction
1.1.2.	Money transfers for payment of taxes and other payments to the budget	1% (min KZT 100); 0*		From the amount of the transaction
1.2.	The fees for money transfers from bank accounts in the network to Subsidiary VTB Bank JSC (Kazakhstan):			
1.2.1.	Intra-bank money transfer between the accounts of the same Customer	KZT 0	KZT 0	Except for the transactions with using payment credit cards (see. Tariff 1.5.)
1.2.2.	Intra-bank money transfer between the accounts of the different Customers	KZT 100	KZT 200 (equivalent in foreign currency)	Except for the transactions with using payment credit cards (see. Tariff 1.5.)
1.3.	The fee for replenishment of bank accounts in the network to Subsidiary VTB Bank JSC (Kazakhstan) in cash:			
1.3.1.	Replenishment of bank accounts opened in the network Subsidiary VTB Bank JSC (Kazakhstan)	KZT 0		Except for the replenishment of bank accounts (credit cards) on payroll projects
1.3.2.	Replenishment of bank accounts (credit cards) on payroll projects	According to the fees on payment cards for legal entities and individual entrepreneurs (Payroll projects)		
1.3.3.	Replenishment of bank accounts for the repayment of a loan provided by the network Subsidiary VTB Bank JSC (Kazakhstan)	KZT 0		
1.4.	Money transfers to the other banks (bank-to-bank transfer)	KZT 500	0.3% (min KZT 3,500 — equivalent in foreign currency)	Except for the transactions with using payment credit cards (see. Tariff 1.5.)
1.5.	Money transfers from bank accounts by using credit payment cards	2% (min KZT 500)		From the amount of the transaction
1.6.	Provision of the statement of account (including VAT)	KZT 0		

As part of the marketing activities, the tariff for individuals in the amount of KZT 0 via payment terminals can be used by decision of the Bank Management.
** The legal entity/individual entrepreneur, who concluded an agreement with the Bank on receiving payments from individuals for the provided goods, works and services.

Tariffs for individual customers on "Prime" package

№	The list of services/transactions	Applicable tariffs
1.	The cost of "Prime" package *	
1.1.	First year	140,000 tenge
1.2.	First year ¹	1 tenge
1.3.	Following years	125,000 tenge
1.4.	Following years ²	1 tenge
2.	Tariffs on the payment card Visa Infinite	
2.1.	Urgent issue of the payment card (only in Almaty city) — for 2 working days	50,000 tenge
2.2.	Replacing the payment card at the request of the Customer or in case of its loss	30,000 tenge
2.3.	Blocking the payment card in case of its loss including to the stop-list Visa Infinite	10,000 tenge for each region (for 2 weeks)
2.4.	Reimbursement of expenses on transactions performed on the club card PRIORITY PASS (including VAT).	According to the invoice of the company Priority Collection + 12% VAT on the amount of the invoice
2.5.	Replacing the payment card on expiry and on the initiative of the Bank	0 tenge
2.6.	Other transactions on the payment card Visa Infinite	According to the tariffs for credit payment cards for individuals
3.	Settlement and cash services for individuals	according to the tariffs for settlement and cash services
4.	Remote banking services for individuals	according to the tariffs of the remote banking services provided for individuals
5.	Credit operations for individuals and small businesses	according to the tariffs of credit operations for individuals and small businesses
6.	Provision of the safety deposit box services for individuals	according to the tariffs for safety deposit box services for individuals
7.	Personal service of the customers, having a valid package "Prime" in other banks of VTB Group, including those related to the Bank by special relations (including VAT)	1 tenge

* The "Prime" package price includes: annual service under Visa Infinite payment card, cost of PRIORITY PASS card, annual service under Visa Virtuo payment card, and annual service under Visa Gold main/additional payment card, the cost of insurance case coverage program of Insurance Company Nomad Insurance JSC for Visa Infinite and Visa Gold payment cards. Other commission fees for Visa Gold and Visa Virtuo payment cards are according to tariffs for payment cards of individuals

¹ For customers meeting one of the following requirements:

- 1) the total balance of the savings accounts on urgent deposits of the Customer opened in the Bank on the date of signing the Agreement on the Maintenance of the Package "Prime", is not less than 150 million tenge (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan);
- 2) are the founders/shareholders/first directors/ consist in the Board of Directors / Board Organization, in which the total balance of the savings accounts on time deposits opened with the Bank on the date of signing the Service Contract on package "Prime" is not less than 500 000 000 tenge (equivalent in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan)
- 3) are the founders/shareholders/first directors/ consist in the Board of Directors / Board Member Organization of payroll card program, the number of company employees from 1000 employees, with payroll accounting on the cards is not less than for 1 month
The tariff is applied for registration of 1 package "Prime" for one organization.

² For customers meeting one of the following conditions:

- 1) the total balance of the savings accounts on Customer's urgent deposits opened in the Bank, at the date of prolongation of the agreement on the package of services "Prime", is not less than 150 million tenge (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan);
- 2) are the founders/shareholders/first directors/ consist in the Board of Directors / Board Organization, in which the total balance of the savings accounts on time deposits opened with the Bank on the date of signing the Service Contract on package "Prime" is not less than 500 000 000 tenge (equivalent in foreign currency at the exchange rate of the National Bank of the Republic of Kazakhstan);
- 3) are the founders/shareholders/first directors/ consist in the Board of Directors / Board Member Organization of payroll card program, the number of company employees from 1000 employees, with payroll accounting on the cards is not less than for 1 month
The tariff is applied in case of prolongation of one package "Prime" by the same organization.