

Appendix 2
to Regulations on general terms and
conditions of banking and other operations
in Subsidiary VTB Bank JSC (Kazakhstan)

Bank Tariffs and Fees for legal entities / individual entrepreneurs / farms (except banks)

Tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)

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.

The Bank Rate is the rate of conversion / converting of non-cash currency set by the Bank at the time of an operation for non-cash transactions for purchase/sale of currency conducted by the Bank

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

In case of reflection of the tariff as a fixed amount, the tariff shall be charged for each transaction/document

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)

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

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

No.	Code	List of services / transactions	Current tariffs		
			Base rate	Minimum in national currency	Maximum in national currency
1.	102011610/0100	Opening a bank account	-	-	-
		(The customer pays only for opening a bank account, the other bank accounts shall be opened free of charge upon presentation of necessary documents)	-	-	-
1.1.	102011610/0101	For legal entities (all forms of ownership)	5000 KZT; 1* KZT	-	-
1.2.	102011610/0102	For farms, individual entrepreneurs, private notaries, lawyers and private bailiffs	2500 KZT; 1* KZT	-	-
2.	102011611/0200	Maintenance of the bank account	-	-	-
2.1.	102011611/0201	(Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	1 000 KZT	-	-
		Maintenance of each bank account, except for current accounts "in the transit mode", savings accounts and accounts with accrual of remuneration, in case of absence of account transactions within the current month (monthly, per each account)	Account balance but at most 1 000 KZT	-	-
2.2.		Provision of statements of bank accounts (except paragraph 2.10):	-	-	-
	102011611/0202	- compulsorily (monthly)	0 KZT	-	-
	102011612/0202	- at the request of the Customer the provision of statements of bank accounts under the maintenance of bank accounts (including VAT) (optional)	500 KZT	-	-
		Account statement at the request of the Customer for the further provision of information to the auditing company (including VAT)	5 000 KZT	-	-
		Statement of the turnover of the Customer within more than 1 year (including VAT)	3 000 KZT	-	-
		Statement of the turnover of the Customer within more than 3 years (including VAT)	4 000 KZT	-	-
		Provision of archive documents for any period of time (including VAT)	5 000 KZT	-	-
2.3.	102011612/0203	Provision, at the request of the Customer, of certificates related to his/ her servicing at the Bank (including VAT)	1 000 KZT	-	-
2.4.	102011612/0204	Issue of copies of banking and financial documents (including VAT)	500 KZT	-	-
2.5.	102011612/0205	Confirmation of transfers in SWIFT format (including VAT)	700 KZT	-	-
2.6.		Investigation on outgoing payments (including VAT)	-	-	-
	102011612/0206	- all types of foreign currencies (except for the currencies of CIS countries)	9 250 KZT	-	-
	102011512/0207	- all types of foreign currencies of CIS countries	5 000 KZT	-	-
		- in the national currency (tenge) outside of Kazakhstan	5 000 KZT	-	-
	102011612/0208	- in the national currency (tenge)	1 000 KZT	-	-
2.6-1.		Investigation of incoming payments (including VAT) - in case of insufficient/incorrect details of the beneficiary with the involvement of a correspondent bank (at the initiative of the beneficiary)	-	-	-
	102011612/0209	- in US dollars (USD)	6 550 KZT	-	-
	102011512/0210	- in a currency other than US dollars (USD)	1 000 KZT	-	-

2.7.		Amendment of payment instructions:	-	-	-
	102011612/0211	- all types of foreign currencies (except for the currencies of CIS countries)	13 875 KZT	-	-
	102011612/0212	- all types of foreign currencies of CIS countries	5 000 KZT	-	-
		-in the national currency (tenge) on C37outgoing payments outside of Kazakhstan	5 000 KZT		-
2.8.		Acceptance of a request for withdrawal of the payment order at the request of the Customer	-	-	-
	102011512/0213	- Internal banking payment in national currency (tenge) (subject to beneficiary's acceptance)	0 KZT	-	-
	102011612/0214	-Internal banking payment in foreign currency (subject to beneficiary's acceptance)	500 KZT	-	-
	102011612/0215	- External payment in national currency (tenge) (in favor of the customer of another bank)	1 000 KZT	-	-
	102011612/0216	- External payment in foreign currency (in favor of the customer of another bank)	10 000 KZT	-	-
2.9.	102011611/0217	Closing of the bank account at the request of the Customer (when closing each bank account). (In case of closing a bank account in the division of the Bank, with a preliminary opening in other departments, no fees shall be charged)	5 000 KZT	-	-
2.10		Provision of statements on the Customer's account with SWIFT-messages in MT 940 format or via Fastie in MT 998 format or in XML format at the written request of the Customer, on a monthly basis for each account (including VAT)	3 400 KZT	-	-
2.11.		Deposition of cash (payments) from individuals in favor of a legal entity / individual entrepreneur with which the Bank concluded the relevant contract / agreement:	-	-	-
		- Payment for the provided / rendered goods / works / services;	5%	150 KZT	300 000 KZT
		- Payment for the provided / rendered goods / works / services as part of the "Prime" service package	10%	150 KZT	-
		- Payment for the provided / rendered goods / works / services in favor of MySafety LLP to the approved amount of cash (payments) to be accepted per month**	45%	1 800 KZT	-
		- Payment for the provided / rendered goods / works / services in favor of MySafety LLP in excess to the approved amount of cash (payments) to be accepted per month**	53%	2 100 KZT	-
3.	102011611/0300	Transfers in national currency (tenge)	-	-	-
3.1.	102011611/0301	Within the Bank	0 KZT	-	-
3.2.		External transfers in national currency (tenge) in Kazakhstan:	-	-	-
		Acceptance of payment orders with current value date:	-	-	-
	102011611/0302	- before 12.30 Astana time;	0,23%	300 KZT	500 KZT
	102011611/0303	- from 12.30 to 15.30 Astana time;	0,24%	500 KZT	700 KZT
	102011611/0304	- from 15.30 to 17.00 Astana time;	0,25%	700 KZT	1 000 KZT
	102011611/0305	- rapid payment before 15.00 Astana time (for payments up to \$ 5 million tenge) - a fee shall be charged in addition to the basic fee (according to the settlement procedure pursuant to the Bank internal guidelines)	500 KZT	-	-
3.2-1.		External transfers in national currency (tenge) outside Kazakhstan:	-	-	-
		When instructed to charge the sender a fee (option OUR):	-	-	-
		the amount of transfer - up to 10 thousand US dollars (equivalent in tenge at the exchange rate of the NBK)	0,20%	6 500 KZT	75 000 KZT
		the amount of transfer - over 10 thousand US dollars (equivalent in tenge at the exchange rate of the NBK)	0,20%	7 000 KZT	75 000 KZT
		in favor of the recipients of the accounts opened with VTB Group banks	0,15%	2 500 KZT	25 000 KZT
		When instructed to charge the beneficiary a fee (option BEN/SHARE):	0,18%	3 500 KZT	50 000 KZT
3.3.		Acceptance of payment orders with future value date of matured payment:	-	-	-
	102011611/0306	- on the second banking day:	0,20%	200 KZT	400 KZT
3.4.		Preparing of payment order by the Bank specialist if requested by the Customer	650 KZT	-	-

4.	102011611/0400	External transfers in foreign currency	-	-	-
4.1.		Transfer in favor of customers of other banks:	-	-	-
		When instructed to charge the sender a fee (option OUR):	-	-	-
	102011611/0401	<i>in foreign currency other than US dollars (USD) and Russian rubles (RUB)</i>	0,20%	10 000 KZT	90 000 KZT
	102011611/0402	<i>in US dollars (USD) with a guaranteed full payment to the beneficiary</i>	0,20%	15 000 KZT	100 000 KZT
	102011611/0403	<i>in Russian rubles RUB</i>	0,1%	2 000 KZT	20 000 KZT
	102011611/0404	<i>in foreign currency (in favor of the recipients to the accounts opened with VTB Group banks)</i>	0,15%	2 500 KZT	25 000 KZT
	102011611/0406	<i>in Russian rubles RUB (in favor of the recipients to the accounts opened with VTB Group banks)</i>	0,08%	1 500 KZT	15 000 KZT
		<i>transfers in Russian rubles (RUB) through the banking electronic speed payments (with the proviso that the beneficiary's bank is a participant in the BESP system (Banking Electronic Speed Payment System) according to information provided by the Customer. In case it is impossible to execute the payment order via the BESP, the Bank shall make payments through the Bank of Russia Payment System)</i>	0,1%	2 200 KZT	22 000 KZT
4.2.		When instructed to charge the beneficiary a fee (option BEN/SHARE):	-	-	-
	102011611/0408	<i>- in foreign currency</i>	0,20%	5 000 KZT	70 000 KZT
5.	102011611/0500	Money transfers through the "Electronic Customer" system	-	-	-
5.1.	102011611/0501	Inside the Bank:	0 KZT	-	-
5.2.		External transfers in the national currency (tenge) in Kazakhstan:	-	-	-
		Acceptance of payment orders with current value date:	-	-	-
	102011611/0502	<i>- before 12.30 Astana time;</i>	0,18%	200 KZT	400 KZT
	102011611/0503	<i>- from 12.30 to 15.30 Astana time;</i>	0,19%	400 KZT	600 KZT
	102011611/0504	<i>- from 15.30 to 17.00 Astana time;</i>	0,20%	600 KZT	800 KZT
	102011611/0505	<i>- rapid payment before 15.00 Astana time (for payments up to \$ 5 million tenge) - a fee shall be charged in addition to the basic fee (according to the settlement procedure pursuant to the Bank internal guidelines)</i>	500 KZT	-	-
5.2-1.		External transfers in the national currency (tenge) outside Kazakhstan:	-	-	-
		When instructed to charge the sender a fee (option OUR):	-	-	-
		the amount of transfer - up to 10 thousand US dollars (equivalent in tenge at the exchange rate of the NBK)	0,20%	6 500 KZT	75 000 KZT
		the amount of transfer - over 10 thousand US dollars (equivalent in tenge at the exchange rate of the NBK)	0,20%	7 000 KZT	75 000 KZT
		in favor of the recipients to the accounts opened with the VTB Group banks	0,15%	2 500 KZT	25 000 KZT
		When instructed to charge the beneficiary a fee (option BEN/SHARE):	0,18%	3 500 KZT	50 000 KZT
5.3.		Acceptance of payment orders with future value date of matured payment:	-	-	-
	102011611/0506	<i>- on the second banking day:</i>	0,18%	150 KZT	300 KZT
5.4.		External transfers in foreign currency	-	-	-
		Transfer in favor of customers of other banks:	-	-	-
		When instructed to charge the sender a fee (option OUR):	-	-	-
	102011611/0507	<i>in foreign currency, other than US dollars (USD) and Russian rubles (RUB)</i>	0,20%	7 000 KZT	75 000 KZT
	102011611/0508	<i>in US dollars (USD) with a guaranteed full payment to the beneficiary</i>	0,20%	10 000 KZT	90 000 KZT
	102011611/0509	<i>in Russian rubles RUB</i>	0,1%	2 000 KZT	20 000 KZT
	102011611/0510	<i>in foreign currency (in favor of the recipients to the accounts opened with VTB Group banks)</i>	0,15%	2 500 KZT	25 000 KZT
	102011611/0512	<i>in Russian rubles RUB (in favor of the recipients to the accounts opened with VTB Group banks)</i>	0,08%	1 500 KZT	15 000 KZT
		When instructed to charge the beneficiary a fee (option BEN/SHARE):	-	-	-

	102011611/0514	- in foreign currency	0,18%	3 500 KZT	50 000 KZT
6.	102011612/0600	Additional fee for processing of hard copy lists on pension and social deductions (this additional fee does not cancel the effect of the main (basic) fee for making the transfer) (including VAT)	-	-	-
	102011612/0601	- from 10 persons and more	5 000 KZT	-	-
7.	102011611/0700	Acceptance of payment orders in the non-operational time in the presence of technical capabilities of the Bank (a fee shall be charged in addition to the basic fee)	-	-	-
7.1.		External transfers:	-	-	-
	102011611/0701	from 15.30 Astana time, in the national currency (tenge)	2 000 KZT	-	-
	102011611/0702	from 15.30 Astana time, in foreign currency	7 500 KZT	-	-
7.2.		Transfers for Customers of "Electronic Customer" system	-	-	-
	102011611/0703	from 15.30 Astana time, in the national currency (tenge)	2 000 KZT	-	-
	102011611/0704	from 15.30 Astana time, in foreign currency (tenge)	7 500 KZT	-	-
7.3.		Transfers for Customers of the "Internet Banking" system	-	-	-
	102011611/0703	from 15.30 Astana time, in the national currency (tenge);	2 000 KZT	-	-
	102011611/0704	from 15.30 Astana time, in foreign currency	7 500 KZT	-	-
8.	102011612/0800	Cancellation of payment within the operational day	-	-	-
8.1.		Intra-bank transfer	-	-	-
	102011612/0801	between the bank accounts of the same Customer	0 KZT	-	-
	102011612/0802	in favor of other Customers (subject to beneficiary's acceptance)	300 KZT	-	-
8.2.	102011612/0803	External transfers in the national currency (tenge) (in the presence of technical capabilities of the Bank)	1 000 KZT	-	-
8.3.	102011612/0804	External transfers in foreign currency (in the presence of technical capabilities of the Bank)	9 250 KZT	-	-
9.	102111612/0900	foreign exchange control. (Additional service on payments / transfers of money and / or maintenance of the current account in accordance with the currency legislation of the Republic of Kazakhstan)	-	-	-
9.1.		Management of foreign economic contracts:	-	-	-
	102111612/0901	- Registration and assignment of a reference number to the contract for export and import (including VAT)	3 000 KZT	-	-
	102111612/0902	- Registration and assignment of a reference number to the contract for export and import on the same day when the bank has technical capabilities to do so (including VAT)	5 000 KZT	-	-
		- Registration and assignment of a reference number to the contract for export and import within 2 (two) hours when the bank has technical capabilities to do so (including VAT)	6 000 KZT	-	-
		Acceptance, verification of supplements and amendments to the contract with the assigned reference number (including VAT)	2 500 KZT	-	-
		Verification of documents and acceptance of contracts, free of accounting registration, for the foreign exchange control (including VAT)	2 500 KZT	-	-
	102111612/0903	- Registration and assignment of a reference number to the contract for export and import at non-operational time (including VAT)	15 000 KZT	-	-
9.2.	102111612/0904	Issuance of duplicate copies of foreign exchange control documents (per sheet) (including VAT)	200 KZT	-	-
9.3.	102111612/0905	Reply to a written request of the Customer on issues of foreign exchange control (including VAT)	1 000 KZT	-	-
9.4.	102111612/0906	Issuance of certificates concerning payments on foreign trade contracts (including VAT)	1 000 KZT	-	-
9.5.	102111612/0906	Deregistration of the contract in connection with the transfer of the Customer to another bank (including VAT)	5 000 KZT	-	-
9.6.	102111612/0908	Reply to a written request of the Customer on issues of foreign exchange control on deregistered contracts (including VAT)	3 000 KZT	-	-
10.	102021611/1000	Cash banking	-	-	-
10.1.		Cash disbursement:	-	-	-
		Recalculation and packaging at cash disbursement upon prior request of the Customer:	-	-	-

	102021611/1001	- up to 1 000 000 tenge	0,40%	300 KZT	-
	102021611/1002	- from 1 000 001 tenge to 5 000 000 tenge	0,35%	-	-
	102021611/1003	- from 5 000 001 tenge and more	0,30%	-	-
	102021611/1004	- in foreign currency	-	-	-
		- USD	1,20%	750 KZT	-
		- EUR	1,20%	750 KZT	-
		- RUB	1,20%	750 KZT	-
		- other foreign currency	1,20%	750 KZT	-
	102021611/1005	Recalculation and packaging at cash disbursement in excess of \$ 500 000 (five hundred thousand) tenge (or the equivalent amount in foreign currency) without the Customer's prior request where it is possible for the Bank (a fee shall be charged in addition to the basic fee)	0,10%	-	-
10.2.		Cash acceptance:	-	-	-
	102021611/1006	- acceptance and recalculation of cash notes and coins in the national currency (tenge) in operating time with crediting the money to the Customer's bank account on the same day	0,25%	300 KZT	-
	102021611/1007	-all types of foreign currencies (except for the currencies of CIS countries)	0,25%	-	-
	102021611/1008	- cash in the currencies of CIS countries	0,20%	-	-
	102021611/1010	Additional fee shall be charged in case of excess or shortage when calculating cash (double recalculation):	0,20%	500 KZT	8 000 KZT
	102021611/1011	Exchange of notes and coins upon prior request of the Customer where possible for the Bank:	0,40%	300 KZT	-

11.	102011612/1100	Selling cash checkbooks (including VAT)	-	-	-
	102011612/1101	- for 25 checks	700 KZT	-	-
	102011612/1102	- for 50 checks	1 000 KZT	-	-
12.	102051611/1200	Foreign exchange transactions	-	-	-
12.1.		Purchase and sale of non-cash currency assets when crediting the money to the Customer's bank account:	-	-	-
	102051611/1201	- on the same day	0,17% по Курсу Банка	925 KZT	-
	102051611/1202	- on the second day	0,15% по Курсу Банка	925 KZT	-
13.	102061611/1300	"Electronic Customer" (including VAT)	-	-	-
13.1.	102061612/1301	Connection of the "Electronic Customer" system	18 500 KZT	-	-
13.2.	102061612/1302	Monthly subscription fee***	1 500 KZT; 15 000***KZT; 1****KZT	-	-
13.3.	102061612/1303	Reconnection of the "Electronic Customer" system at the request of the Customer	5 000 KZT	-	-
13.4.	102061612/1304	Reissue of the key diskette	1 500 KZT	-	-
13.5.	102061612/1305	Employee's field trip to perform work at the Customer's work place	5 000 KZT	-	-
14.	102061611/1400	"Escrow account"	-	-	-
14.1.	102061612/1401	Opening of an individual "Escrow account"	0 KZT	-	-
14.2.	102061612/1403	Maintenance of the "Escrow account" (monthly)	16 650 KZT	-	-
14.3.	102061612/1404	Closing of the "Escrow account"	0 KZT	-	-
15.	102061612/1500	Electronic banking system "Internet Banking" (including VAT)	-	-	-
15.1.	102061612/1501	Connecting of Electronic banking system "Internet Banking"	5 000 KZT; 1**** KZT	-	-
15.2.	102061612/1502	Monthly subscription fee	1 500 KZT; 1**** KZT	-	-
15.3.	102061612/1503	Reconnection of of the Electronic banking system "Internet Banking" at the Customer's request	5 000 KZT	-	-
15.4.	102061612/1304	Issue / Reissue of eToken	6 000 KZT	-	-
15.5.	102061612/1305	Bank Employee's field trip to perform work at the Customer's work place	5 000 KZT	-	-
16.	102061611/1600	Transfers on Electronic banking system "Internet Banking"	-	-	-
16.1.	102011611/1601	Inside the Bank:	0 KZT	-	-
16.2.		External transfers in the national currency (tenge) in Kazakhstan:	-	-	-
		Acceptance of payment orders with current value date:	-	-	-
	102011611/1602	- before 12.30 Astana time;	0,18%	200 KZT	400 KZT
	102011611/1603	- from 12.30 to 15.30 Astana time;	0,19%	400 KZT	600 KZT
	102011611/1604	- from 15.30 to 17.00 Astana time;	0,20%	600 KZT	800 KZT
	102011611/1605	- rapid payment before 15.00 Astana time (for payments up to \$ 5 million tenge) - a fee shall be charged in addition to the basic fee (according to the settlement procedure pursuant to the Bank internal guidelines)	500 KZT	-	-
16.2-1.		External transfers in the national currency (tenge) outside Kazakhstan:	-	-	-
		When instructed to charge the sender a fee (option OUR):	-	-	-
		the amount of transfer - up to 10 thousand US dollars (equivalent in tenge at the exchange rate of the NBK)	0,20%	6 500 KZT	75 000 KZT
		the amount of transfer - over 10 thousand US dollars (equivalent in tenge at the exchange rate of the NBK)	0,20%	7 000 KZT	75 000 KZT
		in favor of the recipients to the accounts opened with VTB Group banks	0,15%	2 500 KZT	25 000 KZT
		When instructed to charge the beneficiary a fee (option BEN/SHARE):	0,18%	3 500 KZT	50 000 KZT
16.3.		Acceptance of payment orders with future value date of matured payment:	-	-	-
	102011611/1606	- on the second banking day:	0,18%	150 KZT	300 KZT
16.4.		External transfers in foreign currency	-	-	-

		Transfer in favor of customers of other banks:	-	-	-
		When instructed to charge the sender a fee (option OUR):	-	-	-
	102011611/1607	<i>in foreign currency, other than US dollars (USD) and Russian rubles (RUB)</i>	0,20%	7 000 KZT	75 000 KZT
	102011611/1608	<i>in US dollars (USD), with the guaranteed full amount of payment to the beneficiary</i>	0,20%	10 000 KZT	90 000 KZT
	102011611/1609	<i>in Russian rubles RUB</i>	0,1%	2 000 KZT	20 000 KZT
	102011611/1610	<i>in foreign currency (in favor of the recipients to the accounts opened with VTB Group banks)</i>	0,15%	2 500 KZT	25 000 KZT
	102011611/1611	<i>in Russian rubles RUB (in favor of the recipients to the accounts opened with VTB Group banks)</i>	0,08%	1 500 KZT	15 000 KZT
	102011611/1612	When instructed to charge the beneficiary a fee (option BEN/SHARE):	-	-	-
	102011611/1613	<i>- in foreign currency</i>	0,18%	3 500 KZT	50 000 KZT
17		Other tariffs	-	-	-
17.1.		Refunding of payments received in foreign currency (a fee shall be charged from the payment amount, a fee shall not be deducted from the payments, the sum of which is equal to or less than 100 USD or the equivalent in another currency at the exchange rate of the NBK).	3 000 KZT	-	-

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

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

*** This tariff shall come into force from 01 October 2015 until the abolition of the product from the tariff scale of the Bank.

**** This tariff is valid under the campaigns held on the product "Electronic banking system "Internet Banking" of the Department of Retail Business Development and the Department of Corporate Business Development.

Tariffs on payment cards for legal entities and individual entrepreneurs

No.	List of services / transactions	Tariffs
1.	The cost of issue of main / additional card	
1.1.	Visa Business/ Visa Business Gold	0 tenge
2.	Annual maintenance of main / additional card*	
2.1.	Visa Business	15 000 tenge
2.2.	Visa Business Gold	30 000 tenge
3.	Urgent card issue (only in Almaty city) - 2 working days	
3.1.	Visa Business	5 000 tenge
3.2.	Visa Business Gold	15 000 tenge
4.	Replacement of card at the request of the customer or in case of loss	
4.1.	Visa Business	2 000 tenge
4.2.	Visa Business Gold	5 000 tenge
5.	Replacement of card for expiration and on the initiative of the Bank	
5.1.	Visa Business/ Visa Business Gold	0 tenge
6.	Visa payment cards for salary projects.	
6.1.	The cost of issue of main / additional card	0 tenge
6.2.	Annual maintenance of main / additional card*	in accordance with Appendix 2-3 to these Regulations.
7.	Urgent card issue (only in Almaty city) - 2 working days	
7.1.	Visa Electron	2 500 tenge
7.2.	Visa Classic	5 000 tenge
7.3.	Visa Gold**	10 000 tenge
7.4.	Visa Platinum**	20 000 tenge
8.	Replacement of card at the request of the customer or in case of loss	
8.1.	Visa Electron	600 tenge
8.2.	Visa Classic	2 000 tenge
8.3.	Visa Gold	5 500 tenge
8.4.	Visa Platinum**	10 000 tenge
9.	Replacement of card for expiration and on the initiative of the Bank	
9.1.	Visa Electron/Visa Classic/ Visa Gold/ Visa Platinum	0 tenge
10.	Fee for crediting of money to accounts (payment card)	
10.1.	Cash contribution: Salary projects	1%

10.2.	Transfers of funds from other accounts of the customer in the bank: Salary projects	1%
10.3.	Transfers from the bank account of the organization (the fee to Subsidiary VTB Bank JSC (Kazakhstan) shall be paid by the sender): Salary projects	in accordance with Appendix 2-3 to these Regulations.
10.4.	Transfer from other accounts of the bank - intra-bank transfers (Bank fee shall be paid by the card holder): Salary projects	1%
10.5.	Transfer from other banks (Bank fee shall be paid by the card holder): Salary projects	1%
10.6.	Cash contribution via ATM: Salary projects	0%
11.	Fee for cash withdrawal	
11.1.	In the ATM network of Subsidiary VTB Bank JSC (Kazakhstan) by cards of Subsidiary VTB Bank JSC (Kazakhstan)**: Corporate cards	tenge - 0,5% (min. 100 tenge), foreign currency*** - 1% (min. 200 tenge)
11.2.	In the ATM network of Subsidiary VTB Bank JSC (Kazakhstan) by cards of Subsidiary VTB Bank JSC (Kazakhstan)**: Salary cards	in accordance with Appendix 2-3 to these Regulations
11.3.	In the ATM network of Halyk Bank of Kazakhstan JSC by cards of Subsidiary VTB Bank JSC (Kazakhstan)**: Corporate cards	tenge - 0,7% (min. 200 tenge), foreign currency*** - 1% (min. 200 tenge)
11.4.	In the ATM network of Halyk Bank of Kazakhstan JSC by cards of Subsidiary VTB Bank JSC (Kazakhstan)**: Salary cards	in accordance with Appendix 2-3 to these Regulations
11.5.	In the ATM network of other banks: Corporate cards, Salary projects	tenge - 1% (min 500 tenge), foreign currency - 1,5% (min 500 tenge)
11.6.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) by cards of Subsidiary VTB Bank JSC (Kazakhstan): Corporate cards	1% (min. 500 tenge)
11.7.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) by cards of Subsidiary VTB Bank JSC (Kazakhstan): Salary cards	0,5%
11.8.	In the offices of Halyk Bank of Kazakhstan JSC by cards of Subsidiary VTB Bank JSC (Kazakhstan): Corporate cards	1% (min. 500 tenge)
11.9.	In the offices of Halyk Bank of Kazakhstan JSC by cards of Subsidiary VTB Bank JSC (Kazakhstan): Salary cards	tenge - 0,7% (min 200 tenge), foreign currency - 1% (min 500 tenge)
11.10.	Fees for cash withdrawals in offices of other banks: Corporate cards, Salary projects	2% of the amount + 1 000 tenge
12.	Fee for servicing in service outlets and points of sale	
12.1.	Sale/ Service: Corporate cards, Salary cards	0 tenge
12.2.	Fee for the "Customs payment" transaction in the network of Halyk Bank JSC: Corporate cards, Salary cards	1% min. 500 tenge max 6000 tenge
13.	View of account balances (Payment card), including VAT	
13.1.	In the network of Subsidiary VTB Bank JSC (Kazakhstan): Corporate cards	100 tenge
13.2.	In the network of Subsidiary VTB Bank JSC (Kazakhstan): Salary cards	50 tenge

13.3.	In the network of other banks: Corporate cards, Salary cards	100 tenge
14.	Statement of Account (Payment card), including VAT	
14.1.	Monthly: Corporate cards, Salary cards	0 tenge
14.2.	For the last 6 months: Corporate cards, Salary cards	500 tenge
14.3.	For the month, exceeding the last 6 months: Corporate cards, Salary cards	700 tenge
14.4.	mini-statement of the ATM (the last 10 account transactions (Payment card): Corporate cards	200 tenge
14.5.	mini-statement of the ATM (the last 10 account transactions (Payment card): Salary cards	100 tenge
15.	Blocking of payment card in case of loss	
15.1.	Without setting to the stop list: Corporate cards, Salary cards	0 tenge
15.2.	With the setting to the stop list (Visa Business/Visa Classic Unembossed/Visa Classic)	7 500 tenge for each region (for 2 weeks)
15.3.	With the setting to the stop list (Visa Gold/Visa Platinum/Visa Infinite)	10 000 tenge for each region (for 2 weeks)
16.	Transfer of money through the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan)	
16.1.	Intra-bank transfer to one's own account (Payment card): Salary cards	0 tenge
16.2.	Intra-bank transfer to other person's account (Payment card): Salary cards	200 tenge
16.3.	Visa to Visa transfer: Salary cards	2 % (min. 200 tenge)
17.	Other Services	
17.1.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	5 000 tenge
17.2.	Providing video from ATM cameras to cardholders of other banks, including VAT	10 000 tenge
17.3.	Providing video from ATM cameras when being serviced in a foreign network, including VAT	According to the tariffs of the Acquirer Bank
17.4.	The fee for payment of services through the ATM network of Subsidiary VTB Bank JSC (Kazakhstan) and Halyk Savings Bank of Kazakhstan JSC	50 tenge
17.5.	The fee for connection to the SMS-notification, including VAT	0 tenge
17.6.	Monthly subscription fee for SMS-notification, including VAT	150 tenge
17.7.	Fee for change of PIN code via ATM, including VAT	500 tenge for one change of PIN code
18	Merchant Acquiring Service	
18.1.	The Bank fee for conducting non-cash settlements on transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by an Enterprise	in accordance with Appendix 2-8 to these Regulations.

18.2.	The Bank fee for conducting non-cash settlements on transactions with the use of payment cards issued by other banks when selling goods / services / works by an Enterprise	in accordance with Appendix 2-8 to these Regulations.
19	Acquiring tariffs	
19.1.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan) on Visa cards issued by other banks: Debit cards / Credit cards	regardless of the account currency - 2% max amount of transactions - without limitations
19.2.	In the ATM network of Subsidiary VTB Bank JSC (Kazakhstan) on cards issued by other banks	0 tenge Max amount of transactions for all Visa, MasterCard and UnionPay payment cards - 200 000 tenge

* Within the framework of marketing activities by the decision of the Bank Management Board:

- 1) this payment card with annual servicing can be donated as a promotional product (including in a form of gift) on other banking products;
- 2) Club card "Priority Pass" can be provided..

** 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 payment cards: basic and favorable conditions of service under salary projects

(The criteria for granting preferential tariffs are defined in the "Criteria for granting of preferential tariffs for connection of an organization to the salary project")

1.		Payroll Fund under the "Salary Project" (thousand tenge)	Basic tariffs	preferences of the 1st order	preferences of the 2nd order	preferences of the 3rd order	preferences of the 4th order	preferences of the 5th order
1.1.	Fee for cash withdrawal* (in the network of Subsidiary VTB Bank JSC / Halyk Bank of Kazakhstan JSC)	from 10 000 or more	0,10%	0,09%	0,08%	0,07%	0,06%	0,05%
1.2.		from 5000 to 10 000	0,20%	0,18%	0,17%	0,14%	0,10%	0,05%
1.3.		from 2000 to 5000	0,30%	0,27%	0,24%	0,20%	0,10%	0,05%
1.4.		from 500 to 2000	0,40%	0,35%	0,30%	0,20%	0,10%	0,05%
1.5.		from 90 to 500	0,50%	0,40%	0,30%	0,20%	0,10%	0,05%
2.	Fee for crediting the funds to bank accounts (payment card)*	Payroll Fund under the "Salary Project" (thousand tenge)	Basic tariffs	preferences of the 1st order	preferences of the 2nd order	preferences of the 3rd order	preferences of the 4th order	preferences of the 5th order
2.1.		from 10 000 or more	0,10%	0,09%	0,08%	0,07%	0,06%	0,05%
2.2.		from 5000 to 10 000	0,20%	0,18%	0,17%	0,14%	0,10%	0,05%
2.3.		from 2000 to 5000	0,30%	0,27%	0,24%	0,20%	0,10%	0,05%
2.4.		from 500 to 2000	0,40%	0,35%	0,30%	0,20%	0,10%	0,05%
2.5.	from 90 to 500	0,50%	0,40%	0,30%	0,20%	0,10%	0,05%	
3.	Annual servicing***	Number of employees	Basic tariffs					
3.1.		from 101 or more	Electron - 0 tenge, Classic - 0 tenge, Gold - 0 tenge**/Gold - 15 000 tenge**, Platinum - 15 000 tenge.					
3.2.		from 11 to 101	Electron - 300 tenge, Classic - 500 tenge, Gold - 0 tenge**/Gold - 15 000 tenge**, Platinum - 15 000 tenge.					
3.5.		from 1 to 11	Electron - 1000 tenge, Classic - 5000 tenge, Gold - 20 000 tenge, Platinum - 25 000 tenge.					

* If one chooses payment of the fee for crediting of money to bank accounts, the fee for cash withdrawal shall be equal to 0%.

If one chooses payment of the fee for cash withdrawal, the fee for crediting of money to bank accounts shall be equal to 0%.

** Visa Gold - 0 tenge, is available free of charge only to heads of organizations in accordance with the decision of the authorized body of the Bank's internal documents (authorized body of the Bank is the Committee for Retail Business Tariffs). Visa Gold - 15 000 tenge, is provided for all other employees.

***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).

The criteria for granting preferential tariffs for connection of an Organization to the Salary project

No.		List of services / transactions	Current tariff
1	preferences of the 1st order	Opening of a bank account (the Organization shall pay only for opening of one bank account, the other bank accounts shall be opened free of charge upon presentation of necessary documents)	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Maintenance of each bank account (monthly, if any transactions are made on the account)	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
2	preferences of the 2nd order	Opening of a bank account (the Organization shall pay only for opening of one bank account, the other bank accounts shall be opened free of charge upon presentation of necessary documents)	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Maintenance of each bank account (monthly, if any transactions are made on the account)	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Connection to the electronic banking system "Interent banking"	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Monthly subscription fee for the use of the electronic banking system "Interent banking"	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Opening of a bank account (the Organization shall pay only for opening of one bank account, the other bank accounts shall be opened free of charge upon presentation of necessary documents)	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)

3	preferences of the 3rd order	Maintenance of each bank account (monthly, if any transactions are made on the account)	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Connection to the electronic banking system "Interent banking"	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Monthly subscription fee for the use of the electronic banking system "Interent banking"	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Availability of a Corporate card issued by the Bank	In accordance with the fees for payment cards for legal entities and individual entrepreneurs
4	preferences of the 4th order	Opening of a bank account (the Customer shall pay only for opening of one bank account, the other bank accounts shall be opened free of charge upon presentation of necessary documents)	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Maintenance of each bank account (monthly, if any transactions are made on the account)	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Connection to the electronic banking system "Interent banking"	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Monthly subscription fee for the use of the electronic banking system "Interent banking"	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Availability of a Corporate card issued by the Bank	In accordance with the fees for payment cards for legal entities and individual entrepreneurs
		Placement of a bank deposit with the Bank	In accordance with the conditions of opening of a term deposit in escrow by a legal entity
5	preferences of the 5th order	Opening of a bank account (the Customer shall pay only for opening of one bank account, the other bank accounts shall be opened free of charge upon presentation of necessary documents)	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Maintenance of each bank account (monthly, if any transactions are made on the account)	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Connection to the electronic banking system "Interent banking"	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Monthly subscription fee for the use of the electronic banking system "Interent banking"	In accordance with the basic tariffs for settlement and cash services for legal entities / individual entrepreneurs / farms (except banks)
		Availability of a Corporate card issued by the Bank	In accordance with the fees for payment cards for legal entities and individual entrepreneurs
		Placement of a bank deposit with the Bank	In accordance with the conditions of opening of a term deposit in escrow by a legal entity
		Connection to SMS-service for all employees of the Organization	Monthly fee for SMS-notification, In accordance with the fees for payment cards for legal entities and individual entrepreneurs

Tariffs on credit and trade finance transactions for small businesses (Subsidiary VTB Bank JSC (Kazakhstan) acts as a tax agent paying income to non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)

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

Comments: The Bank fees on currency transactions shall be held in tenge or in foreign currency - at the request of the Customer, and the fees in tenge shall be held at the exchange rate of the National Bank of Kazakhstan at the time of the transaction (hereinafter referred to as - the rate at the date of transfer).

No.	List of services / transactions	Current tariffs				
		Base rate	Minimum in national currency	Minimum in foreign currency	Maximum in national currency	Maximum in foreign currency
1.	Loans for small businesses (individual entrepreneurs, legal entities, notaries, lawyers, private bailiffs). These tariffs apply to loan transactions (except for the trade finance transactions/ documentary transactions).*					
1.1.	Consideration of loan application for all products with the exception of the product "Business Express" (in case the Customer does not receive the loan, it shall not be subject to VAT)	10 000 KZT. In the case of funding under the attracted Programs - in accordance with the Agreements signed.	-	-	-	-
1.2.	For the organization of loan (one-time fee) for all products with the exception of the products "Premium Credit" and "Business Express"	1% of the loan amount. In the case of funding under the attracted Programs - in accordance with the Agreements signed.	1 500 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
1.3.	For the organization of loan (one-time fee) for the product "Premium Credit"	0.5% of the loan amount, application of the fees shall be established by the decision of Bank's authorized body. In the case of funding under the attracted Programs - in accordance with the Agreements signed.	375 000 KZT	the foreign currency equivalent to the minimum amount in tenge	3 500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
1.4.	Issuance of loan cash from the current account	for LEs - according to paragraph 10, subparagraph 10.1., Appendix 1 to the Regulations on general terms and conditions of banking and other operations in Subsidiary VTB Bank JSC (Kazakhstan). For other entities - 0 KZT (only when withdrawing the entire amount of the loan on the day of the loan). When funding under the program entitled "Business Road Map 2020" - 0 KZT	-	-	-	-
1.5.	For opening of a credit line (one-time fee) for all products with the exception of the products "Premium Credit" and "Business Express"	0.5% of the credit line. In the case of funding under the attracted Programs - in accordance with the Agreements signed.	1 500 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT, 250 000 KZT -having a positive credit history in Subsidiary VTB Bank JSC (Kazakhstan)	the foreign currency equivalent to the maximum amount in tenge
1.6.	For opening of a credit line (one-time fee) for the product "Premium Credit"	0.5% of the credit line, application of the fees shall be established by the decision of Bank's authorized body. In the case of funding under the attracted Programs - in accordance with the Agreements signed.	375 000 KZT	the foreign currency equivalent to the minimum amount in tenge	3 500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
1.7.	For the organization of tranches under the credit line (one-time fee) for all products with the exception of the products "Premium Credit" and "Business Express"	0.5% of the amount of each tranche. In the case of funding under the attracted Programs - in accordance with the Agreements signed.	1 500 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT, 250 000 KZT -having a positive credit history in Subsidiary VTB Bank JSC (Kazakhstan)	the foreign currency equivalent to the maximum amount in tenge
1.8.	For the organization of tranches under the credit line (one-time fee) for the product "Premium Credit"	0.5% of the amount of each tranche, application of the fees shall be established by the decision of Bank's authorized body. In the case of funding under the attracted Programs - in accordance with the Agreements signed.	1 500 KZT	the foreign currency equivalent to the minimum amount in tenge	3 500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
1.9.	For the organization of loan (one-time fee) for the product "Business Express" without collateral	2% of the loan amount	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	-	-
1.10.	For the organization of loan (one-time fee) for the product "Business Express" with collateral	1% of the loan amount. In the case of funding under the attracted Programs - in accordance with the Agreements signed.	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	-	-
1.11.	For opening of a credit line (one-time fee) for the product "Business Express" without collateral	1% of the amount of the credit line.	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	-	-
1.12.	For the organization of tranches under the credit line (one-time fee) for the product "Business Express" without collateral	1% of the amount of each tranche	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	-	-
1.13.	For opening of a credit line (one-time fee) for the product "Business Express" with collateral	0.5% of the credit line. In the case of funding under the attracted Programs - in accordance with the Agreements signed.	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	-	-
1.14.	For the organization of tranches under the credit line (one-time fee) for the product "Business Express" with collateral	0.5% of the amount of each tranche. In the case of funding under the attracted Programs - in accordance with the Agreements signed.	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	-	-
1.15.	Overdraft without repayment schedule:					
1.15.1.	For opening of the overdraft limit up to 10 000 000 KZT (inclusive)	2% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	-	-
1.15.2.	For opening of the overdraft limit over 10 000 000 KZT	1% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge

1.15.3.	For issuance of a one-time overdraft	1% of the amount of the overdraft	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	-	-
1.16.	Overdraft, with repayment schedule:		-	-	-	-
1.16.1.	For opening of the overdraft limit up to 10 000 000 KZT (inclusive)	2% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	200 000 KZT	the foreign currency equivalent to the maximum amount in tenge
1.16.2.	For opening of the overdraft limit over 10 000 000 KZT	1% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
1.16.3.	For issuance of a one-time overdraft, tranche under the overdraft limit	1% of the amount of the tranche / overdraft.	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
2.	Changing the terms of lending to small businesses*					
2.1.	For granting of deferment for registration of collateral, including registration of additional agreements to the contract of pledge (with VAT). When refunding it is not charged - for individuals and small businesses	0.5% of the loan amount / credit line, application of the fees shall be established by the decision of Bank's authorized body.	1 500 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
2.2.	For a partial early repayment for small businesses (except tranches under revolving credit lines)	5% of the early repayment amount, application of the fees shall be established by the decision of Bank's authorized body. When financing under the "Business Road Map 2020" program and the "Damu Regions III" program - 0 KZT	1 500 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
2.3.	For complete early / partial repayment of tranches under revolving credit lines for small businesses up to 1 year	0%	-	-	-	-
2.4.	For complete early repayment for small businesses (within the moratorium period according to the concept) for small business. Except tranches under revolving credit lines.	5% of the balance of outstanding loans, application of the fees shall be established in accordance with the decision of Bank's authorized body and the Bank IRR. When financing under the "Business Road Map 2020" program and the "Damu Regions III" program - 0 KZT	1 500 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
2.5.	Increasing the amount of the loan / credit line limit for small businesses	0.5% of the increase amount	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
2.6.	The increase in terms of tranches under the credit line for small businesses (except for cases related to the deterioration in the financial condition of the Borrower)	0.5% of the balance of outstanding loans of increased tranches	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
2.7.	The increase in terms of the credit line for small businesses (except for cases related to the deterioration in the financial condition of the Borrower)	0.25% of the amount of the increased credit line	-	-	-	-
2.8.	Releasing collateral. Except for the collateral provided as additional collateral in accordance with the Bank authorized body's decision for small businesses (with VAT)	0.5% of the balance of outstanding loans application of the fees shall be established by the decision of Bank's authorized body.	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
2.9.	Change of the crediting currency for small businesses	0,5% of the balance of outstanding loans	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
2.10.	Changing the purpose of the loan / credit line for small businesses	0.5% of the amount for which the purpose changes	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
2.11.	Reducing the interest rate at the customer's request (except for a rate reducing in case of execution of covenants by the customer with regard to the product) for small businesses	0.5% of the balance of the debt on which the interest rate is reduced, application of the fees shall be established by the decision of Bank's authorized body.	10 000 KZT	the foreign currency equivalent to the minimum amount in tenge	500 000 KZT	the foreign currency equivalent to the maximum amount in tenge
2.12.	Changing the approach, the method of repayment at the request of the customer for small businesses	10 000 KZT	-	-	-	-
2.13.	Replacement of collateral at the request of the customer for small businesses (with VAT)	10 000 KZT	-	-	-	-
2.14.	Replacement of the borrower / co-borrower / pledger (except for the replacement of the pledger in connection with the replacement of the collateral) at the request of the customer for small businesses	10 000 KZT	-	-	-	-
2.15.	Withdrawal / replacement of guarantors at the request of the customer for small businesses (with VAT)	10 000 KZT	-	-	-	-
Note: *If these modifications are made on the initiative of the Bank or the modification improves the conditions for the Bank - the fees shall not be charged. The fees not included in the list shall not be charged						
3.	Issuance of certificates, letters, notices, and other documents relating to lending to small businesses					
3.1.	For the issuance of certificates, letters, notices and other documents at the request of the customer (except for the information on the distribution of the incoming money to pay off the debt under the contract, requested not more than once (1) a month, and information on the amount refundable, and except for the primary issuance of documents on imposition / removal of the encumbrance of collateralized property), (with VAT)	3000 KZT for one document	-	-	-	-

3.2.	For the issuance of the original documents of collateral security for the crediting period (with VAT)	5000 KZT	-	-	-	-
Note: 1) The insurance of loans for credit products shall be carried out according to the tariffs of insurance companies; 2) Evaluation of collateral shall be performed in accordance with independent valuation companies' tariff rates.			-	-	-	-
4.	Import letters of credit (including standby letters of credit) for small businesses					
4.1.	Opening of a letter of credit:					
	- for covered letters of credit (with 100% cash cover)	0.35% of the amount of letter of credit	20 000 KZT		220 000 KZT	
	- for uncovered letters of credit **	0.35% of the amount of letter of credit	20 000 KZT		220 000 KZT	
4.2.	**The fee for the risks of uncovered letters of credit					
	- with the amount of the letter of credit up to 10 000 000 tenge inclusive	10% per annum, application of the fees shall be established by the decision of Bank's authorized body.				
	- with the amount of the letter of credit from 10 000 001 tenge to 50 000 000 tenge inclusive	5% per annum, application of the fees shall be established by the decision of Bank's authorized body.				
	- with the amount of the letter of credit over 50 000 000 tenge	2% per annum, application of the fees shall be established by the decision of Bank's authorized body.				
4.3.	Pre-advicing letter of credit	50 USD				
4.4.	Changing the terms of the letter of credit *** (for one service irrespective of the number of the changes)	100 USD				
	***Increasing the letter of credit amount is considered as a separate issue of a letter of credit for the calculation of the fee					
4.5.	Fee for cancellation of the letter of credit prior to the expiry (including VAT):					
	- by requesting the consent of the beneficiary	80 USD				
	- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD				
4.6.	Examination of documents on a letter of credit	0,15% of the amount of payment	18 500 KZT		129 500 KZT	
4.7.	The fee for non-compliance in the documents (for each package of documents)	50 USD				
4.8.	Payment under letter of credit					
	- US dollars,	0,2% of the amount of payment		33 USD		400 USD
	- EURO	0,2% of the amount of payment		24 EUR		286 EUR
	- Russian rubles	0,08% of the amount of payment		250 RUB		2 700 RUB
	- tenge	0,2% of the amount of payment	3 000 KZT		7 500 KZT	
4.9.	Drafting of the letter of credit wording on the basis of a contract in case of refusal to issue (including VAT)	50 USD				
4.10.	Sending documents by mail (including VAT)	10 000 KZT				
4.11.	**** Services provided in cooperation with foreign banks	according to foreign bank invoice + 25% of the amount of the invoice				
	****Foreign banks' fees for advising a letter of credit, adding confirmation, verification of documents, arrangement of financing, deferred payment, discounting, effecting payment, early termination of obligations, modifications and requests *					
4.12.	Reimbursement of ***** expenses for transactions in cooperation with foreign banks (including VAT)	according to foreign bank invoice + 25% of the amount of the invoice				
	***** Reimbursement of postal, communication costs and other expenses of foreign banks					
4.13.	***** Financing provided in cooperation with foreign banks	according to foreign bank invoice + 17,65% of the amount of the invoice				
	*****The percentage fee for discounting within the letter of credit					
4.14.	The fee for structuring of the letter of credit	0,5%		500 USD		5000 USD
5.	Export letters of credit for small businesses					
5.1.	Advising of letters of credit	0,15% of the amount of the letter of credit	18 500 KZT	100 USD	92 500 KZT	500 USD
5.2.	Advising of changes in terms of a letter of credit (for one advice)	50 USD				
5.3.	Advising messages on a letter of credit (for one advice)	20 USD				
5.4.	Examination of documents on a letter of credit	0,15% of the amount of payment	18 500 KZT	100 USD	129 500 KZT	700 USD

5.5.	The fee for non-compliance in the documents (for each package of documents)	50 USD				
5.6.	Payment under letter of credit					
	- <i>US dollars,</i>	0,2% of the amount of payment		33 USD		400 USD
	- <i>EURO</i>	0,2% of the amount of payment		24 EUR		286 EUR
	- <i>Russian rubles</i>	0,08% of the amount of payment		250 RUB		2 700 RUB
	- <i>tenge</i>	0,2% of the amount of payment	3 000 KZT		7 500 KZT	
5.7.	Receiving and processing of documents under letter of credit	50 USD				
5.8.	Sending documents by mail (including VAT)	10 000 KZT				
5.9.	The fee for cancellation of the letter of credit prior to the expiry date (including VAT)	50 USD				
6.	Bank guarantees for small businesses					
6.1.	Fees for the issuance of guarantees:		-	-	-	-
	- <i>tender guarantees with 100% cash cover</i>	up to 3 000 000 tenge - 3% per annum for the actual number of days, 3 000 001 tenge and more - 2% per annum for the actual number of days	5 000 KZT	-	92 500 KZT	-
	- <i>tender guarantees without providing a 100% cash cover *****</i>	up to 3 000 000 tenge - 4,5% per annum for the actual number of days; 3 000 001 tenge and more - 3,25% per annum for the actual number of days	8 000 KZT	-	92 500 KZT	-
	- <i>tender guarantees (blank)</i>	up to 3 000 000 tenge - 12,5% per annum for the actual number of days; 3 000 001 tenge and more - 8% per annum for the actual number of days	10 000 KZT	-	92 500 KZT	-
	- <i>other guarantees with 100% cash cover</i>	up to 5 000 000 tenge - 4% per annum for the actual number of days; 5 000 001 tenge up to 50 000 000 tenge - 2,5% per annum for the actual number of days; from 50 000 001 tenge and higher - 1,5% per annum for the actual number of days	12 000 KZT	-	3 500 000 KZT	-
	- <i>other guarantees without providing 100% cash cover*****</i>	up to 5 000 000 tenge - 6% per annum for the actual number of days; from 5 000 001 tenge up to 50 000 000 tenge - 3% per annum for the actual number of days; from 50 000 001 tenge and higher - 1,5% per annum for the actual number of days	18 000 KZT	-	5 000 000 KZT	-
6.2.	***** Plus the fee for risks		-	-	-	-
	- <i>with the amount of guarantee up to 20 000 000 tenge inclusive</i>	2% per annum, application of the fees shall be established by the decision of Bank's authorized body.				
	- <i>with the amount of guarantee from 20 000 001 tenge to 75 000 000 tenge inclusive</i>	1% per annum, application of the fees shall be established by the decision of Bank's authorized body.				
	- <i>with the amount of guarantee over 75 000 000 tenge</i>	0,5% per annum, application of the fees shall be established by the decision of Bank's authorized body.				
6.3.	Changing the terms of the guarantee ***** (for one service irrespective of the number of the changes)	5 000 KZT	-	-	-	-
6.4.	Penalty for cancellation of the guarantee before the expiry date:		-	-	-	-
	- by requesting the consent of the beneficiary	15 000 KZT	-	-	-	-
	- upon receipt from the beneficiary of the official release from obligations without prior request	0 KZT	-	-	-	-
6.5.	Checking the payment claim under the guarantee	0,15% of the claim amount	18 500 KZT		75 000 KZT	
6.6.	Effecting payments in execution of a claim under the guarantee:					
	- <i>US dollars,</i>	0,2% of the amount of payment		33 USD		400 USD
	- <i>EURO</i>	0,2% of the amount of payment		24 EUR		286 EUR
	- <i>Russian rubles</i>	0,2% of the amount of payment		900 RUB		4 000 RUB
	- <i>tenge</i>	0,2% of the amount of payment	3 000 KZT		10 000 KZT	
6.7.	Drafting of the guarantee wording on the basis of the contract for the preliminary agreement with the beneficiaries (including VAT)	7 500 KZT	-	-	-	-
6.8.	Request for guarantees (including VAT)	3 000 KZT	-	-	-	-
6.9.	Sending documents by mail (including VAT)	10 000 KZT				
6.10.	*****Services provided in cooperation with foreign banks	according to foreign bank invoice + 25% of the amount of the invoice				
	***** <i>Foreign banks' fees for advising, issuance of guarantees, checking of claims, effecting payment, early termination of obligations, modifications and requests.</i>					

6.11.	Reimbursement of ***** expenses for transactions in cooperation with foreign banks (including VAT)	according to foreign bank invoice + 25% of the amount of the invoice				
	*****Reimbursement of postal, communication costs and other expenses of foreign banks					
7.	Export guarantees					
7.1.	Advising of export guarantee	0,10% of the guarantee amount	-	100 USD	-	500 USD
7.2.	Advising of changes in terms of the guarantee (for one advice)	50 USD				
7.3.	Advising messages under the guarantee (for one advice)	20 USD				
7.4.	Submission of a request for payment under the guarantee based on the customer's instructions	50 USD				
7.5.	Sending documents by mail (including VAT)	10 000 KZT				
***** Increasing the amount and duration of the guarantee is considered as a separate issue of a guarantee for the calculation of the fee						

Tariffs for documentary and credit operations for legal entities / individual entrepreneurs / farms (except banks) belonging to the segment of large and medium-sized businesses

No.	Code	List of services / transactions	Current tariffs				
			Base rate	Minimum in national currency	Minimum in foreign currency	Maximum in national currency	Maximum in foreign currency
1.	102081610/0100	Export letters of credit (including standby letters of credit)					
1.1.		Acceptance of letter of credit:					
	102081611/0101	- with the provision of cover	0,15%	18 500 KZT	100 USD		
	102081611/0102	- without the provision of cover	0,15% - 10% per annum	18 500 KZT	100 USD		
1.2.	102081611/0103	Pre-advising of a letter of credit	50 USD				
1.3.	102081611/0104	Advising of a letter of credit	0,15%	18 500 KZT	100 USD	92 500 KZT	500 USD
1.4.	102081611/0105	Advising of changes in terms of a letter of credit (for one advice)	50 USD				
1.5.	102081611/0106	Advising messages on a letter of credit (for one advice)	20 USD				
1.6.	102081611/0107	The fee for cancellation of a letter of credit prior to the expiry date (including VAT)	50 USD				
1.7.	102081611/0108	Examination of documents on a letter of credit	0,15%	18 500 KZT	100 USD	129 500 KZT	700 USD
1.8.	102081611/0109	The fee for non-compliance in the documents (for each package of documents)	50 USD				
1.9.	102081611/0110	Transfer of the transferable letter of credit	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
1.10.	102081611/0111	Changing the terms on transferable letter of credit (for one service irrespective of the number of the changes)	100 USD				
1.11.	102081611/0112	Receiving and processing of documents under letter of credit	50 USD				
1.12.	102081611/0113	Sending documents by mail (including VAT)	10 000 KZT				
1.13.	102081611/0114	Negotiation, discounting and acceptance of drafts	0,15% - 10% per annum	18 500 KZT	100 USD		
1.14.		Drafting of letter of credit wording on the basis of a contract (including VAT)	50 USD				
1.15.		Crediting the letter of credit payment					
		- US dollars,	0,20%		33 USD		400 USD
		- EURO	0,20%		24 EUR		286 EUR
		- Russian rubles	0,08%		250 RUB		2 700 RUB
		- tenge	0,20%	3 000 KZT		7 500 KZT	
2.	102081610/0200	Import letters of credit (including standby letters of credit)					
2.1.		Opening of a letter of credit:					
	102081611/0201	- with the provision of cover	0,30%	18 500 KZT	100 USD	185 000 KZT	1 000 USD
	102081611/0202	- without the provision of cover*	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
	102080611/0203	The fee for the risks under letters of credit without 100% cover	0,1% - 20% per annum				
2.2.	102081611/0204	Pre-advising of a letter of credit	50 USD				
2.3.	102081611/0205	Changing the terms of a letter of credit** (for one service irrespective of the number of the changes)	100 USD				

		**increasing the letter of credit amount is considered as a separate issue of a letter of credit for the calculation of the fee					
2.4.		The fee for cancellation of a letter of credit prior to the expiry date (including VAT):					
	102081611/0206	- by requesting the consent of the beneficiary	80 USD				
	102081611/0207	- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD				
2.5.	102081611/0208	Examination of documents on a letter of credit	0,15%	18 500 KZT	100 USD	129 500 KZT	700 USD
2.6.	102081611/0209	The fee for non-compliance in the documents (for each package of documents)	50 USD				
2.7.		Payment under letter of credit					
	102081611/0210	- US dollars,	0,20%		33 USD		400 USD
	102081611/0211	- EURO	0,20%		24 EUR		286 EUR
	102081611/0212	- Russian rubles	0,08%		250 RUB		2 700 RUB
		- tenge	0,20%	3 000 KZT		7 500 KZT	
2.8.	102081611/0214	Drafting of letter of credit wording on the basis of a contract in case of refusal to issue (including VAT)	50 USD				
2.9.		Sending documents by mail (including VAT)	10 000 KZT				
2.10.		* Services provided in cooperation with foreign banks	according to foreign bank invoice + 25% of the amount of the invoice				
		<i>*Foreign banks' fees for advising a letter of credit, adding confirmation, verification of documents, arrangement of financing, late payment, discounting, payment effecting, early termination of obligations, changes, requests. The tariff will be charged in cases where Subsidiary VTB Bank JSC (Kazakhstan) takes the obligations of a tax agent paying the income to non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan).</i>					
2.11.		Reimbursement of * expenses for transactions in cooperation with foreign banks (including VAT)	according to foreign bank invoice + 25% of the amount of the invoice				
		<i>*Reimbursement of postal, communication costs and other expenses of foreign banks. The tariff will be charged in cases where Subsidiary VTB Bank JSC (Kazakhstan) takes the obligations of a tax agent paying the income to non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan).</i>					
2.12.		Funding* provided in cooperation with foreign banks	according to the invoice of the foreign bank + 17.65% of the amount of the invoice				
		<i>*The interest remuneration for discounting under the letter of credit. The tariff will be charged in cases where Subsidiary VTB Bank JSC (Kazakhstan) takes the obligations of a tax agent paying the income to non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan).</i>					
3.	102071610/0100	Import guarantees					
3.1.		The fee for the issuance of a guarantee:					
	102071611/0101	- tender guarantees in tenge with 100% cash cover	0,30%	15 000 KZT		65 000 KZT	
	102071611/0102	- uncovered tender guarantees in tenge (except blank ones)*	0,20%	9 000 KZT		65 000 KZT	

	102071611/0105	- blank tender guarantees**	9 000 KZT				
	102071611/0103	- other guarantees with 100% cash cover	0,30%	18 500 KZT	100 USD	185 000 KZT	1 000 USD
	102071611/0104	- other guarantees without cover*	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
	102071611/0106	* The fee for the risks	0,1% - 20% per annum				
		** The fee for the risks:					
	102071611/0105	- with the amount of the guarantee up to 4 000 000 tenge inclusive	6-10% per annum				
	102071611/0105	- with the amount of the guarantee over 4 000 000 tenge	3-5% per annum				
3.2.	102071611/0107	Changing the terms of the guarantee *** (per one service irrespective of the number of the changes)	100 USD				
		***Increasing the amount of the guarantee is considered as a separate issue of a guarantee for the calculation of the fee					
3.3.		The fee for cancellation of the guarantee before the expiry date (including VAT):					
	102071611/0108	-by requesting the consent of the beneficiary	80 USD				
	102071611/0109	- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD				
3.4.	102071611/0110	Checking the the payment claim under the guarantee	0,15%	18 500 KZT	100 USD	74 000 KZT	400 USD
3.5.	102071611/0111	Effecting payments in execution of a claim under the guarantee:					
	102071611/0112	- US dollars,	0,20%		33 USD		400 USD
	102071611/0113	- EURO	0,20%		24 EUR		286 EUR
	102071611/0114	- Russian rubles	0,08%		250 RUB		2 700 RUB
	102071611/0115	- tenge	0,20%	3 000 KZT		7 500 KZT	
3.6.	102071611/0116	Drafting of the guarantee wording on the basis of a contract (including VAT)	50 USD				
3.7.		Sending documents by mail (including VAT)	10 000 KZT				
3.8.		**** Services provided in cooperation with foreign banks	according to foreign bank invoice + 25% of the amount of the invoice				
		****Foreign banks' fees for advising, issuance of guarantees, verification of requests, payment effecting, early termination of obligations, changes, requests. The tariff will be charged in cases where Subsidiary VTB Bank JSC (Kazakhstan) takes the obligations of a tax agent paying the income to non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan).					
3.9.		Reimbursement of ***** expenses for transactions in cooperation with foreign banks (including VAT)	according to foreign bank invoice + 25% of the amount of the invoice				
		*****Reimbursement of postal, communication costs and other expenses of foreign banks. The tariff will be charged in cases where Subsidiary VTB Bank JSC (Kazakhstan) takes the obligations of a tax agent paying the income to non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan).					
4.	102071610/0200	Export guarantees					
4.1.		The fee for issuing of a guarantee against a counter-guarantee:					
	102071611/0201	- with the provision of cover	0,30%	18 500 KZT	100 USD	185 000 KZT	1 000 USD
	102071611/0202	- without the provision of cover	0,15% - 10% per annum	18 500 KZT	100 USD		
4.2.	102071611/0203	Pre-advising of a guarantee	50 USD				

4.3.	102071611/0204	Advising of a guarantee	0,10%	18 500 KZT	100 USD	92 500 KZT	500 USD
4.4.	102071611/0205	Advising of changes in terms of the guarantee (for one advice)	50 USD				
4.5.	102071611/0206	Advising of messages under the guarantee (for one advice)	20 USD				
4.6.	102071611/0207	The fee for cancellation of the guarantee before the expiry date (including VAT)	80 USD				
4.7.	102071611/0208	Checking the the payment claim under the guarantee	0,15%		100 USD		400 USD
4.8.	102071611/0209	Receiving and processing a package of documents under the guarantee	50 USD				
4.9.	102071611/0210	Sending documents by mail (including VAT)	10 000 KZT				
5.	102101610/0100	Documentary collection provided for under a commercial contract for imports					
5.1.	102101611/0101	Advising of import collection	0,10%		20 USD		200 USD
5.2.	102101611/0102	Issue of documents against acceptance or payment	0,10%		20 USD		200 USD
5.3.	102101611/0103	Advising of changes in terms of a collection order (for one advice)	50 USD				
5.4.		Payment on collection:					
	102101611/0104	- <i>US dollars,</i>	0,20%		33 USD		400 USD
	102101611/0105	- <i>EURO</i>	0,20%		24 EUR		286 EUR
	102101611/0106	- <i>Russian rubles</i>	0,08%		250 RUB		2 700 RUB
	102101611/0107	- <i>tenge</i>	0,20%	3 000 KZT		7 500 KZT	
5.5.	102101611/0108	Endorsing documents in favor of the buyer or its bank (for each document);	10 USD				
5.6.	102101612/0109	Return (sending) of documents without payment (including VAT)	10 000 KZT				
5.7.		Receiving and processing a package of documents for collection	50 USD				
6.	102101610/0200	Documentary collection provided for under a commercial contract for exports					
6.1.	102101611/0201	Issue of a collection order (reception and preparation of documents for collection)	0,10%		33 USD		300 USD
6.2.	102101612/0202	Issue of a collection order (sending documents for collection) (including VAT)	10 000 KZT				
6.3.	102101611/0203	Changing the terms of a collection order (per one service irrespective of the number of the changes)	100 USD				
6.4.	102101612/0204	The fee for withdrawal of the collection order at the request of the customer (including VAT)	80 USD				
6.5.		Return of unpaid documents (including VAT):					
	102101612/0205	Return of unpaid documents (including VAT):	10 000 KZT				
	102101612/0206	- <i>with protest</i>	10 000 KZT + Legal expenses				
6.6.		Receiving and processing a package of documents for collection	50 USD				
8	102040611/0100	Tariffs on loan transactions					
8.1.	102041612/0101	The fee for consideration of the application (in case of a negative decision (including VAT) (of the application amount)			0%		30%
8.2.	102040611/0102	Funding arrangement fee (of the amount of the credit line)			0%		30%
8.3.	102041611/0103	Early repayment fee of the loan amount			0%		30%
8.4.	102041611/0104	The fee for termination of the agreement, of the limit amount			0%		30%
8.5.	102041611/0105	The fee for prolongation, from the prolonged loan amount			0%		5%

8.6.	102041611/0106	Commitment fee, per annum			0%		10%
8.7.	102041611/0107	The fee for change in the conditions of funding (of the amount of the credit line)			0%		30%
8.8.	102041611/0108	Fee for delays (of the amount of the credit line)			0%		30%
8.9.	102041611/0109	The fee for urgent issue / provision of financial instruments (of the amount of the credit line)			0%		30%
8-1		Reimbursement obligations					
8-1.1.		The fee for issuing a reimbursement obligation:					
		- with the provision of cover	0,30%	18 500 KZT	100 USD	185 000 KZT	1 000 USD
		- without the provision of cover*	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
		* The fee for the risks	0,1% - 20% per annum				
8-1.2.		Changing the terms of of the reimbursement obligation** (per one service irrespective of the number of the changes)	100 USD				
		**Increasing the amount of a reimbursement obligation is considered as a separate issue of a reimbursement obligation for calculating the fee					
8-1.3.		The fee for cancellation of the reimbursement obligation before the expiry date (including VAT)	100 USD				
8-1.4.		Payment on the reimbursement obligation:					
		- US dollars,	0,20%		33 USD		400 USD
		- EURO	0,20%		24 EUR		286 EUR
		- Russian rubles	0,08%		250 RUB		2 700 RUB
		- tenge	0,20%	3 000 KZT		7 500 KZT	
8-1.5.		Sending documents by mail (including VAT)	10 000 KZT				
8-2		Transaction structuring / fund raising from international financial sources					
8-2.1.		The fee for structuring the transaction on fund raising from international financial sources (without using a letter of credit) (including VAT)					
		ut to 1 year	0,5%		500 USD		5 000 USD
		over 1 year	1,0%		1 000 USD		5 000 USD
8-2.2.		The fee for structuring the transaction on post-financing letter of credit / fund raising by issuing a letter of credit, providing for discounting (including VAT)					
		ut to 1 year	0,5%		500 USD		5 000 USD
		over 1 year	1,0%		1 000 USD		5 000 USD
8-2.3.		The fee for structuring the transaction on fundraising under the coverage of Export Credit Agencies (ECA) / Export Insurance Agencies (ESA), including transaction structuring (including VAT)	1,0%		5 000 USD		30 000 USD
8-2.4.		The fee for early repayment of the loan / early closure of a letter of credit providing for discounting	0,5% on the amount prepaid		100 USD		
9		Other fees					
9.1.		The fee for consulting services for execution of the financing (of the amount of funding) (including VAT)			0%		30%
9.2.		Querying related to the trade finance/ documentary transactions and guarantee transactions (including VAT)	20 USD				

Tariffs on merchant acquiring

No.	List of services / transactions	Current tariffs				
		Basic tariffs	Preferential tariff of the 1st order	Preferential tariff of the 2nd order	Preferential tariff of the 3rd order	Preferential tariff of the 4th order
1.	The Bank fee for conducting non-cash settlements on transactions with the use of payment cards issued by other banks when selling goods / services / works by an Enterprise	2%	1,9%	1,8%	1,7%	1,6%
2.	The Bank fee for conducting non-cash settlements on transactions with the use of payment cards issued by Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by an Enterprise	1%	0,9%	0,8%	0,7%	0,6%
3.	Monthly subscription fee including VAT*: For each installed POS terminal, for which the actual turnover is less than 100 000 tenge per month**.	8 000 tenge***				
4.	External transfers in the national currency (tenge) in Kazakhstan without opening an account with the Bank	0 tenge				

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

** Provided that, if a company does not comply with the turnover equal to $N * 100\,000$ tenge (N is the number of installed POS - terminals in the company), the monthly subscription fee shall be charged only for the shortfall turnover of every 100 000 tenge.

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

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

No.		List of services / transactions
1	Preferential tariff of the 1st order	Connection of the electronic banking system "Interent banking"
2	Preferential tariff of the 2nd order	Connection of the electronic banking system "Interent banking"
		Availability of a corporate payment card issued by the Bank
3	Preferential tariff of the 3rd order	Connection of the electronic banking system "Interent banking"
		Availability of a corporate payment card issued by the Bank
		Placement of a bank deposit with the Bank
4	Preferential tariff of the 4th order	Connection of the electronic banking system "Interent banking"
		Availability of a corporate payment card issued by the Bank
		Placement of a bank deposit with the Bank
		Corporate Business Customer

Tariffs on cash and settlement services for correspondent banks

Comments: The Bank fees shall be paid in tenge or in foreign currency - at the choice of the Customer, except as defined by the current currency legislation of 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 the exchange rate of the National Bank of Kazakhstan at the time of transaction

Comments: *As for the Bank's fees subject to VAT, the AT is included in the cost. In case of reflection of the tariff as a fixed amount, the tariff shall be charged for each transaction / document*

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

No.	Code	List of services / transactions	Current tariffs		
			Base rate	Minimum in national currency	Maximum in national currency
1.	402011611/0100	Opening a bank account			
1.1.	402011611/0101	For correspondent banks	0 KZT		
2.	402011610/0200	Maintenance of the bank account			
2.1.	402011612/0201	Issue of duplicate copies of banking and financial documents (subject to VAT)	10 USD		
2.2.	402011612/0202	Provision, at the request of the Customer, of certificates related to its servicing at the Bank (subject to VAT)	900 KZT		
2.3.		Investigation on payments (subject to VAT)			
	402011612/0203	- all kinds of currencies (freely convertible currency, restricted convertibility currency, except in tenge)	50 USD		
	402011612/0204	- in tenge	2 000 KZT		
2.4.		Amendment of payment instructions:			
	402011612/0205	- for intra-bank transfers in tenge and freely convertible currency, restricted convertibility currency	1 000 KZT		
	402011612/0206	- for external transfers in freely convertible currency, restricted convertibility currency, except in tenge	75 USD		
	402011612/0207	-for external transfers in tenge	2000 KZT		
2.5.		Acceptance of a request for withdrawal of a payment order at the request of the Bank (subject to VAT)			
	402011612/0208	- for intra-bank transfers in tenge and freely convertible currency, restricted convertibility currency	1 000 KZT		
	402011612/0209	- for external transfers in tenge	2 000 KZT		
	402011612/0210	- for external transfers in freely convertible currency, restricted convertibility currency, except in tenge	75 USD		
2.5.1.	402011612/0211	Cancellation of an incoming payment not accepted for execution	200 KZT		
	Note to Paras.2.3, 2.4, 2.5	<i>Remuneration to counterparty banks (third banks), other additional charges for performance of Customers' orders shall be reimbursed (paid) by the Customers at actual cost of expenses incurred.</i>			
2.6.	402011611/0212	Closing the account at the request of the Customer (when closing each account)			
	402011611/0213	- closing an account with a zero credit balance	0 KZT		
	402011611/0214	- closing an account with a non-zero credit balance	1 600 KZT		
2.7.		Provision of statements, certificates and other documents at the request of the Customer (subject to VAT):			
	402011611/0215	- account statements, advice documents compulsorily under the contract	0 KZT		

	402011611/0216	- a duplicate account statement, advice or payment documents upon request of the Customer (subject to VAT)	1500 KZT		
3.	402011610/0300	Transfers in tenge			
3.1.	402011611/0301	Inside the Bank	200 KZT		
3.2.		Outgoing payments from accounts and as requested by the counterparty banks in favor of customers (individuals and legal entities)			
	402011612/0302	- When instructed to charge the sender a fee (option OUR):	0,25%	400 KZT	800 KZT
	402011612/0303	- When instructed to charge the beneficiary a fee (option BEN/SHARE)	0,25%	400 KZT	800 KZT
	Note to 402011612/0303	In the performance of payment orders fees and expenses are deducted from the amount of payment, if the payment orders of correspondent banks specify "spending by payee".			
3.3	402011612/0304	Processing of payment documents in manual mode - all kinds of currencies (subject to VAT)	1500 KZT		
	Note to Para. 3.3	<i>The specified fee shall be charged in the event of having to edit / adjust the settlement documents in tenge / foreign currency (in addition to the fee specified in paras. 3.1 and 3.2, Section 4 of these Tariffs) that have not undergone automated processing to meet the requirements of the Bank formatting of SWIFT / Telex messages.</i>			
3.4	402011612/0305	Rapid payments and transfers in tenge (execution of payment within 1 hour after receipt of instructions to the Bank taking into account the value date) in favor of customers of other banks	1000 KZT		
3.5	402011612/0306	Payments and transfers after the end of the operating time, but not later than 17:30 Astana time (by prior arrangement)	1000 KZT		
3.6.	402011612/0307	Inter-bank transfers	200 KZT		
4.	402011610/0400	Transfers in foreign currency			
4.1.	402011611/0401	Inside the Bank/ Intra-Bank	200 KZT		
	402011611/0402	Inter-bank transfers in restricted convertibility currency	20 USD		
	402011611/0403	Inter-bank transfers in freely convertible currency	10 USD		
		Outgoing transfers from the accounts and on the instructions of the counterparty banks in favor of customers (individuals and legal entities) of other banks			
4.2.		At the expense of the sender			
	402011612/0404	- in freely convertible currency (FCC)	50 USD		
	402011612/0405	-in restricted convertibility currency (RCC), except tenge	15 USD		
4.3.		At the expense of the beneficiary			
	402011612/0406	- in freely convertible currency	10 USD		
	402011612/0407	-in restricted convertibility currency, except tenge	10 USD		
5.	40202612/0500	Cash service			
5.1.		Cash disbursement:			
		Recalculation and packaging at cash disbursement upon prior request of the Customer:			
	40202612/0501	- up to 1 000 000 tenge	0,40%	200 KZT	
	40202612/0502	- from 1 000 001 tenge to 5 000 000 tenge	0,25%		
	40202612/0503	- 5 000 001 tenge or more	0,15%		
	40202612/0504	- in foreign currency	1,00%		

	40202612/0505	Recalculation and packaging at cash disbursement without prior request when it is possible for the bank (the tariff is charged in addition to the basic one)	0,10%		
5.2.		Acceptance of cash			
	40202612/0506	- acceptance and recalculation of cash notes and coins in operating time with crediting the money to the Customer's bank account on the same day	0,20%	50 KZT	
	40202612/0507	- freely convertible currency	0,20%		
	40202612/0508	- restricted convertibility currency	0,20%		
	40202612/0509	Recalculation of banknotes and coins when accepting the collected revenues in the non-operational time with crediting the money to the Customer's account on the next day	0,20%		
	40202612/0510	Additional tariff to be charged in case of excess or shortage when recalculating cash (double counting)	0,20%	400 KZT	5 000 KZT
	40202612/0511	Exchange of notes and coins upon prior request where it is possible for the Bank	0,40%	250 KZT	
6.	40201612/0600	Other services			
6.1.		Audit queries:			
	40201612/0601	The fee for confirmation of the account balance (subject to VAT)	4 000 KZT		
	40201612/0602	The fee for confirmation of all transactions conducted with correspondent banks (subject to VAT)	6 500 KZT		
6.2.	40201612/0603	Postal and courier services (subject to VAT)	on actual basis		
6.3.	40201612/0604	Sending SWIFT and Telex messages on the instructions of correspondent banks without any financial liabilities for the Bank (subject to VAT)	3000 KZT		

Tariffs for documentary/ trade finance transactions for correspondent banks

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

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

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

Tariffs for the provision of banking services package on settlement and cash services for legal entities and individual entrepreneurs of small businesses (small retail business segment)

Comments: Fees are imposed with VAT

Section 1. Cash and settlement services for small business

№	List of services / transactions	Current tariffs
		Base rates
1	«Business Plus» Package	
1.1.	Opening of a current bank account	29 791 tenge**; 25 291 tenge***
1.2.	The use of «Electronic Customer» computer-modem system / Internet-banking system	
1.3.	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	
1.4.	Cash acceptance (up to 700 thousand tenge per month*)	
1.5.	Cash disbursement (up to 1 million tenge per month*)	
1.6.	External transfers in tenge by means of «Electronic Customer» system/ Internet-banking system (up to 30 pcs. per month*)	
1.7.	Issue of duplicate copies of banking and financial documents	
1.8.	Providing, by the customer's request, a certificate related to his/her servicing in the Bank	
1.9.	Provision of a monetary checkbook (25 sheets)	
1.10.	Issue of the payment card Visa Gold with the tariff for annual servicing in the amount of 1 tenge (the first year of service*)	
2.	«Business» package	
2.1.	Monthly subscription fee for use of «Electronic Customer» computer-modem system / Monthly subscription fee for Internet-banking system	25 291 tenge per month
2.2.	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	
2.3.	Cash acceptance (up to 700 thousand tenge per month*)	
2.4.	Cash disbursement (up to 1 million tenge per month*)	
2.5.	External transfers in tenge by means of «Electronic Customer» system/ Internet-banking system (up to 30 pcs. per month*)	
2.6.	Issue of duplicate copies of banking and financial documents	
2.7.	Providing, by the customer's request, a certificate related to his/her servicing in the Bank	
2.8.	Sale of a monetary checkbook (25 sheets)	
2.9.	Issue of the payment card Visa Gold with the tariff for annual servicing in the amount of 1 tenge (the first year of service*)	
3.	«Trade Plus» Package	
3.1.	Opening of a current bank account	
3.2.	Monthly subscription fee for use of «Electronic Customer» computer-modem system / Monthly subscription fee for Internet-banking system	
3.3.	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	

3.4	Cash acceptance (up to 2 million tenge per month*)	27 630 tenge**; 23 130 tenge***
3.5	Cash disbursement (up to 500 thousand tenge per month*)	
3.6	External transfers in tenge by means of «Electronic Customer» system/ Internet-banking system (up to 25 pcs. per month*)	
3.7	Issue of duplicate copies of banking and financial documents	
3.8	Providing, by the customer's request, a certificate related to his/her servicing in the Bank	
3.9	Sale of a monetary checkbook (25 sheets)	
3.10	Issue of the payment card Visa Gold with the tariff for annual servicing in the amount of 1 tenge (the first year of service*)	
4.	«Trade» package	
4.1.	Monthly subscription fee for use of «Electronic Customer» computer-modem system / Monthly subscription fee for Internet-banking system	23 130 tenge per month
4.2.	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	
4.3.	Cash acceptance (up to 2 million tenge per month*)	
4.4.	Cash disbursement (up to 500 thousand tenge per month*)	
4.5.	External transfers in tenge by means of «Electronic Customer» system/ Internet-banking system (up to 25 pcs. per month*)	
4.6.	Issue of duplicate copies of banking and financial documents	
4.7.	Providing, by the customer's request, a certificate related to his/her servicing in the Bank	
4.8.	Sale of a monetary checkbook (25 sheets)	
4.9.	Issue of the payment card Visa Gold with the tariff for annual servicing in the amount of 1 tenge (the first year of service*)	
5.	«Foreign Economic Activities/FEA» package	
5.1.	Monthly subscription fee for use of «Electronic Customer» computer-modem system / Monthly subscription fee for Internet-banking system	102 562 tenge per month
5.2.	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	
5.3.	Transactions on external cash transfers in currency (up to 3 million tenge per month*)	
5.4.	Cash acceptance (up to 3 million tenge per month*)	
5.5.	Cash disbursement (up to 5 million tenge per month*)	
5.6.	External transfers in tenge by means of «Electronic Customer» system/ Internet-banking system (up to 150 pcs. per month*)	
5.7.	Issue of duplicate copies of banking and financial documents	
5.8.	Providing, by the customer's request, a certificate related to his/her servicing in the Bank	
5.9.	Sale of a monetary checkbook (25 sheets)	
5.10.	Issue of the payment card Visa Gold and Visa Business with the tariff for annual servicing in the amount of 1 tenge (the first year of service*)	
6.	«Personal» package	
6.1.	Monthly subscription fee for use of «Electronic Customer» computer-modem system / Monthly subscription fee for Internet-banking system	

6.2.	Maintenance of each bank account, except for current accounts "in the transit mode" and savings accounts (monthly, in the presence of account transactions)	
6.3.	Cash acceptance (up to 2 million tenge per month*)	27 630 tenge per month
6.4.	Cash disbursement (up to 1 million tenge per month*)	49 120 tenge per 2 months
6.5.	External transfers in tenge by means of «Electronic Customer» system/ Internet-banking system (up to 30 pcs. per month*)	64 470 tenge per three months
6.6.	Issue of duplicate copies of banking and financial documents	110 520 tenge per six months
6.7.	Providing, by the customer's request, a certificate related to his/her servicing in the Bank	184 200 tenge per 12 months
6.8.	Sale of a monetary checkbook (25 sheets)	

* Over the limit according to standard tariffs.

** Fees charged for the first month of service.

*** Fees charged after the first month of service.