

Information about changes in tariffs for small and medium business clients

Dear clients!

Subsidiary JSC VTB Bank (Kazakhstan) (hereinafter referred to as the Bank) hereby notifies its small and medium business clients of the introduction of amendments to the Bank's Tariffs in accordance with Amendments and Additions No. 1, approved by the decision of the Bank's Board of Directors (Minutes No. 02/2026 dated February 06, 2026) to the Schedule of Basic Tariffs for all corporate clients in the "Small and Medium Business" segment, approved by the decision of the Bank's Board of Directors (Minutes No. 26/2025 dated December 15, 2025).

The amendments to the tariffs have been made in connection with changes to the tax legislation of the Republic of Kazakhstan without changing the tariff rates and will come into effect on February 08, 2026, except for the merchant acquiring tariff, which will come into effect:

- **For new clients of the Bank from February 06, 2026;**
- **For existing clients of the Bank:**

for individuals (*individual entrepreneurs, lawyers, notaries, private bailiffs, peasant (farmer) households, and professional mediators*) - **from May 06, 2026;**
for legal entities - from February 16, 2026.

You can find the Bank's tariffs on the Internet on the Bank's official website at: www.vtb-bank.kz

Sincerely yours, VTB Bank (Kazakhstan)