

Appendix 1
to the Regulations on general conditions of
conduct of banking and other operations in
Subsidiary "VTB Bank (Kazakhstan)" JSC

**Rates for legal entities/ peasant (farm) holdings/ individual entrepreneurs/ notaries/ lawyers/private bailiffs and
professional mediators**

SECTION 1. Tariffs for settlement and cash services for legal entities/peasant (farm) enterprises/individual entrepreneurs/notaries/advocates/private bailiffs and professional mediators (for customers serviced at the head office of the Bank)*

No.	Code	List of services / operations	Standard tariffs		
			Base rate	Minimum in national currency	Maximum in national currency
1.	102011610/0100	Opening of a Bank account			
		(The customer pays for opening of only one current account, the remaining Bank accounts are opened for free upon presentation of the necessary documents)	-	-	-
1.1.	102011610/0101	For legal entities (all forms of ownership)	5,000 KZT	-	-
2.	102011611/0200	Bank Account maintenance:			
2.1.	102011611/0201	Maintenance of each Bank account, except for current accounts "in transit regime" and savings accounts (monthly, if there are account transactions)	1,000 KZT	-	-
2.1-1.		Maintenance of each bank account, except for current accounts "in transit mode", savings accounts and accounts with interest charges, in case of the account dormancy during the current month (monthly, for each account)	The balance amount on the account, but not more than " 1 000 KZT	-	-
2.2.		Providing Bank Account statements (except for clause 2.10):			
	102011611/0202	- on a mandatory basis (monthly)	0 KZT	-	-
	102011612/0202	- upon the Customer's application, issuance of Bank Account Statements within the framework of Bank Account Service (including VAT) (additional)	500 KZT	-	-
		A statement on the status of accounts upon the request of the customer for subsequent provision of the information to the audit company (including VAT)	5,000 KZT	-	-
		Customer turnover certificate for more than 1 year (including VAT)	3,000 KZT	-	-
		Customer turnover certificate for more than 3 years (including VAT)	4,000 KZT	-	-
		Provision of archival documents for any period of time (including VAT)	5,000 KZT	-	-
2.3.	102011612/0203	Provision of a certificate related to its servicing by the Bank (including VAT) upon the request of the Customer	1,000 KZT	-	-
2.4.	102011612/0204	Issue of duplicates of bank-financial documents (including VAT)	500 KZT	-	-
2.5.	102011612/0205	Confirmation of transfers in SWIFT format (including VAT)	700 KZT	-	-
2.6.		Investigation of outgoing payments (including VAT)			
	102011612/0206	<i>in foreign currency</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)	-	-
		<i>in national currency (KZT) outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)	-	-

	102011612/0208	<i>in national currency (KZT) within the territory of the Republic of Kazakhstan, in case of the technical capability of the Bank</i>	10000 KZT + additional costs on actual basis (remuneration of the beneficiary's bank, postal expenses)	-	-
2.6-1.		Investigation of incoming payments (including VAT) - if the beneficiary details are insufficient / incorrect, with the help of a correspondent bank (upon the initiative of the beneficiary)			
	102011612/0209	<i>in foreign currency</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)	-	-
	102011512/0210	<i>in national currency (KZT) outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)	-	-
2.7.		Amendment of payment instructions:			
	102011612/0211	<i>in foreign currency</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)	-	-
		<i>in national currency (KZT) for outgoing payments outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)	-	-
2.8.		Acceptance of the request for revocation of the payment order upon the Customer's application:			
	102011512/0213	<i>- intra-bank payment in national currency (KZT) (subject to the beneficiary's acceptance)</i>	0 KZT	-	-
	102011612/0214	<i>- intra-bank payment in foreign currency (subject to the beneficiary's acceptance)</i>	500 KZT	-	-
	102011612/0215	<i>- external payment in national currency (KZT) (in favor of another bank customer) in the territory of the Republic of Kazakhstan (if the Bank has the technical capacity)</i>	1,000 KZT	-	-
	102011612/0216	<i>- external payment in foreign currency (in favor of another bank customer)</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)	-	-
		<i>- external payment in national currency (KZT) for payments outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)	-	-
2.9.	102011611/0217	Closing of the Bank account upon the request of the Customer (at closing of each Bank account). (In case of closing the Bank account in one Bank's branch with a preliminary opening in another branch of the Bank, the commission is not charged):	5,000 KZT	-	-

2.10		Providing Customer account statements by SWIFT messages in MT 940 format or through FASIT channel in MT 998 format or in XML format upon the Customer's written request, monthly for each account (including VAT)	3,400 KZT	-	-
2.11.		Crediting cash (payments) from individuals in favor of the legal entity with which the Bank has signed the relevant contract/agreement:			
		- payment for goods / works / services provided / rendered;	5%	150 KZT	300,000 KZT
3.	102011611/0300	Transfers in national currency (KZT) in hard copy			
3.1.	102011611/0301	Within the bank	0 KZT	-	-
3.2.		External transfers in local currency (KZT) within Kazakhstan:	-	-	-
		Acceptance of payment orders with the current value date:	-	-	-
	102011611/0302	- until 12.30 am of Astana city time;	0.23%	300 KZT	500 KZT
	102011611/0303	-from 12.30 to 3.30 pm of Astana city time;	0.24%	500 KZT	700 KZT
	102011611/0304	from 3.30 pm of Astana city time (if the Bank has the technical capacity)	0.25%	1,800 KZT	5,000 KZT
	102011611/0305	urgent payment - the commission is charged additionally to the main commission (in the manner of making payments according to the internal documents of the Bank)	500 KZT	-	-
3.2-1.		External transfers in national currency (KZT) from Kazakhstan:			
		When specifying instructions for charging a commission at the expense of the sender (OUR option):	0.20%	6,500 KZT	75,000 KZT
3.3.		Acceptance of payment orders in national currency (KZT) within Kazakhstan with future value date with payment effecting:			
	102011611/0306	- on the second banking day:	0.20%	200 KZT	400 KZT
3.4.		Typesetting of payment order by the Bank's specialist upon the customer's request	650 KZT	-	-
3.5.		Transfers upon payment requests for third-party payments (including collection orders)	0.30%	800 KZT	3,000 KZT
4.	102011611/0400	External transfers in foreign currency on paper:			
4.1.		Transfer in favor of customers of other banks:			
		In case of specifying instructions to charge commission at the sender's expense (OUR option):			
	102011611/0401	in foreign currency, with the exception of US dollars (USD) and Russian rubles (RUB)	0.25%	10,000 KZT	90,000 KZT
	102011611/0402	in US dollars (USD) with guaranteed receipt of the full amount of payment by the beneficiary	0.30%	15,000 KZT	100,000 KZT

	102011611/0403	<i>in Russian rubles RUB</i>	0,1%	2,000 KZT	20,000 KZT
		<i>Urgent payment in Russian rubles (RUB), the payment is made only if the beneficiary bank is a member of BEUP system (Bank electronic urgent payments) – commission is charged in addition to the main commission fee referred in clause 4.1 (in Russian rubles (RUB))</i>	2,500 KZT	-	-
	102011611/0404	<i>in foreign currency (in favor of the beneficiaries to the accounts opened in the banks of the VTB Group)</i>	0.15%	2,500 KZT	25,000 KZT
	102011611/0406	<i>in Russian Rubles RUB (in favor of the beneficiaries to the accounts opened in the banks of the VTB Group)</i>	0,08%	1,500 KZT	15,000 KZT
4.2.		When specifying instructions for charging a commission at the expense of the beneficiary (option BEN / SHARE):			
	102011611/0408	<i>- in foreign currency, except Russian rubles (RUB)</i>	0.20%	5,000 KZT	70,000 KZT
5.	102011612/0600	Additional commission for handling lists on hard carrier with respect to pension and social deductions (this additional commission does not cancel the operation of the main (base) commission for the implementation of the transfer) (including VAT)			
	102011612/0601	<i>- 10 people or more</i>	5,000 KZT	-	-
6.	102011611/0700	Acceptance of payment orders outside of operating hours if the Bank has technical capabilities (commission is charged in addition to the main commission):			
6.1.		External transfers on paper:			
	102011611/0701	<i>from 3.30 pm Astana time in national currency (KZT)</i>	2,000 KZT	-	-
	102011611/0702	<i>from 3.30 pm Astana time in foreign currency (KZT)</i>	7,500 KZT	-	-
6.2.		Customers' transfers via "Internet banking" system			
	102011611/0703	<i>from 3.30 pm Astana time in national currency (KZT)</i>	2,000 KZT	-	-
	102011611/0704	<i>from 3.30 pm Astana time in foreign currency (KZT)</i>	7,500 KZT	-	-
7.	102111612/0900	Currency control. (Additional service on payments / money transfers and / or maintenance of a current account in accordance with the currency legislation of the Republic of Kazakhstan)			
7.1.		Maintaining foreign economic foreign exchange contracts:			
	102111612/0901	<i>- registration and assignment of a reference number to the foreign exchange contract on export and import (including VAT)</i>	3,000 KZT	-	-
	102111612/0902	<i>- registration and assignment of a reference number to the foreign exchange contract on export and import on a same day basis if the bank has technical capability (including VAT)</i>	5,000 KZT	-	-

	102111612/0903	- registration and assignment of a reference number to the foreign exchange contract on export and import in non-operating hours (including VAT)	15,000 KZT	-	-
		- registration and assignment of a reference number to the foreign exchange contract on export and import within 2 (two) hours if the bank has technical capability (including VAT)	6,000 KZT	-	-
		Reception, verification of additions and changes to the contract with the assigned contract number (including VAT)	2,500 KZT	-	-
		Verification of documents and acceptance for foreign exchange control of foreign exchange contracts that do not require registration (including VAT)	2,500 KZT	-	-
7.2.	102111612/0904	Issuance of duplicates of currency control documents (per one sheet) (including VAT)	200 KZT	-	-
7.3.	102111612/0905	Response to the Customer's written request for currency control (including VAT)	1,000 KZT	-	-
7.4.	102111612/0906	Issuance of statements on payments made under foreign economic foreign exchange contracts (including VAT)	1,000 KZT	-	-
7.5.	102111612/0906	Deregistration of the foreign exchange contract due to the Customer's transfer to another bank (including VAT)	5,000 KZT	-	-
7.6.	102111612/0908	Responding to the Customer's written request regarding the foreign exchange control issues on deregistered foreign exchange contracts (including VAT)	3,000 KZT	-	-
8.	102021611/1000	Cash servicing:			
8.1.		Cash withdrawal:			
		Recalculation and packaging at cash disbursement upon the Customer's prior request, provided no later than one working day before cash disbursement:			
	102021611/1001	- up to KZT 1,000,000	0.40%	300 KZT	-
	102021611/1002	- from KZT 1,000,001 to 5,000,000	0.35%	-	-
	102021611/1003	- from KZT 5,000,001 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 currencies	1.20%	750 KZT	-
8.2.		Acceptance of cash (including cash collection from third parties):			

	102021611/1006	- acceptance and recalculation of cash banknotes and coins in national currency (KZT) during the operational time with transfer of money to the Customer's Bank account on the same date	0.20%	300 KZT	-
	102021611/1007	- all types of foreign currencies (except for CIS countries)	0.25%	-	-
	102021611/1008	- cash in the currencies of the CIS countries	0.25%	-	-
	102021611/1010	Additional commission charged in case of detection of surplus or shortage in the course of cash recalculation (double calculation):	0.20%	500 KZT	8,000 KZT
	102021611/1011	Exchange of banknotes and coins under the prior request of the Customer, subject to the Bank's capabilities:	0.40%	300 KZT	-
9.	102011612/1100	Sale of cash check book (including VAT)			
	102011612/1101	- for 25 checks	700 KZT	-	-
	102011612/1102	- for 50 checks	1,000 KZT	-	-
10.	102051611/1200	Conversion (purchase / sale of currency / conversion)			
10.1.		Operation of exchange of non-cash foreign currency funds when transferring money to the Customer on the Bank account (at the Bank's exchange rate as of the time of transaction, if the customer has the required amount):			
	102051611/1201	on the same day basis	0,15% at the Bank's rate	925 KZT	-
	102051611/1202	on the second day	0,15% at the Bank's rate	925 KZT	-
10.2.		Refusal of the customer from the conversion on the day of filing the application (with a positive approval of refusal by the authorized division of the Bank). Refusal to carry out the conversion is possible only before the execution of the application by the Bank.	0,5% of the conversion request	2,000 KZT	-
11.	102061611/1400	"Escrow Account":			
11.1.	102061612/1401	Opening of individual "Escrow Account"	0 KZT	-	-
11.2.	102061612/1403	Maintenance of "Escrow Account" (monthly)	16,650 KZT	-	-
11.3.	102061612/1404	Closing of "Escrow account"	0 KZT	-	-
12.	102061612/1500	"Internet banking" RBSS (including VAT):			
12.1.	102061612/1501	Activation of "Internet Banking" RBSS	5,000 KZT	-	-
12.2.	102061612/1502	Monthly subscription fee for "Internet Banking" RBSS ***	1,500 KZT	-	-
12.3.	102061612/1503	Re-activation of "Internet Banking" RBSS at the Customer's request	5,000 KZT	-	-
12.4.	102061612/1304	eToken issue/re-issue (including digital signature issue/re-issue)	8,000 KZT	-	-

12.5.	102061612/1305	Bank employee's visit to the Customer's workplace for the execution of works	5,000 KZT	-	-
12.6.		Scheduled reissuance of digital signature for "Internet Banking" RBSS (eToken reissue is not required)	200 KZT	-	-
12.7.		Re-issue of digital signature for "Internet-banking" RBSS upon customer's request (tariff is charged in cases determined by remote banking service contract in "Internet-banking" system, eToken re-issue is not required)	2,000 KZT	-	-
13.	102061611/1600	Transfers via the "Internet Banking" RBSS:			
13.1.	102011611/1601	Within the Bank	0 KZT	-	-
13.2.		External transfers in local currency (KZT) within Kazakhstan:			
		Acceptance of payment orders with the current value date:			
	102011611/1602	- until 12.30 am of Astana city time;	0.18%	200 KZT	400 KZT
	102011611/1603	-from 12.30 to 3.30 pm of Astana city time;	0.19%	400 KZT	600 KZT
	102011611/1604	from 3.30 pm of Astana city time (if the Bank has the technical capacity)	0.20%	900 KZT	3500 KZT
	102011611/1605	urgent payment - the commission is charged additionally to the main commission (in the manner of making payments according to the internal documents of the Bank)	500 KZT	-	-
13.2-1.		External transfers in local currency (KZT) outside Kazakhstan:			
		In case of specifying instructions to charge commission at the sender's expense (OUR option):	0.20%	6,500 KZT	75,000 KZT
13.3.		Acceptance of payment orders in national currency (KZT) within Kazakhstan with future value date with payment effecting:			
	102011611/1606	- on the second banking day:	0.18%	150 KZT	300 KZT
13.4.		External transfers in foreign currency			
		Transfer in favor of customers of other banks:			
13.4-1.		When specifying instructions for charging a commission at the expense of the sender (OUR option):			
	102011611/1607	in foreign currency, with the exception of US dollars (USD) and Russian rubles (RUB)	0.20%	7,000 KZT	75,000 KZT
	102011611/1608	in US dollars (USD), with guaranteed receipt of the full amount of payment by the beneficiary	0.20%	10,000 KZT	90,000 KZT
	102011611/1609	in Russian Rubles RUB	0,1%	2,000 KZT	20,000 KZT
	102011611/1610	in foreign currency (in favor of the beneficiaries to accounts opened in the banks included into the VTB Group)	0.15%	2,500 KZT	25,000 KZT
	102011611/1611	in Russian Rubles RUB (in favor of the beneficiaries to accounts opened in the banks included into the VTB Group)	0,08%	1,500 KZT	15,000 KZT

		<i>urgent payment in Russian rubles (RUB); the payment is made only upon condition that the receiving bank is a participant of the BESP system (Banking Electronic Speedy Payment system), the commission is charged additionally to the main commission under item 14.4. (in Russian rubles (RUB))</i>	2 500 KZT	-	-
13.4.- 2.	102011611/1612	When specifying instructions for charging a commission at the expense of the beneficiary (option BEN / SHARE):			
	102011611/1613	<i>in foreign currency, except Russian rubles (RUB)</i>	0.18%	3,500 KZT	50,000 KZT

Footnotes:

* For the customers of the "Medium and Small Business" segment, the SCS Tariffs from Section 1-2 of Annex 1 are applied.

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

***When the Bank provides the corporate business customer with the access to integration within the framework of the "Internet-banking" RBSS (at the

Comments:

The size of the commission in the currency established by these Tariffs not indicated "At the Bank's rate" is calculated using the official rate of the National Bank of the Republic of Kazakhstan at the time of transaction.

Bank rate - the currency exchange rate set by the Bank at the time of the currency exchange operation.

For Bank fees subject to VAT, VAT is included into the price.

If the tariff is reflected in the form of a fixed amount, the tariff is charged for each operation / document.

If the tariff is reflected in % (percentage) ratio, % (percentage) in accordance with the tariffs is charged on the amount of the operation at the time of its execution, but not less than the established minimum and not more than the established maximum (if any).

Remuneration of counterparty banks (third banks), and other additional costs for the execution of the Customers' orders are reimbursed (paid) by the Customers at the actual cost of the expenses incurred.

RBSS - Remote bank servicing system

SECTION 1-2. rates for cash and settlement services for legal entities/peasant (farm) holdings/individual entrepreneurs/notaries/attorneys/private bailiffs and professional mediators (for clients serviced in the Bank's branch network)*

No.	Code	List of services / operations	Standard rates		
			Base rate	Minimum in national currency	Maximum in national currency
1.		<i>Subscription to package (one-time subscription fee (inclusive of VAT)):</i>	in accordance with rates for service packages	-	-
2.	102011610/0100	Bank account opening			
		(The client pays for opening only one current account, other bank accounts are opened free of charge upon presentation of necessary documents)			
2.1.	102011610/0101	For legal entities (all forms of ownership)	6000 KZT	-	-
2.2.	102011610/0102	For peasant holdings, individual entrepreneurs, private notaries, lawyers, professional mediators, private bailiffs	2875 KZT	-	-
2.3.		For all categories of clients who applied for account opening remotely	0 KZT	-	-
3	102011611/0200	Bank account management	-	-	-
3.1.	102011611/0201	Management of each Bank account, except for current accounts "in transit mode" and savings accounts (monthly, if there are transactions on the account)	1,000 KZT	-	-
3.2.		Management of each Bank Account, except for current accounts "in transit mode" and savings accounts (monthly if there is no account activity during the current month)	Account balance, but not more than "1,000 KZT"	-	-
3.3.		Provision of statements and documents on the bank account:	-	-	-
3.3.1.	102011612/0202	upon the Client's request, provision of statements on Bank Accounts within servicing Bank Accounts (inclusive of VAT) (additional) except for paragraph 3.3.9.	700 KZT	-	-
3.3.2.		Statement of accounts at the request of the client for subsequent provision of information to the auditing company (inclusive of VAT)	6500 KZT	-	-
3.3.3.		Certificate of client's turnover for more than 1 year (inclusive of VAT)	3300 KZT	-	-
3.3.3-1		Certificate of client's turnover for 1 year (inclusive of VAT)	1 000 KZT	-	-
3.3.4		Certificate of client's turnover for more than 3 years (inclusive of VAT)	4400 KZT	-	-
3.3.5.		Provision of archival documents for any period of time (inclusive of VAT)	5500 KZT	-	-
3.3.6.	102011612/0203	Provision, at the request of the Client, of the certificate related to his/her servicing in the Bank (inclusive of VAT)	1300 KZT	-	-
3.3.7.	102011612/0204	Issuance of duplicate bank and financial documents (inclusive of VAT)	700 KZT	-	-
3.3.8.	102011612/0205	Confirmation of transfers in SWIFT format (inclusive of VAT)	850 KZT	-	-
3.3.9.		Submission of account statements by SWIFT messages in MT 940 format or by Fasti channel in MT 998 format or in XML format upon the Client's written request, monthly for each account (inclusive of VAT)	5,000 KZT	-	-
3.4.		Investigation of outgoing payments (inclusive of VAT)			
3.4.1.	102011612/0206	<i>in foreign currency</i>	12000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-

3.4.2.		<i>in national currency (KZT) outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
3.4.3.	102011612/0208	<i>in national currency (KZT) within the Republic of Kazakhstan, if technically possible for the Bank</i>	2001 KZT + actual additional expenses (beneficiary bank's fees, postage)	-	-
3.5.		Investigation of incoming payments (inclusive of VAT) <i>- if bank details of the beneficiary are not sufficient/correct, with attraction of the correspondent bank (at the initiative of the sender)</i>			
3.5.1.	102011612/0209	<i>in foreign currency</i>	11000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
3.5.2.	102011512/0210	<i>in national currency (KZT) outside Kazakhstan</i>	11000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
3.6.		Making changes to payment instructions:			
3.6.1.	102011612/0211	<i>in foreign currency</i>	11000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
3.6.2.		<i>in national currency (KZT) for outgoing payments outside Kazakhstan</i>	11000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
3.7.		Acceptance of request for revocation of payment order upon the Client's application (except for intrabank payment in national currency):			
3.7.1.	102011612/0214	<i>- intrabank payment in foreign currency (subject to acceptance by the beneficiary)</i>	500 KZT	-	-
3.7.2.	102011612/0215	<i>- external payment in national currency (KZT) (in favor of a client of another bank) within the Republic of Kazakhstan (if technically possible for the Bank)</i>	2000 KZT	-	-
3.7.3.	102011612/0216	<i>- external payment in a foreign currency (in favor of a client of another bank)</i>	11000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
3.7.4.		<i>- external payment in national currency (KZT) for payments outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
3.8.	102011611/0217	Closing of the Bank Account upon the Client's application (when closing each Bank Account). (In case of closing the Bank Account in the Bank's subdivision with preliminary opening in another Bank's subdivision the fee is not charged) (inclusive of VAT)	7,000 KZT	-	-

3.9.		Crediting/transferring cash (payments) from individuals in favor of a legal entity/individual entrepreneur with whom the Bank has signed the relevant agreement(s):			
3.9.1.		- payment for goods/work/services provided/rendered;	5%	150 KZT	300 000 KZT
3.9.2.		- payment for goods/work/services provided/rendered within "Prime" package service	10%	150 KZT	-
3.9.3.		- payment for goods/work/services provided/rendered in favor of "MaySafety" LLP up to the approved volume of accepted cash (payments) per month*****	45%	1,800 KZT	-
3.9.4.		- payment for goods/work/services provided/rendered in favor of "MaySafety" LLP in excess of the approved volume of accepted cash (payments) per month*****	53%	2,100 KZT	-
3.9.5.		- payment for goods/work/services provided/rendered in favor of "European Legal Service" LLP	65%	1,500 KZT	-
3.9.6.		payment for services provided/rendered in favor of Insurance Companies	10% to 90% application and amount of fee is established by the Management Board of the Bank, and is fixed in the relevant contract/agreement	1,500 KZT	-
3.9.7.		crediting/transferring funds of individuals in favor of car dealerships/construction companies/trading organizations	0.1% to 50% application and amount of fee is established by the Management Board of the Bank, and is fixed in the relevant contract/agreement/bank product	-	-
3.10.		Crediting of collected money to the current account at the cash desks of third parties:			
		- up to 1,500,000 KZT	0.3%	600 KZT	-
		- more than 1,500,000 KZT	0.28%	600 KZT	-
3.11		Crediting the current account of money taken in cash through terminals and cash-in ATMs of the Bank's partners	2%	-	-
3.11-1		Crediting the current account of money taken in cash through Bank's terminals and cash-in ATMs	0.2%	-	-
3.12.		For the direct debit of the account when exchanging assets (cash for non-cash):			
		- up to 1,000,000 KZT	0.46%+10000 KZT	-	
		1,000,001 KZT to 5,000,000 KZT	0.40%+10000 KZT	-	
		- 5,000,001 KZT and more	0.35%+10000 KZT	-	
		- in foreign currency	1.38%+10000 KZT	-	
4.	102011611/0300	Transfers in national currency (KZT) on paper			
4.1.		Intrabank transfers (except Intrabank transfers between accounts of the same client):			

4.1.1.		Intrabank transfers between accounts of different clients, except for a standing order	2,000 KZT	-	-
4.1.2.		Intrabank transfers from accounts of individual entrepreneurs to their own accounts opened in the name of an individual	0.1%	1000	5000
4.1.3		Intrabank transfers between accounts of different clients on the basis of a standing order	500 KZT	-	-
4.2.		External transfers in local currency (KZT) by Kazakhstan with current value date:			
4.2.1.	102011611/0302	- until 12:30 Nur-Sultan time;	0.80%	5000 KZT	15 000 KZT
4.2.2.	102011611/0303	- from 12:30 - 15:30 Nur-Sultan time;	1%	7 200 KZT	25 000 KZT
4.2.3.	102011611/0304	from 15:30 Nur-Sultan time (if technically possible for the Bank)	1.20%	9 500 KZT	35 000 KZT
4.2.4.	102011611/0305	speedy payment - fee is charged in addition to the basic fee (in the order of payments according to internal documents of the Bank)	2,000 KZT	-	-
4.3.		External transfers in national currency (KZT) outside Kazakhstan	1%	15 500 KZT	155 000 KZT
4.4.	102011611/0306	External transfers in national currency (KZT) by Kazakhstan with future value date with payment execution on the second banking day	0.80%	4000 KZT	12000 KZT
4.5.		Transfers on payment requests to third parties (including collection orders)	0.30%	800	3000
4.6.		Compilation of a payment order by the Bank's specialist on the client's request	1,500 KZT	-	-
5	102011611/0400	Transfers in foreign currency under paper payment documents (except intrabank transfers):			
5.1.		If there are instructions on charging fee, at the expense of the sender (OUR option):			
5.1.1.	102011611/0401	in foreign currency, except of US dollars (USD) and Russian rubles (RUB)	0.50%	50,000 KZT	200,000 KZT
5.1.2.	102011611/0402	in US dollars (USD) with guaranteed receipt of full amount payment by the beneficiary	0.50%	50,000 KZT	200,000 KZT
5.1.3.	102011611/0403	in Russian rubles (RUB)	0.5%	5,000 KZT	75,000 KZT
5.1.4.		speedy payment in Russian rubles (RUB), the payment is made only if the beneficiary bank is a member of BESS system (Bank electronic speedy payments) - fee is charged in addition to the main fee according to sub-paragraph 4.1 (in Russian rubles (RUB))	2 500 KZT	-	-
5.1.5.	102011611/0404	in foreign currencies (in favor of recipients to accounts opened with banks of the VTB Group)	0.30%	5,500 KZT	75,000 KZT
5.1.6.	102011611/0406	in Russian rubles RUB (in favor of recipients to accounts opened with banks of the VTB Group)	0.25%	4,500 KZT	50,000 KZT
5.2.		If there are instructions on charging fee, at the expense of the beneficiary (BEN/SHARE option):	-	-	-
5.1.2.	102011611/0408	- in a foreign currency other than Russian rubles (RUB)	0.50%	20,750 KZT	150,000 KZT
6.	102011612/0600	Additional fee for processing paper lists of pension and social contributions (this additional fee does not cancel the main (basic) fee for the transfer itself) (inclusive of VAT)			
6.1.	102011612/0601	- 10 people or more	5000 KZT	-	-
7.	102011611/0700	Transfers in non-operating time, if technically possible for the Bank (fee is charged in addition to the main fee)			
7.1		External transfers on paper payment documents:			
7.1.1.	102011611/0701	from 15:30 Nur-Sultan time in national currency (KZT)	10,000 KZT	-	-
7.1.2.	102011611/0702	from 15:30 Nur-Sultan time in foreign currency	45,000 KZT	-	-
7.2.		External transfers via the "Internet Banking" RBSS:			
7.1.2.	102011611/0703	from 15:30 Nur-Sultan time in national currency (KZT)	2000 KZT	-	-
7.2.2.	102011611/0704	from 15:30 Nur-Sultan time in foreign currency	8,625 KZT	-	-

8.	102111612/0900	Currency control. (Additional service on payments/transfers of money and/or management of current account in accordance with the currency legislation of the Republic of Kazakhstan)			
8.1.		Maintenance of currency contracts:			
8.1.1.	102111612/0901	- registration and assignment of a record number to the foreign exchange contract on export and import (inclusive of VAT)	4,000 KZT	-	-
8.1.2.	102111612/0902	- registration and assignment of a record number to the foreign exchange contract on export and import on a same day basis if technically possible for the bank (inclusive of VAT)	5,750 KZT	-	-
8.1.3.	102111612/0903	- registration and assignment of a record number to the foreign exchange contract on export and import in non-operating time (inclusive of VAT)	17,250 KZT	-	-
8.1.4.		- registration and assignment of a record number to the foreign exchange contract on export and import within 2 (two) hours, if technically possible for the bank (inclusive of VAT)	6,900 KZT	-	-
8.1.5.		Acceptance, verification of supplements and amendments to the currency contract with the assigned contract record number (inclusive of VAT)	2,875 KZT	-	-
8.1.6.		Verification of documents and acceptance for currency control of the currency agreement that does not require accounting registration (inclusive of VAT)	2500 KZT	-	-
8.2.	102111612/0904	Issuance of duplicates of currency control documents (per one sheet) (inclusive of VAT)	3,000 KZT	-	-
8.3.	102111612/0905	Response to the Client's written inquiry on currency control issues (inclusive of VAT)	2,000 KZT	-	-
8.4.	102111612/0906	Issuance of statements on payments made under the foreign exchange contract (inclusive of VAT)	1,500 KZT	-	-
8.5.	102111612/0906	Deregistration of the contract due to the Client's transfer to another bank (inclusive of VAT)	15,000 KZT	-	-
8.6.	102111612/0908	Response to the Client's written request on currency control issues on deregistered currency contracts	3,450 KZT	-	-
9.	102021611/1000	Cash services****			
9.1.		Cash withdrawal:			
9.1.1		Recalculation and packing at cash disbursement upon the Client's prior request (not later than one business day prior to cash disbursement):			
9.1.1.1.	102021611/1001	- up to 1,000,000 KZT	2.00%	2,000 KZT	-
9.1.1.2.	102021611/1002	1,000,001 KZT to 5,000,000 KZT	1.5%	4,000 KZT	-
9.1.1.3.	102021611/1003	- 5,000,001 KZT and more	1.00%	6,000 KZT	-
9.1.1.4.	102021611/1004	- in foreign currency	1.38%	750 KZT	-
9.2.		Cash acceptance:****			
9.2.1.	102021611/1006	- acceptance and recalculation of cash banknotes and coins in national currency (KZT) at operational time with crediting money to the Client's bank account on a same day basis	0.50%	1,000 KZT	-
9.2.2.	102021611/1007	- all types of foreign currencies (except CIS	1.38%	1,000 KZT	-
9.2.3.	102021611/1008	- cash in currencies of CIS countries	0.35%	800 KZT	-
9.3.	102021611/1010	Additional fee charged in case of detection of excess or shortage in the recalculation of cash (double recalculation)	0.40%	800 KZT	
9.4.	102021611/1011	Exchange of banknotes and coins at the prior request of the Client, if possible for the bank	0.40%	800 KZT	-
10.	102011612/1100	Sale of money checkbook (inclusive of VAT)			
10.1.	102011612/1101	- for 25 checks	1,500 KZT	-	-
11.	102051611/1200	Conversion (currency purchase/sale/conversion)			

11.1.		Exchange operation of non-cash currency funds when crediting money to the Client's Bank Account (at the rate of the Bank at the time of the operation, if the client's account has the necessary amount):			
11.1.1	102051611/1201	- on a same day basis	0.17% at the Bank's exchange rate	925 KZT	-
11.1.2.	102051611/1202	on the second day	0.17% at the Bank's exchange rate	925 KZT	-
11.2.		Client's refusal to convert on the day of application submission (in case of positive approval of the refusal by the authorized department of the Bank). Conversion can be refused only before the execution of the application by the Bank.	2% of the application amount for conversion	-	-
12.	102061611/1400	"Escrow account."			
12.1.	102061612/1401	Opening a separate "Escrow account"	1,000 KZT	-	-
12.2.	102061612/1403	Escrow account management (one-time)	0.50%	5,000 KZT	35,000 KZT
13.	102061612/1500	Remote account servicing (inclusive of VAT)			
13.1	102061612/1501	Subscription to RBSS**			
13.1.1.		VTB Business Internet Bank	5,750 KZT	-	-
13.1.2.		VTB Business Mobile Bank	1 KZT	-	-
13.2.	102061612/1502	Monthly subscription fee: ***			
13.2.1.		VTB Business Internet Bank*****	1,725 KZT	-	-
13.2.2.		VTB Business Mobile Bank	500 KZT	-	-
13.3.	102061612/1304	eToken issue/re-issue (with issue/re-issue of electronic digital signature)	9,200 KZT	-	-
13.4.	102061612/1305	Visit of Bank's employee to perform work at the Client's workplace	5,750 KZT	-	-
13.5.		Re-issue of electronic digital signature to "Internet Banking" RBSS at the client's request (the rate is charged in cases provided for by the Agreement for Remote Banking Services in the "Internet Banking" system, eToken re-issue is not required)	2,300 KZT	-	-
14.	102061611/1600	Transfers via RBSS (excluding transfers within the bank)			
14.1.		External transfers in local currency (KZT) by Kazakhstan with current value date:			
14.1.1.	102011611/1602	- until 12:30 Nur-Sultan time;	0.15%	230 KZT	450 KZT
14.1.2.	102011611/1603	- from 12:30 to 15:30 Nur-Sultan time	0.15%	460 KZT	700 KZT
14.1.3.	102011611/1604	from 15:30 Nur-Sultan time (if technically possible for the Bank)	0.20%	900 KZT	5,000 KZT
14.1.4.	102011611/1605	speedy payment - fee is charged in addition to the basic fee (in the order of payments according to internal regulations of the Bank)	1,500 KZT	-	-
14.2.		External transfers in national currency (KZT) outside Kazakhstan	0.20%	6,500 KZT	75,000 KZT
14.3.	102011611/1606	External transfers in national currency (KZT) by Kazakhstan with future value date with payment execution on the second banking day	0.18%	150 KZT	300 KZT
14.4.		External transfers in foreign currency			
14.1.4.		If there are instructions on charging fee, at the expense of the sender (OUR option):			
14.4.1.1.	102011611/1607	in foreign currency, except of US dollars (USD) and Russian rubles (RUB)	0.30%	12,000 KZT	100,000 KZT
14.4.1.2.	102011611/1608	in US dollars (USD) with guaranteed receipt of full amount payment by the beneficiary	0.30%	15,000 KZT	120,000 KZT
14.4.1.3.	102011611/1609	in Russian rubles (RUB)	0.1%	2,600 KZT	25,000 KZT
14.4.1.4.	102011611/1610	in foreign currencies (in favor of recipients to accounts opened with banks of the VTB Group)	0.15%	2,500 KZT	25,000 KZT
14.4.1.5.	102011611/1611	in Russian rubles RUB (in favor of recipients to accounts opened with banks of the VTB Group)	0.08%	1,500 KZT	15,000 KZT

14.4.1.6.		<i>speedy payment in Russian rubles (RUB), the payment is made only if the beneficiary bank is a member of BESP system (Bank electronic speedy payments) - fee is charged in addition to the main fee according to sub-paragraph 14.4. (in Russian rubles (RUB))</i>	2 500 KZT	-	-
14.4.2.	102011611/1612	If there are instructions on charging fee, at the expense of the beneficiary (BEN/SHARE option):			
14.4.2.1.	102011611/1613	<i>in a foreign currency other than Russian rubles (RUB)</i>	0.18%	4,000 KZT	50,000 KZT

Footnote

* For the clients of the "Large Business" segment, the cash and settlement service rates from Section 1 of Appendix 1 are applied.

** Subscription to "Mobile banking" RBSS is made on the basis of a separate application

*** If the fee is not paid after 2 (two) calendar months, the Bank has the right to suspend RBSS service

**** The rates for cash transactions are applied at the branches of the Bank that provide cash transactions services

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

***** If the Bank provides to the client of medium and small business the access to integration within the framework of RBSS "Internet Banking" (at the discretion of the Bank, including the availability of technical capability of the Bank and the client, as well as compliance by the latter with the conditions of the specified service within the framework of RBSS "Internet Banking", this fee includes the cost of access to integration, as well as the cost of its use

Comments:

The amount of fee in the currency set by these rates not marked "At the rate of the Bank" shall be calculated using the official exchange rate of the National Bank of the Republic of Kazakhstan at the time of the transaction.

The Bank's exchange rate is the exchange rate set by the Bank at the time of the currency exchange transaction.

For the Bank's fees subject to VAT, VAT is included in the price.

In the case of reflecting the rate as a fixed amount, the rate is charged for each transaction/document.

In case of reflection of rate in % (percentage) ratio, % (percentage) according to rates is charged from the amount of transaction at the moment of its performance, but not less than the set minimum and not more than the set maximum (if any).

For "VTB Bank (Kazakhstan)" branches in Atyrau, Aktau, Aktobe and Uralsk cities, the fee for acceptance of payment orders at non-operating time, if technically possible for the Bank (the fee is charged in addition to the basic fee) is charged from 15:30 Nur-Sultan time.

Remuneration of counterparty banks (third banks), other additional costs of execution of the Clients' orders shall be reimbursed (paid) by the Clients at the actual cost of the costs incurred.

RBSS - remote banking servicing system

**SECTION 2. Rates for credit and documentary operations for legal entities/peasant (farm) holdings/individual entrepreneurs and other subjects of standard/mass subsegment (small business).
(Subsidiary "VTB Bank (Kazakhstan) JSC performs the duties of a tax agent, paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)**

Comments : For the Bank's fees subject to VAT, VAT is included in the price.

No.	List of services / operations	Current rates		
		Base rate	Minimum	Maximum
1.	Lending. These rates apply to loan transactions (excluding guarantee/documentary transactions).*			
1.1.	Consideration of a loan application for all products except for fully covered products (collateralized/money pledged). On the product without collateral - in case the client does not receive the loan is subject to VAT. The fee is charged until the service is rendered and regardless of the decision made by the Bank. In cases of increasing the limit of the credit line this fee is not charged	10 000 KZT	-	-
1.2.	For arranging a bank loan (one-time fee) on all products, except for products with full coverage (against collateral/money pledge), a product without collateral.	from 0.5% of the loan amount	15 000 KZT	3 500 000 KZT
1.3.	Disbursement of credit cash from current account	for legal entities - according to Sections 1-2 of this Appendix 1. for individual entrepreneurs - 0 KZT (only when withdrawing the entire amount of credit on the day of granting the loan)	-	-
1.4.	For opening a credit line (one-time fee) on all products, except for products with full coverage (against collateral/money pledge), a product without collateral.	from 0.5% of the credit line amount	5 000 KZT	3 500 000 KZT
1.5.	For arranging tranches within the credit line (one-time fee) on all products, except for products with full coverage (against collateral/money pledge), a product	from 0.1 % of each tranche amount	1 500 KZT	
1.6.	For arranging a loan (one-time fee) on a product without collateral	from 2% of the loan amount	10 000 KZT	-
1.7.	For opening a credit line (one-time fee) on a product without collateral	from 1% of the credit line amount.	10 000 KZT	-
1.8.	For arranging tranches within the credit line (one-time fee) on a product without collateral	from 1 % of each tranche amount	10 000 KZT	-
1.9.	Overdraft (without repayment schedule / repayment schedule):			
1.9.1.	For opening an overdraft limit up to 10,000,000 KZT (inclusive)	from 2% of the overdraft limit amount	10 000 KZT	-
1.9.2.	For opening an overdraft limit above 10,000,000 KZT	from 1% of the overdraft limit amount	10 000 KZT	
1.9.3.	For issuing a one-time overdraft/tranche within the overdraft limit	from 1% of overdraft/tranche amount	10 000 KZT	-
* Comments on paragraph 1: 1) Change / cancellation of the commission is established by the decision of the Authorized Body of the Bank and/or internal regulations of the Bank within the limits established by the rates. 2) In the case of funding under the state Programs and/or attracted Programs, commissions are applied according to the terms of such Program and/or concluded Agreements.				
2.	Change of credit conditions*			
2.1.	For granting a deferment on registration of collateral, including registration of additional agreements to the collateral agreement (inclusive of VAT). There is no charge for refinancing.	from 0.1% of the loan/credit line balance	1 500 KZT	500 000 KZT
2.2.	Increase in the loan amount/credit line limit	from 0.5% of the increase amount	10 000 KZT	3 500 000 KZT

2.3.	Extension of the terms of tranches within the credit line (except for cases related to the deterioration of the Borrower's financial condition)	From 0.1% of the loan debt balance of tranches to be increased	20 000 KZT	3 500 000 KZT
2.4.	Extension of the term of the credit line (except for cases related to the deterioration of the Borrower's financial condition)	from 0.25% of the credit line to be increased	-	-
2.4.1	Extension of the tranche/credit line/loan term for loans issued before December 31, 2015 under the previous "3+4" scheme **	10,000 KZT for each increase in the term of the tranche/credit line/loan	-	-
2.5.	Replacement / release of collateral at the request of the client (except for collateral that was provided as additional collateral by the decision of the authorized body of the Bank) (inclusive of VAT)	0.1% - 0.5% of the outstanding principal balance	10 000 KZT	3 500 000 KZT
2.6.	Change of credit currency	from 0.1% of the outstanding principal balance	10 000 KZT	500 000 KZT
2.7.	Change of purpose of the loan/credit line	from 0.1% of the amount for which the purpose is changed	10 000 KZT	500 000 KZT
2.8.	Reduction of the interest rate at the client's request (except for the rate reduction in case the client fulfills the product covenants, in case of deterioration of the financial condition)	from 0.1% of the balance of the debt on which the interest rate is reduced	10 000 KZT	500 000 KZT
2.9.	Change of method, method of repayment / date of payment according to the schedule at the request of the client (except for cases of deterioration of financial condition)	10 000 KZT for each schedule	-	-
2.10.	Replacement of the borrower/co-borrower/pledge holder at the request of the client (except for replacement of the pledge holder due to replacement of collateral)	from 0.1% of the outstanding principal balance	10 000 KZT	500 000 KZT
2.11.	Withdrawal/replacement of guarantors at the request of the client for small businesses (inclusive of VAT)	from 0.1% of the outstanding principal balance	10 000 KZT	500 000 KZT
2.12.	Loan restructuring fee. The fee is charged when restructuring the debt on the loan/credit line, including by: reducing the rate of interest, prolongation of the loan/tranche in order to reduce the fee, other changes in the terms of financing, aimed at improving the payment discipline of the client when his/her financial condition deteriorates (exclusive of VAT)	0.1% - 0.5% of outstanding balance	5 000 KZT	-
2.13.	Fee for extension of deferment for elimination of legal and other remarks of the Bank (in the absence of documentary evidence of justification of such deferment) (inclusive of VAT)	from 0.1% of the outstanding principal balance	10 000 KZT	500 000 KZT
<p>* Comments on paragraph 2:</p> <p>1) If the change of fee is made at the initiative of the Bank or the change brings about an improvement of conditions for the Bank, no fee is charged. Fees not included in the list are not charged.</p> <p>2) Change / cancellation of the commission is established by the decision of the Authorized Body of the Bank and internal regulations of the Bank within the limits established by the rates.</p> <p>3) In the case of funding under the state Programs and/or attracted Programs, commissions are applied according to the terms of such Program and/or concluded Agreements.</p> <p>** For loans issued for 36 months with the possibility of extending the loan term for 48 months at the request of the client, from the date of signing additional agreements to the contracts.</p>				
3.	Issuance of certificates, letters, notices and other documents related to lending*			

3.1.	Issuance of certificates, letters, notices and other documents at the client's request (except for information about the distribution of the next incoming funds for repayment of the debt under the agreement, requested not more often than once a month, and information about the amount of the repayment due, as well as except for the primary issuance of documents on imposing/removing encumbrances on collateral property) (inclusive of VAT)	5,000 KZT per document	-	-
3.2.	For the issuance of original collateral documents during the lending period under one agreement, under which the documents are requested (inclusive of VAT)	10 000 KZT	-	-
* Comments on paragraph 3: 1) Loan insurance on credit products is carried out at the rates of insurance companies; 2) Evaluation of collateral is performed at the rates of independent appraisal companies 3) In the case of funding under the state Programs and/or attracted Programs - fees are applied according to the terms and conditions of such Program and/or concluded Agreements.				
4.	Import letters of credit (including standby letters of credit) *			
4.1.	Opening a Letter of Credit:			
4.1.1.	<i>On covered letters of credit (with 100% cash cover)</i>	from 0.35% of the letter of credit amount	20 000 KZT	
4.1.2.	<i>On uncovered letters of credit (plus fees for risks)</i>	from 0.35% of the letter of credit amount	20 000 KZT	
4.2.	Risk fee for uncovered letters of credit:			
4.1.2.	<i>Up to and including 10,000,000 KZT</i>	10% per annum		
4.2.2.	<i>If the amount of letter of credit is 10,000,001 KZT to 50,000,000 KZT inclusive</i>	5% per annum		
4.2.3.	<i>If the amount of letter of credit is over 50,000,000 KZT</i>	2% per annum		
4.2.-1	Fee for risks on covered letters of credit (with 100% cash cover)	1 KZT - 30% per annum	1 KZT	
4.3.	Letter of credit pre-advising	8 000 KZT		
4.4.	Changing the terms of the letter of credit per service, regardless of the number of changes to be made. The increase in the amount of the letter of credit is treated as an independent issue of the letter of credit for the purpose of calculating the fee.	10 000 KZT		
4.5.	Fee for cancellation of the letter of credit before expiry date (inclusive of VAT):			
4.1.5.	<i>By requesting the beneficiary's consent</i>	15 000 KZT		
4.5.2.	<i>Upon receipt of a formal waiver from the beneficiary without prior request</i>	0 KZT		
4.6.	Letter of credit document verification	from 0.15% of the amount	18 000 KZT	
4.7.	Fee for discrepancies in the documents (for each set of documents)	10 000 KZT		
4.8.	Payment by letter of credit:			
4.1.8.	<i>US dollars,</i>	0.2% of the amount	10 000 KZT	100 000 KZT
4.8.2.	<i>Euro</i>	0.2% of the amount	10 000 KZT	100 000 KZT
4.8.3.	<i>Russian rubles</i>	0.1% of the amount	7 000 KZT	50 000 KZT
4.8.4.	<i>Tenge</i>	0.2% of the amount	5 000 KZT	10 000 KZT
4.9.	Sending documents by mail (inclusive of VAT)	10 000 KZT		
4.10.	Services rendered in cooperation with foreign banks (<i>foreign bank fees for letter of credit advising, adding confirmation, checking documents, arranging financing, deferring payment, discounting, making payment, early termination of obligations, amendments, requests. The fee is charged when Subsidiary "VTB Bank (Kazakhstan) JSC performs the duties of a tax agent, paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan</i>)	according to the invoice of a foreign bank + 25% of the invoice amount		

4.11.	Reimbursement of transaction expenses in cooperation with foreign banks (<i>reimbursement of postage, communication expenses and other expenses of foreign banks. The fee is charged when Subsidiary "VTB Bank (Kazakhstan) JSC performs the duties of a tax agent, paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan</i>) (inclusive of VAT)	according to the invoice of a foreign bank + 25% of the invoice amount		
4.12.	Financing provided in cooperation with foreign banks (<i>discounting interest within the framework of the letter of credit. The fee is charged when Subsidiary "VTB Bank (Kazakhstan) JSC performs the duties of a tax agent, paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan</i>)	according to the invoice of a foreign bank + 17.65% of the invoice amount		
4.13.	Fee for structuring the letter of credit	from 0.5%	20 000 KZT	
4.14.	Execution of requests (inclusive of VAT)	7 000 KZT		
* Comments on paragraph 4:				
Change / cancellation of the commission is established by the decision of the Authorized Body of the Bank and internal regulations of the Bank within the limits established by the rates.				
5.	Export letters of credit *			
5.1.	Letter of credit advising	from 0.15% of the letter of credit	18 000 KZT	
5.2.	Advising of changes in the terms of the letter of credit (per advising)	10 000 KZT		
5.3.	Letter of credit message advising (per advising)	7 000 KZT		
5.4.	Letter of credit document verification	from 0.15% of the amount	18 000 KZT	
5.5.	Fee for discrepancies in the documents (for each set of documents)	10 000 KZT		
5.6.	Payment by letter of credit:			
5.1.6.	<i>US dollars,</i>	0.2% of the amount	10 000 KZT	100 000 KZT
5.6.2.	<i>Euro</i>	0.2% of the amount	10 000 KZT	100 000 KZT
5.6.3.	<i>Russian rubles</i>	0.2% of the amount	7 000 KZT	50 000 KZT
5.6.4.	<i>Tenge</i>	0.2% of the amount	5 000 KZT	10 000 KZT
5.7.	Acceptance and processing of documents for the letter of credit	8 000 KZT		
5.8.	Sending documents by mail (inclusive of VAT)	10 000 KZT		
5.9.	Fee for cancellation of the letter of credit before expiry date (inclusive of VAT)	15 000 KZT		
5.10.	Execution of requests (inclusive of VAT)	7 000 KZT		
* Comments on paragraph 5:				
Change / cancellation of the commission is established by the decision of the Authorized Body of the Bank and internal regulations of the Bank within the limits established by the rates.				
6.	Bank guarantees *			
6.1.	Fee for setting the limit on blank guarantees	0 - 0.5%		
6.2.	Guarantee issuance fees:			
6.2.1.	<i>Bid guarantees with 100% cash cover (one-time charge)</i>	from 0.2% of the amount	10 000 KZT	
6.2.2.	<i>Bid guarantees without providing 100% cash cover, charged as a lump sum (plus risk fee on uncovered guarantees).</i>	from 0.3% of the amount	10 000 KZT	
6.2.3.	<i>Bid guarantees (blank):</i>			
6.2.3.1	With the amount of guarantee up to 200,000 KZT	10 000 KZT		
6.2.3.2.	With the amount of guarantee from 200,001 KZT to 5,000,000 KZT, in a lump sum.	from 2% of the amount		
6.2.3.3.	If the amount of guarantee exceeds 5,000,000 KZT, one time	from 1.75% of the amount		
6.2.4.	<i>Other guarantees with 100% cash cover, lump sum</i>	from 0.2% of the amount	15 000 KZT	
6.2.5.	<i>Other guarantees without 100% cash cover, lump sum (plus fee for risks on uncovered guarantees)</i>	from 0.3% of the amount	18 000 KZT	
6.3.	Risk fees for uncovered guarantees:			

6.3.1.	If guarantee amount is up to 20,000,000 KZT inclusive (except for guarantee of return of advance payment with further accepting as collateral money received to the Client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract)	3% - 5 % per annum		
6.3.2.	If guarantee amount is from 20,000,001 KZT to 75,000,000 KZT inclusive (except for guarantee of return of advance payment with further accepting as collateral money received to the Client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract)	1.5% - 3 % per annum		
6.3.3.	If guarantee amount is over 75,000,000 KZT (except for guarantee of return of advance payment with further accepting as collateral money received to the Client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract)	0.5% - 2 % per annum		
6.3.4.	For guarantees of return of advance payment with further accepting as collateral money received to the Client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract)	7% per annum		
6.3.-1.	Fee for risks on covered guarantees (with 100% cash cover)	1 KZT - 30% per annum	1 KZT	
6.4.	Changing the terms of the issued guarantee, per service, regardless of the number of changes made (an increase in the amount of the guarantee is treated as an independent issue of the guarantee to calculate the fee).	10,000 KZT	-	-
6.5.	Penalty for cancellation of guarantee before expiration date:			
6.5.1.	By requesting the beneficiary's consent	15 000 KZT	-	-
6.5.2.	Upon receipt of a formal waiver from the beneficiary without prior request	0 KZT	-	-
6.6.	Verification of guarantee payment claim	from 0.15% of the amount	15 000 KZT	70 000 KZT
6.7.	Making a payment in execution of a claim under the guarantee:			
6.7.1.	<i>US dollars,</i>	0.2% of the amount	10 000 KZT	100 000 KZT
6.7.2.	<i>Euro</i>	0.2% of the amount	10 000 KZT	100 000 KZT
6.7.3.	<i>Russian rubles</i>	0.2% of the amount	7 000 KZT	50 000 KZT
6.7.4.	<i>Tenge</i>	0.2% of the amount	5 000 KZT	10 000 KZT
6.8.	Requests for guarantees (inclusive of VAT)	7 000 KZT	-	-
6.9.	Sending documents by mail (inclusive of VAT)	10 000 KZT		
6.10.	Services rendered in cooperation with foreign banks (fees of foreign banks for advising, issuance of guarantees, verification of claim, payment, early termination of obligations, changes, inquiries)	according to the invoice of a foreign bank + 25% of the invoice amount		
6.11.	Reimbursement of transaction expenses in cooperation with foreign banks (reimbursement of postage, communication expenses and other expenses of foreign banks (inclusive of VAT)	according to the invoice of a foreign bank + 25% of the invoice amount		
6.12.	Fee for the urgent issue of guarantees:			
6.12.1.	up to 2,000,000 KZT	15 000 KZT		
6.12.2.	2,000,001 KZT to 5,000,000 KZT	from 0.5% of the amount	5 000 KZT	
6.12.3.	5,000,001 KZT and more	from 0.25% of the amount	10 000 KZT	

* Comments on paragraph 6: Change / cancellation of the commission is established by the decision of the Authorized Body of the Bank and internal regulations of the Bank within the limits established by the rates.				
7.	Export guarantees*			
7.1.	Export guarantee advising	from 0.10% of the amount	15 000 KZT	
7.2.	Advising of changes in the terms of the guarantee (per advising)	10 000 KZT		
7.3.	Guarantee message advising (per advising)	5 000 KZT		
7.4.	Issuing a claim for payment under the guarantee based on the client's instructions	10 000 KZT		
7.5.	Sending documents by mail (inclusive of VAT)	10 000 KZT		
7.6.	Request for export guarantee (inclusive of VAT)	7 000 KZT	-	-
* Comments on paragraph 7: Change / cancellation of the commission is established by the decision of the Authorized Body of the Bank and internal regulations of the Bank within the limits established by the rates.				
8	The commissions for the following operations: documentary collection, stipulated under a commercial contract for import; documentary collection, stipulated under a commercial contract for export; under a reimbursement obligation (including paragraphs 8.1, 8.2, 8.3, 8.4); transaction structuring / attraction of financing from international financial sources, not specified in this Section, are charged according to the rates of Section 3.			

SECTION 3. Rates for documentary and credit transactions for legal entities/individual entrepreneurs/peasant holdings (except banks) belonging to the Large and Medium Business segments

No.	Code	List of services / operations	Current rates				
			Base rate	Minimum in national currency*	Minimum in foreign currency*	Maximum in national currency*	Maximum in foreign currency*
	Note*	*The application of minimum and maximum in national and foreign currencies depends on the currency of the letter of credit and/or guarantee. When issuing the letter of credit and/or guarantee in the national currency, the minimum and maximum fee is charged in the national currency. When issuing the letter of credit and/or guarantee in the foreign currency, the minimum and maximum fee is charged in the national currency.					
1.	102081610/0100	Export letters of credit (including standby letters of credit)					
1.1.		Letter of credit confirmation:					
	102081611/0101	- with coverage	0.15%	18,500 KZT	100 USD		
	102081611/0102	- without coverage	0.15% - 10% per annum	18,500 KZT	100 USD		
1.2.	102081611/0103	Letter of credit pre-advising	50 USD				
1.3.	102081611/0104	Letter of credit advising	0.15%	18,500 KZT	100 USD	92,500 KZT	500 USD
1.4.	102081611/0105	Advising of changes in the terms of the letter of credit (per advising)	50 USD				
1.5.	102081611/0106	Letter of credit message advising (per advising)	20 USD				
1.6.	102081611/0107	Fee for cancellation of the letter of credit before expiry date (inclusive of VAT)	50 USD				
1.7.	102081611/0108	Letter of credit document verification	0.15%	18,500 KZT	100 USD	129,500 KZT	700 USD
1.8.	102081611/0109	Fee for discrepancies in the documents (for each set of documents)	50 USD				
1.9.	102081611/0110	Transfer of a transferable letter of credit	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
1.10.	102081611/0111	Change of conditions under transferable letter of credit (per service, regardless of the number of changes made)	100 USD				
1.11.	102081611/0112	Acceptance and processing of documents for the letter of credit	50 USD				
1.12.	102081611/0113	Sending documents by mail (inclusive of 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.		Crediting the payment by letter of credit					
		- 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 a Letter of Credit:					
	102081611/0201	- with coverage	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 USD
	102081611/0202	- without coverage*	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
	102080611/0203	Fee for risks on letters of credit without 100% coverage	0.1% - 20% per annum				
2.1.-1		Fee for risks on covered letters of credit (with 100% cash cover)	1 KZT - 30% per annum	1 KZT			
2.2.	102081611/0204	Letter of credit pre-advising	50 USD				
2.3.	102081611/0205	Change of letter of credit terms** (per service, regardless of the number of changes made)	100 USD				

		**The increase in the amount of the letter of credit is treated as an independent issue of the letter of credit for the purpose of calculating the fee. In case of one-time increase in the amount of the letter of credit and change in the terms of the issued letter of credit, one rate is charged - for the increase in the amount of the letter of credit					
2.4.		Fee for cancellation of the letter of credit before expiry date (inclusive of VAT):					
	102081611/0206	- <i>by requesting the beneficiary's consent</i>	80 USD				
	102081611/0207	- <i>upon receipt of a formal waiver from the beneficiary without prior request</i>	0 USD				
2.5.	102081611/0208	Letter of credit document verification	0.15%	18,500 KZT	100 USD	129,500 KZT	700 USD
2.6.	102081611/0209	Fee for discrepancies in the documents (for each set of documents)	50 USD				
2.7.		Payment by letter of credit					
	102081611/0210	- <i>US dollars,</i>	0.20%		33 USD		400 USD
	102081611/0211	- <i>Euro</i>	0.20%		24 EUR		286 EUR
	102081611/0212	- <i>Russian rubles</i>	0.08%		250 RUB		2,700 RUB
		- <i>tenge</i>	0.20%	3,000 KZT		7,500 KZT	
2.8.		Sending documents by mail (inclusive of VAT)	10,000 KZT				
2.9.		Services* provided in cooperation with foreign banks	according to the invoice of a foreign bank + 25% of the invoice amount				
		<i>Foreign bank fees for letter of credit advising, adding confirmation, checking documents, arranging financing, deferring payment, discounting, making payment, early termination of obligations, amendments, requests . The fee is charged when Subsidiary "VTB Bank (Kazakhstan) JSC performs the duties of a tax agent, paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)</i>					
2.10.		Reimbursement* of expenses on transactions in cooperation with foreign banks (inclusive of VAT)	according to the invoice of a foreign bank + 25% of the invoice amount				
		<i>Reimbursement of postage, communication expenses and other expenses of foreign banks. The fee is charged when Subsidiary "VTB Bank (Kazakhstan) JSC performs the duties of a tax agent, paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)</i>					
2.11.		Financing* provided in cooperation with foreign banks	according to the invoice of a foreign bank + 17.65% of the invoice amount				
		<i>*Discounting interest under the letter of credit. The fee is charged when Subsidiary "VTB Bank (Kazakhstan) JSC performs the duties of a tax agent, paying income to a 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.		Guarantee issuance fee:					
	102071611/0101	- tender guarantees in tenge 'Section 2. Credit and document operations MB'F49	0.30%	15,000 KZT		65,000 KZT	
	102071611/0102	- uncovered tender guarantees in tenge (except for blank guarantees)*	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 coverage*	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
	102071611/0106	* Risk fees	0.1% - 20% per annum				
		** Risk fees					
	102071611/0105	- with a guarantee amount up to 4,000,000 KZT inclusive	6-10% per annum				
	102071611/0105	- with a guarantee above 4,000,000 KZT	3-5% per annum				
3.1.-1		Fee for risks on covered guarantees (with 100% cash cover)	1 KZT - 30% per annum	1 KZT			
3.2.	102071611/0107	Changing the terms of the issued guarantee*** (per service, regardless of the number of changes made)	100 USD				
		***The increase in the amount of the guarantee is treated as an independent issue of the guarantee for the purpose of calculating the fee. In case of one-time increase in the amount of the guarantee and change in the terms of the issued guarantee, one rate is charged - for the increase in the amount of the guarantee					
3.3.		Fee for cancellation of the guarantee before expiry date (inclusive of VAT)					
	102071611/0108	- by requesting the beneficiary's consent	80 USD				
	102071611/0109	- upon receipt of a formal waiver from the beneficiary without prior request	0 USD				
3.4.	102071611/0110	Verification of guarantee payment claim	0.15%	18,500 KZT	100 USD	74,000 KZT	400 USD
3.5.	102071611/0111	Making a payment 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.		Sending documents by mail (inclusive of VAT)	10,000 KZT				
3.7.		Services**** provided in cooperation with foreign banks	according to the invoice of a foreign bank + 25% of the invoice amount				
		****Fees of foreign banks for advising, issuance of guarantees, verification of claim, making payments, early termination of obligations, changes, inquiries. The fee is charged when Subsidiary "VTB Bank (Kazakhstan) JSC performs the duties of a tax agent, paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)					
3.8.		Reimbursement***** of expenses on transactions in cooperation with foreign banks (inclusive of VAT)	according to the invoice of a foreign bank + 25% of the invoice amount				

		*****Reimbursement of postage, communication expenses and other expenses of foreign banks. The fee is charged when Subsidiary "VTB Bank (Kazakhstan) JSC performs the duties of a tax agent, paying income to a 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.		Fee for issuing a guarantee under a counter-guarantee:					
	102071611/0201	- with coverage	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 USD
	102071611/0202	- without coverage	0.15% - 10% per annum	18,500 KZT	100 USD		
4.2.	102071611/0203	Guarantee pre-advising	50 USD				
4.3.	102071611/0204	Guarantee advising	0.10%	18,500 KZT	100 USD	92,500 KZT	500 USD
4.4.	102071611/0205	Advising of changes in the terms of the guarantee (per advising)	50 USD				
4.5.	102071611/0206	Guarantee message advising (per advising)	20 USD				
4.6.	102071611/0207	Fee for cancellation of the guarantee before expiry date (inclusive of VAT):	80 USD				
4.7.	102071611/0208	Verification of guarantee payment claim	0.15%		100 USD		400 USD
4.8.	102071611/0209	Acceptance and processing of documents for the guarantee	50 USD				
4.9.	102071611/0210	Sending documents by mail (inclusive of VAT)	10,000 KZT				
5.	102101610/0100	Documentary collection provided for under a commercial import contract					
5.1.	102101611/0101	Import collection advising	0.10%		20 USD		200 USD
5.2.	102101611/0102	Issuance of documents against acceptance or payment	0.10%		20 USD		200 USD
5.3.	102101611/0103	Advising of changes in the conditions of a collection order (per advising)	50 USD				
5.4.		Payment by collection:					
	102101611/0104	- US dollars,	0.20%		33 USD		400 USD
	102101611/0105	- Euro	0.20%		24 EUR		286 EUR
	102101611/0106	- Russian rubles	0.08%		250 RUB		2,700 RUB
	102101611/0107	- tenge	0.20%	3,000 KZT		7,500 KZT	
5.5.	102101611/0108	Endorsement of documents in favor of the buyer or his bank (per document);	10 USD				
5.6.	102101612/0109	Return (sending) documents without payment (inclusive of VAT)	10,000 KZT				
5.7.		Receiving and processing documents for collection	50 USD				
6.	102101610/0200	Documentary collection provided for under a commercial export contract					
6.1.	102101611/0201	Issuing a collection order (acceptance and preparation of documents for collection)	0.10%		33 USD		300 USD
6.2.	102101612/0202	Issuing a collection order (sending documents for collection) (inclusive of VAT)	10,000 KZT				
6.3.	102101611/0203	Change of collection order conditions (per service, regardless of the number of changes made)	100 USD				
6.4.	102101612/0204	Fee for cancellation of collection order at client's request (inclusive of VAT)	80 USD				
6.5.		Return of unpaid documents (inclusive of VAT):					
	102101612/0205	Return of unpaid documents (inclusive of VAT):	10,000 KZT				
	102101612/0206	-with protest	10,000 KZT + legal expenses				
6.6.		Receiving and processing documents for collection	50 USD				
7	102040611/0100	rates on credit operations					

7.1.	102041612/0101	Application review fee (in case of a negative decision (inclusive of VAT) (of the amount of the application)	0%-30%				
7.2.	102040611/0102	Funding arrangement fee (of the amount of the credit line)	0%-30%				
7.3.	102041611/0103	Early repayment fee (from the amount of credit / from the amount of early repayment)*	0%-30%				
7.4.	102041611/0104	Agreement termination fee (from the amount of the limit)	0%-30%				
7.5.	102041611/0105	Fee for prolongation (of the prolonged amount of credit)	0% - 5%				
7.6.	102041611/0106	Commitment fee (per annum)**	0%-10%				
7.7.	102041611/0107	Fee for changing the terms of financing (from the amount of credit line/loan*)	0%-30%				
7.8.	102041611/0108	Fee for granting deferrals (from the amount of credit line/credit*)	0%-30%				
7.9.	102041611/0109	Fee for term issue / provision of financial instruments other than loans (from amount of credit line/financial instrument*)	0%-30%				
	Notes on paragraph 7:	* The procedure for calculating the fee is determined by the authorized body of the Bank, making a decision on the credit transaction ** The fee is not charged by the Bank until the relevant decision of the authorized body of the Bank on the renewal of the application of this fee.					
8.		Commission for the issuance of a reimbursement obligation:					
		- <i>with coverage</i>	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 USD
		- <i>without coverage*</i>	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
		* Risk fees	0.1% - 20% per annum				
8.1.		Changing the terms of the reimbursement obligation** (per service, regardless of the number of changes made)	100 USD				
		**The increase in the amount of the reimbursement obligation is treated as a separate issue of the reimbursement obligation for the calculation of the fee					
8.2.		Fee for cancellation of the reimbursement obligation before expiry date (inclusive of VAT):	100 USD				
8.3.		Payment for reimbursement obligation:					
		- <i>US dollars,</i>	0.20%		33 USD		400 USD
		- <i>Euro</i>	0.20%		24 EUR		286 EUR
		- <i>Russian rubles</i>	0.08%		250 RUB		2,700 RUB
		- <i>tenge</i>	0.20%	3,000 KZT		7,500 KZT	
8.4.		Sending documents by mail (inclusive of VAT)	10,000 KZT				
9.		Structuring of transaction/attraction of financing from international financial sources					
9.1.		Fee for structuring transaction on attraction of financing from international financial sources (without use of letter of credit) (inclusive of VAT)					
		<i>up to 1 year</i>	0.5%		500 USD		5,000 USD
		<i>more than 1 year</i>	1.0%		1,000 USD		5,000 USD
9.2.		Fee for transaction structuring on post-financing of letter of credit / attraction of financing by issue of letter of credit providing for discounting (inclusive of VAT)					
		<i>up to 1 year</i>	0.5%		500 USD		5,000 USD
		<i>more than 1 year</i>	1.0%		1,000 USD		5,000 USD
9.3.		Transaction structuring fee for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/Export Insurance Agencies (EIA), including transaction structuring (inclusive of VAT)	1.0%		5,000 USD		30,000 USD
9.4.		Fee for early loan repayment / early closing of letter of credit providing for discounting	0.5% of the repayment amount		100 USD		
10.		Other fees					
10.1.		Fee for consulting services for the purposes of financing (of the amount of financing/credit*) (inclusive of VAT)	0%-30%				

10.2.		Execution of requests related to documentary and guarantee transactions (inclusive of VAT)	20 USD				
	Notes on paragraph 10:	*The procedure for calculating the fee is determined by the authorized body of the Bank, making a decision on the credit transaction					

SECTION 4. Cash and settlement services rates for correspondent banks

Comments: The amount of fee in a currency other than those specified in these rates, not marked "At the rate of the Bank", is calculated using the official exchange rate of the National Bank of the Republic of Kazakhstan at the time of the transaction.

For the Bank's fees subject to VAT, VAT is included in the price. In case of reflection of the rate as a fixed amount, the rate is charged for each operation/document.

In case of reflection of rate in % (percentage) ratio, % (percentage) according to rates is charged from the amount of transaction at the moment of its performance, but not less than the set minimum and not more than the set maximum.

No.	Code	List of services / operations	Current rates		
			Base rate	Minimum in national currency	Maximum in national currency
1.	402011611/0100	Account opening			
1.1.	402011611/0101	For correspondent banks	0 KZT		
2.	402011610/0200	Bank account management			
2.1.	402011612/0201	Issuance of duplicate bank and financial documents (subject to VAT)	10 USD		
2.2.	402011612/0202	Provision, at the request of the Client, of the certificate related to his/her servicing in the Bank (subject to VAT)	900 KZT		
2.3.		Investigation of payments (subject to VAT)			
	402011612/0203	<i>all types of currencies (freely convertible currency, restricted currency, except in tenge)</i>	50 USD		
	402011612/0204	<i>- in tenge.</i>	2000 KZT		
2.4.		Making changes to payment instructions:			
	402011612/0205	<i>- on intrabank transfers in tenge and freely convertible currency, restricted currency</i>	1000 KZT		
	402011612/0206	<i>- on external transfers in freely convertible currency, restricted currency, except in tenge</i>	75 USD		
	402011612/0207	<i>- on external transfers in tenge</i>	2000 KZT		
2.5.		Acceptance of request for revocation of payment order at the request of the Bank (subject to VAT)			
	402011612/0208	<i>- on intrabank transfers in tenge and freely convertible currency, restricted currency</i>	1000 KZT		
	402011612/0209	<i>- on external transfers in tenge</i>	2000 KZT		
	402011612/0210	<i>- on external transfers in freely convertible currency, restricted currency, except in tenge</i>	75 USD		
2.5.1.	402011612/0211	<i>Cancellation of received payment that was not accepted for execution</i>	200 KZT		
2.5.2.		<i>Refund of received payments in foreign currency (from the amount of payment at the official rate of the National Bank of the Republic of Kazakhstan on the date of refund)</i>	0.10%	200 KZT	3000 KZT
	Note to paragraphs 2.3, 2.4, 2.5	<i>Remuneration of counterparty banks (third banks), other additional costs of execution of the Clients' orders shall be reimbursed (paid) by the Clients at the actual cost of the costs incurred.</i>			
2.6.	402011611/0212	Closing of the account upon the Client's application (when closing each account).			
	402011611/0213	<i>- closing an account with a zero credit balance</i>	0 KZT		
	402011611/0214	<i>- closing an account with a non-zero credit balance</i>	1 600 KZT		

2.7		Providing statements, references and other documents at the Client's request (subject to VAT):			
	402011611/0215	- account statements, advising documents on a mandatory basis in accordance with the contract	0 KZT		
	402011611/0216	- a duplicate of account statement, advising and payment documents at the Client's special request (subject to VAT)	1500 KZT		
3.	402011610/0300	Transfers in tenge			
3.1.	402011611/0301	Intrabank	200 KZT		
3.2.		Outgoing payments from accounts and on behalf of counterparty banks in favor of clients (individuals and legal entities)			
	402011612/0302	- if there are instructions on charging fee, at the expense of the sender (OUR):	0.25%	400 KZT	800 KZT
	402011612/0303	- if there are instructions on charging fee, at the expense of the recipient (BEN/SHA)	0.25%	400 KZT	800 KZT
	Note to 402011612/0303	When executing payment orders, fees and expenses shall be deducted from the amount of payment if the payment orders of the correspondent banks specify "expenses at the expense of the payee".			
3.3	402011612/0304	Processing of payment documents in manual mode - all currencies (subject to VAT)	1500 KZT		
	Note to paragraph 3.3:	<i>The specified fee is charged in addition to the fees specified in paragraphs 3.1, 3.2, 3.6 and paragraph 4 of this Section, in case of necessity of editing / correction of settlement documents in tenge / foreign currency, which have not passed the automatic processing for compliance with the requirements of the Bank on formatting SWIFT / Telex messages.</i>			
3.4	402011612/0305	Speedy payments and transfers in tenge (payment execution within 1 hour after receipt of instruction in the Bank taking into account value date) in favor of the clients of other banks	1000 KZT		
3.5	402011612/0306	Payments and transfers after the end of office hours, but no later than 17:30 Astana time (by prior arrangement)	1000 KZT		
	Note to paragraphs 3.4. and 3.5.:	<i>The fee is charged in addition to the fee in accordance with paragraphs 3.1, 3.2, 3.6 of this Section.</i>			
3.6.	402011612/0307	Intrabank transfers	200 KZT		
4.	402011610/0400	Currency transfers			
4.1.	402011611/0401	Intrabank	200 KZT		
	402011611/0402	Intrabank transfers in restricted currency	20 USD		
	402011611/0403	Intrabank transfers in freely convertible currency	10 USD		
		Outgoing transfers from accounts and on behalf of the counterparty banks in favor of the clients (individuals and legal entities) of other banks			
4.2.		At sender's expense			
	402011612/0404	- in freely convertible currency	50 USD		
	402011612/0405	in restricted currency, except in tenge	15 USD		
4.3.		At beneficiary's expense			
	402011612/0406	- in freely convertible currency	10 USD		
	402011612/0407	in restricted currency, except in tenge	10 USD		
5.	40202612/0500	Cash services			

5.1.		Cash withdrawal:			
		Recalculation and packaging at cash withdrawal at the prior request of the Client:			
	40202612/0501	- up to 1,000,000 KZT	0.40%	200 KZT	
	40202612/0502	1,000,001 KZT to 5,000,000 KZT	0.25%		
	40202612/0503	- 5,000,001 KZT and more	0.15%		
	40202612/0504	- in foreign currency	1.00%		
	40202612/0505	Recalculation and packing at cash disbursement without prior request if possible for the bank (the rate is charged in addition to the basic rate)	0.10%		
5.2.		Cash acceptance			
	40202612/0506	- acceptance and recalculation of cash banknotes and coins at operational time with crediting money to the Client on a same day basis	0.20%	50 KZT	
	40202612/0507	- freely convertible currency	0.20%		
	40202612/0508	- restricted currency	0.20%		
	40202612/0509	Recalculation of banknotes and coins at the receipt of collected proceeds in non-operating time with crediting the money to the client's account the next day	0.20%		
	40202612/0510	Additional rate charged in case of detection of excess or shortage in the recalculation of cash (double recalculation)	0.20%	400 KZT	5,000 KZT
	40202612/0511	Exchange of banknotes and coins at the prior request, if possible for the Bank	0.40%	250 KZT	
6.	40201612/0600	Other services			
6.1.		Audit requests:			
	40201612/0601	Fee for confirmation of account balance (subject to VAT)	4000 KZT		
	40201612/0602	Fee for confirmation of all transactions made with correspondent banks (subject to VAT)	6500 KZT		
6.2.	40201612/0603	Postal and courier services (subject to VAT)	actual		
6.3.	40201612/0604	Sending SWIFT, Telex messages on behalf of correspondent banks without financial obligations of the Bank (subject to VAT)	3000 KZT		

SECTION 5. Rates for documentary operations for correspondent banks

No.	Code	Account No.	List of services / operations	Current rates		
				Base rate	Minimum	Maximum
1.	402081610/0100		Export letters of credit			
1.1.		4612	Export letter of credit confirmation:			
	402081611/0101		- with coverage	0.10%	50 USD	
	402081611/0102		- without coverage	0.15% - 10% per annum		
1.2.	402081611/0103	4612	Export letter of credit pre-advising	30.00		
1.3.	402081611/0104	4612	Export letter of credit advising	0.10%	40 USD	400 USD
1.4.	402081611/0105	4612	Advising of changes in the terms of the letter of credit (per advising)	40 USD		
1.5.	402081611/0106	4612	Export letter of credit message advising (per advising)	20 USD		
1.6.	402081611/0107	4900	Penalty for cancellation of letter of credit before expiration date:	40 USD		
1.7.	402081611/0108	4612	Letter of credit document verification	0.10%	100 USD	500 USD
1.8.	402081611/0109	4612	Fee for discrepancies in the documents (for each set of documents)	40 USD		
1.9.	402081611/0110	4601	Transfer of a transferable letter of credit	0.10%	40 USD	400 USD
1.10.	402081611/0111	4612	Change of conditions under transferable letter of credit (per service, regardless of the number of changes made)	40 USD		
1.11.	402081612/0112	4921 [^]	Receiving, processing and sending a package of shipping documents by mail (inclusive of VAT)	40 USD + actual postage (inclusive of VAT)		
1.12.	402081611/0113	4612	Negotiation, discounting and acceptance of drafts	0.15% - 10% per annum		
1.13.	402081612/0114	4608 [^]	Requests for letters of credit (inclusive of VAT)	20 USD		
2.	402081610/0200		Import letters of credit			
2.1.		4612	Opening an import letter of credit:			
	402081611/0201		- with coverage	0.10%	50 USD	
	402081611/0202		- without coverage*	0.15%		
	402081611/0203		* Plus risk fees	0.1% - 20% per annum		
2.2.	402081611/0204	4612	Import letter of credit pre-advising	30 USD		
2.3.	402081611/0205	4612	Change of letter of credit terms** (per service, regardless of the number of changes made)	50 USD		
			**The increase in the amount of the letter of credit is treated as an independent issue of the letter of credit for the purpose of calculating the fee.			
2.4.		4900	Penalty for cancellation of letter of credit before expiration date:			
	402081611/0206		- by requesting the beneficiary's consent	40 USD		
	402081611/0207		- upon receipt of a formal waiver from the beneficiary without prior request	0 USD		
2.5.	402081611/0208	4612	Letter of credit document verification	0.10%	100 USD	500 USD
2.6.	402081611/0209	4612	Fee for discrepancies in the documents (for each set of documents)	40 USD		
2.7.	402081611/0210	4601	Payment by letter of credit	according to the Bank's rates for transfers for correspondent banks		

	402081611/0212		***The fee for opening a letter of credit at its issuance is reduced By the amount of this fee.			
2.8.	402081612/0213	4608^	Requests for letters of credit (inclusive of VAT)	20 USD		
3.	402071610/0100		Import guarantees			
3.1.		4606	Guarantee issuance fee:			
	402071611/0101		- with coverage	0.10%	50 USD	
	402071611/0102		- without coverage	0.1% - 20% per annum		
3.2.	402071611/0103	4606	Changing the terms of the issued guarantee** (per service, regardless of the number of changes made)	50 USD		
			**The increase in the amount of the guarantee is treated as an independent issue of the guarantee for the purpose of calculating the fee.			
3.3.		4900	Penalty for cancellation of guarantee before expiration date:			
	402071611/0104		- by requesting the beneficiary's consent	40 USD		
	402071611/0105		- upon receipt of a formal waiver from the beneficiary without prior request	0 USD		
3.4.	402071611/0106	4606	Verification of documents accompanying the request for payment	0.10%	100 USD	300 USD
3.5.	402071611/0107	4601	Making a payment in execution of a claim under the guarantee	according to the Bank's rates for transfers for correspondent banks		
			***The guarantee issuance fee is reduced by the amount of this fee at its issuance			
3.6.	402071612/0109	4608^	Requests for guarantees (inclusive of VAT)	20 USD		
4.	402071610/0200		Export guarantees			
4.1.		4606	Fee for issuing a guarantee under a counter-guarantee:			
	402071611/0201		- with coverage	0.10%	50 USD	
	402071611/0202		- without coverage	0.15% - 10% per annum		
4.2.	402071611/0203	4606	Export guarantee pre-advising	30 USD		
4.3.	402071611/0204	4606	Export guarantee advising	0.10%	40 USD	300 USD
4.4.	402071611/0205	4606	Advising of changes in the terms of the guarantee (per advising)	40 USD		
4.5.	402071611/0206	4606	Export guarantee message advising (per advising)	20 USD		
4.6.	402071611/0207	4900	Penalty for cancellation of guarantee before expiration date	40 USD		
4.7.	402071611/0208	4606	Verification of documents accompanying the request for payment	0.10%	100 USD	300 USD
4.8.	402071612/0209	4921^	Receiving, processing and sending a package of shipping documents by mail (inclusive of VAT)	40 USD + actual postage		
4.9.	402071612/0210	4608^	Requests for guarantees (inclusive of VAT)	20 USD		
5.	402101610/0100		Documentary collection provided for under a commercial import contract			
5.1.	402101611/0101	4612	Import collection advising	0.10%	20 USD	200 USD
5.2.	402101611/0102	4612	Issuance of documents against acceptance or payment	0.10%	20 USD	200 USD

5.3.	402101611/0103	4612	Advising of changes in the conditions of a collection order (per advising)	40 USD		
5.4.	402101611/0104	4601	Платеж по инкассо	according to the Bank's rates for transfers for correspondent banks		
5.5.	402101611/0105	4612	Endorsement of documents in favor of the buyer or his bank (per document);	10 USD		
5.6.	402101612/0106	4921 [^]	Return (sending) documents without payment (inclusive of VAT)	0 USD + actual postage (inclusive of VAT)		
5.7.	402101612/0107	4608 [^]	Requests for collection (inclusive of VAT)	20 USD		
6.	402101610/0200		Documentary collection provided for under a commercial export contract			
6.1.	402101611/0101	4612	Issuing a collection order (acceptance and preparation of documents for collection)	0.10%	33 USD	300 USD
6.2.	402101612/0102	4921	Issuing a collection order (sending documents for collection) (inclusive of VAT)	actual postage		
6.3.	402101611/0103	4612	Change of collection order conditions (per service, regardless of the number of changes made)	50 USD		
6.4.	402101611/0104	4900	Penalty for revocation of a collection order at the request of a client	40 USD		
6.5.		4921 [^]	Return of unpaid documents (inclusive of VAT):			
	402101612/0105		- <i>without protest</i>	40 USD + actual postage		
	402101612/0106		- <i>with protest</i>	40 USD + actual postage + legal expenses		
6.6.	402101612/0107	4608 [^]	Requests for collection (inclusive of VAT)	20 USD		
Fees for transactions not listed in Section 5 are charged according to the rates of Section 3						