Annex №8
to the decision of the Board of Directors
of Subsidiary VTB Bank (Kazakhstan) JSC
№___ dated _______2025

Schedule of Basic Tariffs
for All Corporate Clients in the “Medium and Small Business” Segment

Content:	
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SECTION 1. Basic tariffs for cash management and settlement services for all corporate clients in the "Medium and Small Business" segment*

No.	Code	List of Services/ Operations	Standard Tariffs		
			Base Rate	Minimum in National Currency	Maximum in National Currency
1.		***Connection to the package (one-time connection fee (including VAT)):***	in accordance with the Tariffs for packages of services	-	-
2.	**102011610/0100**	***Opening a Bank Account (other than savings accounts and current accounts opened in addition to payment cards)***			
		(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 farms, 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	-	-
2.4.		For individual entrepreneurs who have applied for the loan "Instant for IE" (applies **in case of automatic opening of a bank account in the Bank's system** and if the Bank has a technical possibility).	0 KZT		
3	***102011611/0200***	***Maintaining a bank account***	-	-	-
3.1.	102011611/0201	Maintenance of each bank account, except for current accounts "in transit mode" and savings accounts (monthly, if there is account movement)	1,000 KZT	-	-
3.2.		Maintenance of each bank account, except for current accounts "in transit mode" and savings accounts (monthly, in case of absence of movement on the account during the current month)	Account balance, but not more than " 1,000 tenge	-	-
3.3.		***Providing statements and documents on bank account:***	-	-	-
3.3.1.	102011612/0202	- upon the client's request, provision of statements on bank accounts within the framework of the bank account maintenance (including VAT) (additional) except for Clause 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 (including VAT)	6500 KZT	-	-
3.3.3.		Certificate of client's turnover for more than 1 year (including VAT)	3300 KZT	-	-
3.3.3-1		Certificate of client's turnover during 1 year (including VAT)	3000 KZT	-	-
3.3.4		Certificate of client's turnover for more than 3 year (including VAT)	4400 KZT	-	-
3.3.5.		Provision of archival documents for any period of time (including VAT)	5500 KZT	-	-
3.3.6.	102011612/0203	Provision, at the Customer's request, of a certificate related to his/her service with the Bank at the Bank's branch (VAT inclusive)	3000 KZT	-	-
3.3.6.1.		Provision, at the Customer's request, of a certificate related to his/her service with the Bank in the remote banking system Internet Bank VTB Business (VAT inclusive)	0 KZT		
3.3.7.	102011612/0204	Issuance of duplicate bank-financial documents (including VAT)	700 KZT	-	-
3.3.8.	102011612/0205	Confirmation of transfers in SWIFT format (including VAT)	850 KZT	-	-
3.3.9.		Presentation 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 (including VAT)	5,000 KZT	-	-
3.4.		**Investigation of outgoing payments (including VAT):**			
3.4.1.	102011612/0206	*in foreign currency*	12000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.4.2.		*in national currency (tenge) beyond Kazakhstan*	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.4.3.	102011612/0208	*in national currency (tenge) on the territory of the Republic of Kazakhstan, if technically possible for the Bank*	2001 KZT + additional expenses (fees of beneficiary's bank, postage) on actual basis	-	-
3.5.		**Investigation of incoming payments (including VAT)** ***- in case of insufficiency/incorrectness of the beneficiary's details with the involvement of the correspondent bank (at the initiative of the recipient):***			
3.5.1.	102011612/0209	*in foreign currency*	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.5.2.	102011512/0210	*in national currency (tenge) beyond Kazakhstan*	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-

3.6.		**Making changes to payment instructions:**			
3.6.1.	102011612/0211	*in foreign currency*	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.6.2.		*in national currency (tenge) on outgoing payments beyond Kazakhstan*	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.7.		**Acceptance of the request to revoke a payment order upon the client's application (except for intrabank payment in national currency):**			
3.7.1.	102011612/0214	*- intrabank payment in foreign currency (subject to acceptance by the beneficiary)*	500 KZT	-	-
3.7.2.	102011612/0215	*- external payment in national currency (tenge) (in favor of the client of another bank) on the territory of the Republic of Kazakhstan (if technically possible for the Bank)*	2000 KZT	-	-
3.7.3.	102011612/0216	*- external payment in foreign currency (in favor of the client of another bank)*	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.7.4.		*-external payment in national currency (tenge) on payments beyond Kazakhstan*	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.8.	102011611/0217	**Closing of bank account (other than savings accounts and current accounts opened in addition to payment cards) upon the Client's application (when closing each bank account).** **In case of closing the bank account in the Bank's branch with preliminary opening in another branch of the Bank, the fee is not charged. (including VAT)**	in the amount of the account balance, but not more than 7000 KZT	-	-
3.9.		Acceptance of payments / transfer of money (payments) / crediting of money (payments) from legal entities / individuals, including those engaged in entrepreneurial activities, in favor of the beneficiary (legal entity / individual engaged in entrepreneurial activities) to its bank account with the Bank, with which the Bank has concluded the relevant contract/agreement:			
3.9.1.		**Crediting/transferring cash (payments) from individuals in favor of the legal entity/individual entrepreneur with which the Bank has signed the relevant contract/agreement:**			
3.9.1.1.		- payment for goods/work/services provided/rendered;	5%	150 KZT	300 000 KZT
3.9.1.2.		- payment for goods/work/services provided/rendered within the framework of Prime package service	10%	150 KZT	-
3.9.1.3.		payment for services provided/being provided in favor of Insurance companies	10% to 90% (inclusive) application and the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement	1,500 KZT	-
3.9.1.4.		crediting/transferring funds of individuals in favor of car dealerships/construction companies/trading organizations	0.1% to 50% (inclusive) application and the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement	-	-
3.9.2.		Acceptance of payments from a legal entity/individual carrying out entrepreneurial activity in favor of a beneficiary (legal entity/individual carrying out entrepreneurial activity), with which the Bank has concluded a respective contract/agreement for acceptance of payments	from 0.1% to 50% (inclusive) of the payment amount (the application and amount of fee by agreement of the parties is fixed in the relevant contract/agreement/)		
Note to subparagraph 3.9.2.		*The fee shall be paid by the beneficiary (payee).* *This fee is withheld by the Bank in the amount and in accordance with the terms and conditions of the contract/agreement for payment acceptance concluded with the Bank.*			
3.10.		**Crediting the current account of the encashment of money in the cash desks of third parties:**			
		- up to 1,500,000 tenge	0.3%	600 KZT	-
		- more than 1,500,000 tenge	0.28%	600 KZT	-
3.11		**Crediting the current account of money taken in cash through ATMs and cash-in ATMs of the Bank's partners**	2%	-	-
3.11-1		**Crediting the current account of money taken in cash through ATMs and cash-in ATMs of the Bank**	0.2%	-	-
3.12.		**For the direct debit of an account when exchanging assets (cash for non-cash):**			
		- up to 1,000,000 tenge	0.46%+10000 KZT	-	
		- from 1,000,001 tenge to 5,000,000 tenge	0.40%+10000 KZT	-	
		- from 5,000,001 tenge and above	0.35%+10000 KZT	-	
		- in foreign currency	1,38%+10000 KZT	-	

4.	**102011611/0300**	***Transfers in national currency (tenge) on paper***			
4.1.		**Intrabank transfers (except intrabank transfers between accounts of the same client):**			
4.1.1.		Within the bank between the accounts of different clients, except for the standing order	2,000 KZT	-	-
4.1.2.		Within the bank from accounts of individual entrepreneurs to own accounts opened in the name of an individual	0,1%	1000	5000
4.1.3		Within the bank between the accounts of different clients on the basis of a standing order	500 KZT	-	-
4.2.		**External transfers in national currency (tenge) in Kazakhstan with current value date:**			
4.2.1.	102011611/0302	*- until 12:30 pm of Astana;*	1.10%	5000 KZT	15 000 KZT
4.2.2.	102011611/0303	*- from 12:30 pm 3.30 pm of Astana;*	1.30%	7 200 KZT	25 000 KZT
4.2.3.	102011611/0304	*from 3.30 pm of Astana (if technically possible for the Bank)*	1.50%	9 500 KZT	35 000 KZT
4.2.4.	102011611/0305	*urgent payment - fee is charged in addition to the basic fee (in the order of payments according to the internal documents of the Bank)*	2,000 KZT	-	-
4.3.		**External transfers in national currency (tenge) beyond Kazakhstan:**	1.30%	15 500 KZT	-
4.4.	102011611/0306	**External transfers in national currency (tenge) in Kazakhstan with future value date with effecting payments on the second banking day**	1.10%	4000 KZT	12000 KZT
4.5.		**Transfers on payment requests in payment of third parties (including collection orders)**	0.30%	800	3000
4.6.		Setup of the payment order by the Bank's specialist upon the client's request (including VAT)	1,500 KZT	-	-
5	***102011611/0400***	***Transfers in foreign currency under paper payment documents (except intrabank transfers):***			
5.1.		**When specifying instructions to charge fee at the sender's expense (OUR option):**			
5.1.1.	102011611/0401	*in foreign currency in favour of other banks' recipients, except for US dollars (USD), Russian rubles (RUB) and Chinese yuans (CNY)*	0.50%	50,000 KZT	200,000 KZT
5.1.2.	102011611/0402	*in US dollars (USD) with guaranteed receipt by the beneficiary of the full amount of payment*	0.50%	50,000 KZT	200,000 KZT
5.1.3.	102011611/0403	*in Russian rubles RUB in favour of other banks' recipients*			
		up to 2,000,000	0.5%	10,000 KZT	70,000 KZT
		over 2,000,000	0.5%	70,000 KZT	150,000 KZT
5.1.4.		*Urgent payment in Russian rubles (RUB), payment is made only if the beneficiary bank is a member of BESP system (Banking Electronic Speed Payment System) - the fee is charged in addition to the basic fee of clauses 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 favour of recipients to accounts opened with banks of the VTB Group, except for transfers to accounts in Russian roubles (RUB) opened with the branch of VTB Bank (PJSC) in Shanghai*			
		up to 2,000,000	0.5%	5,000 KZT	70,000 KZT
		over 2,000,000	0.5%	70,000 KZT	100,000 KZT
5.1.7.		*in Russian rubles RUB to accounts in Russian roubles (RUB) opened with the branch of VTB Bank (PJSC) in Shanghai*	0.5%+ correspondent bank's fee	5,000 KZT	-
5.1.8		*in Chinese yuans CNY in favour of other banks' recipients and the recipients to accounts opened with banks of the VTB Group, except for transfers to accounts in Chinese yuans (CNY) opened with the branch of VTB Bank (PJSC) in Shanghai*	0.50%	50,000 KZT	200,000 KZT
5.1.9.		*in Chinese yuans CNY in favour of recipients to accounts in Chinese yuans opened with the branch of VTB Bank (PJSC) in Shanghai*	0.5%+ correspondent bank's fee	50,000 KZT	-
5.2.		**When specifying instructions to charge fee at the expense of the beneficiary (BEN/SHARE option):**	-	-	-
5.2.1.	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 of lists on paper on pension and social contributions (this additional fee does not cancel the basic fee for the transfer) (including VAT)***			
6.1.	102011612/0601	- from 10 persons to more	5000 KZT	-	-
7.	***102011611/0700***	***Transfers during non-transaction time if technically possible for the Bank (fee is charged in addition to the basic fee)***			
7.1		External transfers on paper payment documents:			
7.1.1.	102011611/0701	*from 3.30 pm of Astana in national currency (tenge);*	10,000 KZT	-	-
7.1.2.	102011611/0702	*from 3.30 pm of Astana in foreign currency*	45,000 KZT	-	-
7.2.		External transfers via the RBSS “Internet Banking”:			
7.2.1.	102011611/0703	*from 3.30 pm of Astana in national currency (tenge);*	2000 KZT	-	-

7.2.2.	102011611/0704	*from 3.30 pm of Astana in foreign currency*	8,625 KZT	-	-
8.	***102111612/0900***	***Currency control. (Additional service on payments/transfers of money and/or maintenance of current account in accordance with the currency legislation of the Republic of Kazakhstan)***			
8.1.		Maintaining currency contracts:			
8.1.1.	102111612/0901	*- registration and assignment of an account number to the currency contract on export and import (including VAT)*	4,700 KZT	-	-
8.1.2.	102111612/0902	*- registration and assignment of an account number to the currency contract on export and import on the same day if technically possible for the bank (including VAT)*	5,750 KZT	-	-
8.1.3.	102111612/0903	*- registration and assignment of an account number to the currency contract on export and import during non-transaction time (including VAT)*	17,250 KZT	-	-
8.1.4.		*- registration and assignment of an account number to the currency contract on export and import during two (2) hours if technically possible for the bank (including VAT)*	50 000 KZT (for each contract)	-	-
8.1.5.		Acceptance, verification of amendments and supplements to the currency contract with the assigned account number of the contract (including VAT)	2,875 KZT	-	-
8.1.6.		Verification of documents and acceptance for currency control of the currency contract that do not require account registration (including VAT)	3,000 KZT	-	-
8.1.7.		Verification of documents and acceptance for currency control of the currency agreement (export/import) from the second-tier banks for accounting of documents confirming fulfillment of obligations by the counterparty, with subsequent deregistration (including VAT)	2% of the amount of executed payments	100 000 KZT	2 000 000 KZT
8.1.8.		Review and acceptance of documents on transactions of obligations fulfilment under foreign exchange contracts not related to funds movement on the client's bank account (offsetting, transfer of debt, assignment of claims (including VAT)	1% of registered amount of other fulfillment of obligations under each foreign exchange contract	50 000 KZ	1 000 000 KZ
8.2.	102111612/0904	Issuance of duplicates of currency control documents (per one sheet) (including VAT)	3,000 KZT	-	-
8.3.	102111612/0905	Response to the client's written request on currency control issues (including VAT)	2,000 KZT	-	-
8.4.	102111612/0906	Issuance of certificates on payments made under the currency contract (including VAT)	1,500 KZT	-	-
8.5.	102111612/0906	Withdrawal of the contract from the account registration due to the client's transfer to another bank (including VAT)	15,000 KZT	-	-
8.6.	102111612/0908	Response to the Client's written request on currency control issues on currency contracts deregistered (including VAT)	3,450 KZT	-	-
8.7.		Processing of incoming payment in tenge under an export currency agreement received from an account opened with the bank not belonging to VTB Group (VAT inclusive)*** *** *	1.50%	6,000 KZT	-
8.7.1		Processing of incoming payment in tenge under an export currency agreement received from an account opened with the bank belonging to VTB Group (VAT inclusive)*** *** *	0.50%	6,000 KZT	
8.8.		Processing of incoming payment in foreign currency under export foreign exchange contract (VAT inclusive)*** *** *	6,000 KZT	-	-
9.	***102021611/1000***	***Cash services*******			
9.1.		**Cash withdrawal:**			
9.1.1		Recalculation and packing at cash withdrawals according to the client's preliminary application (no later than one business day prior to cash withdrawals):			
9.1.1.1.	102021611/1001	*- up to 1,000,000 tenge*	2.00%	2,000 KZT	-
9.1.1.2.	102021611/1002	*- from 1,000,001 tenge to 5,000,000 tenge*	1.5%	4,000 KZT	-
9.1.1.3.	102021611/1003	*- from 5,000,001 tenge and above*	1.00%	6,000 KZT	-
9.1.1.4.	102021611/1004	*- in foreign currency*	The amount of the tariff is approved by a separate decision of the Board of the Bank within the limits approved by the Board of Directors of the Bank	-	-
9.2.		**Acceptance of cash:*** ****			
9.2.1.	102021611/1006	*- Acceptance and recalculation of cash banknotes and coins in national currency (tenge) at transaction time with crediting of money to the client's bank account on the same day*	0.50%	1,000 KZT	-
9.2.2.	102021611/1007	*- all types of foreign currencies (except for CIS currencies)*	1.38%	1,000 KZT	-
9.2.3.	102021611/1008	*- cash in currencies of CIS countries*	The amount of the tariff is approved by a separate decision of the Board of the Bank within the limits approved by the Board of Directors of the Bank	-	-
9.3.	102021611/1010	Additional fee charged in case of detection of surplus or shortage during the cash recalculation (double recalculation)	0.40%	800 KZT	
9.4.	102021611/1011	Exchange of banknotes and coins at the preliminary application of a client subject to the availability of the Bank	0.40%	800 KZT	-

10.	***102011612/1100***	***Sale of a chequebook (including VAT)***			
10.1.	102011612/1101	- for 25 cheques	1,500 KZT	-	-
11.	***102051611/1200***	***Conversion (currency purchase/sale/conversion)***			
11.1.		Non-cash exchange transaction when crediting money to the client's bank account (at the rate of the Bank at the time of the transaction if the client's account has the necessary amount):			
		on a standard/individual exchange rate:			
11.1.1	102051611/1201	*- at the same day*	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	-
		on the online exchange rate			
11.1.3		*on a day-to-day basis*	0 KZT	-	-
11.1.4		*as of the second day*	0 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 branch 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***			
12.1.	102061612/1401	Opening a separate Escrow	1,000 KZT	-	-
12.2.	102061612/1403	Maintenance of an Escrow (one-time fee)	0.50%	5,000 KZT	35,000 KZT
13.	**102061612/1500**	***Remote account maintenance (including VAT)***			
13.1	102061612/1501	Connecting to RBSS**			
13.1.1.		Internet Bank VTB Business	11,000 KZT	-	-
13.1.2.		Mobile Bank VTB Business	1 KZT	-	-
13.2.	102061612/1502	Monthly subscription fee: ***			
13.2.1.		Internet Bank VTB Business******	1,725 KZT	-	-
13.2.2.		Mobile Bank VTB Business	500 KZT	-	-
13.3.	102061612/1304	eToken issue/re-issue (including issue/re-issue of digital signature)	9,200 KZT	-	-
13.4.	102061612/1305	Bank employee's visit to provide services at the client's workplace	5,750 KZT	-	-
13.5.		Renewal of digital signature for RBSS “Internet Banking” at the client's request (tariff is charged in cases specified in the Internet Banking Remote Banking Service Agreement, eToken renewal is not required)	2,300 KZT	-	-
14.	***102061611/1600***	***Transfers via RBSS (excluding transfers within the bank)***			
14.1.		**External transfers in national currency (tenge) in Kazakhstan with current value date:**			
14.1.1.	102011611/1602	*- until 12:30 pm of Astana;*	0.45%	600 KZT	820 KZT
14.1.2.	102011611/1603	*- from 12:30 pm to 3.30 pm of Astana*	0.45%	830 KZT	1,070 KZT
14.1.3.	102011611/1604	*from 3.30 pm of Astana (if technically possible for the Bank)*	0.50%	1,270 KZT	5,000 KZT
14.1.4.	102011611/1605	*urgent payment - fee is charged in addition to the basic fee (in the order of payments according to the internal regulatory documents of the Bank)*	1,500 KZT	-	-
14.2.		**External transfers in national currency (tenge) beyond Kazakhstan:**	0.50%	6,500 KZT	-
14.3.	102011611/1606	**External transfers in national currency (tenge) in Kazakhstan with future value date with effecting payments on the second banking day**	0.48%	150 KZT	300 KZT
14.4.		**External transfers in foreign currency**			
14.4.1.		**When specifying instructions to charge fee at the sender's expense (OUR option):**			
14.4.1.1.	102011611/1607	*in foreign currency in favour of other banks' recipients, except for US dollars (USD), Russian rubles (RUB) and Chinese yuans (CNY)*	0.30%	12,000 KZT	100,000 KZT
14.4.1.2.	102011611/1608	*in US dollars (USD) with guaranteed receipt by the beneficiary of the full amount of payment*	0.30%	15,000 KZT	120,000 KZT
14.4.1.3.	102011611/1609	*in Russian roubles RUB in favour of other bank's recipients*			
		up to 2,000,000	0,3%	7,000 KZT	45,000 KZT
		over 2,000,000	0,3%	45,000 KZT	100,000 KZT
14.4.1.4.	102011611/1610	*in foreign currencies in favour of recipients to accounts opened with banks of the VTB Group, except for Russian roubles (RUB) and Chinese yuans (CNY)*	0.15%	2,500 KZT	25,000 KZT
14.4.1.5.	102011611/1611	*in Russian roubles (RUB) in favour recipients to accounts opened with banks of the VTB Group, except for transfers to accounts in Russian roubles (RUB) opened with the branch of VTB Bank (PJSC) in Shanghai*			
		up to 2,000,000	0,3%	4,500 KZT	45,000 KZT
		over 2,000,000	0,3%	45,000 KZT	80,000 KZT
14.4.1.6.		*in Russian roubles RUB to accounts in Russian roubles opened with the branch of VTB Bank (PJSC) in Shanghai*	0.3%+ correspondent bank's fee	4,500 KZT	-
14.4.1.7.		*urgent payment in Russian rubles (RUB), payment is made only if the beneficiary bank is a member of BESP system (Banking Electronic Speed Payment System) - the fee is charged in addition to the basic fee of clauses 14.4 (in Russian rubles (RUB))*	2 500 KZT	-	-
14.4.1.8.		*in Chinese yuans CNY in favour of other banks' recipients and the recipients to accounts opened with banks of the VTB Group, except for transfers to accounts in Chinese yuans (CNY) opened with the branch of VTB Bank (PJSC) in Shanghai*	0.50%	50,000 KZT	200,000 KZT
14.4.1.9		*in Chinese yuans CNY in favour of recipients to accounts in Chinese yuans opened with the branch of VTB Bank (PJSC) in Shanghai*	0.3%+ correspondent bank's fee	50,000 KZT	-
14.4.2.	102011611/1612	**When specifying instructions to charge fee at the expense of the beneficiary (BEN/SHARE option):**			
14.4.2.1.	102011611/1613	*- in a foreign currency other than Russian rubles (RUB)*	0.18%	4,000 KZT	50,000 KZT
15.		***Tariff for merchant acquiring.***			
15.1.		*Bank's fee for non-cash settlements on transactions with payment cards when goods/services/works are sold by trade and service enterprises*	2% of the amount of each payment		
16.		***Tariffs for Internet Acquiring (E-commerce)***			
16.1.		Bank's fee for non-cash settlements on transactions with payment cards when goods/services/works are sold by trade and service enterprises via the Internet	3.5% of the amount of each payment*		
	*Annex to clause16.1		*The client shall reimburse to the Bank, upon the latter's request, expenses for integration of the Client's Internet resource with the Bank's Internet acquiring system, according to the procedure established by the Contract/Agreement.		

References:

* The Settlement and Cash Services Tariffs for clients of the Small and Medium Business segment shall apply

** Connecting to the RBSS “Mobile Banking” is performed on the basis of a separate application

*** In case of failure to pay the fee after two (2) calendar months, the Bank has the right to suspend service via RBSS

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

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

*** *** When the Bank provides access to integration within the framework of RBSS “Internet Banking” to the client of medium and small business (at the discretion of the Bank, including taking into account the availability of technical possibility of the Bank and the client, as well as compliance by the latter with the terms of receipt of the above service within the framework of RBSS “Internet Banking” established by the Bank), this tariff includes the cost of access to integration and the cost of its use (including, acceptance, processing and execution of electronic requests transferred through integration), as well as providing other financial and reference information/consultation.

*** *** * In case of recording under the export currency agreement of the incoming payment credited earlier on other grounds, the fee is deducted on the day of recording the payment under the export currency agreement.

SECTION 2. Basic tariffs for corporate payment cards* for all corporate clients in the “Medium and Small Business” segment

№	List of services/operations	MIR Business:			MIR Business Virtual:		
		Prime rate	**min**	**max**	**Prime rate**	**min**	**max**
1.	**Annual maintenance of payment card :**				10 000 tg		
1.1	START	10 000 KZT / 2 000 RUB			-		
1.2.	STANDARD	20 000 KZT / 4 000 RUB			-		
1.3.	PREMIER	30 000 KZT / 6 000 RUB			-		
2.	**Urgent issue of payment card (only in Almaty) - 2 business days:**	3 000 KZT / 600 RUB			not stipulated***		
3.	**Reissuance of payment card at the client's request or in case of loss:**	3 000 KZT / 600 RUB			not stipulated***		
4.	**Cash withdrawal fee:**						
4.1.	1) 'in ATMs of a network of Subsidiary JSC VTB Bank (Kazakhstan):				not stipulated***		
4.1.1.	under START tariff	up to 100 000 KZT / 20 000 RUB per month - 0%,			not stipulated***		
		from 100 000 KZT to 1 000 000 KZT (from 20 000 RUB to 200 000 RUB) - 0,4% of the amount	500KZT/ 100RUB				
		from 1 000 000 KZT / 200 000 RUB - 1,5% of the amount					
4.1.2.	under STANDART tariff	up to 200 000 KZT / 40 000 RUB per month - 0%			not stipulated***		
		from 200 000 KZT to 3 000 000 KZT (from 40 000 RUB to 600 000 RUB) - 0,35% of the amount	1000KZT/ 200RUB				
		from 3 000 000 KZT / 600 000 RUB - 1,5% of the amount					
4.1.3.	under PREMIER tariff	up to 1 000 000 KZT / 200 000 RUB per month - 0%			not stipulated***		
		from 1 000 000KZT to 3 000 000KZT (from 200 000RUB to 600 000 RUB - 0,35% of the amount	1000KZT/ 200RUB				
		from 3 000 000 KZT / 600 000 RUB - 1,5% of the amount					
4.2.	2) in ATMs of other banks' networks:				up to 1 000 000 KZT / 200 000 RUB per month - 1,25% of the amount	500KZT/ 100RUB	
					over 1 000 000 KZT / 200 000 RUB - 1,5% of the amount	1000KZT/ 200RUB	
4.2.1.	under START tariff	up to 1 000 000 KZT / 200 000 RUB per month - 1,25% of the amount	500KZT/ 100RUB		-		
		-					
		over 1 000 000 KZT / 200 000 RUB - 1,5% of the amount	1000KZT/ 200RUB				

4.2.2.	under STANDART tariff	up to 3,000,000 KZT / 600,000 RUB per month - 1.25% of the amount	1000KZT/ 200RUB		-		
		-					
		over 3,000,000 KZT / 600,000 RUB - 1.5% of the amount	1500KZT/ 300RUB				
4.2.3.	under PREMIER tariff	up to 5,000,000 KZT / 1,000,000 RUB per month - 1.25% of the amount	1000KZT/ 200RUB		-		
		-					
		over 5,000,000 KZT / 1,000,000 RUB - 1.5% of the amount	1500KZT/ 300RUB				
4.3.	in branches of Subsidiary JSC VTB Bank (Kazakhstan)	1%			1%		
4.4	at branches of other banks	2% of the amount minimum 1 000 KZT / 200			2% of the amount minimum 1 000 KZT / 200		
5.	**Fee for crediting money to a payment card:**						
5.1.	through terminals and branches of Subsidiary JSC VTB Bank (Kazakhstan)	0.15% of min. 200 KZT / 40			0 KZT / RUB		
5.2.	through terminals of partners of Subsidiary JSC VTB Bank (Kazakhstan)	2% of the amount			2% of the		
5.3.	via Cash-in ATMs of other banks (if technically possible for the Bank)	1% of the amount			1% of the amount		
6.	**View balance on payment card account via ATMs, including VAT:**	100 KZT / 20 RUB			not provided***		
7.	**Payment card account statement, including VAT:**						
7.1.	for the last 6 months	500 KZT / 100 RUB			500 KZT / 100 RUB		
7.2.	for a month exceeding the last 6 months	700 KZT / 140 RUB			700 KZT / 140 RUB		
7.3.	mini-statement on ATM (10 last operations on the account)	200 KZT / 40 RUB			not stipulated***		
8	**Other Services:**						
8.1.	provision of video recordings from ATM cameras using the Bank's cards, including VAT	5 000 KZT / 1 000 RUB			5 000 KZT / 1 000 RUB		
8.2.	provision of video recordings from ATM cameras for cardholders of other banks, including VAT	10 000 KZT / 2 000 RUB			10 000 KZT / 2 000 RUB		
8.3.	monthly subscription fee for SMS notification, VAT inclusive	300 KZT / 60 RUB			300 KZT / 60 RUB		
8.4.	commission fee for PIN code change via ATM, VAT inclusive	250 KZT / 50 RUB for one PIN code change			not stipulated***		

** Tariffs are applied separately for each payment card in the currency corresponding to the currency of the card account (KZT - Kazakhstani tenge, RUB - Russian rubles)*

*** Commission fees for transfer under a bank account accessed using a payment card, to bank accounts opened with Subsidiary JSC VTB Bank (Kazakhstan) and/or with other second-tier banks, as well as to bank accounts accessed without the use of payment cards, shall be charged in accordance with the Settlement and Cash Services Tariffs set out in Section 1: Basic Tariffs for Settlement and Cash Services for all corporate clients in the "Small and Medium Business" segment.*
At the same time, the cost / tariff amount for such a transfer is determined
- Transfers in the national currency (KZT) by paper form;
- Transfers via the Remote Banking Service System (excluding intra-bank transfers);

**** the service is not provided for this tariff*

Comments:
Tariffs for legal entities/peasant (farm) households/individual entrepreneurs/notaries/ lawyers/ private bailiffs and professional mediators are applied for banking operations on the current account linked to the corporate payment card without physical use of the payment card (Information on the amounts of these tariffs is available on the Bank's WEB-site: www.vtb-bank.kz).

SECTION 3. Basic tariffs for credit transactions for all corporate clients in the “Medium and Small Business” segment

Comments: *For the bank's fees subject to VAT, VAT is included in the cost.*

No.		List of Services/ Operations	Current Tariffs		
			Base Rate	**Minimum**	**Maximum**
Tariffs on lending transactions for legal entities/ individual entrepreneurs/ peasant farms (except for banks) belonging to the Small-sized businesses segment					
	Note to Clause 1:	1) The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and/or the internal rate of return of the Bank. 2) In the case of funding under the state programs and/or attracted programs, fees are applied according to the terms of such a program and/or concluded agreements.			
1.		**Small-sized businesses lending**			
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, it isn’t subject to VAT. The fee is charged until the service is provided and regardless of the decision made by the Bank. In cases of increasing the limit of the loan facility 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 (collateralized/money pledged), a product without collateral.	from 0.5% of the loan amount	15 000 KZT	3 500 000 KZT
1.3.		Disbursement of loan cash from current account	for legal entities - according to Sections 1-2 of this Annex 1. For individual entrepreneurs - 0 KZT (only when withdrawing the entire amount of loan on the day of the loan)	-	-
1.4.		For opening a loan facility (one-time fee) on all products, except for products with full coverage (collateralized/money pledged), a product without collateral.	from 0.5% of the loan facility amount	5 000 KZT	3 500 000 KZT
1.5.		For arranging tranches within the loan facility (one-time fee) on all products, except for products with full coverage (collateralized/money pledged), a product without collateral.	from 0.1% of the amount of each tranche	1 500 KZT	
1.6.		Loan arrangement (one-time fee) for a product without collateral	from 2% of the loan amount	10 000 KZT	-
1.7.		For opening a loan facility (one-time fee) for a product without collateral	from 1% of the loan facility amount	10 000 KZT	-
1.8.		For arranging tranches within the loan facility (one-time fee) for the product without collateral	from 1% of the amount of each tranche	10 000 KZT	-
1.9.		**Small-sized businesses Overdraft:**			
1.9.1.		For opening overdraft limit up to 10,000,000 KZT (inclusive)	from 2% of the overdraft limit amount	10 000 KZT	-
1.9.2.		For opening overdraft limit over 10,000,000 KZT	from 1% of the overdraft limit amount	10 000 KZT	
	Note to Clause 2:	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. 2) The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and the internal rate of return of the Bank. 3) In the case of funding under the state programs and/or attracted programs, fees are applied according to the terms of such a program and/or concluded agreements. * 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 supplement agreements to the contracts.			
2.		**Changes in lending terms for small-sized businesses transactions**			

2.1.		For granting a deferment on registration of collateral, including registration of additional agreements to the collateral agreement (including VAT). There is no charge for refinancing.	from 0.1% of the loan/loan facility balance	1 500 KZT	500 000 KZT
2.2.		Increase in the amount of the loan/loan facility limit	from 0.5% of the amount of increase	10 000 KZT	3 500 000 KZT
2.3.		Extension of the tranches’ terms within the loan facility (except for cases related to the deterioration of the borrower's financial condition)	from 0.1% of the loan debt balance of the increasing tranches	20 000 KZT	3 500 000 KZT
2.4.		Extension of the loan facility term (except for cases related to the deterioration of the borrower's financial condition)	from 0.25% of the amount of the loan facility to be increased	-	-
2.4.1		Extension of the tranche/loan facility/loan term on loans issued before December 31, 2015 under the previously valid 3+4 scheme **	10,000 KZT for each increase in the term of the tranche/loan facility/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) (including VAT)	0.1% - 0.5% of the outstanding principal	10 000 KZT	3 500 000 KZT
2.6.		Change of loan currency	0.1% of the outstanding principal	10 000 KZT	500 000 KZT
2.7.		Change of purpose of the loan/loan facility	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, way 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	10 000 KZT	500 000 KZT
2.11.		Withdrawal/replacement of guarantors at the request of the client for small businesses (including VAT)	from 0.1% of the outstanding principal	10 000 KZT	500 000 KZT
2.12.		Loan restructuring fee. The fee is charged when restructuring the debt on the loan/loan facility, including by: reducing the rate of interest, prolongation of the loan/tranche in order to reduce the payment, other changes in the terms of financing aimed at improving the payment discipline of the client in case of deterioration of his financial condition (excluding VAT)	0.1% - 0.5% of the outstanding balance	5 000 KZT	-
2.13.		Fee for the deferment extension to eliminate legal and other remarks of the Bank (in the absence of documentary evidence of justification of such deferment) (including VAT)	from 0.1% of the outstanding principal	10 000 KZT	500 000 KZT
	Note to Clause 3:	1) Loan insurance on loan 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 of such a program and/or concluded agreements.			
3.		**Issuance of certificates, letters, notices and other documents relating to small-sized businesses 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 than once (1) a month, and information about the amount due for repayment, as well as except for the primary issuance of documents on imposing/removing encumbrances on collateral property) (including VAT)	5,000 KZT for one document	-	-
3.2.		For the issuance of original collateral documents during the loan period under one agreement, under which the documents are requested (including VAT)	10 000 KZT	-	-

Tariffs on lending transactions for legal entities/individual entrepreneurs/farmers (except banks) belonging to the Medium-sized businesses segment					
	Note to Clause 4:	The amount/ procedure of calculation/ procedure of payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract)/ change/ cancellation of the fee is determined by the Authorized Body of the Bank making a decision on the loan 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.			
4.	**102040611/0100**	**Tariffs on lending transactions (including Overdraft) of medium-sized businesses**			
4.1.	102041612/0101	Application review fee (in case of a negative decision (including VAT) (of the application amount)	from 1 KZT to 30%	1 KZT	
4.2.	102040611/0102	Funding arrangement fee (of the amount of the loan facility)	from 1 KZT to 30%	1 KZT	
4.3.	102041611/0103	Early repayment fee (from the amount of loan/ from the amount of early repayment)	from 1 KZT to 30%	1 KZT	
4.4.	102041611/0104	Agreement termination fee (from the amount of the limit)	from 1 KZT to 30%	1 KZT	
4.5.	102041611/0105	Renewal fee (of the amount of the loan to be renewed)	from 1 KZT to 5%	1 KZT	
4.6.	102041611/0106	Commitment fee (annual)*	from 1 KZT to 10%	1 KZT	
4.7.	102041611/0107	Fee for changing the terms of financing (from the amount of loan facility/loan)	from 1 KZT to 30%	1 KZT	
4.8.	102041611/0108	Fee for granting deferrals (from the amount of oan facility/loan)	from 1 KZT to 30%	1 KZT	
4.9.	102041611/0109	Fee for fixed-term issue/ provision of financial instruments other than loans (from the amount of loan facility/financial instrument)	from 1 KZT to 30%	1 KZT	
	Note to Clause 5:	The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority			
5.		**Other fees**			
5.1.		Fee for consulting services for the purposes of financing (of the amount of financing/loan)* (including VAT)	from 1 KZT to 30%	1 KZT	

SECTION 4. Basic tariffs for documentary and guarantee transactions for all corporate clients in the “Medium and Small Business” segment					
No.	**Code**	**List of Services/ Operations**	**Current Tariffs**		
			Base Rate	**Minimum in national currency**	**Maximum in national currency**
	Note **to Clause 1**	*When issuing an instrument in the local currency, the fee is charged in the local currency. When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction. * The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
1.	**102081610/0100**	***Export letters of credit (including stand-by letters of credit)***			
1.1.		Letter of credit confirmation:			
	102081611/0101	*- with coverage*	0.15%	50,000 KZT	
	102081611/0102	*- without coverage**	0,15% - 10% per annum	50,000 KZT	
1.2.	102081611/0103	Pre-advising of letter of credit	25,000 KZT		
1.3.	102081611/0104	Advising of letter of credit			
1.3.1.		*- with opening of a current account*	0.15%	50,000 KZT	250,000 KZT
1.3.2.		*- without opening of a current account**	0.15%	100,000 KZT	500,000 KZT
1.4.	102081611/0105	Advising of changes in the terms of the letter of credit (per advising)	25,000 KZT		
1.5.	102081611/0106	Letter of credit message advising (per advising)	10,000 KZT		
1.6.	102081611/0107	The fee for cancellation of the letter of credit before expiry date (including VAT)	25,000 KZT		
1.7.	102081611/0108	Letter of credit document verification	0.15%	50,000 KZT	350,000 KZT
1.8.	102081611/0109	Fee for discrepancies in the documents (for each set of documents)	25,000 KZT		
1.9.	102081611/0110	Transfer of a transferable letter of credit	0.20%	50,000 KZT	400,000 KZT
1.10.	102081611/0111	Changing the terms of the transferable letter of credit (per service, regardless of the number of changes made)	50,000 KZT		
1.11.	102081611/0112	Acceptance and processing of documents for the letter of credit			
1.11.1.		*- with opening of a current account*	25,000 KZT		
1.11.2.		*- without opening of a current account**	50,000 KZT		
1.12.	102081611/0113	Sending documents via mail (including VAT)	10,000 KZT		
1.13.	102081611/0114	Negotiation, discounting and acceptance of drafts*	0,15% - 10% per annum	50,000 KZT	
1.14.		Crediting the payment by letter of credit			
		- foreign currency	0.20%	16,500 KZT	200,000 KZT
		- tenge	0.20%	3,000 KZT	10,000 KZT
	Note to Clause 2	*When issuing an instrument in the local currency, the fee is charged in the local currency. When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction. * The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
2.	**102081610/0200**	***Import letters of credit (including stand-by letters of credit)***			
2.1.		Opening a letter of credit:			
	102081611/0201	*- with coverage*	0.30%	50,000 KZT	500,000 KZT
	102081611/0202	*- without coverage*	0.20%	50,000 KZT	400,000 KZT
2.2.	102080611/0203	Exposure fee on letters of credit without 100% coverage*	0,1% - 20% per annum		
2.3.		Exposure fee on covered letters of credit (with 100% cash cover)*	1 KZT - 30% per annum	1 KZT	
2.4.	102081611/0204	Pre-advising of letter of credit	25,000 KZT		
2.5.	102081611/0205	Changing the terms of the letter of credit** (per service, regardless of the number of changes made)	50,000 KZT		
	Note to Subclause 2.5.	**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 tariff is charged - for the increase in the amount of the letter of credit			
2.6.		The fee for cancellation of the letter of credit before expiry date (including VAT):			
	102081611/0206	*- by requesting the beneficiary's consent*	40,000 KZT		
	102081611/0207	*- upon receipt of a formal waiver from the beneficiary without prior request*	0 KZT		
2.7.	102081611/0208	Letter of credit document verification	0.15%	50,000 KZT	350,000 KZT
2.8.	102081611/0209	Fee for discrepancies in the documents (for each set of documents)	25,000 KZT		
2.9.		Payment by letter of credit			

		- foreign currency	0.20%	16,500 KZT	200,000 KZT
		- tenge	0.20%	3,000 KZT	10,000 KZT
2.10.		Sending documents via mail (including VAT)	10,000 KZT		
2.11.		Services*** provided in cooperation with foreign banks	according to the invoice of a foreign bank + 25% of the invoice amount		
	Note to Subclause 2.11.	**** Foreign bank fees for letter of credit advising, adding confirmation, documents verification, arranging financing, deferring payment, discounting, making payment, early termination of obligations, amendments, requests. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).*			
2.12.		Reimbursement**** of costs of transactions in cooperation with foreign banks (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount		
	Note to Subclause 2.12	*****Reimbursement of postage, communication expenses and other expenses of foreign banks. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).*			
2.13		Financing***** provided in cooperation with foreign banks	according to the invoice of a foreign bank + 17,65% of the invoice amount		
	Note to Subclause 2.13	******Percentage remuneration for discounting under the letter of credit. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).*			
	Note to Clause 3	*When issuing an instrument in the local currency, the fee is charged in the local currency. When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction. * The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
3.	**102071610/0100**	***Import guarantees***			
3.1.		Guarantee issuance fee:			
3.1.1.	102071611/0101	*bid guarantees in tenge*	0.30%	15,000 KZT	65,000 KZT
3.1.2.	102071611/0102	*uncovered bid guarantees in tenge (except for blank)*	0.20%	9,000 KZT	65,000 KZT
3.1.3.	102071611/0105	blank bid guarantees*	from 1.0% of the guarantee amount	9,000 KZT	
3.1.4.	102071611/0103	other guarantees with 100% cash cover*	from 0.3% of the guarantee amount	50,000 KZT	500,000 KZT
3.1.5.	102071611/0104	*other guarantees without coverage*	0.20%	50,000 KZT	400,000 KZT
3.1.6.		*For guarantees issued with the involvement of agents (approved individually in cooperation with the agent by the decision of the Board)*	from 0.1% of the guarantee amount		
3.2.	102071611/0106	Exposure fee *	0,1% - 20% per annum		
3.3.		Exposure fee on covered guarantees (with 100% cash cover) *	1 KZT - 30% per annum	1 KZT	
3.4.	102071611/0107	Changing the terms of the issued guarantee** (per service, regardless of the number of changes made)	50,000 KZT		
	Note to Subclause 3.4.	***An increase in the amount of the guarantee is considered as an independent issue of the guarantee to calculate the fee. In case of one-time increase in the amount of the guarantee and change in the terms of the issued guarantee, one tariff is charged - for the increase in the amount of the guarantee*			
3.5.		The fee for cancellation of the guarantee before expiry date (including VAT):			
	102071611/0108	*- by requesting the beneficiary's consent*	400,000 KZT		
	102071611/0109	*- upon receipt of a formal waiver from the beneficiary without prior request*	0 KZT		
3.6.	102071611/0110	Verification of guarantee payment demand	0.15%	50,000 KZT	200,000 KZT
3.7.	102071611/0111	Making a payment in execution of a demand under the guarantee:			
	102071611/0112	*- foreign currency*	0.20%	16,500 KZT	200,000 KZT
	102071611/0115	*- tenge*	0.20%	3,000 KZT	10,000 KZT
3.8.		Sending documents via mail (including VAT)	10,000 KZT		
3.9.		Services*** provided in cooperation with foreign banks	according to the invoice of a foreign bank + 25% of the invoice amount		

	Note to Subclause 3.9.	****Foreign bank fees for advising, issuance of guarantees, verification of demands, making payments, early termination of obligations, changes, requests. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).*			
3.10.		Reimbursement**** of costs of transactions in cooperation with foreign banks (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount		
	Note to Subclause 3.10	*****Reimbursement of postage, communication expenses and other expenses of foreign banks. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).*			
	Note to Clause 4	*When issuing an instrument in the local currency, the fee is charged in the local currency. When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction. * The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
4.	**102071610/0200**	***Export guarantees***			
4.1.		Fee for issuing a guarantee under a counter-guarantee:			
	102071611/0201	*- with coverage*	0.30%	50,000 KZT	500,000 KZT
	102071611/0202	*- without coverage**	0,15% - 10% per annum	50,000 KZT	
4.2.	102071611/0203	Pre-advising of guarantee	25,000 KZT		
4.3.	102071611/0204	Advising of guarantee	0.10%	50,000 KZT	250,000 KZT
4.4.	102071611/0205	Advising of changes in the terms of the guarantee (per advising)	25,000 KZT		
4.5.	102071611/0206	Guarantee message advising (per advising)	10,000 KZT		
4.6.	102071611/0207	The fee for cancellation of the guarantee before expiry date (including VAT)	40,000 KZT		
4.7.	102071611/0208	Verification of guarantee payment demand	0.15%	50,000 KZT	200,000 KZT
4.8.	102071611/0209	Acceptance and processing of documents for the guarantee	25,000 KZT		
4.9.	102071611/0210	Sending documents via mail (including VAT)	10,000 KZT		
	Note to Clause 5	*When issuing an instrument in the local currency, the fee is charged in the local currency. When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction. * The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
5.	**102101610/0100**	***Documentary collection provided for under a commercial import contract***			
5.1.	102101611/0101	Advising of import collection	0.10%	10,000 KZT	100,000 KZT
5.2.	102101611/0102	Issuance of documents against acceptance or payment	0.10%	10,000 KZT	100,000 KZT
5.3.	102101611/0103	Advising of changes in the terms of the collection order (per advising)	25,000 KZT		
5.4.		Payment by collection:			
		- foreign currency	0.20%	16,500 KZT	200,000 KZT
	102101611/0107	*- tenge*	0.20%	3,000 KZT	10,000 KZT
5.5.	102101611/0108	Endorsement of documents in favor of the buyer or his/her bank (per document);	5,000 KZT		
5.6.	102101612/0109	Return (sending) documents without payment (including VAT)	10,000 KZT		
5.7.		Acceptance and processing of documents for the collection	25,000 KZT		
	Note to Clause 6	*When issuing an instrument in the local currency, the fee is charged in the local currency. When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction. * The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
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%	16,500 KZT	150,000 KZT
6.2.	102101612/0202	Issuing a collection order (sending documents for collection) (including VAT)	10,000 KZT		
6.3.	102101611/0203	Changing the terms of the collection order (per service, regardless of the number of changes made)	50,000 KZT		
6.4.	102101612/0204	Fee for cancellation of collection order at client's request (including VAT)	40,000 KZT		
6.5.	102101612/0205	Return of unpaid documents (including VAT):	10,000 KZT		
	102101612/0206	*- with protest*	10,000 KZT + legal expenses		

6.6.		Acceptance and processing of documents for the collection	25,000 KZT		
	Note to Clause 8:	*When issuing an instrument in the local currency, the fee is charged in the local currency. When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction. * The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
7.		Fee for the issuance of a reimbursement obligation:			
		- with coverage	0.30%	50,000 KZT	500,000 KZT
		- without coverage	0.20%	50,000 KZT	400,000 KZT
7.1.		Exposure fee*	0,1% - 20% per annum		
7.2.		Changing the terms of the reimbursement obligation** (per service, regardless of the number of changes made)	50,000 KZT		
	Note to Subclause 7.2.	**An increase in the amount of the reimbursement obligation is considered as an independent issue of the reimbursement obligation to calculate the fee.			
7.3.		The fee for cancellation of the reimbursement obligation before expiry date (including VAT)	50,000 KZT		
7.4.		Payment under a reimbursement obligation:			
		- foreign currency	0.20%	15,180 KZT	184,000 KZT
		- tenge	0.20%	3,000 KZT	10,000 KZT
7.5.		Sending documents via mail (including VAT)	10,000 KZT		
	Note to Clause 8:	*When issuing an instrument in the local currency, the fee is charged in the local currency. When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction. * The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
8.		***Structuring of transaction/attraction of financing from international financial sources***			
8.1.		Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT)			
		up to 1 year	0.5%	25,000 KZT	2,500,000 KZT
		over 1 year	1.0%	50,000 KZT	2,500,000 KZT
8.2.		Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT)			
		up to 1 year	0.5%	25,000 KZT	2,500,000 KZT
		over 1 year	1.0%	50,000 KZT	2,500,000 KZT
8.3.		Fee for transaction structuring for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/ Export Insurance Agencies (EIA), including transaction structuring (including VAT)	1.0%	2,500,000 KZT	15,000,000 KZT
8.4.		Fee for early loan repayment/ early closing of letter of credit providing for discounting*	0.5% of the repayment amount	50,000 KZT	
	Note to Clause 9:	** The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority*			
9		***Other fees***			
9.1.		Fee for consulting services for the purposes of financing (of the amount of financing/loan)* (including VAT)	from 1 KZT to 30%	1 KZT	
9.2.		Execution of requests related to documentary and guarantee transactions (including VAT)	20 USD		