Approved by Minutes of the Management Board of Subsidiary VTB Bank JSC (Kazakhstan) No.24 dated June 12, 2018

As amended and revised under no.1, approved by the Minutes of the Bank Management no.34 dated 31.07.2018

As amended and revised under no.2, approved by the Minutes of the Bank Management no.41 dated 02.10.2018

Tariffs (Base and Reduced) for Retail Business Transactions

# **Table of contents:**

Section 1.	Base tariffs for payment and cash services for individuals
Section 2.	Base tariffs for credit transactions for individuals
Section 3.	Base tariffs for safe deposit transactions for individuals
Section 4.	Base tariffs for remote banking system for individuals
Section 5.	Base tariffs for individuals under "Prime" and "Privilege" package
Section 6.	Base tariffs for debit payment cards for individuals and company employees under "Payroll card programmes"
Section 7.	Base tariffs for credit payment cards for individuals
Section 8.	Base tariffs for corporate payment cards for legal entities
Section 9.	Base tariffs for payment cards for Bank employees
Section 10.	Base tariffs for payment and cash services and credit transactions for Bank employees
Section 11.	Base tariffs for payment cards for entities and individual entrepreneurs under E – commerce (electronic commerce)

### SECTION 1. Payment and Cash Service Tarrifs for Individuals

Comment: Commission rate in a currency other than stated in the Tariffs and not specified as "at the Bank exchange rate" is settled according to official rate of the National Bank of the Republic of Kazakhstan as of the time of transaction.

In case if tariff is stated in % (percentage) ratio this interest according to the Tariffs is charged from the transaction amount as of its date but not less or more than the advice limits (if given).

For VATable Bank fees VAT is already included.

	lle Bank fees VAT is already included.	Current tariffs					
Nº	The list of services/transactions	Base tariffs	Note				
1	Bank account: opening, maintenance and closing						
1.1.	Current account opening	0 KZT					
1.1.1.	Opening special checking account to the deposit	0 KZT	Not applicable tariff specified in c.1.2.2.				
1.2.	Savings account opening	0 KZT					
1.2.1.	Monthly subscription fee for SMS-notification on the current / savings account, including VAT	150 KZT					
1.2.2.	Operation of a current account if there is no flow of funds on the account during 6 months (monthly, for each account) *	in the amount of the balance, but not more than 500 KZT	*Bank fee for operation of the account is withheld on the last day of the month after the banking day is over on current bank account opened in KZT and foreign currency regardless of the amount of the balance of the account on which for 6 (six) months no operations were conducted, except for 1.1.1. of this Section of tariffs and clause Clause 42 of the Rules on general conditions of conduct of banking and other operations of SO JSC Bank VTB (Kazakhstan).				
1.3.	Tracing of funds not received on Customer's account upon his/her or his/her lawful heir's request (including VAT)	1000 KZT per each week					
1.4.	Release of copies of bank deposit contracts, current account (including VAT)	1000 KZT					
1.5.	Providing of references upon the Customer's request (including VAT)	1000 KZT					
1.6.	Providing of bank account statements (including VAT):						
1.6.1.	current statement over a period of up to 1 year	0 KZT					
1.6.2.	archive statement over a period of more than 1 year	2000 KZT					
1.7.	Closing of current account	0 KZT					
1.8.	Closing of savings account	0 KZT					
1.9.	Closing special checking account to the deposit	0 KZT					
2	Money transfers in local currency						
2.1.	Intrabank transfer between accounts of one Customer	0 KZT/10%**	** Applied to products which provide the possibility of obtaining cash funds.				
2.2.	Intrabank transfer between accounts of different Customers***	0,2% (min 300 KZT, max 1 500 KZT) /10%**	***This fee shall not be applied at transfer of loan proceeds of the individuals in favor of car dealers/construction companies/partners, with which the Bank has concluded relevant agreements/contracts, as well as under government credit programs				
2.3.	Transfers (payments) to bank accounts opened in other banks***:	0,3% (min 500 KZT, max 3 000 KZT) /10%**					
2.4.	Execution of the Customer's instructions for voiding transfer after its accepting for execution by the Bank and paying back (if technically possible for the Bank) (including VAT)	2000 KZT					
3	Money transfers in foreign currency						
3.1.	Intrabank transfer between accounts of one Customer	0 KZT					
3.2.	Intrabank transfer between accounts of different Customers	0,2% (min 500 KZT, max 3 000 KZT)					
3.3.	Transfers (payments) to bank accounts opened in other banks:						
<del>-</del>	When specifying instructions on fee charging at the expense of the sender (OUR option):						
ı	usp	0,3% (min 4 000 KZT, max 60 000 KZT)					
	EUR	0,3%(min 4 000 KZT, max 60 000 KZT)					
3.3.1.	RUB	0,25% (min 2 500 KZT, max 60 000 KZT)					

	GBP	0,3% (min 15 000 KZT,max 80 000 KZT)	
1	other currencies (excluding USD, EUR, RUB, GBP)	0,3% (min 4 000 KZT, max 60 000	
-	USD with guaranteed receipt of full payment amount by the beneficiary	KZT) 0,3% (min 8 000 KZT, max 80 000 KZT)	
	When specifying instructions on fee charging at the expense of the beneficiary (BEN/SHARE option ):	,	
-	USD	0,2% (min 3 000 KZT, max 50 000	
3.3.2.	EUR	KZT) 0,2% (min 3 000 KZT, max 50 000	
-	RUB	KZT) 0,15% (min 2 000 KZT, max 50 000	
-	RUB	KZT) 0,2% (min 3 000 KZT,max 50 000	
	other currencies (excluding USD, EUR, RUB)	6,2% (Milit 3 000 KZT, max 50 000 KZT)	
	Money transfers in favor of VTB Group Customers ( USD, EUR)	0,15% (min 2000 KZT, max 45 000 KZT)	
	Note to paragraph 3.4.: Comission fee is applied for Ukraine in accordance with subparagraphs 3.3.1. and 3.3.2.		
3.5.	Money transfers in favor of VTB Group Customers (RUB)	0,1% (min 1200 KZT, max 45 000 KZT)	
3.6.	Execution of the Customer's instructions for voiding transfer after its accepting for execution by the Bank (not sent by the Bank) and paying back (if technically possible for the Bank) (including VAT)	8000 KZT per each transfer	
	Providing the copies of SWIFT messages on outgoing money transfers in foreign currency (including VAT)	500 KZT per each message	
	Investigation of incoming payments in case of insufficiency/incorrectness of beneficiary's details with the assistance of correspondent bank (initiated by recipient) (including VAT)		
3.8.	in USD	50 USD	
_	in RUB	500 RUB	
	in foreign currency, excluding USD	70 EUR	
	Sending a request to the beneficiary bank based on an application of the client on changes/additions in the bank details/ investigation / transfer withdrawal (inclusive of VAT)		
3.9.	in USD	50 USD	
	in RUB	500 RUB	
	in foreign currency, excluding USD	70 EUR	
4	Money transfers without bank account opening:		
4.1.	Transfers via Western Union	according to Western Union money transfer system tariffs	
4.2.	Transfers via Golden Crown Money Transfer	according to Golden Crown Money Transfer system tariffs	
	Transfers via Instant money transfer through branch network of Subsidiary JSC VTB Bank (Kazakhstan)	1% (min 300 KZT, max 50 000 KZT )	
5	Cash operations		
5.1.	Recount and packaging at cash withdrawals:		
5.1.1.	from current accounts in local currency	1%(min 100 KZT) /10%**	** Applied to products which provide the possibility of obtaining cash funds.
5.1.2.	from current accounts in foreign currency	1,2% (min 200 KZT)	
5.1.3.	from savings accounts in local currency:		
	at non-cash deposition and storage of the deposit/each additional deposit on savings account for less than 30 calendar days	1% (min 100 KZT)	
	at non-cash deposition and storage of the deposit/each additional deposit on savings account for more than 30 calendar days	0 KZT	
5.1.4.	From savings accounts in foreign currency:		
	at non-cash deposition and storage of the deposit/each additional deposit on savings account for less than 30 calendar days	1,2% (min 200 KZT)	

	at non-cash deposition and storage of the deposit/each additional deposit on savings account for more than 30 calendar days	0 KZT	
5.1.5.	From special checking account to the deposit in national currency	0 KZT	
5.1.6.	From special checking account to the deposit in foreign currency	0 KZT	
5.2.	Exchange of large denomination banknotes into small ones and vice versa to the extent possible for the Bank and at the Customer's prior request	1% of the amount min 1 000 KZT	
5.3.	Banknote authenticity verification (under 50 banknotes)	20 KZT per each banknote (min 100 KZT)	
5.4.	Banknote authenticity verification (over 50 banknotes)	10 KZT per each banknote	
5.5.	Acceptance of cash funds (payments) from individuals to Legal entity/sole proprietor (payment for goods/works/services provided)	200 KZT	
6	Conversion on individuals' current accounts		
6.1.	Conversion of non-cash assets with direct crediting to the Customer:		
	- same day	0% at the Bank's rate	

## **SECTION 2.** Base Tariffs for Credit Transactions for Individuals

(Subsidiary VTB Bank JSC (Kazakhstan) takes the obligations of a tax agent paying the income to non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)

Comments: For VATable Bank fees VAT is already included.

Commission rate in a currency other than stated in the Tariffs and not specified as "at the Bank exchange rate" is settled according to official rate of the National Bank of the Republic of Kazakhstan as of the time of transaction.

Nº	The list of services/transactions	Base tariffs	Minimum in local currency
1	Bank fee for consideration of application and documents and credit receipt		In case a credit is not provided to a Customer, VAT is imposed.
1.1.	Cash Credit (without security)	0 KZT	
1.2.	Cash Advance Light product	0 KZT	
1.3.	Cash credit on cash pledge/security	0 KZT	
1.4.	Secured consumer credit	6 000 KZT	
1.5.	Automobile loan	6 000 KZT	
1.6.	Subsidized automobile	0 KZT	
1.7.	Mortgage product	7 000 KZT	
1.8.	Partner mortgage	0 KZT	
2	Loan organization fee		
2.1.	Cash Credit (without security)	0 KZT/ 2% from the credit amount	*applied for special conditions by a decision of the authorized body of the Bank.
2.2.	Cash Advance Light product	0 KZT	
2.3.	Cash credit on cash pledge/security	5% from the credit amount	
2.4.	Secured consumer credit	2% from the credit amount	
2.5.	Automobile loan	2% from the credit amount	
2.6.	Subsidized automobile	0 KZT	
2.7.	Mortgage product	2% from the credit amount	
2.8.	Partner mortgage	1%/1,5%/2% from the credit amount	depending on a Bank fee applied to a partner-developer.
3	Changing the terms of lending to individuals (except	for potentially-problem and problem	loans)
3.1.	For changing of the loan repayment schedule	1% of the principal balance amoun (мах. 300 000 KZT)	
3,2	For changing of the loan currency	1% of the principal balance amount (max. 300 000 KZT)	
3.3.	For changing of the commission rate	1% of the principal balance amount (мах. 300 000 KZT)	
3.4.	For changing of the loan repayment methods	1% of the principal balance amount (max. 300 000 KZT)	
3.5.	For partial early repayment for individuals (in the period of the moratorium according to the concept)	5% of the amount repayable	
3.6.	For the full prepayment for individuals (in the period of the moratorium according to the concept)	10% of the amount repayable	
3.7.	Examination of issues on modification of terms concerned with loan borrower/co-borrower, warrantor at the discretion of borrower/co-borrower, warrantor	1% of the principal balance amount (Max. 300 000 KZT) / 5% from the outstanding principal balance if the issue is considered related to termination of obligations of the borrower	

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Examination of issues on modification of terms concerning the pledged property, as well as its replacement	1% of the principal balance amount (мах. 300 000 KZT)	
Examination of issues on the pledger replacement	1% of the principal balance amoun (max. 300 000 KZT)	
Issue of statements, consents, information and other	documents in the course of posto	credit servicing of individuals
Examination of issues on delivery upon the application of the Customer of entitling documents for pledged property that contained in credit folder (including VAT)	10 000 KZT	Is not charged at initial issuance of entitlement documents for imposing of encumbrance/disencumbrance of the pledged property.
Examination of issues on delivery upon the Customer's application of certificate of consent to registration (deregistration) at the place of residence of individuals, to authorization of replannings, conduits, building extensions within the territory of collateral property (including VAT)	10 000 KZT	
Examination of issues on delivery upon the Customer's application of the certificate of authorization to replace identification number of collaterized vehicle, for renew Vehicle Registration Certificate, to reissue lost vehicle documents (including VAT)	10 000 KZT	
For delivery upon the Customer's application of the statement on outstanding loans (including VAT)	5 000 KZT	
For issue of a copy/archive documents (VAT included)	1000 KZT	Collected for each copy of the documents in case of issue of more than 2 copies of the documents.
	concerning the pledged property, as well as its replacement  Examination of issues on the pledger replacement  Issue of statements, consents, information and other  Examination of issues on delivery upon the application of the Customer of entitling documents for pledged property that contained in credit folder (including VAT)  Examination of issues on delivery upon the Customer's application of certificate of consent to registration (deregistration) at the place of residence of individuals, to authorization of replannings, conduits, building extensions within the territory of collateral property (including VAT)  Examination of issues on delivery upon the Customer's application of the certificate of authorization to replace identification number of collaterized vehicle, for renew Vehicle Registration Certificate, to reissue lost vehicle documents (including VAT)  For delivery upon the Customer's application of the statement on outstanding loans (including VAT)	concerning the pledged property, as well as its replacement  Examination of issues on the pledger replacement  Examination of issues on the pledger replacement  Issue of statements, consents, information and other documents in the course of poster documents of the Customer of entitling documents for pledged property that contained in credit folder (including VAT)  Examination of issues on delivery upon the application of the Customer of entitling documents for pledged property that contained in credit folder (including VAT)  Examination of issues on delivery upon the Customer's application of certificate of consent to registration (deregistration) at the place of residence of individuals, to authorization of replannings, conduits, building extensions within the territory of collateral property (including VAT)  Examination of issues on delivery upon the Customer's application of the certificate of authorization to replace identification number of collaterized vehicle, for renew Vehicle Registration Certificate, to reissue lost vehicle documents (including VAT)  For delivery upon the Customer's application of the statement on outstanding loans (including VAT)  5 000 KZT

#### SECTION 3. Base tariffs for Safety Deposit Box Services for Individuals

12 months

30000 KZT

50000 KZT

70000 KZT

100900 KZT

Note

\* VAT is imposed and included into the cost

Nº	Code	Available sizes of safety		Tariff in KZT* according to the size of the deposi			
	Couc	deposit boxes	1 week	1 month	3 months	6 months	
1	202091102/0100	Small safety deposit box (72*260*390)	1800 KZT	5800 KZT	15600 KZT	18000 KZT	
2	202091102/0200	Medium-sized safety deposit	2500 KZT	8000 KZT	16000 KZT	28000 KZT	
	202091102/0200	box (146*260*390)	2500 KZ1	8000 NZ I	10000 KZ1	20000 KZ1	
3	202091102/0300	Big safety deposit box (220*260*390)	3200 KZT	10000 KZT	20000 KZT	38000 KZT	
4	202091102/0400	Large safety deposit box (440*260*390)	4900 KZT	14000 KZT	33000 KZT	57100 KZT	
Nº	Code	The list of	services/transac	tions	Current tariffs		
5	202091102/0500	Additional services			Base tariffs		
5.1.	202091102/0501	Opening the safety deposit box (	including VAT)		the cost of services of the third party + 15%		
5.2.	202091102/0502	Compensation for damage cause due to the Customer's fault (inclu		ase of key loss or breakage	15000 KZT		
5.3.	202091102/0503	Secure storage of the Customer's forced opening of the safety dep			9000 KZT for each full or partial month		
					Small - 200 KZT		
5.4.	For exceeding of the lease agreement terms for each day overdue (exclu		ch day overdue (excluding	Medium-sized - 300 KZT			
J.4.	202091102/0304	VAT)		Big - 400 KZT			
					Large - 700 KZT		

### SECTION 4. Base Tariffs on the System of Remote Banking for Individuals

Comments: The amount of commission in currency other than the currency established by these Tariffs, not marked as "According to the Bank's exchange rate" is calculated using the official exchange rate of the National Bank of the Republic of Kazakhstan as of the moment of transaction.

No.	List of services/transacitons	Base tariffs	Note
1	Payment for connection and registration in the system (VAT inclusive)	KZT 0	
2	Making cash and non-cash payments to the Suppliers for goods/works/services in the system:		*Legal entity/sole proprietor with which the Bank concluded the contract for acceptance of payments from individuals for goods, works, services provided.
2.1.	Payments to service providers*, including utility organizations	KZT 0	
2.2.	transfer of money for payment of taxes and making other payments to the budget	KZT 0	
3	Commission for transfer of money from bank accounts to the networks of Subsidiary of "Bank VTB (Kazakhstan)" JSC		
3.1.	intrabank transfer between the accounts of one client	KZT 0	except for transactions using credit payment cards (see tariff in paragraph 5.)
3.2.	intrabank transfer between accounts of different clients		except for transactions using credit payment cards (see tariff in paragraph 5.)
3.2.1.	national currency	KZT 0	except for transactions using credit payment cards (see tariff in paragraph 5.)
3.2.2.	foreign currency	KZT 0	except for transactions using credit payment cards (see tariii in paragraph 5.)
4	Commission for transfer of money to bank accounts opened in other banks:		only in Internet banking and Mobile banking
4.1.	Transfer to bank accounts opened in other banks:		
4.1.1.	in tenge	KZT 250	
		0,20%	
4.1.2.	in foreign currency (except for Russian roubles)	(min KZT 3 000 - equivalent in foreign currency))	
		0,20%	
4.1.3.	in Russian roubles	(min KZT 1 000 - equivalent in foreign currency)	except for transactions using credit payment cards (see tariff in paragraph 5.)
4.2.	Transfer to clients of VTB group (USD, EUR)	0,10% (min KZT 1 000- equivalent in foreign currency)	
4.3.	Transfer to clients of VTB group (RUB)	0,05% (min KZT 600- equivalent in foreign currency)	
5	Transfer of money from bank accounts using credit payment cards	2% (min KZT 500), equivalent in foreign currency	from the transfer amount
6	Commission 3a conversion on non-cash transactions in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC	0% on the bank's exchange rate	from the amount
7	Monthly subscription fee (VAT inclusive)	KZT 0	
8	Account statements in the system of remote banking (VAT inclusive)	KZT 0	
9	Commission 3a issue/re-issue of basic/additional payment card in the system of remote banking	according to tariffs on payment cards	available only in Internet banking and Mobile banking
10	Opening of current/saving accounts in the system of remote banking	KZT 0	
11	Commission for cash replenishment of bank accounts:		available only in ATMs
11.1.	Replenishment of bank accounts opened in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC	KZT 0	except for replenishment of bank accounts (payment cards) on payroll card programs
11.2.	Replenishment of bank accounts (payment cards) on the payroll card program	according to tariffs on payment cards for legal entities and sole proprietors (Payroll card programs)	
11.3.	Replenishment of bank accounts to repay credit issued in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC	KZT 0	

#### SECTION 5. Base tariffs for Individual Customers on "Prime" "Privilege" Package

Nº	The list of services/transactions	Prime	Privilege			
		The package cost includes: - issue and annual servicing of the main payment debit/credit card Visa Infinite/UnionPay Diamond;	The package cost includes: - issue and annual servicing of the main payment debit/credit card Visa Platinum/MasterCard Platinum/UnionPay Platinum;			
1	- 2 payment cards VISA Platinum/MasterCard Platinum/UnionPay Platinum, including the issue and annual servicing of the main/additional debit card VISA Platinum/MasterCard Platinum/UnionPay Platinum and/or issue and annual servicing of the main/additional credit payment card VISA Platinum/MasterCard Platinum; - coverage of insurance cases of Insurance Company "Nomad Insurance" JSC; Collection Company).		- 2 payment cards VISA Gold/MasterCard Gold/UnionPay Gold, including the issue and annual servicing of the main/additional debit card VISA Gold/MasterCard Gold/UnionPay Gold and/or issue and annual servicing of the main/additional credit payment card VISA Gold/MasterCard Gold/UnionPay Gold; - coverage of insurance cases of Insurance Company "Nomad Insurance" JSC;			
		Additional information: - by a decision of the authorized body of the Bank the rate on Customers' deposits of the Prime package can be increased up to 1.5% in addition to the base rate of the deposit.	Additional information: - by a decision of the authorized body of the Bank the rate on Customers' deposits of the Privilege package can be increased up to 1% in addition to the base rate of the deposit.			
1.1.	First year and Following years	120 000 KZT	45 000 KZT or 4 thousand per month / 0 KZT in case of Retail non-cash transactions for the amount of over 300 000 KZT per month			
1.2.	First year and Following years	1 KZT*	1 KZT**			
2	Urgent card issue (Almaty only) — within 2 working days	5	5 000 KZT			
3	Card replacement at the Customer's red	quest or in case of its loss Re-issue of the main/additional payment card at the Customer's reque	est or in case of its loss			
3.1.	Visa Infinite/UnionPay Diamond	20 000 KZT				
3.2.	VISA Platinum/MasterCard Platinum	10	10 000 KZT			
4	Card replacement upon expiry and by the initiative of the Bank		0 KZT			
5	Cash withdrawal fee: Fee for withdrawa	l of cash from the main and additional debit payment cards				
5.1.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan)		0 KZT			
5.2.	In the ATMs of other banks in the territory of the Republic of Kazakhstan and outside it, including in VTB Group (the CIS countries)	0% (max 1 mln. KZT/equivalent amount in a foreign currency per month), over 1% (min 200 KZT)	0% (max 500 th.KZT/ equivalent amount in a foreign currency per month), over 1% (min 200 KZT)			
5.3.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan)	1% + 500 KZT, foreig	gn currency 1,2% + 500 KZT			
5.4.	In the offices of other banks	2% + 1000 KZT, forei	ign currency 2,2% + 1000 KZT			
6	Payment card balance inquiry via ATM, including VAT :	100 KZT				
7	Monthly fee for SMS notification, including VAT	150 KZT				
8	Cashback on main and additional cards	1%*				
9	Other fees	On debit cards according to the tariffs of services on debit payment cards for individuals, on credit cards according to tariffs on credit payment cards for individuals				
	Personal service for Customers having "Prime" package in					
10	other banks of VTB Group, including	1 KZT				

	those related to the Bank by special				
	relations (including VAT)				
	For Customers on whom one of the following	conditions are met:			
	1) the total balance on savings term deposit a	ccounts of the Customer opened in the Bank as of the date of signing of the Agreement is not less than 35 000 000	0 KZT		
*	2) Customers are the founders/shareholders/leading managers/members of the Board of Directors/Management Board of the organization which has the total balance on savings term deposit accounts opened in the Bank as of the date of signing of the Agreement is not less than 500 000 000 KZT (equivalent amount in a foreign currency at the exchange rate established by the National Bank of the Republic of Kazakhstan), ot Customers are the participants or a Salary Project with a number of employees 500 people and more;				
3) Customers are the founders/shareholders/leading managers/members of the Board of Directors/Management Board of the organization registered at the Kazakhstan Stock Exchange (KASE) as an emitter. www.kase.kz/ru/emitters; 4) the amount of Retail transactions on Visa Infinite card for 12 months until the date of Agreemnet extention is not less than 5 000 000 KZT (equivalent amount in a foreign currency at the exchange rate established by the National Bank of the Republic of 5) by a decision of the authorized body of the Bank.					
	1) the total balance on savings term deposit a	ccounts of the Customer opened in the Bank as of the date of extension of the Agreement is not less than 5 000 00	00 KZT		
**	2) Customers are the founders/shareholders/l	2) Customers are the founders/shareholders/leading managers/members of the Board of Directors/Management Board of the organization which is a partiicpant of a Salary Project with a number of employees 100 people and more;			
	3) Customers are the founders/shareholders/l 4) by a decision of the authorized body of the	eading managers/members of the Board of Directors/Management Board of the organization registered at the Kaza Bank.	nkhstan Stock Exchange (KASE) as an emitter. www.kase.kz/ru/emitters;		
***	Fixed on all Retail transactions. Actual accrua	I to the Customer's account on the first day of each month.			

#### SECTION 6. Base Tariffs on Debit Payment Cards for Individuals and Employees of Companies-Members of SALARY PROJECTS

No.   Controlled registerance of the main card goes septy   September   Sept					VISA CLASSIC/		VISA PLATINUM/	
Controlled registerment of the minit card upon eapiny	Nº		Visa Virtuon	Visa Instant	MASTERCARD			VISA INFINITE
1.1   control of a Shelly Project   1.2   control of Salety Project   1.3   control of Salety Project   2.   Coast of additional coast   control of Salety Project   3.   septimental manifoldational coast   control of Salety Project coast (septimental project)   control of Salety Project (septimental project (septimental project)   control of Salety Project (septimen					STANDARD			
1.0   Control decision and a control decisi	1	Cost/Card replacement of the main card upon expiry		I	T	T	I	
2	1.1.	as part of a Salary Project	not provided	not provided	0 KZT	0 KZT	15 000 KZT	45 000 KZT
Part   Continue   Co	1.2.	for individuals	0 KZT	0 KZT	0 KZT	0 KZT	20 000 KZT	As part of Prime Package
A contact matrices and management and section of contact and matrices and matrice	2	Cost of additional card	not provided	not provided	1 000 KZT	3 000 KZT	15 000 KZT	45 000 KZT
Second maintenance on analogotionic cost   1 000 CCT   10% (from the amount of (pot tensions))   1 000 CCT   10% (from the amount of (pot tensions))   1 000 CCT   10% (from the amount of (pot tensions))   1 000 CCT   10% (from the amount of (pot tensions))   1 000 CCT   10% (from the amount of (pot tensions))   1 000 CCT   10% (from the amount of (pot tensions))   1 000 CCT   10% (from the amount of (pot tensions))   1 000 CCT   10% (from the amount of (pot tensions))   1 000 CCT   10% (from the amount))   1 000 CCT   10% (from the amount))   1 000 CCT   10% (from the amount)   1 000 CCT   10% (from the amount))   1 000 CCT   10% (from the amount)   1 000 CCT   10% (from the amount)	3	replacement main/additional card at the Customer's request or in case of its loss	500 KZT	not provided	1 000 KZT	3 000 KZT	15 000 KZT	30 000 KZT
Solution destination for the Control International colors (1997)  Control Internation	4	Urgent card issue (Almaty only) — within 2 working days:	500 KZT	not provided			2 000 KZT	
5.   Cash withdrawal in ATMs of Subsidiary JSC VTB Bank (Recalabilish) from main and additional cards   Polymological Polymology   P	5	Annual maintenance main/additional card	1 000 KZT				0 KZT	
Cash withdrawal in ATIMs of other banks for main cards in the territory of the Republic of Kazakhstan and outside   Cash withdrawal in ATIMs of other banks for main cards in the territory of the Republic of Kazakhstan and outside   Cash withdrawal in ATIMs of other banks for additional cards	6	Cash withdrawal fee:						
Package   Company   Comp	6.1.	Cash withdrawal in ATMs of Subsidiary JSC VTB Bank (Kazakhstan) from main and additional cards	not provided			0%		
Act				0%				0 % (max 600,000 KZT)
E.S. Cleah withdrawal in ATNe of other banks for additional cards  1% (min. 500 KZT) foreign currency - 1% (min. 500 KZT) 1% (min. 200 KZT) 1% (min. 200 KZT) 1% (min. 500 KZT	6.2.	Cash withdrawal in ATMs of other banks for main cards in the territory of the Republic of Kazakhstan and outside it	not provided	(max 50 000 KZT/mon.),				over 600,001 KZT, 1% (min 200 KZT)
6.4. In the offices of Subsidiary VTB Bank JSC (Kazakhstan)  1% (min. 500 KZT) foreign currency - 1% (min. 500 KZT)  1% (min. 500 KZT)  2% or cywwau + 1 000 KZT, foreign currency - 1% (min. 500 KZT)  2% or cywwau + 1 000 KZT, foreign currency - 1% (min. 500 KZT)  100 tester  8 Money transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):  18.1 Intrabenk transfer to another Customer's account (psyment card)  10 NZT  2% (min. 500 KZT)  10 NZT  2.5 For the last 6 months (in the offices of the Bank)  10 NZT		n.		from the amount (min				
6.5. In the offices of other banks 6.5. In the offices of the other customer's account (payment card) 6.5. In th	6.3.	Cash withdrawal in ATMs of other banks for additional cards	not provided	1% (min. 200 KZT)	1% (min. 200 KZT)	1% (min. 200 KZT)	1% (min. 200 KZT)	1% (min. 200 KZT)
7 Card balance inquiry, including VAT:  8 Money transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):  8.1 Intrabank transfer to another Customer's account (payment card)  8.2 VISA to VISA  8.2 VISA to VISA  8.2 VISA to VISA  8.2 VISA to VISA  9 Payment card account statements, including VAT:  9.1 Monthly statement  9.2 For the last 6 months, (in the offices of the Bank)  9.3 For the month, over last 6 months (in the offices of the Bank)  9.4 Mini ATM statement (last 10 account transactions)  100 KZT  100 KZT  101 With adding to the stop-list  10 With adding to the stop-list  10 Other services  11.1 Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT  10.2 Providing video from ATM cameras to cardholders of Other banks, including VAT  10.3 Bank fee for Customs payment transaction  10.5 KZT  11.5 Bank fee for PIN code change via ATM, including VAT  10.5 Including VAT  10.6 YAT Including VAT  10.7 Including VAT  10.7 Including VAT  10.8 Including VAT  10.8 Including VAT  10.9 Incl	6.4.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan)		0%	1% (min. 500 KZT) foreign currency - 1% (min. 500 KZT)			500 KZT)
8 Money transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):  8.1. Intrabank transfer to another Customer's account (payment card)  9 Payment card account statements, including VAT:  9 Payment card account statements, including VAT:  9.1. Monthly statement  9 CF or the last 6 months (in the offices of the Bank)  9 For the month, over last 6 months (in the offices of the Bank)  9 For the month, over last 6 months (in the offices of the Bank)  1 000 KZT  10 Blocking of payment card in case of its loss  10 Mini ATM statement (last 10 account transactions)  10 Mini ATM statement (last 10 account transactions)  10 More services  11 Other services  11.1. Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT not provided  11.2. Providing video from ATM cameras to cardholders of other banks, including VAT  11.3. Bank fee for PIN code change via ATM, including VAT  11.5. Bank fee for PIN code change via ATM, including VAT  11.5. Bank fee for PIN code change via ATM, including VAT  11.6. Providing video from PIN code, received by means of SMS message, bank fee is not withheld.)	6.5.	In the offices of other banks	not provided		2% от су	ммы + 1 000 KZT, foreign cur	rency - 1% (min. 500 KZT	·)
8.1. Intrabank transfer to another Customer's account (payment card)  8.2. VISA to VISA  9 Payment card account statements, including VAT:  9.1. Monthly statement  9.2. For the last 6 months (in the offices of the Bank)  9.3. For the month, over last 6 months (in the offices of the Bank)  9.4. Min ATM statement (last 10 account transactions)  100 KZT  10 Blocking of payment card in case of its loss  10.1. With adding to the stop-list  10 Other services  11. Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT  10. Bank fee for Customs payment transaction  11. Monthly fee for SMS-banking, including VAT  11. Bank fee for PIN code change via ATM, including VAT  11. Bank fee for PIN code change via ATM, including VAT  11. Captured At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)	7	Card balance inquiry, including VAT:				100 тенге		
8.2. VISA to VISA not provided 2% (min. 500 KZT)  9 Payment card account statements, including VAT: 9.1. Monthly statement 0 KZT  9.2. For the last 6 months (in the offices of the Bank) 700 KZT  9.3. For the month, over last 6 months (in the offices of the Bank) 1000 KZT  10 Blocking of payment card in case of its loss  10.1. With adding to the stop-list 10 000 KZT 1000 KZT 1000 KZT 1000 KZT  10 Blocking of payment card in case of its loss  11. Providing video from ATM cameras to cardholders of subsidiary VTB Bank JSC (Kazakhstan), including VAT not provided 3000 KZT  11.2. Providing video from ATM cameras to cardholders of other banks, including VAT not provided 10000 KZT  11.3. Bank fee for Customs payment transaction 150 KZT  11.5. Bank fee for PIN code change via ATM, including VAT not provided (At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)	8	Money transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):						
9 Payment card account statements, including VAT: 9.1. Monthly statement 9.2. For the last 6 months (in the offices of the Bank) 9.3. For the month, over last 6 months (in the offices of the Bank) 9.4. Mini ATM statement (last 10 account transactions) 9.5. With adding to the stop-list 10. With adding to the stop-list 10. With adding to the stop-list 10. Vith adding to the stop-list 11. Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT 11. Providing video from ATM cameras to cardholders of other banks, including VAT 11. Bank fee for Customs payment transaction 11. Monthly fee for SMS-banking, including VAT 11. Bank fee for PIN code change via ATM, including VAT 11. Bank fee is not withheld.)	8.1.	Intrabank transfer to another Customer's account (payment card)	not provided			0 KZT		
9.1. Monthly statement 9.2. For the last 6 months (In the offices of the Bank) 700 KZT  9.3. For the month, over last 6 months (In the offices of the Bank) 1 000 KZT  9.4. Mini ATM statement (last 10 account transactions) 1 000 KZT  10 Blocking of payment card in case of its loss 1 10 000 KZT for each region (for 2 weeks) 1 10 000 KZT for each region (for 2 weeks) 1 10 Virth adding to the stop-list 1 10 Virth adding to the stop-list 1 10 Virth adding video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT not provided 1 11.2. Providing video from ATM cameras to cardholders of other banks, including VAT not provided 1 10 000 KZT for each region (for 2 weeks) 1 11.3. Bank fee for Customs payment transaction not provided tariffs Halyk Bank of Kazakhstan JSC 1 11.4. Monthly fee for SMS-banking, including VAT not provided (At primary change of PIN code change is not withheld.)	8.2.	VISA to VISA	not provided			2% (min. 500 K	ZT)	
9.2. For the last 6 months (in the offices of the Bank)  9.3. For the month, over last 6 months (in the offices of the Bank)  9.4. Mini ATM statement (last 10 account transactions)  100 KZT  10 Blocking of payment card in case of its loss  10.1. With adding to the stop-list  10 Other services  11.1. Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT  11.2. Providing video from ATM cameras to cardholders of other banks, including VAT  11.3. Bank fee for Customs payment transaction  11.4. Monthly fee for SMS-banking, including VAT  11.5. Bank fee for PIN code change via ATM, including VAT  11.5. Carding video from PIN code change of PIN code, received by means of SMS message, bank fee is not withheld.)	9	Payment card account statements, including VAT:						
9.3. For the month, over last 6 months (In the offices of the Bank)  9.4. Mini ATM statement (last 10 account transactions)  10 Blocking of payment card in case of its loss  10.1. With adding to the stop-list  10 Other services  11.1. Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT  11.2. Providing video from ATM cameras to cardholders of other banks, including VAT  11.3. Bank fee for Customs payment transaction  11.4. Monthly fee for SMS-banking, including VAT  11.5. Bank fee for PIN code change via ATM, including VAT  11.5. Bank fee for PIN code change via ATM, including VAT  11.5. Cardinary change of PIN code, received by means of SMS message, bank fee is not withheld.)	9.1.	Monthly statement				0 KZT		
9.4. Mini ATM statement (last 10 account transactions)  10.1. With adding to the stop-list  10.2. With adding to the stop-list  11.2. Providing video from ATM cameras to cardholders of other banks, including VAT  11.3. Bank fee for Customs payment transaction  11.4. Monthly fee for SMS-banking, including VAT  11.5. Bank fee for PIN code change via ATM, including VAT  11.5. Bank fee for PIN code change via ATM, including VAT  11.6. Mini ATM statement (last 10 account transactions)  10.00 KZT  10.00 KZT for each region (for 2 weeks)  10.00 KZT  1	9.2.	For the last 6 months (In the offices of the Bank)				700 KZT		
10.1 With adding to the stop-list 10.10 With adding to the stop-list 11.1 Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT 11.2 Providing video from ATM cameras to cardholders of other banks, including VAT 11.3 Bank fee for Customs payment transaction 11.4 Monthly fee for SMS-banking, including VAT 11.5 Bank fee for PIN code change via ATM, including VAT 11.5 Bank fee for PIN code change via ATM, including VAT 11.5 CAT (At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)	9.3.	For the month, over last 6 months (In the offices of the Bank)				1 000 KZT		
10.1. With adding to the stop-list  10 Other services  11.1. Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT  11.2. Providing video from ATM cameras to cardholders of other banks, including VAT  11.3. Bank fee for Customs payment transaction  11.4. Monthly fee for SMS-banking, including VAT  11.5. Bank fee for PIN code change via ATM, including VAT  11.5. Capture of PIN code change via ATM, including VAT  11.6. At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)	9.4.	Mini ATM statement (last 10 account transactions)				100 KZT		
11.0 Other services  11.1. Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT not provided 3 000 KZT  11.2. Providing video from ATM cameras to cardholders of other banks, including VAT not provided 10 000 KZT  11.3. Bank fee for Customs payment transaction not provided tariffs Halyk Bank of Kazakhstan JSC  11.4. Monthly fee for SMS-banking, including VAT 150 KZT  11.5. Bank fee for PIN code change via ATM, including VAT not provided (At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)	10	Blocking of payment card in case of its loss						
11.1. Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT not provided 3 000 KZT  11.2. Providing video from ATM cameras to cardholders of other banks, including VAT not provided 10 000 KZT  11.3. Bank fee for Customs payment transaction not provided tariffs Halyk Bank of Kazakhstan JSC  11.4. Monthly fee for SMS-banking, including VAT 150 KZT  11.5. Bank fee for PIN code change via ATM, including VAT 250 KZT per one PIN code change  (At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)	10.1.	With adding to the stop-list			10 000 KZT	for each region (for 2 weeks)		
11.2. Providing video from ATM cameras to cardholders of other banks, including VAT not provided 10 000 KZT  11.3. Bank fee for Customs payment transaction not provided tariffs Halyk Bank of Kazakhstan JSC  11.4. Monthly fee for SMS-banking, including VAT 150 KZT  11.5. Bank fee for PIN code change via ATM, including VAT 250 KZT per one PIN code change  (At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)	11	Other services						
11.3. Bank fee for Customs payment transaction  11.4. Monthly fee for SMS-banking, including VAT  11.5. Bank fee for PIN code change via ATM, including VAT  11.6. Another fee for PIN code change via ATM, including VAT  11.7. Another fee for PIN code change via ATM, including VAT  11.8. Another fee for PIN code change via ATM, including VAT  11.9. Another fee fee fee fee fee fee fee fee fee f	11.1.	Providing video from ATM cameras to cardholders of Subsidiary VTB Bank JSC (Kazakhstan), including VAT	not provided 3 000 KZT					
11.4. Monthly fee for SMS-banking, including VAT  11.5. Bank fee for PIN code change via ATM, including VAT  11.5. (At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)	11.2.	Providing video from ATM cameras to cardholders of other banks, including VAT	not provided 10 000 KZT					
11.5. Bank fee for PIN code change via ATM, including VAT not provided (At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)	11.3.	Bank fee for Customs payment transaction	not provided			tariffs Halyk Bank of Kaz	zakhstan JSC	
11.5. Bank fee for PIN code change via ATM, including VAT not provided  (At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)	11.4.	Monthly fee for SMS-banking, including VAT				150 KZT		
	11.5.	Bank fee for PIN code change via ATM, including VAT	not provided			is not withheld.)		
	11.6.	Payment of goods and services by card in non-cash form using POS-terminals			Filliary orlange of the		moodago, paint roo	

Coverage of insured accidents by Nomad Insurance IC JSC for VISA GOLD/ MASTERCARD GOLD, VISA PLATINUM/ MASTERCARD PLATINUM, VISA INFINITE cards.

Quantity of free cards for TOP management of the company as part of a Salary Project*					
Payment card class			Average numb	er of employees	
rayment cald class		up to 100	101-300	301-500	over 501
Platinum MasterCard/Visa Platinum (pcs.)		2	3	4	6
Visa Infinite (pcs.)		1	2	3	5

<sup>\*</sup> applied upon consultation with the Retail Business Department

Fee for salary remittance (collected from a legal entity)	*	
Average salary fund as part of a Salary Project (KZT)		Base tariff
up to 90 000 KZT		0,10%
over 90 000 KZT		0,00%

<sup>\*</sup> applied upon consultation with the Retail Business Department

## SECTION 7. Base tariffs on Payment Credit Cards for Individuals

the discretion of the Customer)  1.4. VISA Platinum/MasterCard Platinum  (in addition to this, coverage of insurance carear from an insurance company is price discretion of the Customer  2. Urgent main/additional card issue (Almaty only) — within 2 working days: 2.1. VISA Electron  600 KZT  2.2. VISA Classin/MasterCard Standard  2.2. ONSA Classin/MasterCard Gold  7.00 KZT  2.3. VISA Gold/MasterCard Gold  7.00 KZT  3. Card replacement at the Customer's request or in case of its loss: 3.1. VISA Electron/instant (Instant is re-issued only for registered cards)  3.2. VISA Classin/MasterCard Standard  3.2. VISA Classin/MasterCard Standard  3.3. VISA Classin/MasterCard Standard  4. Sin Standard Standard Standard  5. Sin Standard Standard Standard  6. Cash withdrawal fee:  4.1. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) ***  4.2. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan)  3. In the offices of Other banks  4. Sin the offices of Other banks  4. Sin the offices of Other banks  5. Transfers via the branches and ATMs of Subsidiary VTB Bank  5. Intrabank transfer to personal account (payment card)  2. We so to Visa transfer  7. Payment card account statement, including VAT:  7. Payment card account statement, including VAT:  7. Payment card account statement, including VAT:  8. Blocking of a payment card in case of its loss:  8. Blocking of a payment card in case of its loss:  9. With adding to a step-list, (VISA Gold/VISA Platinum/MasterCard  9. Other services:  9. Other services:  9. Provision of video records from ATM camerss for holders of cards seaded by Standard VITB Bank JSC (Visaskhstan)  9. Other services:  9. Provision of video records from ATM camerss for holders of cards seaded by Other banks, including VAT  150 Visas Dissional Standard VITB Bank JSC (Visaskhstan), hockeling VAT  9. Provision of video records from ATM camers for holders of cards seaded by Other banks, including VAT  150 Visas Dissional VITB Bank JSC (Visaskhstan), hockeling VAT  150 Visas Dissional VITB Bank JSC (Visaskhstan),	Nº	The list of services/transactions	Base tariffs
1.2. VISA Cidesicin/Master/Card Cold  1.3. VISA Gold/Master/Card Cold  1.4. VISA Polithrum/Master/Card Polithrum  1.5. VISA Polithrum/Master/Card Polithrum  1.6. VISA Polithrum/Master/Card Polithrum  1.7. VISA Polithrum/Master/Card Polithrum  1.8. VISA Polithrum/Master/Card Polithrum  1.9. VISA Electrons  1.0. VISA Codd/Master/Card Standard  2.0 VISA Classics/Master/Card Standard  2.0 VISA Classics/Master/Card Codd  2.0. VISA Classics/Master/Card Polithrum  2.0 VISA VISA VISA VISA VISA VISA VISA VISA	1	Annual servicing of the main/additional payment card:	
1.3. VISA GoldMateImCard Gold (in addition to this, coverage of insurance coses from an insurance company is printed from the Customer's fee discretion of the Customer's printed discretion of the	1.1.	VISA Electron/Instant	1 000 KZT
1.3. VISA Cold-Master-Card Gold	1.2.	VISA Classic/MasterCard Standard	5 000 KZT
1.4. VISA Platinum/MasterCard Platinum   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Outstromer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in addition to this, coverage of insurance cases from an insurance company is price the discretion of the Customer   20 000 KZT   (in the Customer Customer Customer   20 000 KZT   (in the Customer Customer Customer   20 000 KZT   (in the Customer Custom			10 000 KZT
1.4.   VISA PlatinumMatesterCard Platinum	1.3.	VISA Gold/MasterCard Gold	(in addition to this, coverage of insurance cases from an insurance company is provided at the discretion of the Customer)
Impact main/additional card issue (Almaty only) — within 2	1.4	4.4 VISA Platinum/MenterCord Platinum	20 000 KZT
2.1. VISA Electron 2.2. VISA Classic/MasterCard Standard 2.2. VISA Classic/MasterCard Standard 2.2. VISA Classic/MasterCard Standard 2.2. VISA Classic/MasterCard Scid 7.000 KZT 2.3. VISA Biotimum/MasterCard Scid 7.000 KZT 2.4. VISA Politimum/MasterCard Scid 3. Card replacement at the Customer's request or in case of its loss: 3.1. VISA Electron/Instant (Instant is re-issued only for registered cards) 3.2. VISA Classic/MasterCard Scid 3.3. VISA Electron/Instant (Instant is re-issued only for registered cards) 3.3. VISA Biotimum/MasterCard Scid 3.3. VISA Politimum/MasterCard Scid 3.3. VISA Politimum/MasterCard Scid 3.3. VISA Politimum/MasterCard Scid 3.4. VISA Politimum/MasterCard Scid 3.5. VISA Politimum/MasterCard Scid 4. Cash withdrawal fee: 4. Cash withdrawal fee: 4. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) 4. In the offices of Subsidiary VTB Bank JSC (Kazakhstan) 4. In the offices of Subsidiary VTB Bank JSC (Kazakhstan) 4. In the offices of other banks 4.3% (min. 300 KZT) 4. In the offices of other banks 4.3% + 1200 KZT  5. Intrabank transfer to personal account (gayment card) 5. Intrabank transfer to personal account (gayment card) 5. Intrabank transfer to personal account (gayment card) 5. Payment card account statement, including VAT: 7. Payment card account statement, including VAT: 7. To the last 6 months 7.00 KZT 7. Payment card account statement, including VAT: 7. In or the last 6 months 7.00 KZT 7. In or the last 6 months 7.00 KZT 7. In or the last 6 months 7.00 KZT 7. In or the last 6 months 7.00 KZT 7. In or the last 6 months 7.00 KZT 7. In or the last 6 months 7.00 KZT 7. In or the last 6 months 7.00 KZT for each region (for 2 weeks) 8. Blocking of a payment card in case of its loss: 8. With adding to a stop-list (VISA Cold/VISA Platinum/MasterCard Cold/MasterCard Palaninum) 9. Other services: 8. With adding to a stop-list (VISA Cold/VISA Platinum/MasterCard Cold/MasterCard Palaninum) 9. Other services: 9. Provision of video records from ATM cameras for holders of cards sessed by vibra	1.4.	VIGA Flatificitivimaster Card Flatificiti	(in addition to this, coverage of insurance cases from an insurance company is provided at the discretion of the Customer
2.2   VISA Classic/MasterCard Standard	2		
2.3. VISA Gold/MasterCard Gold 7 000 KZT 2.4. VISA Platinum/MasterCard Platinum 20 0000 KZT  3. Card replacement at the Customer's request or in case of its loss: 3.1. VISA Electron/Instant (Instant is re-issued only for registered cards) 500 KZT  3.2. VISA Classic/MasterCard Gold 1500 KZT  3.4. VISA Classic/MasterCard Gold 3 500 KZT  4. Cash withdrawal fee: 4.1. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) *** 3% (min. 300 KZT)  4.2. In the ATMs of other banks 4.3% (min. 1000 KZT)  4.3. In the offices of Other banks 4.3% (min. 1000 KZT)  4.4. In the offices of Other banks 4.3% (min. 1000 KZT)  4.5. In the offices of Other banks 5.5 (Kazakhstan) 5.5 (Kaz	2.1.	VISA Electron	600 KZT
2.4. VISA Platinum/MasterCard Platinum  20 000 KZT  3 Card replacement at the Customer's request or in case of its loss: 3.1. VISA Electron/instant (Instant is re-issued only for registered cards) 5.2. VISA Classic/MasterCard Standard 1 500 KZT  3.3. VISA GoldMasterCard Balnium 1 0 0000 KZT  4 Cash withdrawal fee: 4.1. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) ***  4.2. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) ***  4.3. In the offices of Subsidiary VTB Bank JSC (Kazakhstan)  5 In the offices of Subsidiary VTB Bank JSC (Kazakhstan)  6 Transfers Va the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan)  7 Intrabank transfer to personal account (payment card)  5.1. Intrabank transfer to personal account (payment card)  5.2. Intrabank transfer to another customer's account (payment card)  7.3. Visa to Visa transfer  7.4. In the last 6 months 700 KZT  7.5. In the last 6 months 700 KZT  7.6. In the last 6 months 700 KZT  7.7. for the last 6 months 700 KZT  7.8. Payment card account statement, including VAT:  7.9. If or the month which exceeds 6 last months 1 000 KZT  7.8. Biblicking of a payment card in case of its loss:  8 Blocking of a payment card in case of its loss:  8 Blocking of a payment card in case of its loss:  8 Blocking of a payment card in case of its loss:  8 Blocking of a payment card in case of its loss:  8 Blocking of a payment card in case of its loss:  9 Other services:  9 Other services:  9 Other services  9 Other services  10 000 KZT  92. Brovision of video records from ATM cameras for holders of cards is susued by other banks, including VAT  1 500 KZT  92. Brovision of video records from ATM cameras for holders of cards is susued by other banks, including VAT  92. Brovision of video records from ATM cameras for holders of cards is susued by other banks, including VAT  93. Fee for the "Custome Payment transaction  94. Monthly fee for SMS notifications, including VAT  95. Services  96. The contraction of SMS notifications, including VAT  97. Services of SMS notificatio	2.2.	VISA Classic/MasterCard Standard	2 000 KZT
3 Card replacement at the Customer's request or in case of its loss:  3.1. VISA Electron/instant (Instant is re-issued only for registered cards)  3.2. VISA Classic/MasterCard Standard  3.3. VISA Gold/MasterCard Gold  3.4. VISA Platinum/MasterCard Platinum  10.000 KZT  4.2. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) ***  4.2. In the ATMs of other banks  4.3% (min. 1000 KZT)  4.3. In the offices of Subsidiary VTB Bank JSC (Kazakhstan) ***  4.4. In the offices of Subsidiary VTB Bank JSC (Kazakhstan)  3.4. VISA Platinum/MasterCard Standard  4.5. In the offices of other banks  4.3% (min. 1000 KZT)  4.5. In the offices of other banks  5. Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):  5. Intrabank transfer to personal account (payment card)  5. Intrabank transfer to personal account (payment card)  6. Intrabank transfer to another customer's account (payment card)  7. Payment card account statement, including VAT:  7. for the last 6 months  7. Too KZT  7. for the month which exceeds 6 last months  8. Blocking of a payment card in case of its loss:  with adding to a stop-list (VISA Classic)MasterCard Standard)  8. Blocking of a payment card in case of its loss:  with adding to a stop-list (VISA Classic)MasterCard Standard)  8. with adding to a stop-list (VISA Classic)MasterCard Standard)  9. Other services:  9. Provision of video records from ATM cameras for holders of cards sased by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9. Provision of video records from ATM cameras for holders of cards sased by Other banks, including VAT  9. Fee for the **Custome Payment** transaction  9. Monthly fee for SMS notifications, including VAT  9. See for the **Custome Payment** transaction  9. Monthly fee for SMS notifications, including VAT  9. See for the **Custome Payment** transaction  9. Monthly fee for SMS notifications, including VAT  9. See for the **Custome Payment** transaction  9. Monthly fee for SMS notifications, including VAT	2.3.	VISA Gold/MasterCard Gold	7 000 KZT
3.1. VISA Electron/instant (Instant is re-issued only for registered cards)   500 KZT	2.4.	VISA Platinum/MasterCard Platinum	20 000 KZT
3.2. VISA Classic/MasterCard Standard  3.3. VISA Gold/MasterCard Gold  3.4. VISA Platinum/MasterCard Platinum  10.000 KZT  4. Cash withdrawal fee:  4.1. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) ***  4.2. In the ATMs of other banks  4.3. In the offices of Subsidiary VTB Bank JSC (Kazakhstan)  4.3. In the offices of Subsidiary VTB Bank JSC (Kazakhstan)  5. Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan)  5. Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):  5. Intrabank transfer to personal account (payment card)  5. Intrabank transfer to nonther customer's account (payment card)  5. Intrabank transfer to another customer's account (payment card)  7. Payment card account statement, including VAT:  7. for the last 6 months  7. of the last 6 months  7. of the month which exceeds 6 last months  8. Blocking of a payment card in case of its loss:  with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Standard)  8. With adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9. Other services:  9. Provision of video records from ATM cameras for holders of cards sauced by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9. Provision of video records from ATM cameras for holders of cards sauced by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9. Forvision of video records from ATM cameras for holders of cards sauced by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9. Forvision of video records from ATM cameras for holders of cards sauced by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9. Forvision of video records from ATM cameras for holders of cards sauced by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9. Forvision of video records from ATM cameras for holders of cards sauced by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9. Forvision of video records from ATM cameras for holders of cards sauced by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9. Forv	3	Card replacement at the Customer's request or in case of its loss:	
3.3. VISA Gold/MasterCard Gold 3 500 KZT  3.4. VISA Platinum/MasterCard Platinum 10 0000 KZT  4. Cash withdrawal fee: 4.1. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) *** 3% (min. 300 KZT)  4.2. In the ATMs of other banks 4.3% (min. 1000 KZT)  4.3. In the offices of obusidary VTB Bank JSC (Kazakhstan) 3% + 500 KZT  4.4. In the offices of other banks 4.3% + 1200 KZT  5. Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan)  5.1. Intrabank transfer to personal account (payment card) 2% + 300 KZT  5.2. Intrabank transfer to another customer's account (payment card) 2% + 500 KZT  7.1. for the last 6 months 700 KZT  7.1. or the last 6 months 700 KZT  7.2. or the month which exceeds 6 last months 1000 KZT  8. Blocking of a payment card in case of its loss: with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard 10 000 KZT for each region (for 2 weeks)  9. Other services:  9.1. Provision of video records from ATM cameras for holders of cards sould by other banks, including VAT:  9.2. Provision of video records from ATM cameras for holders of cards sould by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  150 KZT	3.1.	VISA Electron/Instant (Instant is re-issued only for registered cards)	500 KZT
3.4. VISA Platinum/MasterCard Platinum 10 000 KZT  4. Cash withdrawal fee: 4.1. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) *** 3% (min. 300 KZT) 4.2. In the ATMs of other banks 4.3% (min. 1000 kZT) 4.3. In the offices of Subsidiary VTB Bank JSC (Kazakhstan) 3% + 500 KZT 4.4. In the offices of other banks 4.3% + 1200 KZT  5. Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan) 5. Intrabank transfer to personal account (payment card) 2% + 300 KZT  5. Intrabank transfer to personal account (payment card) 2% + 500 KZT  5. Intrabank transfer to another customer's account (payment card) 2% + 500 KZT  7. Intrabank transfer to another customer's account (payment card) 2% + 500 KZT  7. Payment card account statement, including VAT: 7. In for the last 6 months 700 KZT  7. for the month which exceeds 6 last months 1 000 KZT  7. mini-statement on ATM transactions (10 last account transactions (Payment card) 100 KZT  8. Blocking of a payment card in case of its loss:  with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard 10 000 KZT for each region (for 2 weeks)  9. Other services:  9.1 Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT 150 KZT	3.2.	VISA Classic/MasterCard Standard	1 500 KZT
4 Cash withdrawal fee: 4.1. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) ***  4.2. In the ATMs of other banks 4.3% (min. 1000 KZT)  4.3. In the offices of Subsidiary VTB Bank JSC (Kazakhstan) 3% + 5000 KZT  4.4. In the offices of Subsidiary VTB Bank JSC (Kazakhstan) 3% + 5000 KZT  5 Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan): 5.1. Intrabank transfer to personal account (payment card) 2% + 3000 KZT  5.2. Intrabank transfer to another customer's account (payment card) 2% + 5000 KZT  7.3. Visa to Visa transfer  7.1. for the last 6 months 7000 KZT  7.2. for the month which exceeds 6 last months 1000 KZT  7.3. (Payment card)  8 Blocking of a payment card in case of its loss: with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Standard)  8.1. (VISA Classic/MasterCard Standard)  9.2. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.3. Fee for the **Customs Payment* transaction  9.4. Monthly fee for SMS notifications, including VAT 150 KZT	3.3.	VISA Gold/MasterCard Gold	3 500 KZT
4.1. In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) ***  4.2. In the ATMs of other banks  4.3% (min. 1000 KZT)  4.3. In the offices of Subsidiary VTB Bank JSC (Kazakhstan)  3% + 500 KZT  4.4. In the offices of other banks  5 Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):  5.1. Intrabank transfer to personal account (payment card)  5.2. Intrabank transfer to another customer's account (payment card)  7 Payment card account statement, including VAT:  7.1. for the last 6 months  7 700 KZT  7.2. for the month which exceeds 6 last months  1 000 KZT  8 Blocking of a payment card in case of its loss:  with adding to a stop-list (VISA Classic/Master/Card Standard)  8.1. (VISA Classic/Master/Card Standard)  9 Other services:  9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Feo for the *Customs Payment* transaction  9 Other services:  9.3. Fee for the *Customs Payment* transaction  9 Other Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.4. Monthly fee for SMS notifications, including VAT  150 KZT	3.4.	VISA Platinum/MasterCard Platinum	10 000 KZT
4.2. In the ATMs of other banks 4.3% (min. 1000 KZT) 4.3. In the offices of Subsidiary VTB Bank JSC (Kazakhstan) 3% + 500 KZT  1. In the offices of other banks 4.3% + 1200 KZT  5 Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan): 5.1. Intrabank transfer to personal account (payment card) 5.2. Intrabank transfer to another customer's account (payment card) 2% + 500 KZT  7. Intrabank transfer to another customer's account (payment card) 2% + 500 KZT  7. Payment card account statement, including VAT: 7. If or the last 6 months 700 KZT  7. If or the last 6 months 700 KZT  7. Intrabank transfer to another customer's account transactions (payment card in case of its loss: 4. With adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9. Other services: 9. Other services: 9. Provision of video records from ATM cameras for holders of cards seased by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9. Per for the "Customs Payment" transaction 9. Monthly fee for SMS notifications, including VAT 150 KZT	4	Cash withdrawal fee:	
4.3. In the offices of Subsidiary VTB Bank JSC (Kazakhstan)  4.4. In the offices of other banks  5	4.1.	In the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) ***	3% (min. 300 KZT)
4.4. In the offices of other banks  5 Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):  5.1. Intrabank transfer to personal account (payment card)  5.2. Intrabank transfer to another customer's account (payment card)  7 Payment card account statement, including VAT:  7.1. Ior the last 6 months  7 Power to the month which exceeds 6 last months  7 Power to the month which exceeds 6 last months  8 Blocking of a payment card in case of its loss:  8.1. (VISA Classic/MasterCard Standard)  8.2. with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9 Other services:  9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  150 KZT  150 KZT  150 KZT	4.2.	In the ATMs of other banks	4,3% (min. 1000 KZT)
Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):  5.1. Intrabank transfer to personal account (payment card)  5.2. Intrabank transfer to another customer's account (payment card)  7. Payment card account statement, including VAT:  7. Payment card account statement, including VAT:  7. Ior the last 6 months  7. Tow KZT  7. Ior the month which exceeds 6 last months  7. Ior the month which exceeds 6 last months  7. Ior the month which exceeds 6 last months  8. Blocking of a payment card in case of its loss:  8. I. (VISA Classic/MasterCard Standard)  8. With adding to a stop-list  (VISA Classic/MasterCard Standard)  8. With adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9. Other services:  9. Trovision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9. Provision of video records from ATM cameras for holders of cards issued by Other banks, including VAT  9. Fee for the "Customs Payment" transaction  9. Monthly fee for SMS notifications, including VAT  150 KZT	4.3.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan)	3% + 500 KZT
SISC (Kazakhstan):	4.4.	In the offices of other banks	4,3% + 1200 KZT
5.2. Intrabank transfer to another customer's account (payment card)  5.3. Visa to Visa transfer  7.4. Visa transfer  7.5. for the last 6 months  7.6. for the month which exceeds 6 last months  7.7. for the month which exceeds 6 last months  7.3. mini-statement on ATM transactions (10 last account transactions (Payment card)  8. Blocking of a payment card in case of its loss:  with adding to a stop-list (VISA Classic/MasterCard Standard)  8.2. with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9. Other services:  9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  150 KZT	5		
5.3. Visa to Visa transfer  7. Payment card account statement, including VAT:  7.1. for the last 6 months  7.2. for the month which exceeds 6 last months  7.3. mini-statement on ATM transactions (10 last account transactions (Payment card)  8. Blocking of a payment card in case of its loss:  with adding to a stop-list (VISA Classic/MasterCard Standard)  8.2. with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9. Other services:  9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  150 KZT	5.1.	Intrabank transfer to personal account (payment card)	2% + 300 KZT
7 Payment card account statement, including VAT:  7.1. for the last 6 months  7.2. for the month which exceeds 6 last months  7.3. mini-statement on ATM transactions (10 last account transactions (Payment card)  8 Blocking of a payment card in case of its loss:  8.1. with adding to a stop-list (VISA Classic/MasterCard Standard)  8.2. with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9 Other services:  9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by Other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  150 KZT	5.2.	Intrabank transfer to another customer's account (payment card)	2% + 500 KZT
7.1. for the last 6 months 700 KZT  7.2. for the month which exceeds 6 last months 1 000 KZT  7.3. mini-statement on ATM transactions (10 last account transactions (Payment card)  8 Blocking of a payment card in case of its loss: with adding to a stop-list (VISA Classic/MasterCard Standard)  8.2. with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9 Other services: 9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  1000 KZT  1000 KZT  1000 KZT  1000 KZT	5.3.	Visa to Visa transfer	2% (min. 500 KZT)
7.2. for the month which exceeds 6 last months  1 000 KZT  7.3. mini-statement on ATM transactions (10 last account transactions (Payment card)  8 Blocking of a payment card in case of its loss:  with adding to a stop-list (VISA Classic/MasterCard Standard)  8.2. with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9 Other services:  9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  1000 KZT  1000 KZT  1000 KZT  1000 KZT	7	Payment card account statement, including VAT:	
7.3. mini-statement on ATM transactions (10 last account transactions (Payment card)  8 Blocking of a payment card in case of its loss: with adding to a stop-list (VISA Classic/MasterCard Standard)  8.2. with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9 Other services: 9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  100 KZT  100 KZT  1000 KZT	7.1.	for the last 6 months	700 KZT
Regiment card   Regiment car	7.2.	for the month which exceeds 6 last months	1 000 KZT
with adding to a stop-list (VISA Classic/MasterCard Standard)  8.2. with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9 Other services:  9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by Other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  7 500 KZT for each region (for 2 weeks)  7 500 KZT for each region (for 2 weeks)  10 000 KZT for each region (for 2 weeks)  10 000 KZT for each region (for 2 weeks)	7.3.		100 KZT
8.1. (VISA Classic/MasterCard Standard)  8.2. with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9 Other services:  9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by Other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  7 500 KZT for each region (for 2 weeks)  10 000 KZT for each region (for 2 weeks)  10 000 KZT for each region (for 2 weeks)	8	Blocking of a payment card in case of its loss:	
(VISA Classic/MasterCard Standard)  8.2. with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)  9 Other services:  9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  10 000 KZT	8.1.	with adding to a stop-list	7 500 KZT for each region (for 2 weeks)
9 Other services:  9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  10 000 KZT		(VISA Classic/MasterCard Standard)	
9.1. Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  150 KZT	8.2.		10 000 KZT for each region (for 2 weeks)
9.1. issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT  9.2. Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  150 WZT	9	Other services:	
9.2. issued by other banks, including VAT  9.3. Fee for the "Customs Payment" transaction  9.4. Monthly fee for SMS notifications, including VAT  150 KZT	9.1.		5 000 KZT
9.4. Monthly fee for SMS notifications, including VAT 150 KZT	9.2.		10 000 KZT
	9.3.	Fee for the "Customs Payment" transaction	
250 KZT for one DIN code change	9.4.	Monthly fee for SMS notifications, including VAT	
9.5 Fee for PIN code change via an ATM including VAT	9.5.	Fee for PIN code change via an ATM, including VAT	250 KZT for one PIN code change  (At primary change of a PIN code, received by means of SMS message, bank fee is not withheld)

# SECTION 8. Base tariffs on Payment Credit Cards for Legal Entities

Nº	The list of services/transactions	Tariffs
1	Annual servicing of VISA Business payment cards:	10 000 KZT
2	Urgent VISA Business card issue (only in Almaty city) - 2 working days:	3 000 KZT
3	Re-issue of a VISA Business payment card at the Customer's request or in case of its loss:	3 000 KZT
4	Cash withdrawal fee:	
4.1.	in the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) included into	KZT - 0,35% (min. 100 KZT),
4.1.	VTB Group (the CIS countries)	foreign currency - 1% (min. 200 KZT)
4.2.	in the ATMs of other banks and in the offices of Subsidiary VTB Bank	KZT - 1% (min 500 KZT),
4.2.	JSC (Kazakhstan)	foreign currency - 1,5% (min 500 KZT)
4.3.	in the offices of other banks	2% from the amount + 1 000 KZT
5	Payment card balance inquiry via ATMs, including VAT:	100 KZT
6	Payment card account statement, including VAT:	
6.1.	for the last 6 months	500 KZT
6.2.	for the month which exceeds 6 last months	700 KZT
6.3.	mini-statement on ATM transactions (10 latest transactions on the account)	200 KZT
7	Blocking of a payment card in case of its loss with its addition to a stop-list:	7 500 KZT for each region (for 2 weeks)
8	Other services:	
8.1.	provision of video records from ATM cameras for holders of cards issued by the Bank, including VAT	5 000 KZT
8.2.	provision of video records from ATM cameras for holders of cards issued by other banks, including VAT	10 000 KZT
8.3.	Fee for the "Customs Payment" operation	according to tariffs of "People's Bank of Kazakhstan" JSC
8.4.	Monthly fee for SMS notifications, including VAT	150 KZT
		250 KZT for one PIN code change
8.5.	Fee for a PIN code change via an ATM, including VAT	(At primary change of a PIN code, received by means of SMS message, bank fee is not withheld)

Nº	The list of services / transactions	Base tariff
1.	Bank fee for the conduction of noncash settlements under transactions using payment cards of Subsidiary VTB Bank JSC (Kazakhstan) upon sale of goods/ services/works by the Entity	1%
2.	Bank fee for the conduction of noncash settlements under transactions using payment cards of other Banks upon sale of goods/services/works by the Entity (VISA International and Mastercard/Maestro) payment cards)	2%