18-004/925 dated 04.10.2022

Approved by the minutes of the Management Board of Subsidiary Bank VTB (Kazakhstan) No. 57 dated 04.10.2022

As amended and revised under no.1 (approved by the Minutes of the Bank Management no.63 dated 09.11.2022)

As amended and revised under no.2 (approved by the Minutes of the Bank Management no.67 dated 30.11.2022)

As amended and revised under no.3 (approved by the Minutes of the Bank Management no.4 dated 24.01.2023)

As amended and revised under no.4 (approved by the Minutes of the Bank Management no.6 dated 01.02.2023)

As amended and revised under no.5 (approved by the Minutes of the Bank Management no.10 dated 28.02.2023)

Tariffs (basic and preferential rates) for conducting retail business operations Subsidiary JSC VTB Bank (Kazakhstan)

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	The commission amount is a summing other then the one president by the of constants. Is embedded to \$1 generatings latits, \$1 generatings is accombinate with the task to free interacting stantinum (Denys).	or TacTis, not marked "At the Back's one", - The is charged from the amount of the backs	is calculated at the official rate of the Malicoul Barit of Kazakhalan penaling solars at the time of its completion, but not bias than the prevaling minimum
or Rank a	e than the prevailing maximum (of any). commissions subject to VAT, the self is inclusive of VAT.		
No.	List of services/operations Bank account: opening, maintenance and closing	Rase rates	Current rates Note
1	Bank account opening, maintenance and closing Opening a current account	0 KZT	
11.1	Opening of current account for deposit	0 KZT	Tarlf 1.1.1 shall also apply shen opening current accounts "Compensation" and Torpayment of amounts received from Ottaany Bank JSC. The tate
12	Opening a savings account	0 KZT	specified in clause 12.2 not applicable
12.1	Wonthly subscription fee for SMS notification on a current / savings account, including VKT	150 KZT	
122	Mainskieling a current account, if there is no movement on the account for 6 months (month), for each account)*	Amount of balance, but not more than \$00 K2T	 Dank account malamenors for is withheld on the last day of the mosth after the end of transaction day from current lanks accounts agend in RCI and is honging-currency. Who is non-ensemble is play insortial, imagacities of the account labelook and the as exception of the General Image accounts (index to danlog and other generation or Satabiley JIC) VTB lanks (Reading that of the generation or stage) to Commission these applies Commission these accounts (index to uniting than agreement.
12	Search for amounts of money that have not been credited to the Client's account at his request or at the request of his helis.	1 000 KZT per week	ar Subaiday JSC VTB Back (Hazakhame). The commission does not apply to current account linked to existing loan agreements.
14.	(including VAT)	1000 K21 per week	
1.4.	Issuing duplicate bank deposit and current account agreements (including WAT) Issuing statements at the Client's request (including WAT)	1 000 K2T	
16.	Issuing a bank account statement (including VAT)	1000 K21	
161	current for the period ieus than 1 year	0 KZT	
162	archived for the period over 1 year	2 000 KZT	
1.7.	Cosing a current account	0 KZT	
18.	Cosing a savings account	0 KZT	
1.8.	Closing of current account for deposit	0 KZT	Tariff 1.9: shall also apply when closing current accounts. "Compensation" and for payment of amounts received from Otbasy Bank JSC.
2.	Money transfers to bank accounts in local currency*	l.	
2.1.	Intra-bank transfer between accounts of one Client	0.627	* Norapplicable when transferring item funds of individuals in favor o
22	Imabark traveler between accourts of different Clients*	0,2% (min 500 H27, max 2000 H27) 0,2% (min 500 H27, max 5 000 H27)	Nor applicable when reserving ban hand of indexident A lower and releasesting? - comparison of page-bandwork of the second se
	barks*	\$ 000 K2T)	
24.	Execution of the Client's order to cancel or change the transfer after its acceptance by the Bank for execution and reland (if the Bank has the technical capability) (including VAT)	2 000 KZT	
2.5.	For ungent transfer of money to bank accounts opened in other banks - the line is charged in addition to the base file (in the order of payments according to the internal documents of the Bank)	2 000 KZT	
1	Money transfers to bank accounts in foreign currency	1	r
2.1.	Intra-bank transfer between accounts of one Client	0 KZT	
12	Intrabaris transfer between accounts of different Clients	0,2% (min 500 KZT, max 5 000 KZT)	
22	Transfers to bank accounts opened with other banks: Upon instruction for charging a fee at the sender's expense (OUR		
	Upon instruction for charging a fee at the sender's expense (OLR aption):	0,2% (min: 5:000.827) max 100.000.827)	
	ELR.	max 100 000 K2T) 0,2%(min 5 000 K2T, max 100 000 K2T)	1
12.1	Ruß	1 % (min 5000 KZT max 100 000 KZT)	
	0.8P	0,2% (nin 15:000 K27, max 80:000 K27)	
	ONF other currencies (escent LSD, EUR, RUB, GBP, CN11	0,2% (nin 15 000 max 80 000 K27) 0,3% (min 5 000 K27,	
	other currencies (except USD, FUR, RUR, GBP, CNH) USD with guaranteed receipt of the full payment amount by the hearthfram	0.2% (min 5 000 K2T) max 100 000 K2T) 0.2% (min 12 000 K2T) max 120 000 K2T)	
	Upon instruction for charging a fee at the beneficiary's expense (BEN SHARE option):	in a second of	
	uzo	0.2% (min 3 000 K2T, max 50 000 K2T)	
	EUR	0,2% (min 3 000 KZT) max 50 000 KZT)	
332	RUB	0,2% (min 5:000 #27 max 50:000 #27)	
	020	0.2% (min 15:000 H27, max 80:000 H27)	
	ONF	0.2% (min 15 000 max 80 000 K27)	
	other currencies (except LSD, FUR, RUR, GBP, CNH) Noney manufers to VTB Group clients (LSD, FUR)	0,2% (min: 4:000 K2T) mai: 70:000 K2T) 0,15% (min:2000 K2T, mai: 46:000 K2T)	
24.	Noney mandless to VTB Group clients (USD, SUR) Note to item 3.4: For Ukraine, the fee applies in accordance with subtems 3.3.1 and 3.3.2.	82T)	
25		0.01.5% 5.000 8.77	
24	Money manafess to VTB Group cleans (RLB) Withdowed of the Clean's instruction on his own before its execution by the Bank (If the Bank has the sechnical capability) (scluding VRT)	0.5% (min 5 000 K2T) max 50 000 K2T) 10 000 K2T per transfer	
3.7	Providing capies of SIMIFT messages for outgoing money standless in flanige currency (including VMT)	1 000 KZT per message	
	investigation of incoming payments in case of insufficient/incomect details of the bandicary (or the initiative of the succient) with the involvement of a consepondent back (including VeT)		
28.	involvement of a correspondent bank (including VAT)	70USD	
	in Russian rubies (RUR)	700 RUB	
	in fareign currency, except US dollars (USD)	70 ELR	
	Sending a request to the beneficiary's bank upon the client's request to change / add the transfer details (including VAT)		
19.	in US dollara (USD) In Russian rubles (FUR)	70 USD 700 RLB	
	in foreign currency, except US dollars (USD)	70 EUR	
	Investigation of outgoing payments for the date of crediting, the destination of payment with the involvement of a consepondent bank (including VAT)		
210	in LS abiliars (LSLD)	70USD	
	in Russian rubles (RUB) in Smign currency, except US oblers (USD)	700 RLB 70 ELR	
	Request for relund of the transfer (with the involvement of a correspondent bank) (including VAT)		<u> </u>
8.11.	in US dollars (USD)	76USD	
	in Russian rubias (RSR) in Straign currency, except US dollars (USD)	700 RUB 70 EUR	
4	Transfers without opening a bank account	I	•
41.	Transfers without opening a bank account under Vast money transfers in the into-branch network of Subsidiary JSC VTB Renk (Karaketare)	1% (min 200 K27, max 25/000 K27)	
5 .	Cash operations Recounting and packaging when withdrawing cash:		
611. 611.	Recounting and packaging when withdrawing cash:	1,5%(min 100 K27)	* nor applicable when granting a loan
112	from current accounts in foreign currency	1,9% (min 200 KZT)	
11.2	from savings accounts in the rational currency:		1
	When depositing money by wire transfer and keeping the depositiesch additional combution on the savings account for less than 30 calendar days.	1,9% (min 100 KZT)	
	When depositing money by wire transfer and keeping the depositiesch additional combution on the savings account for more than 20 calendar days	0.627	
514	from savings accounts in the foreign currency: When depositing money by wire transfer and keeping the depositests has distined combustion on the savings account for less than 30 calendar days		
	When depositing money by wire transfer and keeping the depositeach additional contribution on the savings account for more than 20 calendar days	1.5% (min 200 K2T) 0 K2T	
51.5	from current account for deposit in national currency	0 KZT	Tariff 5.1.5. shall also apply for current accounts "Compensation" an payment of amounts received from Otbary Rank JSC
61.6	from current account for deposit is foreign currency	0.627	Tariff 5.1.8. shall also apply for current accounts "Compensation" an payment of amounts received from Otbawy Bank JSC
\$2.	Exchange of large denomination banknotes for small ones and vice versa, subject to the Bank's ability, upon the Client's prior request	1% of amount min 1 000 KZT	
\$2.	Verification of banknotes under 50 banknotes	20 KZT per banknote (min 100 KZT)	
\$4.	Verification of banknotes above 50 banknotes	10 KZT per banknote	
55.	Deposit to the current account in casis:	9% (min 200 K27, max 26 000 K27)	In applicable: 11 when repuiping the later, 12 when repuiping the later, 13 when repuiping the later, 14 percent of the later and later and later and later and 16 percent of the later and later and later and later and depositing to the later account 16 percent of the later account of 16 percent of the later account of the later and later and later 16 percent of the later account of the later account of the later account 16 percent of the later account of the later account of the later 16 percent of the later account of the later account of the later percent of the later account of the later account of the later percent of the later account of the later account of the later 16 percent of the later account of the later account of the later 16 percent of the later account of the later
15.1		1	a construction of the second sec
15.1	in familys currency		
	in foreign currency in Russian rubbin (RCB)	15% min 15.000 K27	1) not applicable: for employees of Subsidiary JSC VTB Bank (Kazakhstar) (when depositing to the own account) 2)for conversion with subsequent opening of a "Profibible" deposit in K2T (same day)
152	in Russian rubies (RUR) in other Tonign currency, except Russian rubies (RUR)	15% min 15.000 K27 0 K27	1) not popicable for employees of Subaidays 262 VBB Bank (docasites) (where depositing to the own account) 20th conversion with subsequent opening of a "Profilable" deposit in K2T (same day)
LS.2 54	in Russian rubins (RUB)		
54 54 542	in Razalan ndalan (RUB) in alkara hongan camang, asongat Razalan ndalan (RUB) (Rugan ta Inta alang asonara in casar. Ing alganakar (paccasat halaar - dapaalan) Ing Rad gang (albar ganasa, nata dagaalan)	OKZT	no an opposite for encodence of a doubling m20 VIII Bank monitories of the doubling of the own excession of the doubling of the own excession of the doubling of the
661 662 662 6	in Russian nation (RGR) in alter Hongin Camera, ancare Russian Lakos (RGR) an alter Hongin Camera K. Sant Ng Alanahar Jencaum Holler - Sepakan Ng Hang Lako (Janko (Linkov), na a digenakar) Camerakan an auman acacumas al Indini Kauk	0K2T 0K2T	
552 56 561 562	in Razalan ndalan (RUB) in alkara hongan camang, asongat Razalan ndalan (RUB) (Rugan ta Inta alang asonara in casar. Ing alganakar (paccasat halaar - dapaalan) Ing Rad gang (albar ganasa, nata dagaalan)	0K2T 0K2T	

DN 1. Base tariff rates for cash and settlement services for individuals

SECTION 2. Base tariff rates for credit operations for individuals Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent who pays income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)

Comments : For Bank commissions subject to VAT, the tariff is inclusive of VAT.

The commission amount in a currency other than the one prescribed by these Tariffs, not marked "At the Bank's rate", is calculated at the official rate of the National Bank of Kazakhstan prevailing at the time of transaction.

rate of	the National Bank of Kazakhstan prevailing at the time	e of transaction.	Γ
No.	List of services/operations	Base rate	Note
1.	For review of loan application and documents:		If a customer is rejected from loan, it is subject to VAT.
1.1.	Cash loan (unsecured)	0 KZT	
1.2.	Cash loan secured by a deposit	0 KZT	
1.3.	PoS "Interest Bearing" loan	0 KZT	
1.4.	PoS "Profitable" loan	0 KZT	
1.5.	Preferential auto loan	0 KZT	
1.6.	Car under "Trade-in" program	0 KZT	
1.7.	Auto-Standard	0 KZT	
1.8.	Used Car	0 KZT	
1.9.	Mortgage	7 000 KZT	
1.10.	Unsecured auto loan	0 KZT	
2.	Origination fee:		
2.1.	Cash loan (unsecured)	0 KZT/ 2% of loan amount*	*applies to special conditions by the decision of the authorized body of the Bank
2.2.	Cash loan secured by a deposit	0 KZT	
2.3.	PoS "Interest Bearing" loan	0 KZT	
2.4.	PoS "Profitable" loan	0 KZT	
2.5.	Preferential auto loan	0 KZT	
2.6.	Car under "Trade-in" program	0 KZT	
2.7.	Auto-Standard	0 KZT	
2.8.	Used Car	0 KZT	
2.9.	Mortgage	2% of loan amount	
2.10.	Unsecured auto loan	0 KZT	
3.	Changes in the terms of the loan (except for potentially problem and problem loans):		 In case of two or more services/operations, only one tariff with the maximur value is charged; The commission is not refundable if the Bank refuses to change the terms of the loan.
3.1.	repayment schedule	1% of principal balance (win. 30 000 KZT)	no charge, if payment date changes according to the repayment schedule within the loan term (subject to no change in the monthly payment and the loan term)
3.2.	loan currency	1% of principal balance (міл. 30 000 КZT)	
3.3.	interest rate	1% of principal balance (міл. 30 000 KZT)	
3.4.	lon repayment method	1% of principal balance (міл. 30 000 KZT)	
3.5.	For partial early repayment for individuals (during the moratorium period according to the concept)	5% of maturity value	not applicable for the product PoS Loan "Interest", PoS Loan " Profitable", "Car Ioan without collateral", "Cash Ioan (without collateral)"
3.6.	For full early repayment for individuals (during the moratorium period according to the concept)	10% of maturity value	not applicable for the product PoS Loan "Interest", PoS Loan "Profitable", " Car- loan without collateral", as well as in case of internal refinancing under the products "Cash loan (without collateral") "Trade-in", "Case Clar" and "Car loan without collateral"
	Review of issues on changing the terms and	1% of the principal balance (min. 30 000 KZT)	
3.7.	conditions related to the borrower (co-borrower), the guarantor (surety) at the initiative of the borrower (co- borrower), the guarantor (surety)	/5% of the principal balance in review of the issue related to the termination of the borrower's obligations	1. In case of two or more services/operations, only one tariff with the maximum value is charged;
3.8.	Review of issues related to changing the terms of encumbrance of the loan security, the intended purpose of the security, as well as replacing the security	1% of principal balance (міп. 30 000 КZT)	 The commission fee is not refundable in case the Bank makes a negative decision according to the results of the consideration of the issue.
3.9.	Review of pledger replacement issues	1% of principal balance (міл. 30 000 КZT)	
4.	Issuance of certificates, consents, information and other documents in the course of post-credit	(MIT: 50 000 NZ1)	
	servicing of individuals		The client also reimburses the notary expenses
4.1.	Review of issues related to the issuance of title documents on the pledge contained in the credit file (including VAT), at the client's request	12 000 KZT	No charge when the encumbrance is removed from the pledged property due to the early full repayment of the loan
4.2.	Review of issues related to the issuance of a certificate of consent for registration (de-registration) at the place of residence of an individual, for the legalization of alterations, buildings, extensions made on the territory of pledge (including VAT), at the client's request	10 000 KZT	
	Review of issues related to the issuance of a certificate of authorization for the replacement of the registration number for a vehicle, which is a pledge,	10 000 KZT	
4.3.	for the reissue of the vehicle registration certificate, for the recovery of lost documents for the vehicle (including VAT), at client's request		
4.3. 4.4.	for the reissue of the vehicle registration certificate, for the recovery of lost documents for the vehicle	5 000 KZT	

SECTION 3	. Base tariff rates	s for safe deposition	t services for individuals
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	A 1	Available sizes of safe		Base tariff rate in KZT* in accordance with safe deposit box size				Note
No.	Code	deposit boxes	1 week	1 month	3 months	6 months	12 months	* subject to VAT included in the price
1.	202091102/0100	Small safe (72*260*390)	1800 KZT	5800 KZT	15600 KZT	18000 KZT	30000 KZT	
2.	202091102/0200	Medium safe (146*260*390)	2500 KZT	8000 KZT	16000 KZT	28000 KZT	50000 KZT	
3.	202091102/0300	Big safe (220*260*390)	3200 KZT	10000 KZT	20000 KZT	38000 KZT	70000 KZT	
4.	202091102/0400	Large safe (440*260*390)	4900 KZT	14000 KZT	33000 KZT	57100 KZT	100900 KZT	
No.	Code	Li	st of services/operations		Current rates			
5.	202091102/0500		Suplementary services		Base rate			
5.1.	202091102/0501	Opening the safe (including VA	Т)		cost of third party services + 15%			
5.2.	202091102/0502	Compensation for damage caus the Customer's fault (including		ey loss or breakage due to	60000 KZT			
5.3.	202091102/0503	Custody of the Client's property individual safe/deposit box (incl		ne forced opening of the	9000 KZT for each full or partial month			
5.4.	202091102/0504	For the delay in the lease agree	ement for each overdue day	(without VAT)	Small safe - 200 KZT Medium safe - 300 KZT Big safe - 400 KZT Large safe - 700 KZT			

SECTION 4. Base tariff rates within the system of remote banking services for individuals

Note. The commission amount in a currency other than the one prescribed by these Tariffs, not marked "At the Bank's rate", is calculated at the official rate of the National Bank of Kazakhstan prevailing at the time of transaction.

No.	List of services/operations	Base rate	Note
1.	Payment for connection and registration in the system (including VAT)	KZT 0	
2.	Payment of cash and non-cash payments in favor of suppliers of goods/works/services in the system:		
2.1.	payments in favor of providers of services, including utilities	KZT 0	except item 2.2.
2.2.	payments in favor of Institutions*	KZT 40	available only in Information and payment terminals
2.3.	transfer of money to pay taxes and other payments to the budget	KZT 0	
3.	Commission for money transfers from bank accounts in the network of Subsidiary JSC VTB Bank (Kazakhstan):		
3.1.	Intra-bank transfer between accounts of one Client	KZT 0	except credit card transactions (see item 5)
3.2.	Intrabank transfer between accounts of different Clients		including transfers via social networks/contact book in the client's mobile phone
3.2.1.	in local currency	0 KZT	except credit card transactions (see item 5)
3.2.2.	in foreign currency	0 KZT	
4.	Commission for money transfers to bank accounts opened with other banks:		available only in Mobile Banking
4.1.	Transfers to bank accounts opened with other banks:		
4.1.1.	in KZT	KZT 250	
4.1.2.	in foreign currency (except Russian rubles)	0,2% (min KZT 3 000 - equivalent in foreign currency)	
4.1.3.	in Russian rubles	0,2% (min KZT 1 000 - equivalent in foreign currency)	except credit card transactions (see item 5)
4.2.	Money transfers to VTB Group clients (USD, EUR)	0,1% (min KZT 1 000 - equivalent in foreign currency)	
4.3.	Money transfers to VTB Group clients (RUB)	0,05% (min KZT 600 - equivalent in foreign currency)	
5.	Money transfers from bank accounts using credit payment cards	according to the tariffs for individuals' credit payment cards	of transferred amount
6.	Commission for conversion of non-cash transactions in the network of Subsidiary JSC VTB Bank (Kazakhstan)	0% at the Bank's rate	of amount
7.	Monthly subscription fee (including VAT)	KZT 0	
8.	Statement of account in the remote banking service system (RBSS) (including VAT)	KZT 0	
9.	Commission for issuing / reissuing the basic / additional payment card in RBSS	according to payment card rates	available only in Mobile Banking
10.	Opening of current / savings accounts in RBSS	KZT 0	
11.	Commission for replenishment of bank accounts in cash:		available only in Information and payment terminals
11.1.	Replenishment of bank accounts opened in the network of Subsidiary JSC VTB Bank (Kazakhstan)	KZT 0	with the exception of replenishment of bank accounts (payment cards) for payroll projects
11.2.	Replenishment of bank accounts (payment cards) for payroll projects	according to the rates for payment cards for legal entities and individual entrepreneurs (Payroll projects)	
11.3.	Replenishment of bank accounts for repayment of the loan issued in the network of Subsidiary JSC VTB Bank (Kazakhstan)	KZT 0	
12.	Commission for (P2P) money transfers for individuals in RBSS, ATM and P2P Portal (Bank's website)		
12.1.	Commission for transfer from Visa/MasterCard cards of other banks of the Republic of Kazakhstan to Visa/MasterCard payment cards of Subsidiary JSC VTB Bank (Kazakhstan)	KZT 0	per transaction
12.2.	Commission fee for the transfer from Visa/MasterCard cards of Subsidiary JSC VTB Bank (Kazakhstan) to Visa/MasterCard payment cards issued by STB of the Republic of Kazakhstan or foreign banks (except for the transfers from credit card)	1% (min KZT 200), or equivalent in foreign currency	per transaction
12.3.	Commission for transfer from Visa/MasterCard credit cards of Subsidiary JSC VTB Bank (Kazakhstan) to any Visa/MasterCard payment cards	3% (min KZT 300), or equivalent in foreign currency	per transaction
12.4.	Commission for transfer between Visa/MasterCard cards of other banks of the Republic of Kazakhstan	1% (min KZT 200), or equivalent in foreign currency	per transaction

* A legal entity/individual entrepreneur with whom the Bank has entered into individual agreement to accept payments from individuals for the goods, works, and services provided

	SECTION 5. Base tariff rates for individuals under the "Prime" and "Privilege" packages					
No.	List of services/operations	Prime	Privilege			
1.	Package price	Package price includes: - issue and annual service of MIR SUPREME basic debit payment card; - 2 MIR CLASSIC payment cards, including issue and annual service of MIR CLASSIC basic/additional debit card;	The package price includes: - issue and annual service of the MIR SUPREME basic debit payment card ; - 2 MIR CLASSIC payment cards, including issue and annual service of the MIR CLASSIC basic/additional debit card;			
1.1.	First year and following years	120 000 KZT	45 000 KZT			
1.2.	First and subsequent years	1 KZT*				
2.	Ugent issue of a payment card (only in Almaty - 2 business days)		5 000 KZT			
3.	Reissuing basic / additional payment card at the clie	nt's request or in case of loss				
3.1.	MIR SUPREME		10 000 KZT			
3.2.	MIR CLASSIC		5 000 KZT			
4.	Replacement of the payment card upon expiration and at the initiative of the Bank		0 KZT			
5.	commission for cash withdrawar from basic and add	intonar debit payment cards				
5.1.	At ATMs of Subsidiary JSC VTB Bank Kazakhstan		0 KZT			
5.2.	At ATMs of the network of other banks in the Republic of Kazakhstan and outside the Republic of Kazakhstan	0% (max 1 million KZT/equivalent in foreign currency per month), above 1% (min 200 KZT)	0% (max 500 thousand KZT/equivalent in foreign currency per month), above 1% (min 200 KZT)			
5.3.	In the branches of JSC VTB Bank (Kazakhstan)	1% min. 500 KZT,	foreign currency 1,2% min. 500 KZT			
5.4.	In the branches of other banks	2% min. 1000 KZT, foreign currency 2,2% min. 1000 KZT				
6.	View the balance of payment card account at ATMs, including VAT	100 KZT				
7.	Monthly subscription fee for SMS notification on cards, including VAT		150 KZT			
8.	Other commissions	For debit cards - according to the tariff rates for debit payment cards for individuals, for cre	edit cards - according to the tariff rates for credit payment cards for individuals.			
9.	Personal service for customers who have a valid "Prime" package of VTB Group, including those who are related parties to the Bank (including VAT)	1 KZT				
*	For Clients who meet one of the following conditions: 1) the total balance on the savings accounts of the Client's term deposits opened with the Bank as of the date of signing the Agreement is not less than 35,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan); 2) are the founders/shareholders/chief executive officers/ members of the Board of Directors/ Management Board of an organization whose total balance on savings accounts of term deposits opened with the Bank as of the date of signing the Agreement is not less than 35,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan); 2) are the Founders/shareholders/chief executive officers/ members of the Board of Directors/ Management Board of an organization whose total balance on savings accounts of term deposits opened with the Bank as of the date of signing the Agreement is at least 500,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan) or a Payroll Project with the momber of employees of 500 people and more; 3) are the founders/shareholders/chief executive officers/members of the Board of Directors/ Management Board of an organization registered on the Kazakhstan Stock Exchange (KASE) as an issuer. www.kase.kz/ru/emitters; 4) if the anuth of Realt it rensactions with MR SUPREME card for 12 months before the date of renewal is not less than 5,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan); 5) by the decision of the authorized body of the Bank.					
**	For Clients who meet one of the following conditions: 1) the total balance on the savings accounts of the Client's term deposits opened with the Bank as of the date of renewal of the Agreement is not less than 5,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan); 2) are the founders/shareholders/chief executive officers/ members of the Board of Directors/ Management Board of an organization participating in the Payroll Project with the number of employees of 100 people and more; 3) are the founders/shareholders/chief executive officers/members of the Board of Directors/ Management Board of an organization registered on the Kazakhstan Stock Exchange (KASE) as an issuer. www.kase.kz/ru/emitters; 4) by the decision of the authorized body of the Bank					

	SECTION 6. Base tariff rates for debit payme		1	1	
№п/п	Name of service/transaction	Visa Instant	MIR CLASSIC		MIR Virtual
1.	Issuance of a basic payment card	0 KZT	2 000 KZT	-	KZT
2.	Issuance of an additional card	not applicable	2 000 KZT	0 KZT	not applicable
3.	Re-issuance of primary/supplementary payment card at customer's request (loss, theft, damage, forgotten PIN code)	not applicable	2 000 KZT	3 000 KZT	0 KZT
4.	Urgent issuance of payment card (only in Almaty) - 2 working days:	not applicable		00 KZT	not applicable
5.	Annual basic/supplementary payment card service		0 KZ	Т	
6.	Crediting the payment card account at the cash desk of VTB Bank (Kazakhstan)		0 KZ	Т	
7	Cash withdrawal fee:				
7.1.	Cash withdrawals from ATMs in other banks' networks for basic cards within and outside the Republic of Kazakhstan	1% of amount (min 200 KZT)	1.5% of amou	nt (min 1000 KZT)	2% (min. 500 KZ
7.2.	Cash withdrawals from ATMs at Subsidiary JSC VTB Bank (Kazakhstan) for basic/supplementary cards	Up to 3,000,000 KZT per month - 0%, from 3,000,000 KZT per month - 1% of amount (min 200 KZT)	- 0%, from 3,000,000 per month - 1% of 1% of amount (min 500 KZT)		not applicable
7.3.	Cash withdrawals from ATMs in other banks' networks for supplementary cards within and outside the Republic of Kazakhstan	not applicable	1.5% of amount (min 200 KZT)		not applicable
7.4.	At the branches of Subsidiary JSC VTB Bank (Kazakhstan)*	1% (min. 500	KZT), foreign cui	rrency - 1% (min. 500	0 KZT)
7.5.	At branches of other banks	2% of amount + 1 000 KZT, foreign currency - 1% (min. 500 KZT) 2% (min.		2% (min. 500 KZ	
7.6.	Cash withdrawal at branches (cash desk) of Subsidiary JSC VTB Bank (Kazakhstan) using cards of other banks	er 1%			
8	View your payment card account balance via ATMs, including VAT:	100 KZT			
9	Transfer transactions via ATM, mobile Subsidiary JSC VTB Bank (Kazakhstan)**:				
9.1	Intra-bank transfer to another person's account (Payment card)		0 KZ	Т	
9.2	Fee for transfer from MIR cards at Subsidiary JSC VTB Bank (Kazakhstan) to MIR payment cards emitted by second-tier banks of the Republic of Kazakhstan		1% (min. 20	00 KZT)	
9.3	Fee for transfer from MIR cards at Subsidiary JSC VTB Bank (Kazakhstan) to MIR cards issued by foreign banks		1% (min. 70	00 KZT)	
10	Payment card account statement, including VAT:				
10.1	Monthly statement		0 KZ		
10.2	For the last 6 months (at a bank branch)		700 K		
10.3	For a month exceeding the last 6 months (at a bank branch)		1 000 k	(ZT	
10.4	ATM mini-statement (10 recent account transactions)	100 KZT not applic			not applicable
11	Excluded				
12	Other services				
12.1	Provision of ATM camera footage to cardholders at Subsidiary JSC VTB Bank (Kazakhstan), including VAT	3 000 KZT			not applicable
12.2	Provision of ATM footage for cardholders of other banks, including VAT		10 000	KZT	
12.3	Excluded				_
12.4	Monthly subscription fee for SMS notification on cards, including VAT		300 K		
12.5	Fee for PIN code change via ATM, including VAT	250 KZT for a	one PIN code cha	inge	not applicable
12.6	Payment for goods and services by card via POS terminals		0 KZ		

When closing the card and/or account, the balance of up to 1,000 KZT will be issued free of charge at the bank's cash desk.

** Fee for Transfers to bank accounts opened with other banks is charged in accordance with the tariffs of Settlement Cash Services SECTION 1. Base tariff rates for cash management services for individuals. Commission for transfers by VISA payment cards are valid in accordance with Amendments and additions No. 4 to Tariffs for retail business.

№п/п	Name of service/transaction	MIR CLASSIC	VISA PLATINUM	
<u>№⊓/⊓</u> 1.	Issuance of a basic payment card		<u>I VISA PLATINUM</u> KZT	
	Issuance of an additional card****	2 000 KZT		
2.		2 00	UKZI	
3.	Re-issuance of primary/supplementary payment card at customer's request (loss, theft, damage, forgotten PIN code)	2 000 KZT	3 000 KZT	
4.	Urgent issuance of payment card (only in Almaty) - 2 working days:		0 KZT	
5.	Annual basic/supplementary payment card service		<zt< td=""></zt<>	
6.	Crediting the payment card account at the cash desk of VTB Bank (Kazakhstan)	01	<zt< td=""></zt<>	
7	Cash withdrawal fee:			
7.1.	Cash withdrawals from ATMs at Subsidiary JSC VTB Bank (Kazakhstan) for basic cards	Up to 500,000 KZT per r KZT per month - 1% o	nonth - 0%, from 500,00 f amount (min 200 KZT)	
7.2.	Cash withdrawals from ATMs in other banks' networks for basic cards within and outside the Republic of Kazakhstan	1.5% of amour	nt (min 200 KZT)	
7.3.	Cash withdrawals from ATMs at Subsidiary JSC VTB Bank (Kazakhstan) for supplementary cards	According to t	ariffs Section 6.	
7.4.	Cash withdrawals from ATMs in other banks' networks for supplementary cards within and outside the Republic of Kazakhstan	According to t	ariffs Section 6.	
7.5.	At the branches of Subsidiary JSC VTB Bank (Kazakhstan)*	2% (min. 1 000 KZT), foreign currency - 1% (500 KZT)		
7.6.	At branches of other banks	2% of amount + 1 000 KZT, foreign currency (min. 500 KZT)		
8.	View your payment card account balance via ATMs, including VAT:	100 KZT		
9.	Transfer transactions via ATM, mobile Subsidiary JSC VTB Bank (Kazakhstan)**:			
9.1.	Intra-bank transfer to another person's account (Payment card)	0 KZT		
9.2.	Fee for transfer from MIR cards at Subsidiary JSC VTB Bank (Kazakhstan) to MIR payment cards emitted by second-tier banks of the Republic of Kazakhstan	1% (min.	200 KZT)	
9.3.	Fee for transfer from MIR cards at Subsidiary JSC VTB Bank (Kazakhstan) to MIR cards issued by foreign banks	1% (min.	700 KZT)	
10.	Payment card account statement, including VAT:			
10.1.	Monthly statement	01	<zt< td=""></zt<>	
10.2.	For the last 6 months (at a bank branch)	700	KZT	
10.3.	For a month exceeding the last 6 months (at a bank branch)	1 00	0 KZT	
10.4.	ATM mini-statement (10 recent account transactions)	100	KZT	
11.	Excluded			
12.	Other services			
12.1.	Provision of ATM camera footage to cardholders at Subsidiary JSC VTB Bank (Kazakhstan), including VAT	3 000 KZT		
12.2.	Provision of ATM footage for cardholders of other banks, including VAT	10 00	00 KZT	
12.3.	Excluded			
12.4.	Monthly subscription fee for SMS notification on cards, including VAT	300	KZT	
12.5.	Fee for PIN code change via ATM, including VAT	250 KZT for one	PIN code change	
12.6.	Payment for goods and services by card via POS terminals	0	KZT	

Payroll deposit fee (charged to the legal entity)*	
Average salary fund within the payroll program (in KZT)	Base tariff rate
up to 90,000 KZT	0.1%
over 90,000 KZT	0.0%

* When closing the card and/or account, the balance of up to 1,000 KZT will be issued free of charge at the bank's cash desk.

** Fee for Transfers to bank accounts opened with other banks is charged in accordance with the tariffs of Settlement Cash Services SECTION 1. Base tariff rates for cash management services for individuals. Commission for transfers by VISA payment cards are valid in accordance with Amendments and additions No. 4 to Tariffs for retail business.

No.	List of services/operations	Base rates
	•	
1.	Annual maintenance of basic / additional payment card:	
1.1.	VISA Instant	1 000 KZT
1.2.	VISA Platinum/MasterCard Platinum	5 000 KZT
	Urgent issue of basic / additional payment card (only in	
	Almaty) - 2 working days:	
2.1.	VISA Platinum	7 000 KZT
	Reissue of payment card at the client's request or at loss:	
3.1.	VISA Instant (Instant is reissued only on embossed card)	500 KZT
3.2.	VISA Platinum/MasterCard Platinum	3 500 KZT
	Cash withdrawal fee:	
4.1.	at ATMs of Subsidiary JSC VTB Bank (Kazakhstan) branch network	3% (min. 300 KZT)
4.2.	at ATMs of other banks' network	4,3% (min. 1000 KZT)
4.3.	at the branches of Subsidiary JSC VTB Bank (Kazakhstan)**	4,3% (min. 1000 KZT)
4.4.	in the branches of other banks	4,3% + 1200 KZT
5	Transfer operations at branches, ATM, mobile banking of Subsidiary JSC VTB Bank (Kazakhstan) and in other banks' network*:	
	intra-bank transfer to your own account (Payment card)	2% (min. 500 KZT)
5.2.	Intrabank transfer to another person's account (Payment card)	2% (min. 500 KZT)
5.3.	Commission for transfer from Visa / MasterCard cards of Subsidiary JSC VTB Bank (Kazakhstan) to Visa/MasterCard payment cards issued by the STB of the Republic of Kazakhstan and foreign banks	3% (min. 300 KZT)
n 1	View the balance on the payment card account at ATMs, including VAT:	100 KZT
	Payment card account statement, including VAT:	
	For the last 6 months	700 KZT
7.2.	For a month exceeding the last 6 months	1 000 KZT
7.3.	mini-ATM statement (last 10 transactions on the account) (Payment card)	100 KZT
8	Blocking payment card if lost and placing it in the stop list	10 000 KZT per region (for 2 weeks)
9	Other services:	
9.1.	Provision of video recordings from ATM cameras for cardholders of Subsidiary JSC VTB Bank (Kazakhstan), including VAT	5 000 KZT
9.2.	Provision of video recordings from ATM cameras for cardholders of other banks, including VAT	10 000 KZT
9.3.	Commission for the " Customs payment" operation	according to Halyk Bank tariff rates
9.4.	Monthly subscription fee for SMS notification, including VAT	150 KZT
9.5.	Commission for changing the PIN code at ATM, including VAT	250 KZT per change of PIN code

SECTION 7. Base tariff rates for credit payment cards for individuals

* The commission for Transfers to bank accounts opened with Subsidiary JSC Bank VTB Kazakhstan and other banks is charged according to Item 5.3 SECTION 7 "Base tariff rates for credit payment cards for individuals"

** When closing the card and/or account, the balance of up to 1,000 KZT is given out without commission at the Bank's cash desk

SECTION 8. Base tariff rates for corporate payment cards for legal entities
(for customers whose payment card was issued before 15.06.2020)

No.	List of services/operations	Tariff rates
1.	VISA Business payment card annual maintenance:	10 000 KZT
2.	Urgent issue of VISA Business payment card (only in Almaty) - 2 working days:	3 000 KZT
3.	Reissue of VISA Business payment card at the client's request or at loss:	3 000 KZT
4.	Cash withdrawal fee:	
4.1.	at ATMs of Subsidiary JSC VTB Bank (Kazakhstan) branch network	KZT - 0,35% (min. 100 KZT), foreign currency - 1% (min. 200 KZT)
4.2.	at ATMs of other banks' network and in branches of Subsidiary JSC VTB Bank (Kazakhstan)	KZT - 1% (min 500 KZT), foreign currency - 1,5% (min 500 KZT)
4.3.	in the branches of other banks	2% of amount + 1 000 KZT
5.	View the balance on the payment card account at ATMs, including VAT:	100 KZT
6.	Payment card account statement, including VAT:	
6.1.	For the last 6 months	500 KZT
6.2.	For a month exceeding the last 6 months	700 KZT
6.3.	mini-ATM statement (last 10 transactions on the account)	200 KZT
7.	Blocking payment card if lost and placing it in the stop list	7 500 KZT per region (for 2 weeks)
8.	Other services:	
8.1.	Provision of video recordings from ATM cameras for the Bank cardholders, including VAT	5 000 KZT
8.2.	Provision of video recordings from ATM cameras for cardholders of other banks, including VAT	10 000 KZT
8.3.	Commission for the "Customs payment" operation	according to Halyk Bank tariff rates
8.4.	Monthly subscription fee for SMS notification, including VAT	150 KZT
8.5.	Commission for changing the PIN code at ATM, including VAT	250 KZT per change of PIN code (No commission is charged for the initial change of the PIN code received via SMS message)

	SECTION 9.4 Bene testifi sates for constants perment and					
SECTION 8-1. Base tariff rates for corporate payment cards for legal entities and individual entrepreneurs						
No.	List of services/operations	VISA Business/Visa Platinum (for customers whose payment card was issued on or after 15.06.2020)	MIR Business:			
1. 1.1.	Card annual maintenance: START tariff 10 000 KZT					
1.1.	STANDART tariff	20 000 KZT				
1.3.	PREMIER tariff	30 000 KZT				
2.	Urgent issue of VISA Business/Visa Platinum payment card (only in Almaty) - 2 working days:	3 000 KZT				
3.	Reissue of VISA Business/Visa Platinum payment card at the client's request or at loss:	3 000 KZT				
4. 4.1.	Cash withdrawal fee:					
4.1.	'at ATM network of Subsidiary JSC VTB Bank (Kazakhstan): START tariff	up to 100,000 KZT per month - 0%, from 100,000 to 1,000,000 KZT - 0.4% of amount, at least 500 KZT, from 1,000,000 KZT - 1.5% of amount				
4.1.2.	STANDART tariff	up to 200,000 KZT per month - 0%, from 200,000 to 3,000,000 KZT - 0.35% of amount, at least 1,000 KZT, from 3,000,000 KZT - 1.5% of amount				
4.1.3.	PREMIER tariff	up to 1 000 000 KZT par month - 0%, from 1 000 000 to 3 000 000 KZT - 0,35% of amount min 1000 KZT, from 3 000 000 KZT - 1,5% of amount				
4.2.	at ATMs of other banks' network					
4.2.1.	START tariff	up to 100 000 KZT per month 0%, from 100 000 KZT to 1 000 000 KZT per month - 1% of amount, minimum 500 KZT, above 1 000 000 KZT - 1,5% of amount, minimum 1000 KZT	up to 1 000 000 KZT per month - 1.25% of amount, minimum 500 KZT, above 1 000 000 KZT - 1,5% of amount, minimum 1000 KZT			
4.2.2.	STANDART tariff	up to 200 000 KZT per month 0%, from 200 000 KZT to 3 000 000 KZT per month - 1% of amount, minimum 1000 KZT, above 3 000 000 KZT - 1,5% of amount, minimum 1500 KZT	up to 3 000 000 KZT per month - 1.25% of amount, minimum 1000 KZT, above 3 000 000 KZT - 1,5% of amount, minimum 1500 KZT			
	PREMIER tariff	up to 500 000 KZT per month 0%, from 500 000 KZT to 5 000 000 KZT per month - 1% of amount, minimum 1000 KZT, above 5 000 000 KZT - 1,5% of amount, minimum 1500 KZT	up to 5 000 000 KZT per month - 1.25% of amount, minimum 1000 KZT, above 5 000 000 KZT - 1,5% of amount, minimum 1500 KZT			
4.3.	in the branches of Subsidiary JSC VTB Bank (Kazakhstan)	1% 2% of amount min 1	000 KZT			
4.4.	in the branches of other banks Commission for transfer of money to payment card:	2% of amount min 1	000 R21			
5.1.	at terminals and branches of Subsidiary JSC VTB Bank (Kazakhstan)	0.15% of amount min	200 KZT			
5.2.	at terminals of partners of Subsidiary JSC VTB Bank (Kazakhstan)	2% of amour	nt			
5.3.	at Cash-in ATMs of other banks (if the Bank has technical capacity)	1% of amour	nt			
6	View the balance on the payment card account at ATMs, including VAT:	100 KZT				
7	Payment card account statement, including VAT:	р. ф. ф. 1 / 2003 (1)				
7.1.	For the last 6 months For a month exceeding the last 6 months	500 KZT 700 KZT				
7.3.	mini-ATM statement (last 10 transactions on the account)	200 KZT				
8	Excluded	Excluded				
9 9.1.	Other services: Provision of video recordings from ATM cameras for the Bank cardholders, including VAT	5 000 KZT				
9.2.	Provision of video recordings from ATM cameras for cardholders of other banks, including VAT	10 000 KZT				
9.3.	Excluded	450.1/27				
9.4.	Monthly subscription fee for SMS notification, including VAT	150 KZT 250 KZT per change of PIN code				
9.5.	Commission for changing the PIN code at ATM, including VAT					
** Fee fo. Bank (Ka tariffs of SECTIOI entreprer In this ca - Transfe	* tarff rates apply separately to individual payment card ** Fee for transfer from the bank account, access to which is provided by payment card to the bank accounts opened with JSC VTB Bank (Krazkhstan) and/or with other banks, access to which is provided without use of payment cards, is charged according to the tariffs of Settlement Cash Services in Annex 1. SECTION 1. Basic tariffs for settlement-cash services for legal entities and SECTION 1-2. Tariffs for settlement-cash services for legal entities/peasant (farm) households/individual entrepreneurs/notaries/advocates/private baliffs and professional mediators (for the clients serviced in the Bank's branch network). In this case, the price/size of tariff on such transfer shall be determined in accordance with: - Transfers in the national currency (KZT) on paper; - Transfers via RBSS (except for transfers within the Bank);					

SECTION 11	Merchant	acquiring	tariff rates
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No.	List of services/operations	Base rate	Note
1.	The Bank's commission for non-cash payments on transactions with payment cards of other Banks when selling goods/ services/works by the Merchant	1.5%	
2.	The Bank's commission for non-cash payments on transactions with payment cards of Subsidiary JSC VTB Bank (Kazakhstan) when selling goods/ services/works by the Merchant	1.0%	
3.	Monthly subscription fee including VAT*: For each installed POS terminal, for which the actual turnover is less than 100,000 tenge in the billing period**	500 KZT***	

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

** Provided that the company does not reach a turnover equal to N*100,000 tenge (N is the number of the company's installed Posterminals), the subscription fee is charged only for an underreached turnover of every 100,000 tenge.

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

No.	List of services/operations	Base rate	Note
1.			
2.	SECTION 12. Acquiring base tariff rates for agents is excluded in accordance with Extract No. 6 from the Meeting of the Board No. 6 of the Subsidiary of the Joint Stock Company VTB Bank (Kazakhstan) dated February 1, 2023.		

SECTION 12. Acquiring base tariff rates for agents