

Approved by Minutes of the Management Board  
of Subsidiary VTB Bank JSC (Kazakhstan)  
No. dated July 30, 2019

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**Tariffs (Base and Reduced) for Retail Business Transactions**

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## SECTION 1. Payment and Cash Service Tariffs 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.

№	The list of services/transactions	Current tariffs	
		Base tariffs	Note
<b>1</b>	<b>Bank account: opening, maintenance and closing</b>		
1.1.	Current account opening	0 KZT	
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	
<b>2</b>	<b>Money transfers in local currency</b>		
2.1.	Intrabank transfer between accounts of one Customer**	0 KZT/10%*	* Applied to products which provide the possibility of obtaining cash funds. ** This fee shall not be applied at transfer of loan proceeds of the individuals in favor of car dealers/construction companies/trade organizations under POS products / partners (appraisal companies (appraisers), companies providing registration services) and when transferring individuals' funds to other legal entities / individual entrepreneurs with which the Bank has concluded relevant agreements/contracts, as well as under government credit programs, and also does not apply to clients of the "Reliable" category
2.2.	Intrabank transfer between accounts of different Customers**	0,2% (min 300 KZT, max 1 500 KZT) /10%*	
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	
<b>3</b>	<b>Money transfers in foreign currency</b>		
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:		
3.3.1.	When specifying instructions on fee charging at the expense of the sender (OUR option):		
	USD	0,3% (min 4 000 KZT, max 60 000 KZT)	
	EUR	0,3%(min 4 000 KZT, max 60 000 KZT)	
	RUB	0,25% (min 2 500 KZT, max 60 000 KZT)	
	GBP	0,3% (min 15 000 KZT, max 80 000 KZT)	
	other currencies (excluding USD, EUR, RUB, GBP)	0,3% (min 4 000 KZT, max 60 000 KZT)	

	USD with guaranteed receipt of full payment amount by the beneficiary	0,3% (min 8 000 KZT, max 80 000 KZT)	
3.3.2.	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 KZT)	
	EUR	0,2% (min 3 000 KZT, max 50 000 KZT)	
	RUB	0,15% (min 2 000 KZT, max 50 000 KZT)	
	other currencies (excluding USD, EUR, RUB)	0,2% (min 3 000 KZT, max 50 000 KZT)	
3.4.	Money transfers in favor of VTB Group Customers ( USD, EUR)	0,15% (min 2000 KZT, max 45 000 KZT)	
	<i>Note to paragraph 3.4.: Comission fee is applied for Ukraine in accordance with subparagraphs 3.3.1. and 3.3.2.</i>		
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	
3.7.	Providing the copies of SWIFT messages on outgoing money transfers in foreign currency (including VAT)	500 KZT per each message	
3.8.	Investigation of incoming payments in case of insufficiency/incorrectness of beneficiary's details with the assistance of correspondent bank (initiated by recipient) (including VAT)		
	<i>in USD</i>	50 USD	
	<i>in RUB</i>	500 RUB	
	<i>in foreign currency, excluding USD</i>	70 EUR	
3.9.	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)		
	<i>in USD</i>	50 USD	
	<i>in RUB</i>	500 RUB	
	<i>in foreign currency, excluding USD</i>	70 EUR	
<b>4</b>	<b>Money transfers without bank account opening:</b>		
4.1.	Transfers via Golden Crown Money Transfer	according to Golden Crown Money Transfer system tariffs	
4.2.	Transfers via Instant money transfer through branch network of Subsidiary JSC VTB Bank (Kazakhstan)	1% (min 300 KZT, max 50 000 KZT )	
<b>5</b>	<b>Cash operations</b>		
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. ** Not applicable to clients of the "Reliable" category
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	* This commission does not apply when accepting cash (payments) of individuals in favor of a legal entity / individual entrepreneur, with whom the Bank has concluded relevant agreements / agreements
<b>6</b>	<b>Conversion on individuals' current accounts</b>		
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.

№	The list of services/transactions	Base tariffs	Minimum in local currency
<b>1</b>	<b>Bank fee for consideration of application and documents and credit receipt</b>		<i>In case a credit is not provided to a Customer, VAT is imposed.</i>
1.1.	Cash Credit (without security)	0 KZT	
1.2.	Cash advance loan on pledge of money/deposit loan	0 KZT	
1.3.	POS credit "Interest"	0 KZT	
1.4.	POS credit "Favorable"	0 KZT	
1.5.	Subsidized automobile	0 KZT	
1.6.	Automobile on "Trade-in" program	0 KZT	
1.7.	Aautomobile-Standard	0 KZT	
1.8.	Automobile-Changeable	0 KZT	
1.9.	Mortgage product	7 000 KZT	
<b>2</b>	<b>Loan organization fee</b>		
2.1.	Cash Credit (without security)	0 KZT/ 2%, 5% from the credit amount *	<i>*applied for special conditions by a decision of the authorized body of the Bank.</i>
2.2.	Cash advance loan on pledge of money/deposit loan	0 KZT/ 5% from the credit amount	
2.3.	POS credit "Interest"	0 KZT	
2.4.	POS credit "Favorable"	0 KZT	
2.5.	Subsidized automobile	0 KZT	
2.6.	Automobile on "Trade-in" program	0 KZT	
2.7.	Automobile-Standard	0 KZT	
2.8.	Automobile-Changeable	5% from the credit amount	
2.9.	Mortgage product	2% from the credit amount	
<b>3</b>	<b>Changing the terms of lending to individuals (except for potentially-problem and problem loans)</b>		<p>1. In case of applying two or more services / operations, only one of the published tariffs with the maximum value will be charged to the client;</p> <p>2. The commission is not refundable if the Bank refuses to change the terms of the loan provided.</p>
3.1.	loan repayment schedule	1% of the principal balance amount (max. 30 000 KZT)	<i>Not incurred on payment date changing on repayment schedule</i>
3,2	loan currency	1% of the principal balance amount (max. 30 000 KZT)	
3.3.	commission rate	1% of the principal balance amount (max. 30 000 KZT)	
3.4.	loan repayment methods	1% of the principal balance amount (max. 30 000 KZT)	
3.5.	For partial early repayment for individuals (in the period of the moratorium according to the concept)	5% of the amount repayable	<i>Does not applicable to the conventional POS loan</i>

3.6.	For the full prepayment for individuals (in the period of the moratorium according to the concept)	10% of the amount repayable	<i>Does not applicable to the conventional POS</i>
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. 30 000 KZT) / 5% from the outstanding principal balance if the issue is considered related to termination of obligations of the borrower	<i>1. In case of applying two or more services / operations, only one of the published tariffs with the maximum value will be charged to the client; 2. The commission is not refundable if the Bank refuses to change the terms of the loan provided.</i>
3.8.	Issues examination related to changes in the conditions of encumbrance of a pledged loan, purpose of a pledged item, as well as when replacing a pledged item	1% of the principal balance amount (max. 30 000 KZT)	
3.9.	Examination of issues on the pledger replacement	1% of the principal balance amount (max. 30 000 KZT)	
4	Issue of statements, consents, information and other documents in the course of postcredit servicing of individuals		
4.1.	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	Not incurred when encumbrance relief from the pledged assets, in connection with the early full loan repayment
4.2.	Examination of issues on delivery upon the Customer's application of certificate of consent to registration (de-registration) 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	
4.3.	Examination of issues on delivery upon the Customer's application of the certificate of authorization to replace identification number of collateralized vehicle, for renew Vehicle Registration Certificate, to reissue lost vehicle documents (including VAT)	10 000 KZT	
4.4.	For delivery upon the Customer's application of the statement on outstanding loans (including VAT)	5 000 KZT	
4.5.	For issue of a copy/archive documents (VAT included)	1000 KZT	<i>Collected for each copy of the documents in case of issue of more than 2 copies of the documents.</i>

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

№	Code	Available sizes of safety	Tariff in KZT* according to the size of the deposit safety box					Note
		deposit boxes	1 week	1 month	3 months	6 months	12 months	* VAT is imposed and included into the cost
1	202091102/0100	Small safety deposit box (72*260*390)	1800 KZT	5800 KZT	15600 KZT	18000 KZT	30000 KZT	
2	202091102/0200	Medium-sized safety deposit box (146*260*390)	2500 KZT	8000 KZT	16000 KZT	28000 KZT	50000 KZT	
3	202091102/0300	Big safety deposit box (220*260*390)	3200 KZT	10000 KZT	20000 KZT	38000 KZT	70000 KZT	
4	202091102/0400	Large safety deposit box (440*260*390)	4900 KZT	14000 KZT	33000 KZT	57100 KZT	100900 KZT	
5	202091102/0500	<b>Additional services</b>			<b>Base tariffs</b>			
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 caused to the Bank in case of key loss or breakage due to the Customer's fault (including VAT)			15000 KZT			
5.3.	202091102/0503	Secure storage of the Customer's assets in the vault of the Bank in case of forced opening of the safety deposit box (including VAT)			9000 KZT for each full or partial month			
5.4.	202091102/0504	For exceeding of the lease agreement terms for each day overdue (excluding VAT)			Small - 200 KZT			
					Medium-sized - 300 KZT			
					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:		<i>*Legal entity/sole proprietor with which the Bank concluded the contract for acceptance of payments from individuals for goods, works, services provided.</i>
2.1.	Payments to service providers*, including utility organizations	KZT 0	<i>Excluding clause 2.2</i>
2.2.	Payments in favor of Institutions*	KZT 40	<i>Available only in Information and Payment Terminals</i>
2.3.	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		
3.2.	intrabank transfer between accounts of different clients		<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
3.2.1.	national currency	KZT 0	<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
3.2.2.	foreign currency	KZT 0	
4	Commission for transfer of money to bank accounts opened in other banks:		<i>only in Internet banking and Mobile banking</i>
4.1.	Transfer to bank accounts opened in other banks:		
4.1.1.	in tenge	KZT 250	<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
4.1.2.	in foreign currency (except for Russian roubles)	0,20%	
		(min KZT 3 000 - equivalent in foreign currency))	
4.1.3.	in Russian roubles	0,20%	
		(min KZT 1 000 - equivalent in foreign currency)	
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	<i>from the transfer amount</i>
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	<i>from the amount</i>
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	<i>available only in Internet banking and Mobile banking</i>
10	Opening of current/saving accounts in the system of remote banking	KZT 0	
11	Commission for cash replenishment of bank accounts:		<i>available only in ATMs</i>
11.1.	Replenishment of bank accounts opened in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC	KZT 0	<i>except for replenishment of bank accounts (payment cards) on payroll card programs</i>
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	

*\*Legal entity/private entrepreneur with whom the Bank has entered into an individual agreement to receive payments from individuals for provided goods, work, and services*

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

№	The list of services/transactions	Prime	Privilege
1	The cost package	<i>The package cost includes:</i> - issue and annual servicing of the main payment debit/credit card Visa Infinite/UnionPay Diamond;	<i>The package cost includes:</i> - issue and annual servicing of the main payment debit/credit card Visa Platinum/MasterCard Platinum/UnionPay Platinum;
		- 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;
		<i>Additional information:</i> - 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.	<i>Additional information:</i> - 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	5 000 KZT	
3.1.	Visa Infinite/UnionPay Diamond	20 000 KZT	
3.2.	VISA Platinum/MasterCard Platinum	10 000 KZT	
4	Card replacement upon expiry and by the initiative of the Bank	0 KZT	
5	Cash withdrawal fee: Fee for withdrawal 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, foreign currency 1,2% + 500 KZT	
5.4.	In the offices of other banks	2% + 1000 KZT, foreign 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	
10	Personal service for Customers having "Prime" package in	1 KZT	
	other banks of VTB Group, including		
	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 accounts of the Customer opened in the Bank as of the date of signing of the Agreement is not less than 35 000 000 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), or 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. <a href="http://www.kase.kz/ru/emitters">www.kase.kz/ru/emitters</a> ;
	4) the amount of Retail transactions on Visa Infinite card for 12 months until the date of Agreement extension 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 Kazakhstan);
	5) by a decision of the authorized body of the Bank.
**	For Customers on whom one of the following conditions are met:
	1) the total balance on savings term deposit accounts of the Customer opened in the Bank as of the date of extension of the Agreement is not less than 5 000 000 KZT
	2) Customers are the founders/shareholders/leading managers/members of the Board of Directors/Management Board of the organization which is a participant of a Salary Project with a number of employees 100 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. <a href="http://www.kase.kz/ru/emitters">www.kase.kz/ru/emitters</a> ;
	4) by a decision of the authorized body of the Bank.
***	Fixed on all Retail transactions. Actual accrual to the Customer's account on the first day of each month.

№	Name of service/transaction	Visa Virtuon	Visa Instant/ MASTERCARD STANDARD Unembossed	VISA CLASSIC/ MASTERCARD STANDARD	VISA GOLD/ MASTERCARD GOLD	VISA PLATINUM/ MASTERCARD PLATINUM	VISA INFINITE									
1	Cost/Card replacement of the main card upon expiry															
1.1.	as part of a Salary Project	not available	not provided	0 KZT	0 KZT	15 000 KZT	45 000 KZT									
1.2.	for individuals	not available	0 KZT	0 KZT	0 KZT	20 000 KZT	As part of Prime Package									
2	Cost of additional card	not provided	not provided	1 000 KZT	3 000 KZT	15 000 KZT	45 000 KZT									
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									
5	Annual maintenance main/additional card	1 000 KZT	10% (from the amount of first remittance)*	0 KZT												
6	Cash withdrawal fee:															
6.1.	Cash withdrawal in ATMs of Subsidiary JSC VTB Bank (Kazakhstan) from main and additional cards	not provided	0%													
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	1% from the amount (min 200 KZT)	0% (max 100,000 KZT per month) over 100,001 KZT – 1% (min 200 KZT)	0 % (max 200,000 KZT per month) over 200,001 KZT – 1% (min 200 KZT)	0 % (max 400,000 KZT per month) over 400,001 KZT – 1% - 1% (min 200 KZT)	0 % (max 600,000 KZT) over 600,001 KZT, 1% (min 200 KZT)									
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)									
6.4.	In the offices of Subsidiary VTB Bank JSC (Kazakhstan)	1% (min. 500 KZT) foreign currency - 1% (min. 500 KZT)	0%	1% (min. 500 KZT) foreign currency - 1% (min. 500 KZT)												
6.5.	In the offices of other banks	not provided	2% from the amount + 1 000 KZT, foreign currency - 1% (min. 500 KZT)													
7	Card balance inquiry, including VAT:	100 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)	not provided	0 KZT													
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)	1 000 KZT														
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	10 000 KZT for each region (for 2 weeks)														
11	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	250 KZT per one PIN code change													
			(At primary change of PIN code, received by means of SMS message, bank fee is not withheld.)													
11.6.	Payment of goods and services by card in non-cash form using POS-terminals	0 KZT														

\* Not applicable to clients of the "Reliable" category

Quantity of free cards for TOP management of the company as part of a Salary Project*					
Payment card class		Average number of employees			
		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

\* 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%

\* applied upon consultation with the Retail Business Department

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

<b>№</b>	<b>The list of services/transactions</b>	<b>Base tariffs</b>
<b>1</b>	<b>Annual servicing of the main/additional payment card:</b>	
1.1.	VISA Electron/Instant	1 000 KZT
1.2.	VISA Classic/MasterCard Standard	5 000 KZT
1.3.	VISA Gold/MasterCard Gold	10 000 KZT (in addition to this, coverage of insurance cases from an insurance company is provided at the discretion of the Customer)
1.4.	VISA Platinum/MasterCard Platinum	20 000 KZT
<b>2</b>	<b>Urgent main/additional card issue (Almaty only) — within 2 working days:</b>	
2.1.	VISA Electron	600 KZT
2.2.	VISA Classic/MasterCard Standard	2 000 KZT
2.3.	VISA Gold/MasterCard Gold	7 000 KZT
2.4.	VISA Platinum/MasterCard Platinum	20 000 KZT
<b>3</b>	<b>Card replacement at the Customer's request or in case of its loss:</b>	
3.1.	VISA Electron/Instant (Instant is re-issued only for registered cards)	500 KZT
3.2.	VISA Classic/MasterCard Standard	1 500 KZT
3.3.	VISA Gold/MasterCard Gold	3 500 KZT
3.4.	VISA Platinum/MasterCard Platinum	10 000 KZT
<b>4</b>	<b>Cash withdrawal fee:</b>	
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
<b>5</b>	<b>Transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):</b>	
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
5.3.	Visa to Visa transfer	2% (min. 500 KZT)
<b>7</b>	<b>Payment card account statement, including VAT:</b>	
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)	100 KZT
<b>8</b>	<b>Blocking of a payment card in case of its loss:</b>	
8.1.	with adding to a stop-list (VISA Classic/MasterCard Standard)	7 500 KZT for each region (for 2 weeks)
8.2.	with adding to a stop-list (VISA Gold/VISA Platinum/MasterCard Gold/MasterCard Platinum)	10 000 KZT for each region (for 2 weeks)
<b>9</b>	<b>Other services:</b>	
9.1.	Provision of video records from ATM cameras for holders of cards issued by Subsidiary VTB Bank JSC (Kazakhstan), including VAT	5 000 KZT
9.2.	Provision of video records from ATM cameras for holders of cards issued by other banks, including VAT	10 000 KZT
9.3.	Fee for the "Customs Payment" transaction	
9.4.	Monthly fee for SMS notifications, including VAT	150 KZT
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**

<b>№</b>	<b>The list of services/transactions</b>	<b>Tariffs</b>
<b>1</b>	<b>Annual servicing of VISA Business payment cards:</b>	10 000 KZT
<b>2</b>	<b>Urgent VISA Business card issue (only in Almaty city) - 2 working days:</b>	3 000 KZT
<b>3</b>	<b>Re-issue of a VISA Business payment card at the Customer's request or in case of its loss:</b>	3 000 KZT
<b>4</b>	<b>Cash withdrawal fee:</b>	
4.1.	in the ATMs of Subsidiary VTB Bank JSC (Kazakhstan) included into VTB Group (the CIS countries)	KZT - 0,35% (min. 100 KZT),
		foreign currency - 1% (min. 200 KZT)
		foreign currency - 1,5% (min 500 KZT)
4.3.	in the offices of other banks	2% from the amount + 1 000 KZT
<b>5</b>	<b>Payment card balance inquiry via ATMs, including VAT:</b>	100 KZT
<b>6</b>	<b>Payment card account statement, including VAT:</b>	
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
<b>7</b>	<b>Blocking of a payment card in case of its loss with its addition to a stop-list:</b>	7 500 KZT for each region (for 2 weeks)
<b>8</b>	<b>Other services:</b>	
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
8.5.	Fee for a 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 11. Merchant acquiring tariffs**

<b>№</b>	<b>The list of services/transactions</b>	<b>Basic tariff</b>	<b>Note</b>
<b>1.</b>	Bank fee for carrying out non-cash payments on transactions using payment cards of other Banks when selling goods / services / works by the Company	3.5%	
<b>2.</b>	Bank fee for carrying out non-cash payments on transactions using payment cards of Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Company	1.5%	
<b>3.</b>	Monthly subscription fee including VAT *: For each installed POS terminal for which actual turnover is less than 500,000 KZT in the settling period **	5,000 KZT***	

\*Subscription fee includes training of cashiers, maintenance of a POS terminal, and consumables.

\*\* Provided that if the company does not execute a turnover equal to N\*500,000 KZT (N is the number of installed POS-terminals at the company), a subscription fee is charged only for an unfulfilled turnover of every 500,000 KZT.

\*\*\*The settlement period means the full period from the 20th day of the month to the 20th day of the next month.