

Approved by Minutes of the Management Board
of Subsidiary VTB Bank JSC (Kazakhstan)
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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.

№	The list of services/transactions	Current tariffs	
		Base tariffs	Note
1	Bank account: opening, maintenance and closing		
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 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	
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:		
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.: Commission 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	
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	
4.3.	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	
5.2.	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.	Прием наличных денег (платежей) от физических лиц в пользу юридического лица/индивидуального предпринимателя (оплата за предоставляемые/оказываемые товары/работы/услуги)	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.

№	The list of services/transactions	Base tariffs	Minimum in local currency
1.	Bank fee for consideration of application and documents and credit receipt		<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 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 *	<i>*applied for special conditions by a decision of the authorized body of the Bank.</i>
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	<i>depending on a Bank fee applied to a partner-developer.</i>
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 amount (max. 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 (max. 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	
3.8.	Examination of issues on modification of terms concerning the pledged property, as well as its replacement	1% of the principal balance amount (max. 300 000 KZT)	
3.9.	Examination of issues on the pledger replacement	1% of the principal balance amount (max. 300 000 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	Is not charged at initial issuance of entitlement documents for imposing of encumbrance/disencumbrance of the pledged property.
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 deposit boxes	Tariff in KZT* according to the size of the deposit safety box					Note
			1 week	1 month	3 months	6 months	12 months	
1.	202091102/0100	Small safety deposit box (72*260*390)	1500 KZT	5800 KZT	15600 KZT	18000 KZT	30000 KZT	* VAT is imposed and included into the cost
2.	202091102/0200	Medium-sized safety deposit box (146*260*390)	2100 KZT	8000 KZT	16000 KZT	28000 KZT	50000 KZT	
3.	202091102/0300	Big safety deposit box (220*260*390)	2800 KZT	10000 KZT	18000 KZT	32000 KZT	55000 KZT	
4.	202091102/0400	Large safety deposit box (440*260*390)	4900 KZT	14000 KZT	33000 KZT	57100 KZT	100900 KZT	
№	Code	The list of services/transactions		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 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	
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.	intradbank transfer between the accounts of one client	KZT 0	<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
3.2.	intradbank 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 100	
3.2.2.	foreign currency	KZT 200 (equivalent in foreign currency)	<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
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	
4.1.2.	in foreign currency (except for Russian roubles)	0,2% (мин KZT 3 000 - эквивалент в иностранной валюте)	
4.1.3.	in Russian roubles	0,2% (мин KZT 1 000 - equivalent in foreign currency)	<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
4.2.	Transfer to clients of VTB group (USD, EUR)	0,1% (мин KZT 1 000- equivalent in foreign currency)	
4.3.	Transfer to clients of VTB group (RUB)	0,05% (мин KZT 600- equivalent in foreign currency)	
5.	Transfer of money from bank accounts using credit payment cards	2% (мин KZT 500), equivalent in foreign currency	<i>from the transfer amount</i>
6.	Commission за 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 за 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	

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

№	The list of services/transactions	Prime	Privilege
1.	The cost package	The package cost includes: - issue and annual servicing of the main payment card Visa Infinite/UnionPay Diamond; - 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; - Priority Pass (VIP zone entrance - 27 USD + 12% VAT in accordance with the invoice issued by Priority Collection Company). 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.	The package cost includes: - issue and annual servicing of the main payment card VISA Platinum/MasterCard Platinum/UnionPay Platinum; - 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; - Priority Pass (VIP zone entrance - 27 USD + 12% VAT in accordance with the invoice issued by Priority Collection Company). 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 issues (Almostly only) — within 2 working days		5 000 KZT
3.	Card replacement at the Customer's request or in case of its loss Re-issue of the main/additional payment card at the Customer's request or in case of its loss		
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 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 in accordance with the tariffs for services on debit payment cards for individuals, on credit cards in accordance with the tariffs for services on credit payment cards for individuals	
10.	Personal services for Customers having "Prime" package in other banks of VTB Group, including those related to the Bank by special relations (including VAT)	1 KZT	
-	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 in 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 issuer. www.kass.kz/vmlmkt/; 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 issuer. www.kass.kz/vmlmkt/; 4) by a decision of the authorized body of the Bank.		
***	Based on all Retail transactions. Actual accrual 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

№		Visa Virtuon	Visa Instant	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 provided	not provided	0 KZT	0 KZT	15 000 KZT	45 000 KZT
1.2.	for individuals	0 KZT	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
4.	Urgent card issue (Almaty only) — within 2 working days:	500 KZT	not provided			2 000 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	0% (max 50 000 KZT/mon.), over 50 001 KZT - 1% from the amount (min 200 KZT)	0% (max 50 000 KZT/mon.) over 50 001 KZT - 1% (min 200 KZT)	0% (max 100 000 KZT/mon.) over 100 001 KZT - 1% (min 200 KZT)	0% (max 200 000 KZT/mon.) over 200 001 KZT - 1% (min 200 KZT)	0% (max 500 000 KZT), over 500 001 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% от суммы + 1 000 KZT, foreign currency - 1% (min. 500 KZT)	
7.	Card balance inquiry, including VAT:					100 tenge	
8.	Money transfers via the branches and ATMs of Subsidiary VTB Bank JSC (Kazakhstan):						
8.1.	Intra-bank 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.	Reimbursement on transactions of PRIORITY PASS club card holders (including VAT).	not provided				According to Priority Collection company's invoice + 12% VAT of the amount of the invoice.	
11.7.	Payment of goods and services by card in non-cash form using POS-terminals					0 KZT	
Coverage of insured accidents by Nomad Insurance IC JSC for VISA GOLD/ MASTERCARD GOLD, VISA PLATINUM/ MASTERCARD PLATINUM, VISA INFINITE cards.							
Issuance of Priority Pass for VISA PLATINUM/ MASTERCARD PLATINUM, VISA INFINITE cards.							

Payment card class	Quantity of free cards for TOP management of the company as part of a Salary Project*			
	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)*		Base tariff
Average salary fund as part of a Salary Project (KZT)		
up to 90 000 KZT		0,1%
over 90 000 KZT		0,0%

*applied upon consultation with the Retail Business Department

SECTION 7. Base tariffs on Payment Credit Cards for Individuals

№	The list of services/transactions	Base tariffs
1.	Annual servicing of the main/additional payment card:	
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 (in addition to this, coverage of insurance cases from an insurance company is provided at the discretion of the Customer and Priority Pass (for VISA cards) (VIP zone entrance - 27 USD + 12% VAT according to Priority Collection company's invoice)
2.	Urgent main/additional card issue (Almaty only) — within 2 working days:	
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
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 Standard	1 500 KZT
3.3.	VISA Gold/MasterCard Gold	3 500 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):	
5.1.	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)
7.	Payment card account statement, including VAT:	
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
8.	Blocking of a payment card in case of its loss:	
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)
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	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)
9.6.	Reimbursement of expenses on PRIORITY PASS club card operations (VAT included)	according to a Priority Collection company's invoice + 12 % VAT from the invoice value

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

№	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 VTB Group (the CIS countries)	KZT - 0,35% (min. 100 KZT), foreign currency - 1% (min. 200 KZT)
4.2.	in the ATMs of other banks and in the offices of Subsidiary VTB Bank JSC (Kazakhstan)	KZT - 1% (min 500 KZT), 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
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. Basic tariffs for payment cards for legal entities and individual entrepreneurs under E – commerce (electronic commerce)

№	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%