Appendix 3 to the Regulations on general conditions of conduct of banking and other operations in Subsidiary VTB Bank JSC (Kazakhstan)

Limit values of rates for conduct of banking operations on retail business Subsidiary VTB Bank JSC (Kazakhstan)

SECTION 1. Limit values of tariffs for settlement and cash servicing of individuals in Subsidiary VTB Bank JSC (Kazakhstan)

| | | Limit valu | es of tariffs | | | | |
|---------|---|------------------|--|----------------------|--|--|--|
| No. | List of services / operations | minimum | maximum | Notes | | | |
| 1 | Bank account: opening, management, closing | | | | | | |
| 1.1. | Current account opening | 0 KZT | 1000 KZT | for each account | | | |
| 1.2. | Savings account opening | 0 KZT | 1000 KZT | for each account | | | |
| 1.2-1. | Monthly subscription fee for SMS-notification on current/savings account, inclusive of VAT | 0 KZT | 1000 KZT | for each account | | | |
| 1.2-2. | Current account management, in the absence of cash flows on the account within 6 months (monthly, for each account)* | 0 KZT | in the amount of balance, but not more than 2000 KZT | | | | |
| 1.3. | Escrow account opening | 0 KZT | 10 000 KZT | for each account | | | |
| 1.31. | Escrow account management | 0 KZT | 10 000 KZT | for each account | | | |
| 1.4. | Special account opening | 0 KZT | 10 000 KZT | for each account | | | |
| 1.41. | Special account management | 0 KZT | 10 000 KZT | for each account | | | |
| 1.5. | Transit account opening | 0 KZT | 10 000 KZT | for each account | | | |
| 1.51 | Transit account management | 0 KZT | 10 000 KZT | for each account | | | |
| 1.6. | Search for money amounts not received on account of the Client upon his/her application or application of his/her successors (inclusive of VAT) | 0 KZT | 2000 KZT for each week | | | | |
| 1.7. | Issuance of duplicates of bank deposit agreements, current account (inclusive of VAT) | 0 KZT | 3000 KZT | for each agreement | | | |
| 1.8. | Provision of certificates upon request of the Client (inclusive of VAT) | 0 KZT | 3000 KZT | for each certificate | | | |
| 1.9. | Provision of bank statement (inclusive of VAT) | | | | | | |
| 1.101. | current for the period of up to 1 year | 0 KZT | 3000 KZT | on each account | | | |
| 1.102. | archival for the period of over 1 year | 0 KZT | 3000 KZT | on each account | | | |
| 1.11. | Issuance of deposit passbook (inclusive of VAT) | | | | | | |
| 1.11.1. | initial issuance of deposit passbook or replacement with fully filled for clients of the Bank | 0 KZT | 1000 KZT | for each passbook | | | |
| 1.11.2. | issuance of deposit passbook in other cases (damage, loss and others) | 0 KZT | 1000 KZT | for each passbook | | | |
| 1.12. | current account closing | 0 KZT | 1000 KZT | for each account | | | |
| 1.13. | savings account closing | 0 KZT | 1000 KZT | for each account | | | |
| 1.14. | escrow account closing | 0 KZT | 10 000 KZT | for each account | | | |
| 1.15. | special account closing | 0 KZT | 10 000 KZT | for each account | | | |
| 1.16. | transit account closing | 0 KZT | 10 000 KZT | for each account | | | |
| 2. | Money transfer on bank accounts in national currency | | | | | | |
| 2.1. | Intrabank transfer between accounts (including special and transit) of one Client | 0% of the amount | 10% of the amount | for each transfer | | | |
| 2.2. | Intrabank transfer between accounts (including special and transit) of different Clients | 0% of the amount | 10% of the amount | for each transfer | | | |
| 2.3. | Transfers (payments) on bank accounts (including special and transit) opened in other banks : | 0% of the amount | 10% of the amount | for each transfer | | | |

| 2.4. | Execution of orders of the Client on cancellation of transfer or making changes after its acceptance by the Bank for execution and money return (if the Bank has a technical capability) (inclusive of VAT) | 0 KZT | 5000 KZT | for each transfer | | | | |
|-------|---|--|--------------------|-------------------|--|--|--|--|
| 3. | Money transfer on bank accounts in foreign currency | | | | | | | |
| 3.1 | Intrabank transfer between accounts of one Client | 0% | 1,5% | for each transfer | | | | |
| 3.2 | Intrabank transfer between accounts of different Clients | 0% | 1.5%, min 500 KZT | for each transfer | | | | |
| 3.3 | Transfer on bank accounts opened in other banks: | | | | | | | |
| | If there are instructions on charging commission, at the expense of the sender (OUR option): | | | | | | | |
| | USD | 0% | 1.5%, min 4000 KZT | for each transfer | | | | |
| | EUR | 0% | 1.5%, min 4000 KZT | for each transfer | | | | |
| 3.3.1 | RUB | 0% | 1.5%, min 2500 KZT | for each transfer | | | | |
| | other types of currencies (except of USD, EUR, RUB) | 0% | 1.5%, min 4000 KZT | for each transfer | | | | |
| | USD with guaranteed receipt of full amount payment by the beneficiary | 0% | 1.5%, min 8000 KZT | for each transfer | | | | |
| | If there are instructions on charging commission, at the expense of the beneficiary (BEN/SHARE option): | | | | | | | |
| | usp | 0% | 1.5%, min 3000 KZT | for each transfer | | | | |
| 3.3.2 | EUR | 0% | 1.5%, min 3000 KZT | for each transfer | | | | |
| | RUB | 0% | 1.5%, min 3000 KZT | for each transfer | | | | |
| | other types of currencies (except for USD, EUR, RUB) | 0% | 1.5%, min 3000 KZT | for each transfer | | | | |
| 3.4 | Money transfers in favour of clients of VTB group (USD, EUR) | 0% | 1.5%, min 2000 KZT | for each transfer | | | | |
| 3.5 | Money transfers in favour of clients of VTB group (RUB) | 0% | 1.5%, min 1200 KZT | for each transfer | | | | |
| 3.6 | Execution of orders of the Client on cancellation of transfer or making changes after its acceptance by the Bank for execution and money return (if the Bank has a technical capability) (inclusive of VAT) | 0 KZT | 10 000 KZT | for each transfer | | | | |
| 3.7 | Provision of copies of SWIFT messages on outgoing money transfers in foreign currency (inclusive of VAT) | 0 KZT | 2000 KZT | for each message | | | | |
| | Investigation on incoming/outgoing payments, if bank details of the beneficiary are not sufficient/correct, with attraction of the correspondent bank (at the initiative of the sender) (inclusive of VAT) | | | | | | | |
| 3.8. | in US dollars (USD) | 0 USD | 100 USD | | | | | |
| 0.0. | in Russian rubles (RUB) | 0 RUB | 1000 RUB | | | | | |
| | in foreign currency, except of US dollars (USD) | 0 EUR | 150 EUR | | | | | |
| | Sending a request to the beneficiary's bank based on the application of the client on changes/additions in bank details of the transfer (inclusive of VAT) | | | | | | | |
| 3.9. | in US dollars (USD) | 0 USD | 100 USD | | | | | |
| 3.9. | in Russian rubles (RUB) | 0 RUB | 1000 RUB | | | | | |
| | in foreign currency, except of US dollars (USD) | 0 EUR | 150 EUR | | | | | |
| 4. | Transfers without bank account opening | | | | | | | |
| 4.1. | Transfers without bank account opening on "Contact" system according to the tariffs of "Contact" money transfer system | | | | | | | |
| 4.2. | Transfers without bank account opening on "Western Union" system | n" system according to the tariffs of "Western Union" Company | | | | | | |
| 4.3. | Transfers without bank account opening on "Unistream" system | according to the tariffs of "Unistream" money transfer system | | | | | | |
| 4.4. | Transfers without bank account opening on "Zolotaya Korona - Money transfers" system | according to the tariffs of "Zolotaya Korona - Money transfers" money transfer system | | | | | | |
| 4.5. | Transfers without bank account opening on "Urgent money transfers in the intrabranch network of Subsidiary VTB Bank JSC (Kazakhstan) | 0% 2%, min 300 KZT | | for each transfer | | | | |
| 5. | Cash operations | | | | | | | |

| 5.1. | Recounting and packing of cash being on: | | | |
|--------|---|-------------------------|---|------------------|
| 5.1.1. | current accounts (including special and transit) in national currency | 0% of the amount | 10% of the amount | |
| 5.1.2. | current accounts in foreign currency | 0% | 10% of the amount, min 200 KZT | |
| 5.1.3. | savings accounts in national currency: | | | |
| | in the event of cashless depositing money and storing a contribution/each additional contribution on savings account for less than 30 calendar days | 0% | 10% of the amount, min 100 KZT | |
| | in the event of cashless depositing money and storing a contribution/each additional contribution on savings account for more than 30 calendar days | 0% | 10% of the amount, min 100 KZT | |
| 5.1.4 | from savings accounts in foreign currency: | | | |
| | in the event of cashless depositing money and storing a contribution/each additional contribution on savings account for not less than 30 calendar days | 0% | 10% of the amount, min 200 KZT | |
| | in the event of cashless depositing money and storing a contribution/each additional contribution on savings account for more than 30 calendar days | 0% | 10% of the amount, min 200 KZT | |
| 5.2. | Exchange in large denomination bank notes for small denomination bank notes and vice versa, if the Bank has a capability upon preliminary request of the Client | 0 KZT | 5000 KZT | |
| 5.3. | Verification of bank notes for authenticity, up to 50 bank notes | 0 KZT | 50 KZT for each bank note, min 100 KZT | |
| 5.4. | Verification of bank notes for authenticity, more than 50 bank notes | 0 KZT | 30 KZT for each bank note | |
| 5.5. | Acceptance of cash (payments) from individuals in favour of legal entity/individual entrepreneur (payment for goods/works/services provided/rendered | 0 KZT | 1000 KZT | for each payment |
| 6. | Conversion on current accounts of individuals | | | |
| 6.1. | Cash currency conversion with crediting funds to the client: | | | |
| | - same-day | the exchange rate of th | the exchange rate of the | Bank |

^{*} The Bank's commission for account management is deducted on the last day of the month upon completion of the operation day of the Bank on currency bank accounts opened in KZT and foreign currency, regardless of the balance amount on the account, on which no operations were conducted for 6 (six) months, except for paragraph 42 of the Regulations on general conditions of conduct of banking and other operations of Subsidiary VTB Bank JSC (Kazakhstan).

SECTION 2. Limit values of tariffs for payment cards of Subsidiary VTB Bank JSC (Kazakhstan) for individuals and legal entities

| NI- | List of services / secretions | Limit valu | ies of tariffs | Nata | | | | | | |
|------|--|-----------------|------------------|---|--|--|--|--|--|--|
| NO. | List of services / operations | Minimum Maximum | | Note | | | | | | |
| I. | Payment cards: | | | | | | | | | |
| 1 | Issuance of main and additional card | 0 KZT | 200 000 KZT | For each card | | | | | | |
| 2 | Annual servicing of main and additional card | 0 KZT | 200 000 KZT | For each card | | | | | | |
| 3 | Urgent issuance of payment card | 0 KZT | 200 000 KZT | Within not more than 2 working days (only Almaty city) | | | | | | |
| 4 | Re-issuance of payment card | 0 KZT | 200 000 KZT | For each card | | | | | | |
| 5 | Crediting of funds to the payment card account | 0 KZT | 3% min.1 000 KZT | For each operation | | | | | | |
| 6 | Receipt of cash in ATMs and cash points of the Bank, other banks in the territory of the Republic of Kazakhstan and outside of the Republic of Kazakhstan | 0% | 10% | For each operation | | | | | | |
| 7 | Viewing balance on the payment card account in the network of the Bank, second-tier banks of the Republic of Kazakhstan and outside of the Republic of Kazakhstan (inclusive of VAT) | 0 KZT | 1 000 KZT | For each operation | | | | | | |
| 8 | Request for statement on the payment card account (inclusive of VAT) | 0 KZT | 3 000 KZT | For each operation | | | | | | |
| 9 | Blocking of payment card in case of loss | 0 KZT | 20 000 KZT | For each card | | | | | | |
| 10 | Cashless payment of goods and services with a card through POS terminals | 0% | 3% | Of the operation amount | | | | | | |
| 11 | Cashless customs payment through POS terminals | 0% | 3% | Of the operation amount | | | | | | |
| 12 | Provision of video records from cameras of ATMs of the Bank (inclusive of VAT) | 0 KZT | 20 000 KZT | For each request | | | | | | |
| 13 | Subscription fee for SMS-notification (inclusive of VAT) | 0 KZT | 1 000 KZT | On a monthly basis | | | | | | |
| 14 | Change in PIN code through ATM of the Bank | 0 KZT | 1 000 KZT | For each operation | | | | | | |
| 15 | Cashback (return of a part of the amount of cashless operaiton on payment card to the client) | 0% | 30% | For each operation | | | | | | |
| 16 | Provision of service package (Cashback, SMS-notification, accrual of remuneration to the balance of the account in the procedure providede for by the approved product of the Bank) | 0 KZT | 100 000 KZT | On a monthly basis | | | | | | |
| II. | Money transfers: | | | | | | | | | |
| 17 | Money transfers (Visa Direct, MasterCard MoneySend) from cards of the Bank and second-tier banks of the Republic of Kazakhstan | 0 KZT | 2% + 10 USD | Of the operation amount Alternative channels (Internet banking, mobile banking, ATMs, etc.) | | | | | | |
| III. | Servicing of third-party payment card holders: | | | | | | | | | |
| 18 | Receipt of cash in ATMs of the Bank on cards of other banks | 0 US dollars | 10 US dollars | For each operation | | | | | | |
| 19 | Receipt of cash in cash points on cards of other banks | 0% | 10% | Of the operation amount | | | | | | |

| Consumer for can depend on the property including granting a loan in the form of credit line: 1. For pening and management of current accounts related to form several control of the amount of the a | | SECTION 3. Limit valu | idiary VTB Bank JSC (Kazakhstan) | | |
|--|------|--|----------------------------------|--|---|
| 1. December to the section of an explosion and 0 KCT 15 200 KCT 2. The latter date on claim a result, subject to VEX. The series claim of the school to return in coord creative of the section | No. | List of services / operations | List of services / operations | | Notes |
| 1.1 For incomposition of an important read of control processing of the process o | 1. | Consumer loans without collateral: | minimum | maximum | |
| For loan is accord* | 1.1. | | 0 KZT | 15 000 KZT | 2. This tariffs shall not be subject to return in case of credit rejection of the |
| Proceedings and management of current Other of the emount | 1.2. | For loan organization | 0% of the amount | 15% of the amount | |
| Advances in listed to two in sections White is a district to two in a district of two in | 1.3. | For loan issuance* | 0% of the amount | 15% of the amount | |
| Processed consists for fower and perfection and a perfection and an application and application | 1.4. | | 0% of the amount | 5% of the amount | |
| 2.1. This settiffs shall not be subject to reserve microscord credit rejection of it for amounts. 2.2. For bian organization. 2.3. For bian issuance? 3.4. For consideration of an application and or NXT 3.5. Consideration of an application and 3.5. Consideration of an application and 3.5. For bian issuance? 3.6. For consideration of an application and 3.5. For bian issuance? 3.7. For consideration of an application and 3.5. For bian issuance? 3.8. For bian issuance? 3.9. For proving and management of current and consideration of an application and 3.5. For bian issuance? 3.9. For proving and management of current and and or immovable property, including granting a loan in the form of credit time: 3.9. For proving and management of manual 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3.9. For proving and management of current 3.5. For bian issuance? 3. | 2. | Mortgage housing loans (except for those esta | ablished by paragraph 6 o | f this section): | |
| For loan issuance" O'N, of the amount 10% of the amount 20% of the amount 30% of the | 2.1. | | 0 KZT | 15 000 KZT | 2. This tariffs shall not be subject to return in case of credit rejection of the |
| 2. For opening and management of current 2. Consumer formed to be new incoming of the amount 3. Consumer formed with collaborate (movable and/or immovable property), including granting a lease in the form of credit line: 3. Consumer formed the organization and 3. Experimental formed and the amount 3. Experimental for organization and 3. Experimental formed and management of current 4. Consumer forms secured by cash collaborate: 4. Experimental forms around and formed and collaborate forms around and collaborate and documents for form and political forms around and collaborate and documents for form and political forms around and collaborate and documents for forms around and collaborate and documents for forms around and collaborate and collabora | 2.2. | For loan organization | 0% of the amount | 10% of the amount | |
| Consumer loans excursed by cash collaterals 1. So described time or servicing 1. Find collected to be amount 1. | 2.3. | For loan issuance* | 0% of the amount | 10% of the amount | |
| For consideration of an application and contents. Subject to VAT. 15 000 KZT 2. This tariffs shall not be subject to return in case of credit rejection of it denotes the following the property of the amount 10% of the | 2.4. | | 0% of the amount | 5% of the amount | |
| 1.1. Controlled and acceptance of a special control of the amount of the | 3. | Consumer loans with collateral (movable and/ | or immovable property), i | ncluding granting a loan in the form | |
| 7. Of Ican issuance* 7. Office the amount 7. Office of the amount 7. Office the amount 7. Off | 3.1. | | 0 KZT | 15 000 KZT | 2. This tariffs shall not be subject to return in case of credit rejection of th |
| 5% of the amount 10% of the amo | 3.2. | For loan/credit line organization | 0% of the amount | 10% of the amount | |
| accounts related to loan servicing 4. Consumer toans secured by cash collateration 4. Consumer toans secured by cash collateration 4. Consumer toans secured by cash collateration 4. For consideration of an application and 5 KZT 15 000 KZT 2. This tariffs shall not be subject to return in case of credit rejection of its Bank. 4. For consideration of an application and 6 KZT 10% of the amount 10% of the amount 10% of the amount 10% of the amount 2. This tariffs shall not be subject to return in case of credit rejection of its Bank. 4. For consideration of an application and 6 KZT 10% of the amount | 3.3. | For loan issuance* | 0% of the amount | 10% of the amount | |
| 4. Consumer loans secured by cash collateral: 4.1. For consideration of an application and disconnects for loan application and disconnects and disconnects are suggested as a few amount disconnects and disconnects and disconnects are suggested as a few amount disconnects and disconnects and disconnects and disconnects and disconnects and disconnects are suggested as a few amount disconnects and disconnects and disconnects are suggested as a few amount disconnects and disconnects and disconnects are suggested as a few amount disconnects and disconnects are suggested as a few amount disconnects and disconnects and disconnects are suggested as a few amount d | 3.4. | | 0% of the amount | 5% of the amount | |
| 4.1. For consideration of an application and documents for loan organization 4.2. For loan organization 5. Auto lending (except for those established by paragraph 6 of this section): 5.1. If the client does not obtain a credit, Subject to VAT. 6.2. This tariffs shall not be subject to return in case of credit rejection of the amount and the amount and the amount accounts related to loan servicing 6. Auto lending (except for those established by paragraph 6 of this section): 7.1. If the client does not obtain a credit, Subject to VAT. 6.1. For consideration of an application and downers for loan organization 6.1. For organization 6.2. For loan issuance* 6.3. For loan issuance* 6.4. For consideration of an application and downers for loan organization 6.5. Loans under state programs: 6.6. Loans under state programs: 6.7. For consideration of an application and downers for loan organization 6.8. For opening and management of current accounts related to loan servicing 6.9. For opening and management of current accounts related to loan servicing 6.1. For opening and management of current accounts related to loan servicing 6.2. For loan organization 6.3. For loan issuance* 6.4. For consideration of an application and downers for loan 6.5. For loan organization 6.6. Loans under state programs: 6.7. Consideration of an application and downers for loan organization 6.8. For loan issuance* 6.9. For loan organization 6.9. Of the amount 6.9. Of the amount 6.0. Of the outstanding principal balance principal balance 7.0. Consideration of a question on changes in principal balance 7.1. For consideration of a question on changes in principal balance 7.2. For consideration of a question on changes in principal balance 7.3. For consideration of a question on changes in low of the outstanding principal balance 7.4. For consideration of a question on changes in low of the outstanding principal balance 7.5. This tarific shall not be subject to VAT. 7.6. The consideration of a question on changes i | 3.5. | Increase of credit line amount | 0% of the amount | 10% of the amount | |
| 4.1. For consideration of an application and of KZT 15 000 KZT 2. This tariffs shall not be subject to return in case of credit rejection of it Bank. 4.2. For loan organization 0% of the amount 10% of the amount 10% of the amount 2 of the amount 3 of the amount 4 of the amount 4 of the amount 4 of the amount 5 of th | 4. | Consumer loans secured by cash collateral: | | | |
| 4.4. For loan issuance* 0% of the amount 10% of the amount 5% of the amount 1% o | 4.1. | | 0 KZT | 15 000 KZT | 2. This tariffs shall not be subject to return in case of credit rejection of th |
| 4.4. For opening and management of current accounts related to loan servicing 5. Auto lending (except for those established by paragraph 6 of this section): 5.1. For consideration of an application and documents for loan 6.2. For loan organization 6.3. For loan issuance* 6.4. For opening and management of current accounts related to loan servicing 6.5. If the client does not obtain a credit, Subject to VAT. 7. So of the amount 7. So of the amount 8. So of the amount 9. So of the amount 10% of the outstanding principal balance | 4.2. | For loan organization | 0% of the amount | 10% of the amount | |
| 5. Auto lending (except for those established by paragraph 6 of this section): 5.1. For consideration of an application and documents for loan 5.2. For loan organization 6. Consideration of an application and document of the amount 6. Loans under state programs: 6.1. For consideration of an application and documents for loan 6.2. For loan organization 6.3. For loan issuance* 6.4. For consideration of an application and document accounts related to loan servicing 6. Loans under state programs: 6.1. For consideration of an application and documents for loan 6.2. For loan organization 6.3. For loan organization 6.4. For opening and management of current accounts related to loan servicing 6.5. For loan organization 6.6. To consideration of an application and documents for loan 6.7. Consideration of an application and document accounts related to loan servicing 6.8. For loan organization 6.9. of the amount 6.9. of the | 4.3. | For loan issuance* | 0% of the amount | 10% of the amount | |
| 5.1. For consideration of an application and documents for loan organization 0% of the amount 10% of the amount 10% of the amount 10% of the amount 5% of the amount 5% of the amount 5% of the amount 5% of the amount 6. Loans under state programs: 6.1. For loan organization 0 % of the amount 5% of the amount 5% of the amount 6. Loans under state programs: 6.1. For consideration of an application and documents for loan application and 0 KZT 15 000 KZT Non-returnable commission is charged regardless of the decision of the Managing Organization of the Bank. 6.2. For loan organization 0 % of the amount 5% of the amount 6. So of the amount 6 | 4.4. | | 0% of the amount | 5% of the amount | |
| 6.1. For consideration of an application and documents for loan organization 6.2. For loan issuance* 6.3. For loan issuance and management of current accounts related to loan servicing 6.4. For consideration of an application and documents for loan organization 6.5. For loan organization 6.1. For consideration of an application and documents for loan organization 6.2. For loan organization 6.3. For loan organization 6.4. For opening and management of current accounts related to loan servicing 6.5. For loan organization 6.6. For loan organization 6.7. Consideration of an application of the client on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 6.8. For consideration of a question on changes in principal balance principal balance 7. For consideration of a question on changes in principal balance 7. For consideration of a question on changes in principal balance 7. For consideration of a question on changes in principal balance 8. For consideration of a question on changes in principal balance 9% of the outstanding principal balance 10% of the outstanding principal balance | 5. | Auto lending (except for those established by | paragraph 6 of this section | on): | |
| 5.2. For loan organization 0% of the amount 10% of the amount 5.3. For loan issuance* 0% of the amount 10% of the amount 5.4. For opening and management of current accounts related to loan servicing 0% of the amount 5% of the amount 6. Loans under state programs: 6.1. For consideration of an application and documents for loan documents for loan 0 KZT 15 000 KZT Non-returnable commission is charged regardless of the decision of the documents for loan organization 0 % of the amount 5% of the amount 6.2. For loan organization 0 0% of the amount 10% of the amount 6.3. For loan issuance* 0% of the amount 5% of the amount 6.4. accounts related to loan servicing 0% of the amount 5% of the amount 7. Consideration of an application of the client on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.1. For consideration of a question on changes in principal balance 10% of the outstanding principal balance 7.2. For consideration of a question on changes in principal balance 10% of the outstanding 10% of the outstanding principal balance 10% of the outstanding 10% of the outstanding principal balance 10% of the outstanding 10% of the outstanding 10% of | 5.1. | | 0 KZT | 15 000 KZT | 2. This tariffs shall not be subject to return in case of credit rejection of the |
| 5.4. For opening and management of current accounts related to loan servicing 6. Loans under state programs: 6.1. For consideration of an application and documents for loan organization 6.2. For loan organization 6.3. For loan issuance* 6.4. For opening and management of current accounts related to loan servicing 7. Consideration of an application of the client on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.1. For consideration of a question on changes in the conditions of the outstanding principal balance 7.3. For consideration of a question on changes in the conditions of the outstanding principal balance 7.4. For consideration of a question on changes in the conditions of the outstanding principal balance 7.4. For consideration of a question on changes in the conditions of the outstanding principal balance 7.4. For consideration of a question on changes in the conditions of the outstanding principal balance 7.5. For consideration of a question on changes in the conditions of the outstanding principal balance 7.6. For consideration of a question on changes in the conditions of the outstanding principal balance 7.7. For consideration of a question on changes in the conditions of the outstanding principal balance 7.8. For consideration of a question on changes in the conditions of the outstanding principal balance 7.9. For consideration of a question on changes in the conditions of the outstanding principal balance 7.9. For consideration of a question on changes in the conditions of the outstanding principal balance 7.9. For consideration of a question on changes in the conditions of the outstanding principal balance 7.9. For consideration of a question on changes in the conditions of the outstanding principal balance 7.9. For consideration of a question on changes in the conditions of the outstanding principal balance | 5.2. | For loan organization | 0% of the amount | 10% of the amount | |
| 6. Loans under state programs: 6.1. For consideration of an application and documents for loan 6.2. For loan organization 6.3. For loan issuance* 6.4. For opening and management of current accounts related to loan servicing 7. Consideration of an application of the client on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.1. For consideration of a question on changes in the cutstanding principal balance 7. For consideration of a question on changes in the cutstanding principal balance 7. For consideration of a question on changes in the cutstanding principal balance 7. For consideration of a question on changes in the cutstanding principal balance 7. For consideration of a question on changes in the cutstanding principal balance 7. For consideration of a question on changes in the cutstanding principal balance 7. For consideration of a question on changes in principal balance 10% of the outstanding principal balance | 5.3. | For loan issuance* | 0% of the amount | 10% of the amount | |
| For consideration of an application and documents for loan O KZT 15 000 KZT Non-returnable commission is charged regardless of the decision of the Managing Organization of the Bank. 6.2. For loan organization O% of the amount 5% of the amount 10% of the amount 7. Consideration of an application of the client on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.1. For consideration of a question on changes in the repayment schedule 7.2. For consideration of a question on changes in principal balance 7.3. For consideration of a question on changes in the outstanding principal balance 7.4. For consideration of a question on changes in 0% of the outstanding principal balance 10% of the outstanding principal balance | 5.4. | | 0% of the amount | 5% of the amount | |
| 6.1. For consideration of an application and documents for loan O KZT 15 000 KZT Non-returnable commission is charged regardless of the decision of the Managing Organization of the Bank. Non-returnable commission is charged regardless of the decision of the Managing Organization of the Bank. Non-returnable commission is charged regardless of the decision of the Managing Organization of the Bank. Non-returnable commission is charged regardless of the decision of the Managing Organization of the Bank. Non-returnable commission is charged regardless of the decision of the Managing Organization of the Bank. Non-returnable commission is charged regardless of the decision of the Managing Organization of the Bank. Non-returnable commission is charged regardless of the decision of the Managing Organization of the Dank. Non-returnable commission is charged regardless of the decision of the Managing Organization of the Dank. Non-returnable commission is charged regardless of the decision of the Dank. Non-returnable commission is charged regardless of the decision of the Dank. Non-returnable commission is charged regardless of the decision of the Dank. Non-returnable commission is charged regardless of the decision of the Dank. Non-returnable commission is charged regardless of the decision of the Dank. Non-returnable commission is charged regardless of the decision of the Dank. Non-returnable commission is charged regardless of the decision of the Dank. Non-returnable commission to head have and the Bank. Non-returnable commission to head head. | 6. | Loans under state programs: | | | |
| 6.2. For loan organization 0% of the amount 5% of the amount 6.3. For loan issuance* 0% of the amount 10% of the amount 6.4. For opening and management of current accounts related to loan servicing 0% of the amount 5% of the amount 7. Consideration of an application of the client on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.1. For consideration of a question on changes in the repayment schedule principal balance 7.2. For consideration of a question on changes in the loan currency principal balance 10% of the outstanding principal balance 7.3. For consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.4. For consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.5. The consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.6. The consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.6. The consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.6. The consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.7. The consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.8. The consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.8. The consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.9. The consideration of a question on changes in the conditions of a loan granted (except for those established by parag | 6.1. | | 0 KZT | 15 000 KZT | Non-returnable commission is charged regardless of the decision of the |
| 6.4. For opening and management of current accounts related to loan servicing 7. Consideration of an application of the client on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.1. For consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.1. For consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.1. For consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.2. For consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.3. For consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.4. For consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.5. To consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.5. To consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.6. To consideration of a question on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) | 6.2. | For loan organization | 0% of the amount | 5% of the amount | and a second |
| 7. Consideration of an application of the client on changes in the conditions of a loan granted (except for those established by paragraph 8 of this section) 7.1. For consideration of a question on changes in the repayment schedule | 6.3. | For loan issuance* | 0% of the amount | 10% of the amount | |
| 7.1. For consideration of a question on changes in the repayment schedule 7.2. For consideration of a question on changes in the loan currency 7.3. For consideration of a question on changes in the interest rate 7.4. For consideration of a question on changes in the loan currency 7.5. For consideration of a question on changes in the interest rate 7.6. For consideration of a question on changes in the interest rate 7.7. For consideration of a question on changes in the interest rate 7.8. For consideration of a question on changes in the interest rate 7.9. For consideration of a question on changes in the interest rate 7.9. For consideration of a question on changes in the interest rate 7.9. For consideration of a question on changes in the interest rate 7.9. For consideration of a question on changes in the interest rate 7.9. For consideration of a question on changes in the interest rate 7.9. For consideration of a question on changes in the interest rate 7.9. For consideration of a question on changes in the interest rate 7.9. For consideration of a question on changes in the interest rate 7.9. For consideration of a question on changes in the interest rate 7.9. For consideration of a question on changes in the interest rate the inte | 6.4. | | 0% of the amount | 5% of the amount | |
| the repayment schedule principal balance balance 7.2. For consideration of a question on changes in the loan currency principal balance balance 7.3. For consideration of a question on changes in the interest rate principal balance principal balance 7.4. For consideration of a question on changes in the interest rate principal balance principal balance balance 7.5. The consideration of a question on changes in the interest rate principal balance balance balance balance principal balance | 7. | Consideration of an application of the client or | n changes in the condition | ns of a loan granted (except for those | e established by paragraph 8 of this section) |
| the loan currency principal balance balance 7.3. For consideration of a question on changes in the interest rate principal balance balance 7.4. For consideration of a question on changes in 0% of the outstanding principal balance 7.5. The loan currency principal balance balance balance 7.6. The loan currency principal balance balance balance 7.7. For consideration of a question on changes in 0% of the outstanding 10% of the outstanding principal | 7.1. | | | | |
| the interest rate principal balance balance principal balance balance 10% of the outstanding principal | 7.2. | | | | |
| | 7.3. | | | | |
| | 7.4. | | | | |

| | | | | <u>-</u> |
|------------|--|---|--|---|
| 7.5. | For partial early repayment for individuals (in the period of moratorium according to the concept) | 0% of the outstanding principal balance | 10% of the outstanding principal balance | |
| 7.6. | For full early repayment for individuals (in the period of moratorium according to the concept) | 0% of the outstanding principal balance | 10% of the outstanding principal balance | If two or more services/applications are applied, only one of the established tariffs with a maximum value is charged from the client; The tariff shall not be subject to return in case of rejection of the Bank on changes in the conditions of a loan granted. |
| 7.7. | For consideration of a question on changes in the conditions related to the borrower (co-borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety) | 0% of the outstanding principal balance | 10% of the outstanding principal balance | |
| 7.8. | For consideration of a question on changes in the conditions of encumbrance of loan collateral item, purpose of collateral item, as well as in case of replacement of collateral item | 0% of the outstanding principal balance | 10% of the outstanding principal balance | |
| 7.9. | For consideration of a question on changes in the conditions of replacement of collateral provider | 0% of the outstanding principal balance | 10% of the outstanding principal balance | |
| 8. | Consideration of changes in the conditions on | potentially delinquent loa | ans and delinquent loans | |
| 8.1. | For changes in the repayment schedule (including loan restructuring) | 0 KZT | 50 000 KZT | |
| 8.2. | For changes in the loan currency | 0 KZT | 50 000 KZT | |
| 8.3. | For changes in the interest rate | 0 KZT | 50 000 KZT | |
| 8.4. | For changes in the methods of loan repayment | 0 KZT | 50 000 KZT | |
| 8.5. | For changes in the conditions related to the borrower (co-borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety) | 0 KZT | 50 000 KZT | |
| 8.6. | For changes in the conditions of encumbrance of loan collateral item, purpose of collateral item, as well as in case of replacement of collateral item | 0 KZT | 50 000 KZT | |
| 8.7. | For changes in the conditions of replacement of collateral provider | 0 KZT | 50 000 KZT | |
| 9. | Issuance of certificates, information and other | documents in the proces | s of post-credit servicing of individu | als |
| 9.1. | Consideration of questions on the issuance of title establishing documents for the collateral item contained in the credit file upon application of the client (inclusive of VAT) | 0 KZT | 50 000 KZT | Not charged in the initial issuance of title establishing documents for imposition of encumbrances/disencumbrance of the collateralized property. |
| 9.2. | Consideration of questions on the issuance of the certificate for legalization of alterations, structures, additional building in the territory of collateral upon application of the client (inclusive of VAT) | 0 KZT | 50 000 KZT | |
| 9.3. | Consideration of questions on the issuance of the certificate on the consent for registration (de- registration) at the place of residence of an individual upon application of the client | 0 KZT | 50 000 KZT | |
| 9.4. | Consideration of questions on the issuance of the certificate on the permit for replacement of registration number of vehicle being a collateral, for re-execution of the certificate on vehicle registration, re-issuance of lost documents for vehicle (inclusive of VAT) | 0 KZT | 50 000 KZT | |
| 9.5. | For issuance of the certificate on outstanding loans upon application of the client (inclusive of VAT) | 0 KZT | 50 000 KZT | Issued free of charge upon full repayment of outstanding debt within the period of not more than 15 (fifteen) calendar days from the day of receipt of an application |
| 9.6. | For the issue of a copy/archived documents | 0 KZT | 50 000 KZT | Collected for each copy of the documents in case more than 2 copies are issued |
| *loan iccu | ance from the loan account to the client's account | | <u> </u> | l . |

^{*}loan issuance from the loan account to the client's account

SECTION 4. Limit values of tariffs for safe deposit services for individuals in Subsidiary VTB Bank JSC (Kazakhstan)

For delay on lease agreement, for each overdue day (exclusive of VAT)

8.

| Sate | Safe deposit services (* subject to VAT, included in the cost) | | | | | | | | | | | |
|------|---|-------------------------|--|---------|------------|---------|------------|---------|-------------|---------|-------------|--|
| | | Limit values of tariffs | | | | | | | | | | |
| No. | List of services / operations | 1 w | reek | 1 m | 1 month | | 3 months | | 6 months | | 12 months | |
| | | minimum | maximum | minimum | maximum | minimum | maximum | minimum | maximum | minimum | maximum | |
| 1. | Small safe deposit lease (size - 72*260*390) | 0 KZT | 3000 KZT | 0 KZT | 10 000 KZT | 0 KZT | 30 000 KZT | 0 KZT | 40 000 KZT | 0 KZT | 60 000 KZT | |
| 2. | Medium safe deposit lease (size - 146*260*390) | 0 KZT | 5000 KZT | 0 KZT | 15 000 KZT | 0 KZT | 35 000 KZT | 0 KZT | 50 000 KZT | 0 KZT | 100 000 KZT | |
| 3. | Big safe deposit lease (size - 220*260*390) | 0 KZT | 6000 KZT | 0 KZT | 20 000 KZT | 0 KZT | 40 000 KZT | 0 KZT | 65 000 KZT | 0 KZT | 110 000 KZT | |
| 4. | Large safe deposit lease (size - 440*260*390) | 0 KZT | 10 000 KZT | 0 KZT | 30 000 KZT | 0 KZT | 60 000 KZT | 0 KZT | 100 000 KZT | 0 KZT | 200 000 KZT | |
| 5. | Additional services | Limit valu | es of tariffs | | | | | | | | | |
| 3. | Additional services | minimum | maximum | | | | | | | | | |
| 6. | Safe deposit cracking (inclusive of VAT) | 0 KZT | cost of services of third-party organization + 50% | | | | | | | | | |
| 7. | Replacement of key/lock in case of loss/damage to key/lock/box through a fault of the Client (inclusive of VAT) | 0 KZT | 30 000 KZT | | | | | | | | | |

0 KZT

Small deposit safe -500 KZT Medium deposit safe - 1000 KZT Big deposit safe -1500 KZT Large deposit safe -2000 KZT

SECTION 5. Limit values of tariffs for individuals on "Prime" and "Privilege" packages

| No. | List of services/operations | Limit valu | es of tariffs | Notes | | | | |
|------|---|------------|---------------|--|--|--|--|--|
| | List of services operations | minimum | maximum | Hotes | | | | |
| 1. | Cost of "Prime" package * | | | | | | | |
| 1.1. | First year | 1 KZT | 300 000 KZT | For one package | | | | |
| 1.2. | First year ¹ | 1 KZT | 1 KZT | For one package | | | | |
| 1.3. | Subsequent | 1 KZT | 200 000 KZT | For one package | | | | |
| 1.4. | Subsequent ² | 1 KZT | 1 KZT | For one package | | | | |
| 2. | Tariffs on Visa Infinite and UnionPay Diamond payment cards | | | | | | | |
| 2.1. | Urgent issuance of payment card (only in Almaty city) - 2 working days | 1 KZT | 50 000 KZT | For one card | | | | |
| 2.2. | Replacement of payment card upon request of the client or in case of loss | 1 KZT | 50 000 KZT | For one card | | | | |
| 2.3. | Blocking of payment card in case of loss with inclusion into stop-list Visa Infinite | 1 KZT | 50 000 KZT | For one card | | | | |
| 2.4. | Replacement of payment card upon expiration period and at the initiative of the Bank | 1 KZT | 50 000 KZT | For one card | | | | |
| 2.5. | Other services on Visa Infinite payment card | | | | | | | |
| 3. | Personal servicing of clients having valid "Prime" package in other banks of VTB group, including individuals related to the Bank with special relationships (inclusive of VAT) | 1 KZT | 1 KZT | Cost of personal servicing for one client. Agreement on the conditions of personal servicing of the Client Private banking bank of VTB bank is concluded | | | | |
| 4. | Cost of "Privilege" package ** | | | | | | | |
| 4.1. | First and subsequent years | 1 KZT | 100 000 KZT | For one package | | | | |
| 4.2. | First ³ and subsequent ⁴ years | 1 KZT | 1 KZT | For one package | | | | |

SECTION 6. Limit values of tariffs on the system of remote banking servicing of individuals (hereinafter - RBS)

| No. | Operation type | Limit value | es of tariffs | Note | |
|------|--|-------------|---------------------|---|--|
| NO. | ореганоп туре | Minimum | Maximum | Note | |
| I. | Payment of services in RBS | | | | |
| 1 | Fee for connection and registration in the system (inclusive of VAT) | 0 KZT | 5 000 KZT | for each operation | |
| 2 | Cash and cashless payments in favour of Providers of goods/services: | 0 KZT | 500 KZT | for each operation | |
| 3 | Money transfer for the payment of taxes and other payments to the budget | 0% | 5% | of the operation amount | |
| II. | Money transfers | | | | |
| 4 | Intrabank transfer between accounts of one client | 0 KZT /0% | 500 KZT /10% | for each operation/of the loan amount issued within the retail lending of individuals | |
| 5 | Intrabank transfer between accounts of different clients | 0 KZT /0% | 1000 KZT /10% | for each operation/of the loan amount issued within the retail lending of individuals | |
| 6 | Money transfer on bank accounts opened in other banks in KZT | 0 KZT /0% | 1000 KZT /10% | for each operation/of the loan amount issued within the retail lending of individuals | |
| 7 | Money transfer on bank accounts opened in other banks in foreign currency | 0 KZT | 2% (min. 15000 KZT) | of the transfer amount | |
| 8 | Transfers in favour of clients of VTB group (USD, EUR,RUB) | 0 KZT | 2% (min. 15000 KZT) | of the transfer amount | |
| 9 | Money transfer from bank accounts using payment cards | 0 KZT | 10% (min. 5000 KZT) | of the transfer amount | |
| 10 | Conversion on cashless operations in the network of Subsidiary VTB Bank JSC (Kazakhstan) | 0% | 10% | of the conversion amount | |
| 11 | Monthly subscription fee (inclusive of VAT) | 0 KZT | 1000 KZT | for mobile banking | |
| 12 | Account statement in RBS (inclusive of VAT) | 0 KZT | 1000 KZT | for each statement | |
| 13 | Commission fee for issuance/re-issuance of the main/additional payment card in RBS system | 0 KZT | 1000 KZT | for each card | |
| 14 | Current/savings account opening in RBS system | 0 KZT | 1000 KZT | for each account | |
| III. | Cash replenishment of bank accounts | | | | |
| 15 | Replenishment of bank accounts opened in the network of Subsidiary VTB Bank JSC (Kazakhstan) | 0 KZT | 1000 KZT | for each operation | |
| 16 | Replenishment of bank accounts (payment cards) on payroll card programs | 0 KZT | 1000 KZT | for each operation | |
| 17 | Replenishment of bank accounts for repayment of a credit issued in the network of Subsidiary VTB Bank JSC (Kazakhstan) | 0 KZT | 1000 KZT | for each operation | |