

**Tariffs for legal entities / peasant (farm) households / individual entrepreneurs / notaries / lawyers / private  
court bailiffs and professional mediators**

**SECTION 1. Tariffs for settlement and cash services for legal entities / peasant (farm) households / individual entrepreneurs / notaries / lawyers / private court bailiffs and professional mediators (medium and small business)**

No.	Code	List of services / operations	Current tariffs		
			Base rate	Minimum in national currency	Maximum in national currency
1.		<b>Activation of the package (one-time activation fee (including VAT)):</b>	according to Tariffs for service packages		
2	102011610/0100	<b>Opening of a bank account</b>	-	-	-
		(The client pays for the opening of only one current account, the remaining Bank accounts are opened for free upon presentation of the necessary documents)	-	-	-
2.1.	102011610/0101	For legal entities (all forms of ownership)	6000 KZT;	-	-
2.2.	102011610/0102	For peasant farms, individual entrepreneurs, private notaries, lawyers, professional mediators, private court bailiffs	2875 KZT;	-	-
		For all categories of customers who have submitted an application for opening an account remotely	0 KZT	-	-
3	102011611/0200	<b>Bank account maintenance</b>	-	-	-
3.1.	102011611/0201	Maintenance of each Bank account, except for current accounts "in transit regime" and savings accounts (monthly, if there are account transactions)	1000 KZT	-	-
3.2.		Maintenance of each Bank account, except for current accounts "in transit regime" and savings accounts (monthly in case of absence of account activity during the current month).	The balance amount on the account, but not more than " 1 000 KZT	-	-
3.3.		<b>Issuance of bank account statements and documents:</b>	-	-	-
3.3.1	102011612/0202	Upon the Customer's application, issuance of Bank Account Statements within the framework of Bank Account Service (including VAT) (additional) except for clause 3.3.9.	700 KZT	-	-
3.3.2		<i>A statement on the status of accounts upon the request of the client for the subsequent provision of information to the audit company (including VAT)</i>	6500 KZT		
3.3.3.		<i>Customer turnover certificate for more than 1 year (including VAT)</i>	3300 KZT	-	-
3.3.4		<i>Customer turnover certificate for more than 3 years (including VAT)</i>	4400 KZT		
3.3.5.		Provision of archival documents for any period of time (including VAT)	5500 KZT		
3.3.6.	102011612/0203	Provision of a certificate related to its servicing by the Bank (including VAT) upon the request of the Client	1300 KZT	-	-
3.3.7.	102011612/0204	Issue of duplicates of bank-financial documents (including VAT)	700 KZT	-	-
3.3.8.	102011612/0205	Confirmation of transfers in SWIFT format (including VAT)	850 KZT	-	-
3.3.9		Provision of statements on the Client's account by SWIFT messages in the MT 940 format or via the Fasti channel in the MT 998 format or in XML format upon a written application of the Client monthly per each account (including VAT)	5,000 KZT	-	-
3.4.		<b>Investigation of outgoing payments (including VAT)</b>	-		-
3.4.1.	102011612/0206	<i>in foreign currency</i>	12000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)		-
3.4.2.		<i>in national currency (KZT) outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)		
3.4.3.	102011612/0208	<i>In national currency (KZT) within the territory of the Republic of Kazakhstan, in case of the technical capability of the Bank</i>	2000 KZT + additional costs on actual basis (remuneration of the beneficiary's bank, postal expenses)		-
3.5.		<b>Investigation of incoming payments (including VAT) if the beneficiary details are insufficient / incorrect, with the help of a correspondent bank (upon the initiative of the beneficiary)</b>	-		-
3.5.1.	102011612/0209	<i>in foreign currency</i>	11000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)		-
3.5.2.	102011512/0210	<i>in national currency (KZT) outside Kazakhstan</i>	11000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)		-
3.6.		<b>Amendment of payment instructions:</b>	-		-

3.6.1.	102011612/0211	<i>in foreign currency</i>	11000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)		-
3.6.2.		<i>in national currency (KZT) for outgoing payments outside Kazakhstan</i>	11000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)		
3.7.		<b>Acceptance of the request for revocation of the payment order upon the Customer's application (except for the intra-bank payment in national currency):</b>	-		-
3.7.1.	102011612/0214	<i>intra-bank payment in foreign currency (subject to the beneficiary's acceptance)</i>	500 KZT		-
3.7.2.	102011612/0215	<i>external payment in national currency (KZT) (in favor of another bank client) in the territory of the Republic of Kazakhstan (if the Bank has the technical capacity)</i>	2000 KZT		-
3.7.3.	102011612/0216	<i>external payment in foreign currency (in favor of another bank client)</i>	11000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)		-
3.7.4.		<i>external payment in national currency (KZT) for payments outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' commissions)		
3.8.	102011611/0217	<b>Closing of the Bank account upon the request of the Client (at closing of each Bank account). (In case of closing the Bank account in one Bank's branch with a preliminary opening in another branch of the Bank, the commission is not charged) (including VAT)</b>	7,000 KZT	-	-
3.9.		Crediting / transfer of cash (payments) from individuals to a legal entity / individual entrepreneur upon the relevant agreement (s) executed between the latter and the Bank:	-	-	-
3.9.1.		- payment for goods / works / services provided / rendered;	5%	150 KZT	300 000 KZT
3.9.2.		- payment for provided / rendered goods / works / services as part of the "Prime" package servicing	10%	150 KZT	-
3.9.3.		- payment for provided / rendered works / services in favor of "MySafety" LLP to the approved amount of cash (payments) received per month *****	45%	1,800 KZT	-
3.9.4.		- payment for provided / rendered goods / works / services in favor of "MySafety" LLP over the approved amount of cash (payments) received per month *****	53%	2,100 KZT	-
3.9.5.		- payment for provided / rendered goods / works / services in favor of "European Legal Service" LLP	65%	1,500 KZT	-
3.9.6.		payment for services provided / rendered in favor of Insurance companies	from 10% to 90%, the application and commission amount is established by the Board of the Bank, and is fixed in the relevant contract/ agreement	1,500 KZT	-
3.9.7.		Crediting/transfer of funds from individuals to car dealerships/construction companies/partners/trade organizations	from 0,1% to 50%, the application and commission amount is established by the Board of the Bank, and is fixed in the relevant contract/ agreement / banking product	-	-
3.10.		<b>Transfer of collected money to the current account to the third-party cash desks:</b>			
		- up to 1 500 000 KZT	0.3%	600 KZT	-
		- more than 1 500 000 KZT	0.28%	600 KZT	-
3.11		<b>Crediting the current account with money accepted in cash through terminals and cash-in ATMs of the Bank's partners.</b>	2%	-	-
3.12		<b>For direct debiting the account in the event of assets exchange (cash for non-cash):</b>			
		- up to 1 000 000 KZT	0.46%+10000 KZT	-	
		- from 1 000 001 KZT up to 5 000 000 KZT	0.40%+10000 KZT	-	
		-from 5 000 001 KZT and above	0.35%+10000 KZT	-	
		- in foreign currency	1,38%+10000 KZT	-	
4.	102011611/0300	<b>Transfers in national currency (KZT) in hard copy</b>	-	-	-

4.1.		<b>Intra-bank transfers (except for intra-bank transfers between accounts of the same customer):</b>			
4.1.1		Within the bank between accounts of different customers	2,000 KZT	-	-
4.1.2		Within the bank from the accounts of individual entrepreneurs to their own accounts opened for an individual	0,1%	300	1000
4.2.		<b>External transfers in national currency (KZT) within Kazakhstan with current value date:</b>			
4.2.1	102011611/0302	<i>until 12.30 am of Nur-Sultan city time;</i>	0.80%	5000 KZT	15 000 KZT
4.2.2	102011611/0303	<i>from 12.30 to 3.30 pm of Nur-Sultan city time;</i>	1%	7 200 KZT	25 000 KZT
4.2.3	102011611/0304	<i>from 3.30 pm of Nur-Sultan city time (if the Bank has the technical capacity)</i>	1.20%	9 500 KZT	35 000 KZT
4.2.4.	102011611/0305	<i>immediate payment - the commission is charged additionally to the main commission (in the manner of making payments according to the internal documents of the Bank)</i>	2,000 KZT	-	-
4.3.		<b>External transfers in national currency (KZT) from Kazakhstan:</b>	-	-	-
4.3.1		When specifying instructions for charging a commission at the expense of the sender (OUR option):	1%	15 500 KZT	155 000 KZT
4.4.	102011611/0306	<b>External transfers in national currency (KZT) within Kazakhstan with future value date with payment effecting on the second banking day</b>	0.80%	4000 KZT	12000 KZT
4.5.		Typesetting of payment order by the Bank's specialist upon the client's request	1,500 KZT	-	-
5	102011611/0400	<b>Transfers in foreign currency under payment documents in hard copy (except for internal bank transfers):</b>			
5.1.		<b>When specifying instructions for charging a commission at the expense of the sender (OUR option):</b>	-	-	-
5.1.1.	102011611/0401	<i>in foreign currency, with the exception of US dollars (USD) and Russian rubles (RUB)</i>	0.50%	50,000 KZT	200,000 KZT
5.1.2.	102011611/0402	<i>in US dollars (USD) with guaranteed receipt of the full amount of payment by the beneficiary</i>	0.50%	50,000 KZT	200,000 KZT
5.1.3.	102011611/0403	<i>in Russian rubles RUB</i>	0.5%	5,000 KZT	75,000 KZT
5.1.4.		<i>immediate payment in Russian rubles (RUB), the payment should be made only subject that the receiving bank is a participant of the BESP system (Banking Electronic Speedy Payment system), the commission is charged additionally to the main commission clause 4.1 (in Russian rubles (RUB))</i>	2 500 KZT	-	-
5.1.5.	102011611/0404	<i>in foreign currency (in favor of the beneficiaries to the accounts opened in the banks of the VTB Group)</i>	0.30%	5,500 KZT	75,000 KZT
5.1.6.	102011611/0406	<i>in Russian Rubles RUB (in favor of the beneficiaries to the accounts opened in the banks of the VTB Group)</i>	0.25%	4,500 KZT	50,000 KZT
5.2.		<b>When specifying instructions for charging a commission at the expense of the beneficiary (option BEN / SHARE):</b>	-	-	-
5.2.1	102011611/0408	<i>- in foreign currency, except Russian rubles (RUB)</i>	0.50%	20,750 KZT	150,000 KZT
6.	102011612/0600	<b>Additional commission for handling lists on hard carrier with respect to pension and social deductions (this additional commission does not cancel the operation of the main (base) commission for the implementation of the transfer) (including VAT)</b>	-	-	-
6.1.	102011612/0601	10 people or more	5000 KZT	-	-
7.	102011611/0700	<b>Transfers during off-operating hours if the Bank has technical capabilities (commission fee shall be charged in addition to the main commission fee)</b>	-	-	-
7.1		External transfers under payment documents in hard copy:	-	-	-
	102011611/0701	<i>from 3.30 pm of Nur-Sultan city time in national currency (KZT)</i>	10,000 KZT	-	-
	102011611/0702	<i>from 3.30 pm of Nur-Sultan city time in foreign currency</i>	45,000 KZT	-	-
7.2.		External transfers via RBSS "Internet-banking":	-	-	-
	102011611/0703	<i>from 3.30 pm of Nur-Sultan city time in national currency (KZT)</i>	2000 KZT	-	-
	102011611/0704	<i>from 3.30 pm of Nur-Sultan city time in national currency (KZT)</i>	8,625 KZT	-	-
8.	102111612/0900	<b>Currency control. (Additional service on payments / money transfers and / or maintenance of a current account in accordance with the currency legislation of the Republic of Kazakhstan)</b>	-	-	-
8.1.		Maintenance of currency contracts:	-	-	-
8.1.1.	102111612/0901	<i>- registration and assignment of an account number to the export and import contract (including VAT)</i>	4,000 KZT	-	-
8.1.2.	102111612/0902	<i>-registration and assignment of the account number to the export and import contract on the same date subject to technical capacity of the bank (including VAT)</i>	5,750 KZT	-	-

8.1.3.	102111612/0903	registration and assignment of the account number to the export and import contract in non-operational time (including VAT)	17,250 KZT	-	-
8.1.4.		registration and assignment of the account number to the export and import contract within 2 (two) hours subject to the technical capacity of the bank (including VAT)	6,900 KZT		
8.1.5.		Reception, verification of additions and changes to the contract with the assigned contract number (including VAT)	2,875 KZT		
8.1.6.		Checking documents and accepting the contracts that do not require registration for currency control (including VAT)	2500 KZT		
8.2.	102111612/0904	Issuance of duplicates of currency control documents (per one sheet) (including VAT)	3,000 KZT	-	-
8.3.	102111612/0905	Response to the Client's written request for currency control (including VAT)	2,000 KZT	-	-
8.4.	102111612/0906	Issuance of certificates on payments made under foreign economic contracts (including VAT)	1,500 KZT	-	-
8.5.	102111612/0906	Removal of the contract from the account registration in connection with transfer of the Client to another bank (including VAT)	15,000 KZT	-	-
8.6.	102111612/0908	Response to the Client's written request for currency control on contracts that have been removed from registration records (including VAT)	3,450 KZT	-	-
9	<b>102021611/1000</b>	<b>Cash servicing****</b>	-	-	-
9.1.		Cash withdrawal:	-	-	-
9.1.1		Recalculation and packing when issuing cash according to the preliminary request of the Client:	-	-	-
9.1.1.1.	102021611/1001	up to KZT 1,000,000	2.00%	2,000 KZT	-
9.1.1.2.	<b>102021611/1002</b>	<b>from KZT 1,000,001 to 5,000,000</b>	1.5%	4,000 KZT	-
9.1.1.3.	<b>102021611/1003</b>	<b>from KZT 5,000,001 and, more</b>	1.00%	6,000 KZT	-
9.1.1.4.	102021611/1004	in foreign currency	1.38%	750 KZT	-
9.2.		Acceptance of cash:*****			
9.2.1.	102021611/1006	acceptance and recalculation of cash banknotes and coins in national currency (KZT) during the operational time with transfer of money to the Customer's Bank account on the same date	0.50%	1,000 KZT	-
9.2.2.	102021611/1007	all types of foreign currencies (except for CIS countries)	1.38%	1,000 KZT	-
9.2.3.	102021611/1008	cash in the currencies of the CIS countries	0.35%	800 KZT	-
9.3.	102021611/1010	Additional commission charged in case of detection of surplus or shortage in the course of cash recalculation (double calculation):	0.40%	800 KZT	-
9.4.	102021611/1011	Exchange of banknotes and coins under the prior request of the Customer, subject to the Bank's capabilities:	0.40%	800 KZT	-
10.	<b>102011612/1100</b>	<b>Sale of cash check book (including VAT)</b>	-	-	-
10.1.	102011612/1101	for 25 checks	1,500 KZT	-	-
11.	<b>102051611/1200</b>	<b>Conversion (purchase / sale of currency / conversion)</b>	-	-	-
11.1.		Operation of exchange of non-cash foreign currency funds when transferring money to the Customer on the Bank account (at the Bank's exchange rate as of the time of transaction, if the customer has the required amount):	-	-	-
11.1.1	102051611/1201	on the same day basis	0,17% at the Bank's rate	925 KZT	-
11.1.2.	102051611/1202	on the second day	0,17% at the Bank's rate	925 KZT	-
11.2.		Refusal of the client from the conversion on the day of filing the application (with a positive approval of refusal by the authorized division of the Bank). Refusal to carry out the conversion is possible only before the execution of the application by the Bank.	2% of the conversion request	excluded	-
12.	<b>102061611/1400</b>	<b>"Escrow Account"</b>	-	-	-
12.1.	102061612/1401	Opening of individual "Escrow Account"	1,000 KZT	-	-
12.2.	102061612/1403	Maintenance of "Escrow Account" (single time)	0.50%	5,000 KZT	35,000 KZT
13.	<b>102061612/1500</b>	<b>Remote account maintenance (including VAT)</b>	-	-	-
13.1	102061612/1501	Activating the "Internet banking" RBSS including Mobile Banking RBSS**.	5,750 KZT	-	-
13.2.	102061612/1502	Monthly subscription fee: ***			
13.2.1.		"Internet banking" RBSS *****	1,725 KZT	-	-
13.2.2.		"Mobile bank client" RBSS	1,725 KZT	-	-
13.3.	102061612/1304	Issue / Re-issue of eToken (considering release / re-issue of digital signature)	9,200 KZT	-	-

13.4.	102061612/1305	Departure of the Bank employee for work at the Client's workplace	5,750 KZT	-	-
13.5.		Reissue of electronic digital signature to RBSS "Internet banking" upon the request of the client (the tariff is charged in cases specified by the Remote banking services agreement in the "Internet banking" system, re-issuance of eToken is not required)	2,300 KZT	-	-
<b>14.</b>	<b>102061611/1600</b>	<b>Transfers via RBSS (excluding transfers within the bank)</b>			
14.1.		<b>External transfers in national currency (KZT) within Kazakhstan with current value date:</b>	-	-	-
14.1.1.	102011611/1602	- till 12.30 am Nur-Sultan city time;	0.15%	230 KZT	450 KZT
14.1.2.	102011611/1603	- from 12.30 to 3.30 pm Nur-Sultan city time	0.15%	460 KZT	700 KZT
14.1.3.	102011611/1604	from 3.30 pm Nur-Sultan city time (if the Bank has the technical capacity)	0.20%	900 KZT	5,000 KZT
14.1.4.	102011611/1605	immediate payment - the commission is charged additionally to the main commission (in the order of making payments in accordance with the Bank's internal regulatory documents)	1,500 KZT	-	-
14.2.		<b>External transfers in national currency (KZT) from Kazakhstan:</b>			
14.2.1.		<b>When specifying instructions for charging a commission at the expense of the sender (OUR option):</b>	0.20%	6,500 KZT	75,000 KZT
14.3.	102011611/1606	<b>External transfers in national currency (KZT) within Kazakhstan with future value date with payment effecting on the second banking day</b>	0.18%	150 KZT	300 KZT
14.4.		<b>External transfers in foreign currency</b>	-	-	-
14.4.1.		<b>When specifying instructions for charging a commission at the expense of the sender (OUR option):</b>	-	-	-
14.4.1.1.	102011611/1607	in foreign currency, with the exception of US dollars (USD) and Russian rubles (RUB)	0.30%	12,000 KZT	100,000 KZT
14.4.1.2.	102011611/1608	in US dollars (USD), with guaranteed receipt of the full amount of payment by the beneficiary	0.30%	15,000 KZT	120,000 KZT
14.4.1.3.	102011611/1609	in Russian Rubles RUB	0,1%	2,600 KZT	25,000 KZT
14.4.1.4.	102011611/1610	in foreign currency (in favor of the beneficiaries to accounts opened in the banks included into the VTB Group)	0.15%	2,500 KZT	25,000 KZT
14.4.1.5.	102011611/1611	in Russian Rubles RUB (in favor of the beneficiaries to accounts opened in the banks included into the VTB Group)	0,08%	1,500 KZT	15,000 KZT
14.4.1.6.		Immediate payment in Russian rubles (RUB); the payment is made only upon condition that the receiving bank is a participant of the BESS system (Banking Electronic Speedy Payment system), the commission is charged additionally to the main commission under item 14.4. (in Russian rubles (RUB))	2 500 KZT		
14.4.2.	102011611/1612	<b>When specifying instructions for charging a commission at the expense of the beneficiary (option BEN / SHARE):</b>	-	-	-
14.4.2.1.	102011611/1613	in foreign currency, except Russian rubles (RUB)	0.18%	4,000 KZT	50,000 KZT

#### СНОСКИ:

\*Commission fee for account maintenance is charged within the month of service.

\*\* Activation of "Mobile banking" RBSS is implemented on the basis of separate application

\*\*\* In case of absence of non-payment of the commission fee after 2 (two) calendar months, the Bank shall be entitled to suspend servicing under RBSS

\*\*\*\* Tariffs on cash transactions shall be applied in the branches of the Bank which render cash transaction services

\*\*\*\*\* The amount of accepted cash shall be established by the decision of the Authorized Body of the Bank.

\*\*\*\*\* When the Bank provides the medium and small business customer with the access to integration within the framework of the "Internet-banking" RBSS (at the Bank's discretion, inter alia taking into account the availability of technical capacity of the Bank and this customer, as well as the latter's compliance with the conditions set by the Bank for obtaining this service within the framework of the "Internet-banking" RBSS), this tariff includes the cost of access to integration, as well as the cost of its use (including the receiving, processing and implementing the electronic requests transmitted through integration).

#### Comments:

The size of the commission in the currency established by these Tariffs not indicated "At the Bank's rate" is calculated using the official rate of the National Bank of the Republic of Kazakhstan at the time of transaction.

Bank rate - the currency exchange rate set by the Bank at the time of the currency exchange operation.

For Bank fees subject to VAT, VAT is included into the price.

If the tariff is reflected in the form of a fixed amount, the tariff is charged for each operation / document.

If the tariff is reflected in % (percentage) ratio, % (percentage) in accordance with the tariffs is charged on the amount of the operation at the time of its execution, but not less than the established minimum and not more than the established maximum (if any).

For branches of Subsidiary JSC VTB Bank (Kazakhstan) in Atyrau, Aktau, Aktobe and Uralsk, the fee for accepting payment orders outside of the operating time, if the Bank has technical capabilities (the fee is charged in addition to the main fee) is charged from 3.30 pm of Nur-Sultan city time.

Remuneration of counterparty banks (third banks), and other additional costs for the execution of the Clients' orders are reimbursed (paid) by the Clients at the actual cost of the expenses incurred.

RBSS - Remote bank servicing system

**SECTION 2. Tariffs on Credit and Trade Finance Transactions for Small Businesses**  
(Subsidiary VTB Bank JSC (Kazakhstan) acts as a tax agent paying income to non-resident (foreign Bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)

Comment: For VA Table bank fee s 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	Current Tariffs				
		Base rate	Minimum in local currency	Minimum in foreign currency	Maximum in local currency	Maximum in foreign currency
1.	<b>Loans for small businesses (individual entrepreneurs, legal entities. These tariffs apply to loan transactions (except for documentary transactions).*</b>					
1.1.	Consideration of loan application for all products excluding Business Express product (in case the Customer does not receive the loan, it shall not be subject to VAT)	10 000 KZT	-	-	-	-
1.2.	For the organization of loan (one-time fee) for all products excluding Premium Credit product and Business Express product	1% of the loan amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.3.	For the organization of loan (one-time fee) on Premium Credit product	0,5 % of the loan amount	375 000 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.4.	Withdrawal of loan cash from the current account	for legal entities - according to the Section 1 of the present Appendix 2. for individual entrepreneurs - 0 KZT (only when withdrawing the entire amount of the loan on the day of the loan issue)	-	-	-	-
1.5.	For credit line opening (one-time fee) for all products excluding Premium Credit and Business Express products	0,5% of the credit line amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT, 250 000 KZT - for Customers with positive credit history in Subsidiary VTB Bank JSC (Kazakhstan)	the foreign currency equivalent to the maximum amount in KZT
1.6.	For credit line opening (one-time fee) on Premium Credit product	0,5% of the credit line amount	375 000 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.7.	For the organization of tranches under the credit line (one-time fee) for all products excluding Premium Credit product and Business Express product	0,5 % of the amount of each tranche	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT, 250 000 KZT - for Customers with positive credit history in Subsidiary VTB Bank JSC (Kazakhstan)	the foreign currency equivalent to the maximum amount in KZT
1.8.	For the organization of tranches under the credit line (one-time fee) on Premium Credit product	0,5% of the amount of each tranche	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.9.	For the organization of loan (one-time fee) on Business Express product without collateral	2% of the loan amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.10.	For the organization of loan (one-time fee) on Business Express product with collateral	1% of the loan amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.11.	For credit line opening (one-time fee) on Business Express product without collateral	1% of the credit line amount.	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.12.	For the organization of tranches under the credit line (one-time fee) on Business Express product without collateral	1 % of the amount of each tranche	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.13.	For credit line opening (one-time fee) on Business Express product with collateral	0,5% of the credit line amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.14.	For the organization of tranches under the credit line (one-time fee) on Business Express product with collateral	0,5 % of the amount of each tranche	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.15.	<b>Overdraft, without repayment schedule:</b>		-	-	-	-
1.15.1.	For opening of the overdraft limit up to 10 000 000 KZT (inclusive)	2% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.15.2.	For opening of the overdraft limit over 10 000 000 KZT	1% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.15.3.	For issuance of a one-time overdraft	1% of the overdraft amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.16.	<b>Overdraft, with repayment schedule:</b>		-	-	-	-
1.16.1.	For opening of the overdraft limit to 10 000 000 KZT (inclusive)	2% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	200 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.16.2.	For opening of the overdraft limit over 10 000 000 KZT	1% of the amount of the overdraft limit	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.16.3.	For issuance of one-time overdraft, tranche under the overdraft limit	1% of the amount of the tranche / overdraft.	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
<b>* comments on p.1 :</b>						
1) service fee application is set by the decision of the Authorized body of the Bank and/or Bank's internal guidelines and/or Bank's internal guidelines;						
2) in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.						
2.	<b>Changing the terms of lending to small businesses*</b>					
2.1.	For granting of deferment for registration of collateral, including registration of additional agreements to the contract of pledge (including VAT). When refunding it is not charged - for individuals and small businesses	0,5% of the loan balance amount / credit line	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT

№	The list of services/transactions	Current Tariffs				
		Base rate	Minimum in local currency	Minimum in foreign currency	Maximum in local currency	Maximum in foreign currency
2.2.	For a partial early repayment for small businesses (except tranches under revolving credit lines)	5% of the early repayment amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.3.	For complete early / partial repayment of tranches under revolving credit lines for small businesses up to 1 year	0%	-	-	-	-
2.4.	For complete early repayment for small businesses, limit closing (within the moratorium period according to the concept) for small businesses (except tranches under revolving credit lines)	5% of the balance of outstanding loans/limit amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.5.	Increasing the amount of the loan / credit line limit for small businesses	0,5% of the increase amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.6.	The increase in terms of tranches under the credit line for small businesses (except for cases related to the deterioration in the financial condition of the Borrower)	0,5% of the balance of outstanding loans of increased tranches	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.7.	The increase in terms of the credit line for small businesses (except for cases related to the deterioration in the financial condition of the Borrower)	0,25% of the amount of the increased credit line	-	-	-	-
2.7-1	The increase in terms of the tranche/credit line/loan for small businesses on credits given until 31.12.2015 according to earlier scheme "3+4" **	10 000 KZT for every increase of tranche/credit line/loan term	-	-	-	-
2.8.	Collateral release. Except for the collateral provided as additional collateral in accordance with the Bank authorized body's decision for small businesses (including VAT)	0,1% - 0,5% of the balance of outstanding loans	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.9.	Change of the crediting currency for small businesses	0,5% of the balance of outstanding loans	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.10.	Changing the purpose of the loan / credit line for small businesses	0,5% of the balance amount when changing the purpose is made	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.11.	Reducing the interest rate at the Customer's request (except for the rate reducing in case of execution of covenants by the Customer with regard to the product) for small businesses	0,5% of the balance amount when reducing is made	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.12.	Changing the method of repayment the Customer's request for small businesses (excluding cases of deterioration in the financial condition)	10 000 KZT for each schedule	-	-	-	-
2.13.	Replacement of collateral at the Customer's request for small businesses (including VAT)	0,25% of the balance of outstanding loans/collateral cost	10 000 KZT	-	200 000 KZT	-
2.14.	Replacement of the borrower / co-borrower / pledger (except for the replacement of the pledger in connection with the replacement of the collateral) at the Customer's request for small businesses	0,25% of the balance of outstanding loans	10 000 KZT	-	200 000 KZT	-
2.15.	Cancellation / replacement of guarantor at the Customer's request for small businesses (including VAT)	0,25% of the balance of outstanding loans	10 000 KZT	-	200 000 KZT	-
2.16.	Bank fee for loan restructuring. The fee is withheld when performing restructuring on the loan/credit line debt, among them by means of: interest rate decrease, loan/tranche prolongation in order to decrease payment, other changes of financing conditions aimed to improve Customer's payment history in case of his financial position deterioration (without VAT)	from 0,1% to 0,5% of the balance of debt (according to the Authorized body decision). If these changes are made by the Bank's initiative or such changes will improve conditions for the Bank - fee shall not be withheld	5 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	the foreign currency equivalent to the maximum amount in KZT
2.17.	Bank fee for delay prolongation for elimination of juridical and other remarks of the Bank (in case of absence of documental confirmation for valid reason of such delay (including VAT)	0,1% of the balance of outstanding loans	10 000 KZT	-	200 000 KZT	-

\* comments on p. 2:

1) If these changes are made by the Bank's initiative or such changes will improve conditions for the Bank - fee shall not be withheld. The fees not included in the list shall not be charged.

2) Service fee application is set by the decision of the Authorized body of the Bank and Bank's internal guidelines. Percentage fee (%) or minimum tariff application is made at the discretion of the Authorized body of the Bank;

3) in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.

\*\* On loans given for 36 months with the possibility of prolongation for 48 months at the Customer's request from the moment of signing of additional agreements to the Contracts.

3.	<b>Issuance of certificates, letters, notices, and other documents, relating to lending to small businesses*</b>				
3.1.	For the issuance of certificates, letters, notices and other documents at the Customer's request (except for the information on the distribution of the incoming money to pay off the debt under the contract, requested not more than once (1) a month, and information on the amount refundable, and except for the primary issuance of documents on imposition/removal of the encumbrance of collateralized property), (including VAT)	5 000 KZT for each document	-	-	-
3.2.	For the issuance of the original documents of collateral security for the crediting period (including VAT)	10 000 KZT	-	-	-
*in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.					
Comment on p. 3:					
1) The insurance of loans for credit products shall be carried out according to the tariffs of insurance companies;					
2) Evaluation of collateral shall be performed in accordance with independent evaluation companies' tariff rates					
4.	<b>Import letters of credit (including standby letters of credit) for small businesses</b>				
4.1.	Opening of the letter of credit:				
	- for covered letters of credit (with 100% cash cover)	0,35% of the amount of letter of credit	20,000 KZT		220,000 KZT
	- for uncovered letters of credit*	0,35% of the amount of letter of credit	20,000 KZT		220,000 KZT



№	The list of services/transactions	Current Tariffs				
		Base rate	Minimum in local currency	Minimum in foreign currency	Maximum in local currency	Maximum in foreign currency
* plus the fee for the risks of uncovered letters of credit						
4.2.	The fee for the risks of uncovered letters of credit					
	- with the amount of the letter of credit up to 10 000 000 KZT inclusive	10% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
	- with the amount of the letter of credit from 10 000 001 KZT to 50 000 000 KZT inclusive	5% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
	- with the amount of the letter of credit over 50 000 000 KZT	2% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
4.3.	Pre-advicing of letter of credit	50 USD				
4.4.	Changing the terms of the letter of credit ** (for one service irrespective of the number of the changes)	100 USD				
** Increasing the letter of credit amount is considered as a separate issue of the letter of credit for calculation of the fee						
4.5.	Fee for cancellation of the letter of credit prior to the expiry (including VAT):					
	- by requesting the consent of the beneficiary	80 USD				
	- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD				
4.6.	Examination of documents on the letter of credit	0,15% of the amount of payment	18,500 KZT		129,500 KZT	
4.7.	The fee for non-compliance in the documents (for each package of documents)	50 USD				
4.8.	Payment under letter of credit					
	- USD,	0,2% of the amount of payment		33 USD	400 USD	
	- EURO	0,2% of the amount of payment		24 EUR	286 EUR	
	- RUB	0,08% of the amount of payment		250 RUB	2,700 RUB	
	- KZT	0,2% of the amount of payment	3 000 KZT		7 500 KZT	
4.9.	Drafting of the letter of credit wording on the basis of the contract in case of refusal to issue (including VAT)	50 USD				
4.10.	Sending documents by mail (including VAT)	10 000 KZT				
4.11.	Services*** provided in cooperation with foreign banks	according to foreign Bank invoice +25% of the amount of the invoice				
*** Foreign banks' fees for advising of the letter of credit, adding confirmation, verification of documents, arrangement of financing, deferred payment, discounting, effecting payment, early termination of obligations, modifications and requests "						
4.12.	Reimbursement**** of expenses for transactions in cooperation with foreign banks (including VAT)	according to foreign Bank invoice + * 25% of the amount of the invoice				
**** Reimbursement of postal, communication costs and other expenses of foreign banks						
4.13.	Financing***** provided in cooperation with foreign banks	according to foreign Bank invoice + * 17,65% of the amount of the invoice				
***** The percentage fee for discounting within the letter of credit						
4.14.	The fee for structuring of the letter of credit	0,5%		500 USD	5000 USD	
<b>5.</b>	<b>Export letters of credit for small businesses</b>					
5.1.	Advicing of letters of credit	0,15% of the amount of the letter of credit	18,500 KZT	100 USD	92,500 KZT	500 USD
5.2.	Advicing of changes in terms of the letter of credit (for one advice)	50 USD				
5.3.	Advicing messages on the letter of credit (for one advice)	20 USD				
5.4.	Examination of documents on the letter of credit	0,15% of the amount of payment	18,500 KZT	100 USD	129,500 KZT	700 USD
5.5.	The fee for non-compliance in the documents (for each package of documents)	50 USD				
5.6.	Payment under letter of credit					
	- USD,	0,2% of the amount of payment		33 USD	400 USD	
	- EURO	0,2% of the amount of payment		24 EUR	286 EUR	
	- RUB	0,08% of the amount of payment		250 RUB	2,700 RUB	
	- KZT	0,2% of the amount of payment	3 000 KZT		7 500 KZT	
5.7.	Receiving and processing of documents under letter of credit	50 USD				
5.8.	Sending documents by mail (including VAT)	10000 KZT				
5.9.	Fee for cancellation of the letter of credit prior to the expiry (including VAT)	50 USD				
<b>6.</b>	<b>Bank guarantees for small businesses</b>					
6.1.	Commission for setting a limit on blank guarantees	from 0 to 0.5%			30 000 KZT	
6.2.	Fees for the issuance of guarantees:		-	-	-	-
	- tender guarantees with 100% cash cover	0,3% of the guarantee amount, one-time fee	6000 KZT	-	92,500 KZT	-
	- tender guarantees without providing a 100% cash cover *****	0,3% of the guarantee amount, one-time fee	10 000 KZT		92,500 KZT	

№	The list of services/transactions	Current Tariffs				
		Base rate	Minimum in local currency	Minimum in foreign currency	Maximum in local currency	Maximum in foreign currency
	- tender guarantees (blank)	100 000 KZT - 7000 KZT of the guarantee amount	-	-	-	-
		from 100 000 KZT to 5 000 000 KZT - 2% over 5 000 000 KZT - 1,75% of the guarantee amount, one-time fee	10,000 KZT	-	120 000 KZT	-
	- other guarantees with 100% cash cover	0,3% of the guarantee amount, one-time fee	15 000 KZT	USD 100	200 000 KZT	USD 1000
	- other guarantees without providing 100% cash cover *****	0,3% of the guarantee amount, one-time fee	18,000 KZT	USD 100	300 000 KZT	USD 1000
	***** Plus the fee for the risks of uncovered letters of credit					
6.3.	Fee for the risks of uncovered letters of credit		-	-	-	-
	- with the amount of guarantee up to 20 000 000 KZT inclusive (except for Advance repayment guarantee with further pledging as collateral of money received on the Customer's account as advance payment under the contract, without provision of liquid collateral property for the period until advance payment receipt)	from 3% to 5% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
	- with the amount of guarantee from 20 000 001 KZT to 75 000 000 KZT inclusive (except for Advance repayment guarantee with further pledging as collateral of money received on the Customer's account as advance payment under the contract, without provision of liquid collateral property for the period until advance payment receipt)	from 1,5% to 3% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
	- with the amount of guarantee over 75 000 000 KZT (except for Advance repayment guarantee with further pledging as collateral of money received on the Customer's account as advance payment under the contract, without provision of liquid collateral property for the period until advance payment receipt)	from 0,5% to 2% per annum, application of the fees shall be established by the decision of Bank's Authorized body.				
	- on Advance repayment guarantees with further pledging as collateral of money received on the Customer's account as advance payment under the contract, without provision of liquid collateral property for the period until advance payment receipt	7% per annum				
6.4.	Changing the terms of the guarantee ***** (for one service irrespective of the number of the changes)	5000 KZT	-	-	-	-
***** Increasing the guarantee amount is considered as a separate issue of guarantee for the calculation of the fee.						
6.5.	Penalty for cancellation of the guarantee before the expiry date:		-	-	-	-
	- by requesting the consent of the beneficiary	15000 KZT	-	-	-	-
	- upon receipt from the beneficiary of the official release from obligations without prior request	0 KZT	-	-	-	-
6.6.	Checking the payment claim under the guarantee	0,15% of the amount of claim	18,500 KZT		75,000 KZT	
6.7.	Payments in execution of the claim under the guarantee:					
	- USD,	0,2% of the amount of payment		33 USD		400 USD
	- EURO	0,2% of the amount of payment		24 EUR		286 EUR
	- RUB	0,2% of the amount of payment		900 RUB		4,000 RUB
	- KZT	0,2% of the amount of payment	3 000 KZT		10 000 KZT	
6.8.	Drafting of the guarantee wording on the basis of the contract for the preliminary agreement with the beneficiaries (including VAT)	7500 KZT	-	-	-	-
6.9.	Request for guarantees (including VAT)	3000 KZT	-	-	-	-
6.10.	Sending documents by mail (including VAT)	10000 KZT				
6.11.	Services ***** provided in cooperation with foreign banks	according to foreign Bank invoice + 25% of the amount of the invoice				
***** Foreign banks' fees for advising, issuance of guarantees, checking of claims, effecting payment, early termination of obligations, modifications and requests.						
6.12.	Reimbursement of ***** expenses for transactions in cooperation with foreign banks(including VAT)	according to foreign Bank invoice + 25% of the amount of the invoice				
***** Reimbursement of postal, communication costs and other expenses of foreign banks						
6.13.	Bank fee for urgent guarantee issue (upon decision of the Bank)	up to 2 000 000 KZT - 2% per annum for the number of days; from 2 000 001 KZT to 5 000 000 – 1,5% per annum for the number of days; from 5 000 000 KZT and more - 1% per annum for the number of days	2 000 KZT		10 000 KZT	
<b>7.</b>	<b>Export guarantees</b>					
7.1.	Advising of export guarantee	0,10% of the guarantee amount	-	100 USD	-	500 USD
7.2.	Advising of changes in terms of the guarantee (for one advice)	50 USD				
7.3.	Advising messages under the guarantee (for one advice)	20 USD				
7.4.	Submission of a request for payment under the guarantee based on the Customer's instructions	50 USD				
7.5.	Sending documents by mail (including VAT)	10 000 KZT				

**SECTION 3. Tariffs on Credit Transactions for Notaries, Lawyers and Private Executors**  
(Subsidiary VTB Bank JSC (Kazakhstan) acts as a tax agent paying income to non-resident (foreign Bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)

Comment: For VATable bank fees VAT is already included.

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.

№	The list of services/transactions	Current Tariffs				
		Base rate	Minimum in local currency	Minimum in foreign currency	Maximum in local currency	Maximum in foreign currency
<b>1.</b>	<b>Loans for Notaries, Lawyers and Private Executors*</b>					
1.1.	Consideration of loan application for all products excluding Business Express product (in case the Customer does not receive the loan, it shall not be subject to VAT)	10 000 KZT	-	-	-	-
1.2.	For the organization of loan (one-time fee) for all products excluding Premium Credit product and Business Express product	1% of the loan amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.3.	Opening and maintenance of current account, connected with loan/credit line servicing	2 500 KZT	-	-	-	-
1.4.	For the organization of loan (one-time fee) on Premium Credit product	0,5 % of the loan amount	375 000 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.5.	For credit line opening (one-time fee) for all products excluding Premium Credit and Business Express products	0,5% of the credit line amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT, 250 000 KZT - for Customers with positive credit history in Subsidiary VTB Bank JSC (Kazakhstan)	the foreign currency equivalent to the maximum amount in KZT
1.6.	For credit line opening (one-time fee) on Premium Credit product	0,5% of the credit line amount	375 000 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.7.	For the organization of tranches under the credit line (one-time fee) for all products excluding Premium Credit product and Business Express product	0,5 % of the amount of each tranche	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT, 250 000 KZT - for Customers with positive credit history in Subsidiary VTB Bank JSC (Kazakhstan)	the foreign currency equivalent to the maximum amount in KZT
1.8.	For the organization of tranches under the credit line (one-time fee) on Premium Credit product	0,5% of the amount of each tranche	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	3 500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
1.9.	For the organization of loan (one-time fee) on Business Express product without collateral	2% of the loan amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.10.	For the organization of loan (one-time fee) on Business Express product with collateral	1% of the loan amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.11.	For credit line opening (one-time fee) on Business Express product without collateral	1% of the credit line amount.	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.12.	For the organization of tranches under the credit line (one-time fee) on Business Express product without collateral	1 % of the amount of each tranche	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.13.	For credit line opening (one-time fee) on Business Express product with collateral	0,5% of the credit line amount	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
1.14.	For the organization of tranches under the credit line (one-time fee) on Business Express product with collateral	0,5 % of the amount of each tranche	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	-	-
* comments on p.1: 1) service fee application is set by the decision of the Authorized body of the Bank and/or Bank's internal guidelines; 2) in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.						
<b>2.</b>	<b>Changing the terms of lending for Notaries, Lawyers and Private Executors*</b>					
2.1.	For a partial early repayment (except tranches under revolving credit lines)	5% of the early repayment amount	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.2.	For complete early repayment (within the period from 15 (fifteen) calendar day from the date of contract conclusion to the end of moratorium period according to the concept), Except tranches under revolving credit lines.	5% of the balance of outstanding loans	1 500 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.3.	Changing of repayment schedule	0,1%-0,5% of the amount of loan/ credit line	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.4.	Change of the crediting currency/credit limit	0,5% of the balance of outstanding loans	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.5.	Changing the interest rate at the Customer's request (except for rate decrease in case of execution of covenants on product, in case of deterioration in the financial condition of the Customer)	0,5% of the balance amount when reducing is made	10 000 KZT	the foreign currency equivalent to the minimum amount in KZT	500 000 KZT	the foreign currency equivalent to the maximum amount in KZT
2.6.	Changing the method of credit repayment (excluding cases of deterioration in the financial condition)	10 000 KZT per each schedule	-	-	-	-
2.7.	Examination of issues on modification of terms concerning the pledged property, as well as its replacement	5 % of the balance of primary loan/collateral value	10 000 KZT	-	200 000 KZT	-
2.8.	Examination of issues on modification of terms concerned with loan borrower/co-borrower, warrantor at the discretion of borrower/co-borrower, warrantor	0,25% of the balance of primary loan	10 000 KZT	-	200 000 KZT	-
2.9.	Examination of issues on the pledger replacement	0,25% of the balance of primary loan	10 000 KZT	-	200 000 KZT	-
* comments on p.2: 1) If these changes are made by the Bank's initiative or such changes will improve conditions for the Bank - fee shall not be withheld. The fees not included in the list shall not be charged. 2) service fee application is set by the decision of the Authorized body of the Bank and Bank's internal guidelines. Percentage fee (%) or minimum tariff application is made at the discretion of the Authorized body of the Bank 3) in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.						

№	The list of services/transactions	Current Tariffs				
		Base rate	Minimum in local currency	Minimum in foreign currency	Maximum in local currency	Maximum in foreign currency
3.	<b>Issuance of certificates, letters, notices, and other documents, relating to lending for Notaries, Lawyers and Private Executors*</b>					
3.1.	Delivery upon the loan borrower/co-borrower application of the statement of outstanding loans on loan/credit line (including VAT)	5 000 KZT	-	-	-	-
3.2	Examination of issues on delivery upon the loan borrower/pledgor application of certificate of consent to registration (de-registration) at the place of residence of loan borrower/pledgor to authorization of replannings, conduits, building extensions within the territory of collateral property (including VAT)	5 000 KZT				
3.3	Examination of issues on delivery upon the loan borrower/pledgor 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)	5 000 KZT				
3.4.	Examination of issues on delivery upon the application of the loan borrower/pledgor of entitling documents for pledged property containing in credit folder	10 000 KZT	-	-	-	-
* comments on p.3: in case of financing within state programs and/or engaged programs - according to terms and conditions of such program and/or contracts concluded.						

**SECTION 4. Tariffs for Documentary and Credit Operations for Legal Entities / Individual Entrepreneurs / Farms (except for banks) (Large and Medium-sized Businesses segment)**

№	Code	The list of services/transactions	Current Tariffs				
			Base rate	Minimum in local currency*	Minimum in foreign currency*	Maximum in local currency*	Maximum in foreign currency*
	<b>Note*</b>	* The application of the minimum and maximum in national and foreign currencies depends on the currency of the letter of credit and/or the guarantee. When issuing a letter of credit and/or a guarantee in national currency, the minimum and maximum commission is charged in national currency. When issuing a letter of credit and/or a guarantee in foreign currency, the minimum and maximum commission is charged in foreign currency.					
<b>1.</b>	<b>102081610/0100</b>	<b>Export letters of credit (including standby letters of credit)</b>					
1.1.		Acceptance of the letter of credit:					
	102081611/0101	- with the provision of cover	0.15%	18,500 KZT	100 USD		
	102081611/0102	- without the provision of cover	0,15% - 10% per annum	18,500 KZT	100 USD		
1.2.	102081611/0103	Pre-advicing of the letter of credit	50 USD				
1.3.	102081611/0104	Advicing of letters of credit	0.15%	18,500 KZT	100 USD	92,500 KZT	500 USD
1.4.	102081611/0105	Advicing of changes in terms of the letter of credit (for one advice)	50 USD				
1.5.	102081611/0106	Advicing messages on the letter of credit (for one advice)	20 USD				
1.6.	102081611/0107	Fee for cancellation of the letter of credit prior to the expiry (including VAT)	50 USD				
1.7.	102081611/0108	Examination of documents on the letter of credit	0.15%	18,500 KZT	100 USD	129,500 KZT	700 USD
1.8.	102081611/0109	The fee for non-compliance in the documents (for each package of documents)	50 USD				
1.9.	102081611/0110	Transfer of the transferable the letter of credit	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
1.10.	102081611/0111	Changing of the terms on transferable the letter of credit (for one service irrespective of the number of the changes)	100 USD				
1.11.	102081611/0112	Receiving and processing of documents under the letter of credit	50 USD				
1.12.	102081611/0113	Sending documents by mail (including VAT)	10,000 KZT				
1.13.	102081611/0114	Negotiation, discounting and acceptance of drafts	0,15% - 10% per annum	18,500 KZT	100 USD		
1.14.		Drafting of the letter of credit wording on the basis of the contract (including VAT)	50 USD				
1.15.		Crediting the letter of credit payment					
		- USD,	0.20%		33 USD		400 USD
		- EURO	0.20%		24 EUR		286 EUR
		- RUB	0.08%		250 RUB		2,700 RUB
		- KZT	0.20%	3,000 KZT		7,500 KZT	
<b>2.</b>	<b>102081610/0200</b>	<b>Import letters of credit (including standby letters of credit)</b>					
2.1.		Opening of the letter of credit:					
	102081611/0201	- with the provision of cover	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 USD
	102081611/0202	- without the provision of cover *	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
	102080611/0203	The fee for the risks under letters of credit without 100% cover	0,1% - 20% per annum				
2.2.	102081611/0204	Pre-advicing of the letter of credit	50 USD				

2.3.	102081611/0205	Changing the terms of the letter of credit** (for one service irrespective of the number of the changes)	100 USD				
		**Increasing the letter of credit amount is considered as a separate issue of the letter of credit for the calculation of the fee. In case of simultaneous increase in the amount of letter of credit and change in the conditions of letter of credit issued, one tariff is charged for an increase in the amount.					
2.4.		Fee for cancellation of the letter of credit prior to the expiry (including VAT):					
	102081611/0206	- by requesting the consent of the beneficiary	80 USD				
	102081611/0207	- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD				
2.5.	102081611/0208	Examination of documents on the letter of credit	0.15%	18,500 KZT	100 USD	129,500 KZT	700 USD
2.6.	102081611/0209	The fee for non-compliance in the documents (for each package of documents)	50 USD				
2.7.		Payment under the letter of credit					
	102081611/0210	- USD,	0.20%		33 USD		400 USD
	102081611/0211	- EURO	0.20%		24 EUR		286 EUR
	102081611/0212	- RUB	0.08%		250 RUB		2,700 RUB
		- KZT	0.20%	3 000 KZT		7 500 KZT	
2.8.	102081611/0214	Drafting of the letter of credit wording on the basis of the contract in case of refusal to issue (including VAT)	50 USD				
2.9.		Sending documents by mail (including VAT)	10,000 KZT				
2.10.		Services*, provided in cooperation with foreign banks	according to foreign Bank invoice +25% of the amount of the invoice				
		*Foreign banks' fees for advising the letter of credit, adding confirmation, verification of documents, arrangement of financing, late payment, discounting, payment effecting, early termination of obligations, changes, requests. The tariff will be charged in cases where 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).					
2.11.		Reimbursement* of expenses for transactions in cooperation with foreign banks (including VAT)	according to foreign Bank invoice +25% of the amount of the invoice				
		* Reimbursement of postal, communication costs and other expenses of foreign banks. The tariff will be charged in cases where 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).					
2.12.		Financing* provided in case of cooperating with foreign banks	according to foreign Bank invoice + 17,65% of the amount of the invoice				
		*The percentage fee for discounting within the letter of credit. The tariff will be charged in cases where 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).					
<b>3.</b>	<b>102071610/0100</b>	<b>Import guarantees</b>					
3.1.		The fee for the issuance of the guarantee:					
	102071611/0101	- tender guarantees in KZT with 100% cash cover	0.30%	15,000 KZT		65,000 KZT	
	102071611/0102	- uncovered tender guarantees in KZT (except blank ones)*	0.20%	9,000 KZT		65,000 KZT	
	102071611/0105	- blank tender guarantees**	9 000 KZT				

	102071611/0103	- other guarantees with 100% cash cover	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 USD
	102071611/0104	- Other guarantees without the provision of cover*	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
	102071611/0106	* The fee for the risks	0,1% - 20% per annum				
		** The fee for the risks:					
	102071611/0105	- with the amount of guarantee up to 4 000 000 KZT inclusive	6-10% per annum				
	102071611/0105	- with the amount of guarantee over 4 000 000 KZT	3-5% per annum				
3.2.	102071611/0107	Changing the terms of the guarantee*** (for one service irrespective of the number of the changes)	100 USD				
		***Increasing the amount of the guarantee is considered as a separate issue of the guarantee for calculation of the fee. With one-time increasing the amount of the guarantee and changing the terms of the guarantee, one tariff is charged - for increasing the amount of the guarantee					
3.3.		The fee for cancellation of the guarantee before the expiry date (including VAT):					
	102071611/0108	- by requesting the consent of the beneficiary	80 USD				
	102071611/0109	- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD				
3.4.	102071611/0110	Checking the payment claim under the guarantee	0.15%	18,500 KZT	100 USD	74,000 KZT	400 USD
3.5.	102071611/0111	Payments in execution of the claim under the guarantee:					
	102071611/0112	- USD	0.20%		33 USD		400 USD
	102071611/0113	- EURO	0.20%		24 EUR		286 EUR
	102071611/0114	- RUB	0.08%		250 RUB		2,700 RUB
	102071611/0115	- KZT	0.20%	3 000 KZT		7 500 KZT	
3.6.	102071611/0116	Drafting of the guarantee wording on the basis of the contract (including VAT)	50 USD				
3.7.		Sending documents by mail (including VAT)	10,000 KZT				
3.8.		Services**** provided in cooperation with foreign banks	according to foreign Bank invoice + 25% of the amount of the invoice				
		****Foreign banks' fees for advising, issuance of guarantees, checking of claims, effecting payment, early termination of obligations, modifications and requests. The tariff will be charged in cases where 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).					
3.9.		Reimbursement***** of expenses for transactions in cooperation with foreign banks (including VAT)	according to foreign Bank invoice +25% of the amount of the invoice				
		*****Reimbursement of postal, communication costs and other expenses of foreign banks. The tariff will be charged in cases where 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).					
4.	102071610/0200	<b>Export guarantees</b>					
4.1.		The fee for issue of guarantee against the counter-guarantee:					
	102071611/0201	- with the provision of cover	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 USD
	102071611/0202	- without the provision of cover	0,15% - 10% per annum	18,500 KZT	100 USD		
4.2.	102071611/0203	Pre-advising of the guarantee	50 USD				

4.3.	102071611/0204	Advising of the guarantee	0.10%	18,500 KZT	100 USD	92,500 KZT	500 USD
4.4.	102071611/0205	Advising of changes in terms of the guarantee (for one advice)	50 USD				
4.5.	102071611/0206	Advising messages under the guarantee (for one advice)	20 USD				
4.6.	102071611/0207	The fee for cancellation of the guarantee before the expiry date (including VAT)	80 USD				
4.7.	102071611/0208	Checking the payment claim under the guarantee	0.15%		100 USD		400 USD
4.8.	102071611/0209	Receipt and processing of documents under the guarantee	50 USD				
4.9.	102071611/0210	Sending documents by mail (including VAT)	10,000 KZT				
<b>5.</b>	<b>102101610/0100</b>	<b>Documentary collection provided for under a commercial contract for imports</b>					
5.1.	102101611/0101	Advising of import collection	0.10%		20 USD		200 USD
5.2.	102101611/0102	Issue of documents against acceptance or payment	0.10%		20 USD		200 USD
5.3.	102101611/0103	Advising of changes in terms of the collection order (for one advice)	50 USD				
5.4.		Payment on collection:					
	102101611/0104	- USD	0.20%		33 USD		400 USD
	102101611/0105	- EURO	0.20%		24 EUR		286 EUR
	102101611/0106	- RUB	0.08%		250 RUB		2,700 RUB
	102101611/0107	- KZT	0.20%	3 000 KZT		7 500 KZT	
5.5.	102101611/0108	Endorsing documents in favor of the buyer or his/ her Bank (for each document);	10 USD				
5.6.	102101612/0109	Return (sending back) of documents without payment (including VAT)	10,000 KZT				
5.7.		Receiving and processing of documents for collection	50 USD				
<b>6.</b>	<b>102101610/0200</b>	<b>Documentary collection provided for under a commercial contract for exports</b>					
6.1.	102101611/0201	Issue of the collection order (reception and preparation of documents for collection)	0.10%		33 USD		300 USD
6.2.	102101612/0202	Issue of the collection order (sending documents for collection) (including VAT)	10,000 KZT				
6.3.	102101611/0203	Changing the terms of the collection order (for one service irrespective of the number of the changes)	100 USD				
6.4.	102101612/0204	The fee for call-back of the collection order at the Customer's request (including VAT)	80 USD				
6.5.		Return of unpaid documents (including VAT):					
	102101612/0205	Return of unpaid documents (including VAT):	10,000 KZT				
	102101612/0206	- with protest	10 000 KZT + legal expenses				
6.6.		Receiving and processing of documents for collection	50 USD				
<b>7</b>	<b>102040611/0100</b>	<b>Tariffs on loan transactions</b>					
7.1.	102041612/0101	The fee for consideration of the application (in case of a negative decision (including VAT) (of the application amount)	0%-30%				
7.2.	102040611/0102	Funding arrangement fee (of the credit line amount)	0%-30%				



7.3.	102041611/0103	Early repayment fee (of the loan amount / of the amount repaid)*	0%-30%				
7.4.	102041611/0104	The fee for termination of the agreement (of the amount of credit limit)	0%-30%				
7.5.	102041611/0105	The fee for prolongation (from the prolonged loan amount)	0%- 5%				
7.6.	102041611/0106	Commitment fee (per annum)**	0%-10%				
7.7.	102041611/0107	The fee for change of funding conditions (of the credit line/loan amount*)	0%-30%				
7.8.	102041611/0108	Fee for delays (of the credit line/loan amount*)	0%-30%				
7.9.	102041611/0109	The fee for urgent issue / provision of financial instruments except for loans (of the amount of credit line/financial instrument*)	0%-30%				
<b>Comments on p.7:</b>		* Fee payment procedure is defined by the Authorized body of the Bank responsible for credit operations. ** The fee is not applied by the Bank until the corresponding decision of the Authorized body to renew the application of the given fee.					
<b>8.</b>		Fee for reimbursement obligations:					
		- with the provision of cover	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 USD
		- without the provision of cover*	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
		* The fee for the risks	0,1% - 20% per annum				
8.1.		Changing the terms of the reimbursement obligation** (for one service irrespective of the number of the changes)	100 USD				
		**Increasing the amount of reimbursement obligation is considered as a separate issue of a reimbursement obligation for calculating the fee					
8.2.		The fee for cancellation of the reimbursement obligation before the expiry date (including VAT)	100 USD				
8.3.		Payment on the reimbursement obligation:					
		- USD	0.20%		33 USD		400 USD
		- EURO	0.20%		24 EUR		286 EUR
		- RUB	0.08%		250 RUB		2,700 RUB
		- KZT	0.20%	3 000 KZT		7 500 KZT	
8.4.		Sending documents by mail (including VAT)	10,000 KZT				
<b>9.</b>		<b>Transaction structuring / fund raising from international financial sources</b>					
9.1.		The fee for structuring the transaction on fund raising from international financial sources (without using the letter of credit) (including VAT)					
		up to 1 year	0.5%		500 USD		5 000 USD
		over 1 year	1.0%		1 000 USD		5 000 USD
9.2.		The fee for structuring the transaction on post-financing the letter of credit / fund raising by means of issuing of the letter of credit with discounting option (including VAT)					
		to 1 year	0.5%		500 USD		5 000 USD
		over 1 year	1.0%		1 000 USD		5 000 USD
9.3.		The fee for structuring the transaction on fundraising under the coverage of Export Credit Agencies (ECA) / Export Insurance Agencies (ESA), including transaction structuring (including VAT)	1.0%		5 000 USD		30 000 USD
9.4.		The fee for early repayment of the loan / early closure of the letter of credit with discounting option	0,5% of the amount repaid		100 USD		
<b>10.</b>		<b>Other fees</b>					
10.1.		The fee for consulting services for execution of financing (of the amount of funding/loan*) (including VAT)	0%-30%				
10.2.		Execution of requests related to documentary and guarantee transactions (including VAT)	20 USD				

	<b>Comments on p.10:</b>	*Fee payment procedure is defined by the Authorized body of the Bank responsible for credit operations
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## SECTION 5. Payment and cash service tariffs for Correspondent banks

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.

For VATable bank fees VAT is already included. In case if tariff is set as fixed amount, the tariff shall be charged for each transaction/document.

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.

№	Code	The list of services/transactions	Current Tariffs		
			Base rate	Minimum in local currency	Maximum in local currency
1.	402011611/0100	<b>Account opening</b>			
1.1.	402011611/0101	For correspondent banks	0 KZT		
2.	402011610/0200	<b>Bank account maintenance</b>			
2.1.	402011612/0201	Issue of banking and financial documents copies (subject to VAT)	10 USD		
2.2.	402011612/0202	Provision, at the Customer's request, of certificates related to his/ her servicing at the Bank (subject to VAT)	900 KZT		
2.3.		Investigation on payments (subject to VAT)			
	402011612/0203	- all kinds of currencies (freely convertible currency, restricted convertibility currency, excluding in KZT)	50 USD		
	402011612/0204	- in KZT	2000 KZT		
2.4.		Amendment to payment instructions:			
	402011612/0205	- for Intra bank transfers in KZT and freely convertible currency, restricted convertibility currency	1000 KZT		
	402011612/0206	- for external transfers in freely convertible currency, restricted convertibility currency, except in KZT	75 USD		
	402011612/0207	-for external transfers in KZT	2000 KZT		
2.5.		Acceptance of application to call back the payment order at the Bank's request (subject to VAT)			
	402011612/0208	- for Intra bank transfers in KZT and freely convertible currency, restricted convertibility currency	1000 KZT		
	402011612/0209	- for external transfers in KZT	2000 KZT		
	402011612/0210	- for external transfers in freely convertible currency, restricted convertibility currency, except in KZT	75 USD		
2.5.1.	402011612/0211	Cancellation of an incoming payment not accepted for execution	200 KZT		
2.5.2.		Return of received payments in foreign currency (of the amount of payment according to the official exchange rate of the National Bank of the Republic of Kazakhstan as of the date of return)	0.10%	200 KZT	3000 KZT
	<b>Comments to p.2.3, 2.4, 2.5</b>	<i>Remuneration to counterparty banks (third banks), other additional charges for performance of Customers' orders shall be reimbursed (paid) by the Customers at actual cost of expenses incurred.</i>			
2.6.	402011611/0212	Account closing at the Customer's request (when closing each account)			
	402011611/0213	- closing of the account with zero credit balance	0 KZT		
	402011611/0214	- closing of the account with non-zero credit balance	1 600 KZT		
2.7		Provision of statements, certificates and other documents at Customer's request (subject to VAT):			
	402011611/0215	- account statements, advice documents compulsorily under the contract	0 KZT		
	402011611/0216	- duplicate of account statement, advice or payment documents at the special Customer's request (subject to VAT)	1500 KZT		

№	Code	The list of services/transactions	Current Tariffs		
			Base rate	Minimum in local currency	Maximum in local currency
<b>3.</b>	<b>402011610/0300</b>	<b>Money transfers in KZT</b>			
3.1.	402011611/0301	Internal Bank transfers	200 KZT		
3.2.		Outgoing payments from the accounts and payments on the instruction of agency banks in favor of Customers (individuals and legal entities)			
	402011612/0302	- transfer fees are charged to the Sender (OUR option)	0.25%	400 KZT	800 KZT
	402011612/0303	- transfer fees are charged to the beneficiary (BEN/SHARE option) B35	0.25%	400 KZT	800 KZT
	<b>Comment to 402011612/0303</b>	While performing the payment orders, fees and expenses are withheld from the payment amount, if payment orders of correspondent banks are marked with "BEN".			
3.3	402011612/0304	Manual processing of payment documents - all kinds of currencies (subject to VAT)	1500 KZT		
	<b>Comment to p. 3.3</b>	<i>The specified commission fee is charged in addition to commissions specified in paragraphs 3.1, 3.2, 3.6 and paragraph 4 of this Section, in case of need for editing / adjustment of settlement documents in KZT / foreign currency, which were automatically processed for compliance with the requirements of the Bank on SWIFT / Telex message formatting.</i>			
3.4	402011612/0305	Urgent payments and transfers in KZT (execution of payment within 1 hour after receipt of instructions to the Bank with regard to the value date) in favor of Customers of other banks	1000 KZT		
3.5	402011612/0306	Payments and transfers after the end operating time, but not later than 17:30 Astana time (by preliminary arrangement)	1000 KZT		
	<b>Note to paragraphs 3.4. and 3.5.:</b>	<i>Commission fee is charged in addition to the commission in accordance with paragraphs 3.1, 3.2, 3.6 of this Section.</i>			
3.6.	402011612/0307	Interbank transfers	200 KZT		
<b>4.</b>	<b>402011610/0400</b>	<b>Money transfers in currency</b>			
4.1.	402011611/0401	Internal Bank transfers	200 KZT		
	402011611/0402	Interbank transfers in restricted convertibility currency	20 USD		
	402011611/0403	Interbank transfers in freely convertible currency	10 USD		
		Outgoing transfers from the accounts and payments on the instruction of agency banks in favor of Customers (individuals and legal entities) of other banks			
4.2.		At the expense of the Sender			
	402011612/0404	- in freely convertible currency	50 USD		
	402011612/0405	- in restricted convertibility currency, excluding KZT	15 USD		
4.3.		At the expense of the Beneficiary			
	402011612/0406	- in freely convertible currency	10 USD		
	402011612/0407	- in restricted convertibility currency, excluding KZT	10 USD		
<b>5.</b>	<b>40202612/0500</b>	<b>Cash operations</b>			
5.1.		Cash disbursement:			
		Recount and packaging at cash disbursement upon the Customer's prior request:			
	40202612/0501	- to 1 000 000 KZT	0.40%	200 KZT	
	40202612/0502	- from 1 000 001 KZT to 5 000 000KZT	0.25%		
	40202612/0503	- from 5 000 001 KZT and more	0.15%		
	40202612/0504	- in foreign currency	1.00%		
	40202612/0505	Recount and packaging at cash disbursement without prior request when it is possible for the Bank (the tariff is charged in addition to the basic one)	0.10%		

№	Code	The list of services/transactions	Current Tariffs		
			Base rate	Minimum in local currency	Maximum in local currency
5.2.		Cash acceptance			
	40202612/0506	- acceptance and recount of banknotes and coins in operating time with crediting money to the Customer on the same day	0.20%	50 KZT	
	40202612/0507	- freely convertible currency	0.20%		
	40202612/0508	- restricted convertibility currency	0.20%		
	40202612/0509	Recount of banknotes and coins when accepting the collected revenues in the nonoperational time with crediting the to the Customer's account the next day	0.20%		
	40202612/0510	Additional tariff applied in case of cash shortage or overage for double (double counting)	0.20%	400 KZT	5,000 KZT
	40202612/0511	Exchange of banknotes and coins upon prior request to the extent possible for the Bank	0.40%	250 KZT	
<b>6.</b>	<b>40201612/0600</b>	<b>Other services</b>			
6.1.		Audit requests:			
	40201612/0601	The fee for confirmation of the account balance (subject to VAT)	4000 KZT		
	40201612/0602	The fee for confirmation of all transactions with correspondent banks (subject to VAT)	6500 KZT		
6.2.	40201612/0603	Postal and courier services (subject to VAT)	on actual basis		
6.3.	40201612/0604	Sending SWIFT and Telex messages on the instructions of correspondent banks without any financial liabilities of the Bank (subject to VAT)	3000 KZT		

**SECTION 6. Tariffs for Documentary Operations for Correspondent banks**

№	Code	Account No.	The list of services/transactions	Current Tariffs		
				Base rate	Minimum	Maximum
<b>1.</b>	<b>402081610/0100</b>		<b>Export letters of credit</b>			
1.1.		<b>4612</b>	Acceptance of letter of credit:			
	402081611/0101		- with the provision of cover	0.10%	50 USD	
	402081611/0102		- without the provision of cover	from 0,15% - 10% per annum		
1.2.	402081611/0103	<b>4612</b>	Pre-advicing of letter of credit	30 USD		
1.3.	402081611/0104	<b>4612</b>	Advicing of letters of credit	0.10%	40 USD	400 USD
1.4.	402081611/0105	<b>4612</b>	Advicing of changes in terms of the letter of credit (for one advice)	40 USD		
1.5.	402081611/0106	<b>4612</b>	Advicing messages on the letter of credit (for one advice)	20 USD		
1.6.	402081611/0107	<b>4900</b>	Fee for cancellation of the letter of credit prior to the expiry	40 USD		
1.7.	402081611/0108	<b>4612</b>	Examination of documents on the letter of credit	0.10%	100 USD	500 USD
1.8.	402081611/0109	<b>4612</b>	The fee for non-compliance in the documents (for each package of documents)	40 USD		
1.9.	402081611/0110	<b>4601</b>	Transfer of the transferable letter of credit	0.10%	40 USD	400 USD
1.10.	402081611/0111	<b>4612</b>	Changing of the terms on transferable letter of credit (for one service irrespective of the number of the changes)	40 USD		
1.11.	402081612/0112	<b>4921^</b>	Acceptance, processing and sending of shipping documents by mail (including VAT)	40 USD + actual postage costs (including VAT)		
1.12.	402081611/0113	<b>4612</b>	Negotiation, discounting and acceptance of drafts	from 0,15% - 10% per annum		
1.13.	402081612/0114	<b>4608^</b>	Requests for letters of credit (including VAT)	20 USD		
<b>2.</b>	<b>402081610/0200</b>		<b>Import letters of credit</b>			
2.1.		<b>4612</b>	Opening of the letter of credit:			
	402081611/0201		- with the provision of cover	0.10%	50 USD	
	402081611/0202		- without the provision of cover*	0.15%		
	402081611/0203		* Plus the fee for the risks	from 0,1% - 20% per annum		
2.2.	402081611/0204	<b>4612</b>	Pre-advicing of letter of credit	30 USD		
2.3.	402081611/0205	<b>4612</b>	Changing the terms of the letter of credit** (for one service irrespective of the number of the changes)	50 USD		
			**Increasing the letter of credit amount is considered as a separate issue of the letter of credit for calculation of the fee			
2.4.		<b>4900</b>	Fee for cancellation of the letter of credit prior to the expiry:			
	402081611/0206		- by requesting the consent of the beneficiary	40 USD		
	402081611/0207		- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD		
2.5.	402081611/0208	<b>4612</b>	Examination of documents on the letter of credit	0.10%	100 USD	500 USD
2.6.	402081611/0209	<b>4612</b>	The fee for non-compliance in the documents (for each package of documents)	40 USD		
2.7.	402081611/0210	<b>4601</b>	Payment under letter of credit	according to the tariffs of the Bank for transfers to correspondent banks		

№	Code	Account No.	The list of services/transactions	Current Tariffs		
				Base rate	Minimum	Maximum
2.8.	402081611/0211	4612	Drafting of the letter of credit wording on the basis of the contract for preliminary agreement with the beneficiaries***	50 USD		
	402081611/0212		***The fee for opening the letter of credit at its issue is reduced by the amount of this fee			
2.9.	402081612/0213	4608^	Requests for letters of credit (including VAT)	20 USD		
3.	402071610/0100		<b>Import guarantees</b>			
3.1.		4606	The fee for the issuance of the guarantee:			
	402071611/0101		- with the provision of cover	0.10%	50 USD	
	402071611/0102		- without the provision of cover	from 0,1% - 20% per annum		
3.2.	402071611/0103	4606	Changing the terms of the guarantee** (for one service irrespective of the number of the changes)	50 USD		
			**Increasing the amount of the guarantee is considered as a separate issue of the guarantee for calculation of the fee			
3.3.		4900	Penalty for cancellation of the guarantee before the expiry date:			
	402071611/0104		- by requesting the consent of the beneficiary	40 USD		
	402071611/0105		- upon receipt from the beneficiary of the official release from obligations without prior request	0 USD		
3.4.	402071611/0106	4606	Checking the documents accompanying the request for payment	0.10%	100 USD	300 USD
3.5.	402071611/0107	4601	Payments in execution of claim under the guarantee	according to the tariffs of the Bank for transfers to correspondent banks		
3.6.	402071611/0108	4606	Drafting of the guarantee wording on the basis of the contract for the preliminary agreement with the beneficiaries***	50 USD		
			***The fee for issuing the guarantee at its issue is reduced by the amount of this fee			
3.7.	402071612/0109	4608^	Request for guarantees ( including VAT)	20 USD		
4.	402071610/0200		<b>Export guarantees</b>			
4.1.		4606	The fee for issue of guarantee against the counter-guarantee:			
	402071611/0201		- with the provision of cover	0.10%	50 USD	
	402071611/0202		- without the provision of cover	from 0,15% - 10% per annum		
4.2.	402071611/0203	4606	Pre-advicing of the export guarantee	30 USD		
4.3.	402071611/0204	4606	Advicing of the export guarantee	0.10%	40 USD	300 USD
4.4.	402071611/0205	4606	Advicing of changes in terms of the guarantee (for one advice)	40 USD		
4.5.	402071611/0206	4606	Advicing messages under the export guarantee (for one advice)	20 USD		
4.6.	402071611/0207	4900	Penalty for cancellation of the guarantee before the expiry date	40 USD		
4.7.	402071611/0208	4606	Checking the documents accompanying the request for payment	0.10%	100 USD	300 USD
4.8.	402071612/0209	4921^	Acceptance, processing and sending of shipping documents by mail (including VAT)	40 USD + actual postage costs		
4.9.	402071612/0210	4608^	Request for guarantees ( including VAT)	20 USD		
5.	402101610/0100		<b>Documentary collection provided for under commercial contract for imports</b>			
5.1.	402101611/0101	4612	Advicing of import collection	0.10%	20 USD	200 USD
5.2.	402101611/0102	4612	Issue of documents against acceptance or payment	0.10%	20 USD	200 USD
5.3.	402101611/0103	4612	Advicing of changes in terms of the collection order (for one advice)	40 USD		
5.4.	402101611/0104	4601	Payment on collection	according to the tariffs of the Bank for transfers to correspondent banks		
5.5.	402101611/0105	4612	Endorsing documents in favor of the buyer or its Bank (for each document);	10 USD		
5.6.	402101612/0106	4921^	Return (sending back) of documents without payment (including VAT)	0 USD + actual postage costs (including VAT)		
5.7.	402101612/0107	4608^	Requests for collection (including VAT)	20 USD		
6.	402101610/0200		<b>Documentary collection provided for under a commercial contract for exports</b>			

№	Code	Account No.	The list of services/transactions	Current Tariffs		
				Base rate	Minimum	Maximum
6.1.	402101611/0101	4612	Issue of the collection order (reception and preparation of documents for collection)	0.10%	33 USD	300 USD
6.2.	402101612/0102	4921	Issue of the collection order (sending documents for collection) (including VAT)	actual postage costs		
6.3.	402101611/0103	4612	Changing the terms of the collection order (for one service irrespective of the number of the changes)	50 USD		
6.4.	402101611/0104	4900	The fee for call-back of the collection order at the Customer's request (including VAT)	40 USD		
6.5.		4921^	Return of unpaid documents (including VAT):			
	402101612/0105		- <i>without protest</i>	40 USD + actual postage costs		
	402101612/0106		- <i>with protest</i>	40 USD + actual postage costs + legal expenses		
6.6.	402101612/0107	4608^	Requests for collection (including VAT)	20 USD		