

Annex 1 to the Rules of General Terms of
Banking and Other Operations in Subsidiary
JSC VTB Bank (Kazakhstan)

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

SECTION 1. Tariffs on payments and cash services for legal entities/peasant (farm) households/individual entrepreneurs/notaries/advocates/private bailiffs and professional mediators (for customers of the Corporate and Investment Business Department serviced at the Bank's head office)*

№	Code	List of services / transactions	Standard tariffs		
			Base rate	Minimum in local currency	Maximum in local currency
1.	102011610/0100	Opening of a Bank Account:			
		(The Customer pays for opening only one current account, other Bank accounts are opened free of charge upon presentation of necessary documents)	-	-	-
1.1.	102011610/0101	For legal entities (all forms of ownership)	5,000 KZT	-	-
2.	102011611/0200	Bank Account Maintenance:			
2.1.	102011611/0201	Maintenance of each Bank account, except for current accounts "in transit" and savings accounts (monthly, if there are transactions on the account)	1,000 KZT	-	-
2.1-1.		Maintenance of each Bank account, except for current accounts "in transit", savings and interest-bearing accounts, in case of absence of movements on the account during the current month (monthly, for each account)	Amount of account balance, but not more than " 1,000 KZT	-	-
2.2.		Provision of Bank Account statements (except for clause 2.10):			
	102011611/0202	- on a mandatory basis (monthly)	0 KZT	-	-
	102011612/0202	- at the Customer's request, provision of Bank account statements within the framework of servicing Bank accounts (VAT inclusive)(additional)	500 KZT	-	-
		Statement of accounts at the customer's request for subsequent provision of information to the audit company (VAT inclusive)	5,000 KZT	-	-
		Statement of customer's turnover for more than 1 year (including VAT)	3,000 KZT	-	-
		Statement of customer's turnover for more than 3 years (including VAT)	4,000 KZT	-	-
		Provision of archive documents for any period of time (including VAT)	5,000 KZT	-	-
2.3.	102011612/0203	Provision, at the Customer's request, of a statement related to the Customer's service with the Bank (including VAT)	1,000 KZT	-	-
2.4.	102011612/0204	Issuance of duplicates of bank and financial documents (including VAT)	500 KZT	-	-
2.5.	102011612/0205	Confirmation of transfers in SWIFT format (including VAT)	700 KZT	-	-
2.6.		Investigation of outgoing payments (including VAT):			
	102011612/0206	<i>in foreign currency</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
		<i>in local currency (KZT) outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
	102011612/0208	<i>in the local currency (KZT) in the territory of the Republic of Kazakhstan, if technically possible for the Bank</i>	1000 KZT + additional expenses (remuneration of the beneficiary bank, postage costs) on actual	-	-
2.6-1.		Investigation of incoming payments (including VAT) - in case of insufficient/incorrect beneficiary details with involvement of the correspondent bank (at the initiative of the beneficiary):			
	102011612/0209	<i>in foreign currency</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
	102011512/0210	<i>in local currency (KZT) outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
2.7.		Making changes to payment instructions:			
	102011612/0211	<i>in foreign currency</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
		<i>in local currency (KZT) for outgoing payments outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
2.8.		Acceptance of a request for revocation of a payment order upon the Customer's application:			
	102011512/0213	- intrabank payment in local currency (KZT) (subject to beneficiary's acceptance)	0 KZT	-	-

	102011612/0214	- intrabank payment in foreign currency (subject to beneficiary's acceptance)	500 KZT	-	-
	102011612/0215	- external payment in local currency (KZT) (in favour of a customer of another bank) in the territory of the Republic of Kazakhstan (if technically possible for the Bank)	1,000 KZT	-	-
	102011612/0216	- external payment in foreign currency (in favour of a customer of another bank)	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
		-external payment in local currency (KZT) on payments outside Kazakhstan	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
2.9.	102011611/0217	Closing of the Bank Account at the Customer's request (upon closing of each Bank Account). (In case of closing the Bank Account in the Bank's subdivision with preliminary opening in another subdivision of the Bank, the commission fee is not charged):	in the amount of the account balance, but not more than 7000 KZT	-	-
2.10		Provision of the Customer's account statements by SWIFT messages in MT 940 format or via Fasti channel in MT 998 format or in XML format at the Customer's written request, monthly for each account (including VAT)	3,400 KZT	-	-
2.11.		Crediting cash (payments) from individuals in favour of a legal entity with which the Bank has concluded a relevant contract/agreement:			
		- payment for goods provided/provided works/services;	5%	150 KZT	300,000 KZT
		- payment for services provided/provided in favour of Insurance companies	10% to 90% application and amount of commission fee is set by agreement of the parties and is fixed in the respective contract/agreement	1,500 KZT	-
3.	102011611/0300	Transfers in the national currency (KZT) on paper:			
3.1.	102011611/0301	Inside the Bank	0 KZT	-	-
3.2.		External transfers in local currency (KZT) in Kazakhstan:	-	-	-
		Acceptance of payment orders with current value date:	-	-	-
	102011611/0302	- until 12.30 p.m.Astana;	0.23%	300 KZT	500 KZT
	102011611/0303	- from 12.30 p.m. to 3.30 p.m. Astana	0.24%	500 KZT	700 KZT
	102011611/0304	from 3.30 p.m. Astana (if technically possible for the Bank)	0.25%	1,800 KZT	5,000 KZT
	102011611/0305	urgent payment - the fee is charged in addition to the main fee (in the order of payments according to the Bank's internal documents)	500 KZT	-	-
3.2-1.		External transfers in local currency (KZT) outside Kazakhstan:			
		When specifying instructions to charge a fee at the sender's expense (OUR option):	0.20%	6,500 KZT	75,000 KZT
3.3.		Acceptance of payment orders in local currency (KZT) for Kazakhstan with future value date with payment execution:			
	102011611/0306	- on the second banking day:	0.20%	200 KZT	400 KZT
3.4.		Recruitment of a payment order by the Bank's specialist at the customer's request	650 KZT	-	-
3.5.		Transfers under payment requests to third parties (including collection orders)	0.30%	800 KZT	3,000 KZT
4.	102011611/0400	External transfers in foreign currency on paper:			
4.1.		Transfer in favour of customers of other banks:			
		When specifying instructions to charge a fee at the sender's expense (OUR option):			
	102011611/0401	in foreign currencies other than US dollars (USD) and Russian roubles (RUB)	0.25%	10,000 KZT	90,000 KZT
	102011611/0402	in US dollars (USD) with guaranteed receipt by the beneficiary of the full amount of payment	0.30%	15,000 KZT	100,000 KZT
	102011611/0403	in Russian roubles RUB	0.50%	10,000 KZT	150,000 KZT
		urgent payment in Russian roubles (RUB), the payment is made only if the beneficiary bank is a member of the BESP (Bank Electronic Urgent Payments) system - the fee is charged in addition to the main fee of clause 4.1 (in Russian roubles (RUB)).	2,500 KZT	-	-
	102011611/0404	in foreign currency (in favour of recipients to accounts opened with VTB Group banks)	0.15%	2,500 KZT	25,000 KZT
	102011611/0406	in Russian roubles RUB (in favour of recipients to accounts opened with VTB Group banks)	0.50%	8,000 KZT	100,000 KZT
4.2.		When specifying instructions to charge a fee at the beneficiary's expense (BEN/SHARE option):			
	102011611/0408	- in foreign currencies other than Russian Roubles (RUB)	0.20%	5,000 KZT	70,000 KZT

5.	102011612/0600	Additional fee for processing paper lists of pension and social contributions (this additional fee does not cancel the main (basic) fee for the transfer itself) (including VAT):			
	102011612/0601	- C69with 10 people or more	5,000 KZT	-	-
6.	102011611/0700	Acceptance of payment orders in non-operational time if the Bank has technical capabilities (the fee is charged in addition to the main commission):			
6.1.		External hard copy transfers:			
	102011611/0701	from 3.30 p.m. of Astana in local currency (KZT)	2,000 KZT	-	-
	102011611/0702	from 3.30 p.m. of Astana in foreign currency	7,500 KZT	-	-
6.2.		Customer transfers via the Internet Banking system			
	102011611/0703	from 3.30 p.m. of Astana in national currency (KZT);	2,000 KZT	-	-
	102011611/0704	from 3.30 p.m. of Astana in foreign currency	7,500 KZT	-	-
7.	102111612/0900	Currency control. (Additional service on payments/transfers of money and/ or maintenance of current account in accordance with the currency legislation of the Republic of Kazakhstan):			
7.1.		Maintaining foreign currency contracts:			
	102111612/0901	- registration and assignment of an accounting number to the currency contract on export and import (including VAT)	3,000 KZT	-	-
	102111612/0902	- registration and assignment of the accounting number to the foreign exchange contract for export and import on a day-to-day basis if technically possible at the bank (C80including VAT)	5,000 KZT	-	-
	102111612/0903	- registration and assignment of an accounting number to the currency contract on export and import in non-operational time (including VAT)	15,000 KZT	-	-
		- registration and assignment of the accounting number to the foreign exchange contract on export and import within 2 (two) hours if technically possible at the bank (including VAT) C82	6,000 KZT	-	-
		Acceptance, verification of additions and amendments to the foreign exchange contract with assigned accounting number (including VAT)	2,500 KZT	-	-
		Verification of documents and acceptance for currency control of currency contracts that do not require accounting registration (including VAT)	2,500 KZT	-	-
7.2.	102111612/0904	Issuance of duplicates of currency control documents (per one sheet) (including VAT)	200 KZT	-	-
7.3.	102111612/0905	Response to the Customer's written enquiry on currency control issues (including VAT)	1,000 KZT	-	-
7.4.	102111612/0906	Issuance of certificates on payments made under foreign exchange contracts (including VAT)	1,000 KZT	-	-
7.5.	102111612/0906	Withdrawal of the currency agreement from accounting registration due to the Customer's transfer to another bank (including VAT)	5,000 KZT	-	-
7.6.	102111612/0908	Response to the Customer's written enquiry on currency control issues on deregistered currency contracts (including VAT)	3,000 KZT	-	-
8.	102021611/1000	Cash services:			
8.1.		Cash withdrawal:			
		Recalculation and packaging at cash withdrawal at the Customer's preliminary request submitted not later than one working day prior to cash withdrawal:			
	102021611/1001	- up to 1,000,000 KZT	0.40%	300 KZT	-
	102021611/1002	- from KZT 1,000,001 up to 5,000,000	0.35%	-	-
	102021611/1003	- from 5,000,001 KZT and above	0.30%	-	-
	102021611/1004	- in foreign currency			
		- USD	1.20%	750 KZT	-
		- EUR	1.20%	750 KZT	-
		- RUB	1.20%	750 KZT	-
		- other foreign currencies	1.20%	750 KZT	-
8.2.		Cash acceptance (including cash collection of cash in hand from third parties):			
	102021611/1006	- acceptance and recalculation of cash banknotes and coins in local currency (KZT) during operational hours with crediting of money to the Customer's Bank Account on a day-to-day basis	0.20%	300 KZT	-
	102021611/1007	-all types of foreign currencies (except for currencies of CIS countries)	0.25%	-	-
	102021611/1008	- cash in currencies of CIS countries	0.25%	-	-
	102021611/1010	Additional fee charged in case of detection of surplus or shortage during cash recalculation (double recalculation):	0.20%	500 KZT	8,000 KZT
	102021611/1011	Exchange of banknotes and coins at the Customer's preliminary request, subject to the Bank's capabilities:	0.40%	300 KZT	-
9.	102011612/1100	Sale of cash cheque book (including VAT):			
	102011612/1101	- for 25 cheques	700 KZT	-	-
	102011612/1102	- for 50 cheques	1,000 KZT	-	-
10.	102051611/1200	Conversion (currency purchase/sale/conversion):			
10.1.		Exchange operation of non-cash currency funds when crediting money to the Customer's Bank Account (at the Bank's exchange rate at the time of the operation, provided that the Customer's account has the required amount):			

		on a standard/individualised course:			
	102051611/1201	same day	0.15% at the Bank's exchange rate	925 KZT	-
	102051611/1202	second day	0.15% at the Bank's exchange rate	925 KZT	-
		on an online course:			
		same day	0 KZT		
		second day	0 KZT		
10.2.		Customer's refusal of conversion on the day of application submission (if the refusal is positively approved by the authorised division of the Bank). Refusal to perform conversion is possible only before the Bank executes the application.	0.5% of the amount of the conversion request	2,000 KZT	-
11.	102061611/1400	"Escrow Account"			
11.1.	102061612/1401	Opening of a separate Escrow Account	0 KZT	-	-
11.2.	102061612/1403	Escrow account maintenance (monthly)	16,650 KZT	-	-
11.3.	102061612/1404	Closing of an Escrow Account	0 KZT	-	-
12.	102061612/1500	Internet Banking SRBS (including VAT):			
12.1.	102061612/1501	Connection of Internet Banking SRBS	5,000 KZT	-	-
12.2.	102061612/1502	Monthly subscription fee of Internet Banking SRBS ***	1,500 KZT	-	-
12.3.	102061612/1503	Reconnection of Internet Banking SDBO at the Customer's request	5,000 KZT	-	-
12.4.	102061612/1304	Issuance/Reissuance of eToken (including issuance/reissuance of electronic digital signature)	8,000 KZT	-	-
12.5.	102061612/1305	Departure of the Bank's employee to carry out works at the Customer's workplace	5,000 KZT	-	-
12.6.		Scheduled reissuance of electronic digital signature to Internet Banking SRBS (eToken reissuance is not required)	200 KZT	-	-
12.7.		Reissue of electronic digital signature to Internet-banking SDBO at the customer's request (the tariff is charged in cases specified in the Contract for remote banking services in Internet-banking system, eToken reissue is not required)	2,000 KZT	-	-
13.	102061611/1600	Transfers via Internet Banking SRBS:			
13.1.	102011611/1601	Inside the Bank	0 KZT	-	-
13.2.		External transfers in local currency (KZT) in Kazakhstan:			
		Acceptance of payment orders with current value date:			
	102011611/1602	- until 12.30 p.m. Astana;	0.18%	200 KZT	400 KZT
	102011611/1603	- from 12.30 p.m. to 3.30 p.m. Astana	0.19%	400 KZT	600 KZT
	102011611/1604	from 3.30 p.m. Astana (if technically possible for the Bank)	0.20%	900 KZT	3500 KZT
	102011611/1605	urgent payment - the fee is charged in addition to the main fee (in accordance with the procedure for making payments in accordance with the Bank's internal regulatory documents)	500 KZT	-	-
13.2-1.		External transfers in national currency (KZT) outside Kazakhstan:			
		When specifying instructions to charge a fee at the sender's expense (OUR option):	0.20%	6,500 KZT	75,000 KZT
13.3.		Acceptance of payment orders in national currency (KZT) for Kazakhstan with future value date with payment execution:			
	102011611/1606	- on the second banking day:	0.18%	150 KZT	300 KZT
13.4.		External transfers in foreign currency:			
		Transfer in favour of customers of other banks:			
13.4-1.		When specifying instructions to charge a fee at the sender's expense (OUR option):			
	102011611/1607	in foreign currencies other than US dollars (USD) and Russian roubles (RUB)	0.20%	7,000 KZT	75,000 KZT
	102011611/1608	in US dollars (USD), with guaranteed receipt by the beneficiary of the full amount of payment	0.20%	10,000 KZT	90,000 KZT
	102011611/1609	in Russian roubles RUB	0.30%	10,000 KZT	100,000 KZT
	102011611/1610	in foreign currency (beneficiaries' favour to accounts opened with banks belonging to VTB Group)	0.15%	2,500 KZT	25,000 KZT
	102011611/1611	in Russian roubles RUB (in favour of recipients to accounts opened with VTB Group banks)	0.30%	8,000 KZT	80,000 KZT
		urgent payment in Russian roubles (RUB), the payment is made only if the beneficiary bank is a member of the BEBP (Bank Electronic Urgent Payments) system - the fee is charged in addition to the main fee of clause 13.4-1. (in Russian roubles (RUB)).	2 500 KZT	-	-
13.4.-2.	102011611/1612	When specifying instructions to charge a fee at the beneficiary's expense (BEN/SHARE option):			
	102011611/1613	in foreign currencies other than Russian Roubles (RUB)	0.18%	3,500 KZT	50,000 KZT

Notes:

*For customers in the "Medium and Small Business" segment, the CSS Tariffs from Section 1-2 of Annex 1 are applied

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

***If the Bank provides the corporate business customer with access to integration within the framework of Internet Banking SRBS (at the discretion of the Bank, including taking into account the technical capability of the Bank and the customer, as well as the latter's compliance with the conditions set by the Bank for receiving this service within the framework of Internet Banking SRBS), this tariff includes the cost of access to integration, as well as the cost of its use (including the reception, processing and execution of electronic requests transmitted through integration), as well as the provision of other financial services.

Comments:

The amount of the fee in the currency specified in these Tariffs not marked "At the Bank's exchange rate" is calculated using the official exchange rate of the National Bank of the Republic of Kazakhstan at the time of the transaction.

Bank's exchange rate - currency conversion rate set by the Bank at the moment of currency exchange transaction.

For the Bank's commissions subject to VAT, VAT is included in the price.

If the tariff is reflected as a fixed amount, the tariff is charged for each transaction/document

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

Fees of counterparty banks (third banks), other additional expenses for execution of Customers' orders shall be reimbursed (paid) by the Customers at the actual cost of the expenses incurred

SRBS - System of remote banking services

SECTION 1-2. Tariffs for cash and settlement services for legal entities/peasant farms/individual entrepreneurs/notaries/lawyers/private bailiffs and professional mediators (for all corporate customers, except for those listed in Section 1)*

No.	Code	List of Services/ Operations	Standard Tariffs		
			Base Rate	Minimum in National Currency	Maximum in National Currency
1.		Connection to the package (one-time connection fee (including VAT)):	in accordance with the Tariffs for packages of services	-	-
2.	102011610/0100	Opening a Bank Account			
		(The client pays for opening only one current account, other bank accounts are opened free of charge upon presentation of 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 bailiffs	2875 KZT	-	-
2.3.		For all categories of clients who applied for account opening remotely	0 KZT	-	-
3	102011611/0200	Maintaining a bank account			
3.1.	102011611/0201	Maintenance of each bank account, except for current accounts "in transit mode" and savings accounts (monthly, if there is account movement)	1,000 KZT	-	-
3.2.		Maintenance of each bank account, except for current accounts "in transit mode" and savings accounts (monthly, in case of absence of movement on the account during the current month)	Account balance, but not more than * 1,000 tenge	-	-
3.3.		Providing statements and documents on bank account:			
3.3.1.	102011612/0202	- upon the client's request, provision of statements on bank accounts within the framework of the bank account maintenance (including VAT) (additional) except for Clause 3.3.9.	700 KZT	-	-
3.3.2.		Statement of accounts at the request of the client for subsequent provision of information to the auditing company (including VAT)	6500 KZT	-	-
3.3.3.		Certificate of client's turnover for more than 1 year (including VAT)	3300 KZT	-	-
3.3.3-1		Certificate of client's turnover during 1 year (including VAT)	3000 KZT	-	-
3.3.4		Certificate of client's turnover for more than 3 year (including VAT)	4400 KZT	-	-
3.3.5.		Provision of archival documents for any period of time (including VAT)	5500 KZT	-	-
3.3.6.	102011612/0203	Provision, at the Customer's request, of a certificate related to his/her service with the Bank at the Bank's branch (VAT inclusive)	3000 KZT	-	-
3.3.6.1.		Provision, at the Customer's request, of a certificate related to his/her service with the Bank in the remote banking system Internet Bank VTB Business (VAT inclusive)	0 KZT		
3.3.7.	102011612/0204	Issuance of duplicate 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.		Presentation of account statements by SWIFT messages in MT 940 format or by Fasti channel in MT 998 format or in XML format upon the Client's written request, monthly for each account (including VAT)	5,000 KZT	-	-
3.4.		Investigation of outgoing payments (including VAT):			
3.4.1.	102011612/0206	<i>in foreign currency</i>	12000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.4.2.		<i>in national currency (tenge) beyond Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.4.3.	102011612/0208	<i>in national currency (tenge) on the territory of the Republic of Kazakhstan, if technically possible for the Bank</i>	2001 KZT + additional expenses (fees of beneficiary's bank, postage) on actual basis	-	-
3.5.		Investigation of incoming payments (including VAT) - in case of insufficiency/incorrectness of the beneficiary's details with the involvement of the correspondent bank (at the initiative of the recipient):			

3.5.1.	102011612/0209	<i>in foreign currency</i>	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.5.2.	102011512/0210	<i>in national currency (tenge) beyond Kazakhstan</i>	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.6.		Making changes to payment instructions:			
3.6.1.	102011612/0211	<i>in foreign currency</i>	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.6.2.		<i>in national currency (tenge) on outgoing payments beyond Kazakhstan</i>	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.7.		Acceptance of the request to revoke a payment order upon the client's application (except for intrabank payment in national currency):			
3.7.1.	102011612/0214	<i>- intrabank payment in foreign currency (subject to acceptance by the beneficiary)</i>	500 KZT	-	-
3.7.2.	102011612/0215	<i>- external payment in national currency (tenge) (in favor of the client of another bank) on the territory of the Republic of Kazakhstan (if technically possible for the Bank)</i>	2000 KZT	-	-
3.7.3.	102011612/0216	<i>- external payment in foreign currency (in favor of the client of another bank)</i>	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.7.4.		<i>- external payment in national currency (tenge) on payments beyond Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.8.	102011611/0217	Closing of bank account upon the client's application (when closing each bank account). In case of closing the bank account in the Bank's branch with preliminary opening in another branch of the Bank, the fee is not charged. (including VAT)	in the amount of the account balance, but not more than 7,000 KZT	-	-
3.9.		Crediting/transferring cash (payments) from individuals in favor of the legal entity/individual entrepreneur with which the Bank has signed the relevant contract/agreement:			
3.9.1.		<i>- payment for goods/work/services provided/being provided;</i>	5%	150 KZT	300 000 KZT
3.9.2.		<i>- payment for goods/work/services provided/being provided within the framework of Prime package service</i>	10%	150 KZT	-
3.9.3.		<i>payment for services provided/being provided in favor of insurance companies</i>	10% to 90% application and the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement	1,500 KZT	-
3.9.4.		<i>crediting/transferring funds of individuals in favor of car dealerships/construction companies/trading organizations</i>	0.1% to 50% application and the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product	-	-
3.10.		Crediting the current account of the encashment of money in the cash desks of third parties:			
		<i>- up to 1,500,000 tenge</i>	0.3%	600 KZT	-
		<i>- more than 1,500,000 tenge</i>	0.28%	600 KZT	-
3.11		Crediting the current account of money taken in cash through ATMs and cash-in ATMs of the Bank's partners	2%	-	-
3.11-1		Crediting the current account of money taken in cash through ATMs and cash-in ATMs of the Bank	0.2%	-	-
3.12.		For the direct debit of an account when exchanging assets (cash for non-cash):			
		<i>- up to 1,000,000 tenge</i>	0.46%+10000 KZT	-	-
		<i>- from 1,000,001 tenge to 5,000,000 tenge</i>	0.40%+10000 KZT	-	-

		- from 5,000,001 tenge and above	0.35%+10000 KZT	-	
		- in foreign currency	1.38%+10000 KZT	-	
4.	102011611/0300	Transfers in national currency (tenge) on paper			
4.1.		Intrabank transfers (except intrabank transfers between accounts of the same client):			
4.1.1.		Within the bank between the accounts of different clients, except for the standing order	2,000 KZT	-	-
4.1.2.		Within the bank from accounts of individual entrepreneurs to own accounts opened in the name of an individual	0,1%	1000	5000
4.1.3.		Within the bank between the accounts of different clients on the basis of a standing order	500 KZT	-	-
4.2.		External transfers in national currency (tenge) in Kazakhstan with current value date:			
4.2.1.	102011611/0302	- until 12:30 pm of Nur-Sultan;	0.80%	5000 KZT	15 000 KZT
4.2.2.	102011611/0303	- from 12:30 pm 3.30 pm of Nur-Sultan;	1%	7 200 KZT	25 000 KZT
4.2.3.	102011611/0304	from 3.30 pm of Nur-Sultan (if technically possible for the Bank)	1.20%	9 500 KZT	35 000 KZT
4.2.4.	102011611/0305	urgent payment - fee is charged in addition to the basic fee (in the order of payments according to the internal documents of the Bank)	2,000 KZT	-	-
4.3.		External transfers in national currency (tenge) beyond Kazakhstan:	1%	15 500 KZT	-
4.4.	102011611/0306	External transfers in national currency (tenge) in Kazakhstan with future value date with effecting payments on the second banking day	0.80%	4000 KZT	12000 KZT
4.5.		Transfers on payment requests in payment of third parties (including collection orders)	0.30%	800	3000
4.6.		Setup of the payment order by the Bank's specialist upon the client's request (including VAT)	1,500 KZT	-	-
5	102011611/0400	Transfers in foreign currency under paper payment documents (except intrabank transfers):			
5.1.		When specifying instructions to charge fee at the sender's expense (OUR option):			
5.1.1.	102011611/0401	in foreign currency, except for US dollars (USD) and Russian rubles (RUB)	0.50%	50,000 KZT	200,000 KZT
5.1.2.	102011611/0402	in US dollars (USD) with guaranteed receipt by the beneficiary of the full amount of payment	0.50%	50,000 KZT	200,000 KZT
5.1.3.	102011611/0403	in Russian rubles RUB (up to 2,000,000)	0.5%	10,000 KZT	70,000 KZT
		in Russian rubles RUB (over 2,000,000)	0.5%	70,000 KZT	150,000 KZT
5.1.4.		Urgent payment in Russian rubles (RUB), payment is made only if the beneficiary bank is a member of BESS system (Banking Electronic Speed Payment System) - the fee is charged in addition to the basic fee of clauses 4.1 (in Russian rubles (RUB))	2 500 KZT	-	-
5.1.5.	102011611/0404	in foreign currencies (in favor of recipients to accounts opened with banks of the VTB Group)	0.30%	5,500 KZT	75,000 KZT
5.1.6.	102011611/0406	in Russian rubles RUB in favor of recipients to accounts opened with banks of the VTB Group (up to 2,000,000)	0.5%	5,000 KZT	70,000 KZT
		in Russian rubles RUB in favor of recipients to accounts opened with banks of the VTB Group (over 2,000,000)	0.5%	70,000 KZT	100,000 KZT
5.2.		When specifying instructions to charge fee at the expense of the beneficiary (BEN/SHARE option):	-	-	-
5.2.1.	102011611/0408	- in a foreign currency other than Russian rubles (RUB)	0.50%	20,750 KZT	150,000 KZT
6.	102011612/0600	Additional fee for processing of lists on paper on pension and social contributions (this additional fee does not cancel the basic fee for the transfer) (including VAT)			
6.1.	102011612/0601	- from 10 persons to more	5000 KZT	-	-
7.	102011611/0700	Transfers during non-transaction time if technically possible for the Bank (fee is charged in addition to the basic fee)			
7.1		External transfers on paper payment documents:			
7.1.1.	102011611/0701	from 3.30 pm of Nur-Sultan in national currency (tenge);	10,000 KZT	-	-

7.1.2.	102011611/0702	from 3.30 pm of Nur-Sultan in foreign currency	45,000 KZT	-	-
7.2.		External transfers via the RBSS "Internet Banking":			
7.2.1.	102011611/0703	from 3.30 pm of Nur-Sultan in national currency (tenge);	2000 KZT	-	-
7.2.2.	102011611/0704	from 3.30 pm of Nur-Sultan in foreign currency	8,625 KZT	-	-
8.	102111612/0900	Currency control. (Additional service on payments/transfers of money and/or maintenance of current account in accordance with the currency legislation of the Republic of Kazakhstan)			
8.1.		Maintaining currency contracts:			
8.1.1.	102111612/0901	- registration and assignment of an account number to the currency contract on export and import (including VAT)	4,000 KZT	-	-
8.1.2.	102111612/0902	- registration and assignment of an account number to the currency contract on export and import on the same day if technically possible for the bank (including VAT)	5,750 KZT	-	-
8.1.3.	102111612/0903	- registration and assignment of an account number to the currency contract on export and import during non-transaction time (including VAT)	17,250 KZT	-	-
8.1.4.		- registration and assignment of an account number to the currency contract on export and import during two (2) hours if technically possible for the bank (including VAT)	6,900 KZT	-	-
8.1.5.		Acceptance, verification of amendments and supplements to the currency contract with the assigned account number of the contract (including VAT)	2,875 KZT	-	-
8.1.6.		Verification of documents and acceptance for currency control of the currency contract that do not require account registration (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 on currency control issues (including VAT)	2,000 KZT	-	-
8.4.	102111612/0906	Issuance of certificates on payments made under the currency contract (including VAT)	1,500 KZT	-	-
8.5.	102111612/0906	Withdrawal of the contract from the account registration due to the client's transfer to another bank (including VAT)	15,000 KZT	-	-
8.6.	102111612/0908	Response to the Client's written request on currency control issues on currency contracts deregistered (including VAT)	3,450 KZT	-	-
8.7.		Processing of incoming payment in KZT under export currency contract (including VAT)	1%	6,000 KZT	-
8.8.		Processing of incoming payment in foreign currency under export foreign exchange contract (VAT inclusive)	6,000 KZT	-	-
9.	102021611/1000	Cash services****			
9.1.		Cash withdrawal:			
9.1.1		Recalculation and packing at cash withdrawals according to the client's preliminary application (no later than one business day prior to cash withdrawals):			
9.1.1.1.	102021611/1001	- up to 1,000,000 tenge	2.00%	2,000 KZT	-
9.1.1.2.	102021611/1002	- from 1,000,001 tenge to 5,000,000 tenge	1.5%	4,000 KZT	-
9.1.1.3.	102021611/1003	- from 5,000,001 tenge and above	1.00%	6,000 KZT	-
9.1.1.4.	102021611/1004	- in foreign currency			
				The amount of the tariff is approved by a separate decision of the Board of the Bank within the limits approved by the Board of Directors of the Bank	-
9.2.		Acceptance of cash:*****			
9.2.1.	102021611/1006	- Acceptance and recalculation of cash banknotes and coins in national currency (tenge) at transaction time with crediting of money to the client's bank account on the same day	0.50%	1,000 KZT	-
9.2.2.	102021611/1007	- all types of foreign currencies (except for CIS currencies)	1.38%	1,000 KZT	-
9.2.3.	102021611/1008	- cash in currencies of CIS countries			
				The amount of the tariff is approved by a separate decision of the Board of the Bank within the limits approved by the Board of Directors of the Bank	-
9.3.	102021611/1010	Additional fee charged in case of detection of surplus or shortage during the cash recalculation (double recalculation)	0.40%	800 KZT	

9.4.	102021611/1011	Exchange of banknotes and coins at the preliminary application of a client subject to the availability of the Bank	0.40%	800 KZT	-
10.	102011612/1100	Sale of a chequebook (including VAT)			
10.1.	102011612/1101	- for 25 cheques	1,500 KZT	-	-
11.	102051611/1200	Conversion (currency purchase/sale/conversion)			
11.1.		Non-cash exchange transaction when crediting money to the client's bank account (at the rate of the Bank at the time of the transaction if the client's account has the necessary amount):			
		<i>on a standard/individual exchange rate:</i>			
11.1.1.	102051611/1201	- <i>at the same day</i>	0.17% at the Bank's exchange rate	925 KZT	-
11.1.2.	102051611/1202	<i>on the second day</i>	0.17% at the Bank's exchange rate	925 KZT	-
		<i>on the online exchange rate</i>			
11.1.3.		<i>on a day-to-day basis</i>	0 KZT	-	-
11.1.4.		<i>as of the second day</i>	0 KZT	-	-
11.2.		<i>Client's refusal to convert on the day of application submission (in case of positive approval of the refusal by the authorized branch of the Bank). Conversion can be refused only before the execution of the application by the Bank.</i>	2% of the application amount for conversion	-	-
12.	102061611/1400	Escrow			
12.1.	102061612/1401	Opening a separate Escrow	1,000 KZT	-	-
12.2.	102061612/1403	Maintenance of an Escrow (one-time fee)	0.50%	5,000 KZT	35,000 KZT
13.	102061612/1500	Remote account maintenance (including VAT)			
13.1.	102061612/1501	Connecting to RBSS**			
13.1.1.		Internet Bank VTB Business	5,750 KZT	-	-
13.1.2.		Mobile Bank VTB Business	1 KZT	-	-
13.2.	102061612/1502	Monthly subscription fee: ***			
13.2.1.		Internet Bank VTB Business*****	1,725 KZT	-	-
13.2.2.		Mobile Bank VTB Business	500 KZT	-	-
13.3.	102061612/1304	eToken issue/re-issue (including issue/re-issue of digital signature)	9,200 KZT	-	-
13.4.	102061612/1305	Bank employee's visit to provide services at the client's workplace	5,750 KZT	-	-
13.5.		Renewal of digital signature for RBSS "Internet Banking" at the client's request (tariff is charged in cases specified in the Internet Banking Remote Banking Service Agreement, eToken renewal is not required)	2,300 KZT	-	-
14.	102061611/1600	Transfers via RBSS (excluding transfers within the bank)			
14.1.		External transfers in national currency (tenge) in Kazakhstan with current value date:			
14.1.1.	102011611/1602	- <i>until 12:30 pm of Nur-Sultan;</i>	0.15%	230 KZT	450 KZT
14.1.2.	102011611/1603	- <i>from 12:30 pm to 3.30 pm of Nur-Sultan</i>	0.15%	460 KZT	700 KZT
14.1.3.	102011611/1604	<i>from 3.30 pm of Nur-Sultan (if technically possible for the Bank)</i>	0.20%	900 KZT	5,000 KZT
14.1.4.	102011611/1605	<i>urgent payment - fee is charged in addition to the basic fee (in the order of payments according to the internal regulatory documents of the Bank)</i>	1,500 KZT	-	-
14.2.		External transfers in national currency (tenge) beyond Kazakhstan:	0.20%	6,500 KZT	-
14.3.	102011611/1606	External transfers in national currency (tenge) in Kazakhstan with future value date with effecting payments on the second banking day	0.18%	150 KZT	300 KZT
14.4.		External transfers in foreign currency			
14.4.1.		When specifying instructions to charge fee at the sender's expense (OUR option):			
14.4.1.1.	102011611/1607	<i>in foreign currency, except for US dollars (USD) and Russian rubles (RUB)</i>	0.30%	12,000 KZT	100,000 KZT

14.4.1.2.	102011611/1608	<i>in US dollars (USD) with guaranteed receipt by the beneficiary of the full amount of payment</i>	0.30%	15,000 KZT	120,000 KZT
14.4.1.3.	102011611/1609	<i>in Russian rubles RUB (up to 2,000,000)</i>	0,3%	7,000 KZT	45,000 KZT
		<i>in Russian rubles RUB (over 2,000,000)</i>	0,3%	45,000 KZT	100,000 KZT
14.4.1.4.	102011611/1610	<i>in foreign currencies (in favor of recipients to accounts opened with banks of the VTB Group)</i>	0.15%	2,500 KZT	25,000 KZT
14.4.1.5.	102011611/1611	<i>in Russian rubles RUB in favor of recipients to accounts opened with banks of the VTB Group (up to 2,000,000)</i>	0,3%	4,500 KZT	45,000 KZT
		<i>in Russian rubles RUB in favor of recipients to accounts opened with banks of the VTB Group (over 2,000,000)</i>	0,3%	45,000 KZT	80,000 KZT
14.4.1.6.		<i>urgent payment in Russian rubles (RUB), payment is made only if the beneficiary bank is a member of BESP system (Banking Electronic Speed Payment System) - the fee is charged in addition to the basic fee of clauses 14.4 (in Russian rubles (RUB))</i>	2 500 KZT	-	-
14.4.2.	102011611/1612	When specifying instructions to charge fee at the expense of the beneficiary (BEN/SHARE option):			
14.4.2.1.	102011611/1613	<i>- in a foreign currency other than Russian rubles (RUB)</i>	0.18%	4,000 KZT	50,000 KZT

References:

* For the clients of the Large Business segment, the SCS tariffs from Section 1 of Annex 1 are applied

** Connecting to the RBSS "Mobile Banking" is performed on the basis of a separate application

*** In case of failure to pay the fee after two (2) calendar months, the Bank has the right to suspend service via RBSS

**** Tariffs for cash transactions are applied at the branches of the Bank that provide cash transactions services

***** The amount of accepted cash is established by the decision of the Authorized Body of the Bank.

***** When the Bank provides access to integration within the framework of RBSS "Internet Banking" to the client of medium and small business (at the discretion of the Bank, including taking into account the availability of technical possibility of the Bank and the client, as well as compliance by the latter with the terms of receipt of the above service within the framework of RBSS "Internet Banking" established by the Bank), this tariff includes the cost of access to integration and the cost of its use (including, acceptance, processing and execution of electronic requests transferred through integration), as well as providing other financial and reference information/consultation.

SECTION 2. Tariffs for credit and documentary operations for legal entities/peasant (farm) households/individual entrepreneurs and other subjects of standard/mass subsegment (small business). (Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)				
<i>Comments: For the bank's fees subject to VAT, VAT is included in the cost.</i>				
No.	List of Services/ Operations	Current Tariffs		
		Base Rate	Minimum	Maximum
1.	Loan services. These tariffs apply to loan transactions (excluding guarantee/documentary transactions).*			
1.1.	Consideration of a loan application for all products except for fully covered products (collateralized/money pledged). On the product without collateral - in case the client does not receive the loan, it isn't subject to VAT. The fee is charged until the service is provided and regardless of the decision made by the Bank. In cases of increasing the limit of the loan facility this fee is not charged	10 000 KZT	-	-
1.2.	For arranging a bank loan (one-time fee) on all products, except for products with full coverage (collateralized/money pledged), a product without collateral.	from 0.5% of the loan amount	15 000 KZT	3 500 000 KZT
1.3.	Disbursement of loan cash from current account	for legal entities - according to Sections 1-2 of this Annex 1. For individual entrepreneurs - 0 KZT (only when withdrawing the entire amount of loan on the day of the loan)	-	-
1.4.	For opening a loan facility (one-time fee) on all products, except for products with full coverage (collateralized/money pledged), a product without collateral.	from 0.5% of the loan facility amount	5 000 KZT	3 500 000 KZT
1.5.	For arranging tranches within the loan facility (one-time fee) on all products, except for products with full coverage (collateralized/money pledged), a product without collateral.	from 0.1% of the amount of each tranche	1 500 KZT	
1.6.	Loan arrangement (one-time fee) for a product without collateral	from 2% of the loan amount	10 000 KZT	-
1.7.	For opening a loan facility (one-time fee) for a product without collateral	from 1% of the loan facility amount	10 000 KZT	-
1.8.	For arranging tranches within the loan facility (one-time fee) for the product without collateral	from 1% of the amount of each tranche	10 000 KZT	-
1.9.	Overdraft:			
1.9.1.	For opening overdraft limit up to 10,000,000 KZT (inclusive)	from 2% of the overdraft limit amount	10 000 KZT	-
1.9.2.	For opening overdraft limit over 10,000,000 KZT	from 1% of the overdraft limit amount	10 000 KZT	

*** Comments on Clause 1:**

- 1) The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and/or the internal rate of return of the Bank.
- 2) In the case of funding under the state programs and/or attracted programs, fees are applied according to the terms of such a program and/or concluded agreements.

2. Change of loan conditions*				
2.1.	For granting a deferment on registration of collateral, including registration of additional agreements to the collateral agreement (including VAT). There is no charge for refinancing.	from 0.1% of the loan/loan facility balance	1 500 KZT	500 000 KZT
2.2.	Increase in the amount of the loan/loan facility limit	from 0.5% of the amount of increase	10 000 KZT	3 500 000 KZT
2.3.	Extension of the tranches' terms within the loan facility (except for cases related to the deterioration of the borrower's financial condition)	from 0.1% of the loan debt balance of the increasing tranches	20 000 KZT	3 500 000 KZT
2.4.	Extension of the loan facility term (except for cases related to the deterioration of the borrower's financial condition)	from 0.25% of the amount of the loan facility to be increased	-	-
2.4.1	Extension of the tranche/loan facility/loan term on loans issued before December 31, 2015 under the previously valid 3+4 scheme **	10,000 KZT for each increase in the term of the tranche/loan facility/loan	-	-
2.5.	Replacement/release of collateral at the request of the client (except for collateral that was provided as additional collateral by the decision of the Authorized Body of the Bank) (including VAT)	0.1% - 0.5% of the outstanding principal	10 000 KZT	3 500 000 KZT
2.6.	Change of loan currency	0.1% of the outstanding principal	10 000 KZT	500 000 KZT
2.7.	Change of purpose of the loan/loan facility	from 0.1% of the amount for which the purpose is changed	10 000 KZT	500 000 KZT
2.8.	Reduction of the interest rate at the client's request (except for the rate reduction in case the client fulfills the product covenants, in case of deterioration of the financial condition)	from 0.1% of the balance of the debt on which the interest rate is reduced	10 000 KZT	500 000 KZT
2.9.	Change of method, way of repayment/date of payment according to the schedule at the request of the client (except for cases of deterioration of financial condition)	10,000 KZT for each schedule	-	-
2.10.	Replacement of the borrower/co-borrower/pledge holder at the request of the client (except for replacement of the pledge holder due to replacement of collateral)	from 0.1% of the outstanding principal	10 000 KZT	500 000 KZT
2.11.	Withdrawal/replacement of guarantors at the request of the client for small businesses (including VAT)	from 0.1% of the outstanding principal	10 000 KZT	500 000 KZT

2.12.	Loan restructuring fee. The fee is charged when restructuring the debt on the loan/loan facility, including by: reducing the rate of interest, prolongation of the loan/tranche in order to reduce the payment, other changes in the terms of financing aimed at improving the payment discipline of the client in case of deterioration of his financial condition (excluding VAT)	0.1% - 0.5% of the outstanding balance	5 000 KZT	-
2.13.	Fee for the deferment extension to eliminate legal and other remarks of the Bank (in the absence of documentary evidence of justification of such deferment) (including VAT)	from 0.1% of the outstanding principal	10 000 KZT	500 000 KZT

*** Comments on Clause 2:**

- 1) If the change of fee is made at the initiative of the Bank or the change brings about an improvement of conditions for the Bank, no fee is charged. Fees not included in the list are not charged.
 - 2) The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and the internal rate of return of the Bank.
 - 3) In the case of funding under the state programs and/or attracted programs, fees are applied according to the terms of such a program and/or concluded agreements.
- ** For loans issued for 36 months with the possibility of extending the loan term for 48 months at the request of the client, from the date of signing supplement agreements to the contracts.

3. Issuance of certificates, letters, notices and other documents related to loan services*

3.1.	Issuance of certificates, letters, notices and other documents at the client's request (except for information about the distribution of the next incoming funds for repayment of the debt under the agreement, requested not more than once (1) a month, and information about the amount due for repayment, as well as except for the primary issuance of documents on imposing/removing encumbrances on collateral property) (including VAT)	5,000 KZT for one document	-	-
3.2.	For the issuance of original collateral documents during the loan period under one agreement, under which the documents are requested (including VAT)	10 000 KZT	-	-

*** Comments on Clause 3:**

- 1) Loan insurance on loan products is carried out at the rates of insurance companies;
- 2) Evaluation of collateral is performed at the rates of independent appraisal companies
- 3) In the case of funding under the state programs and/or attracted programs, fees are applied according to the terms of such a program and/or concluded agreements.

4. Import letters of credit (including stand-by letters of credit) *

4.1.	Opening a letter of credit:			
4.1.1.	<i>On covered letters of credit (with 100% cash cover)</i>	from 0.35% of the amount of the letter of credit	20 000 KZT	
4.1.2.	<i>On uncovered letters of credit (plus exposure fee)</i>	from 0.35% of the amount of the letter of credit	20 000 KZT	
4.2.	Exposure fee for uncovered letters of credit:			
4.2.1.	<i>If the amount of letter of credit is up to 10,000,000 tenge inclusive</i>	10% per annum		
4.2.2.	<i>If the amount of letter of credit is from 10,000,001 KZT to 50,000,000 KZT inclusive</i>	5% per annum		
4.2.3.	<i>If the amount of letter of credit is over 50,000,000 tenge</i>	2% per annum		
4.2.-1	Exposure fee on covered letters of credit (with 100% cash cover)	1 KZT - 30% per annum	1 KZT	

4.3.	Pre-advising of letter of credit	8 000 KZT		
4.4.	Changing the terms of the letter of credit per service, regardless of the number of changes made. The increase in the amount of the letter of credit is treated as an independent issue of the letter of credit for the purpose of calculating the fee.	10 000 KZT		
4.5.	The fee for cancellation of the letter of credit before expiry date (including VAT):			
4.5.1.	<i>By requesting the beneficiary's consent</i>	15 000 KZT		
4.5.2.	<i>Upon receipt of a formal waiver from the beneficiary without prior request</i>	0 KZT		
4.6.	Letter of credit document verification	from 0.15% of the amount	18 000 KZT	
4.7.	Fee for discrepancies in the documents (for each set of documents)	10 000 KZT		
4.8.	Payment by letter of credit:			
4.8.1.	<i>US dollars,</i>	0.2% of the amount	10 000 KZT	100 000
4.8.2.	<i>EURO</i>	0.2% of the amount	10 000 KZT	100 000 KZT
4.8.3.	<i>Russian rubles</i>	0.1% of the amount	7 000 KZT	50 000 KZT
4.8.4.	<i>Tenge</i>	0.2% of the amount	5 000 KZT	10 000 KZT
4.9.	Sending documents via mail (including VAT)	10 000 KZT		
4.10.	Services provided in cooperation with foreign banks (<i>foreign bank fees for letter of credit advising, adding confirmation, documents verification, arranging financing, deferring payment, discounting, making payment, early termination of obligations, amendments, requests. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan</i>)	according to the invoice of a foreign bank + 25% of the invoice amount		
4.11.	Reimbursement of costs of transactions in cooperation with foreign banks (reimbursement of postage, communication expenses and other expenses of foreign banks. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan) (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount		
4.12.	Financing provided in cooperation with foreign banks (percentage remuneration for discounting under the letter of credit. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)	according to the invoice of a foreign bank + 17.65% of the invoice amount		
4.13.	Fee for structuring the letter of credit	от 0,5%	20 000 KZT	
4.14.	Execution of requests (including VAT)	7 000 KZT		
* Comments on Clause 4:				
The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and the internal rate of return of the Bank.				
5.	Export letters of credit *			
5.1.	Advising of letter of credit	from 0.15% of the amount of the letter of credit	18 000 KZT	

5.2.	Advising of changes in the terms of the letter of credit (per advising)	10 000 KZT		
5.3.	Letter of credit message advising (per advising)	7 000 KZT		
5.4.	Letter of credit document verification	from 0.15% of the amount	18 000 KZT	
5.5.	Fee for discrepancies in the documents (for each set of documents)	10 000 KZT		
5.6.	Payment by letter of credit:			
5.6.1.	<i>US dollars,</i>	from 0.2% of the amount	10 000 KZT	100 000 KZT
5.6.2.	<i>EURO</i>	from 0.2% of the amount	10 000 KZT	100 000 KZT
5.6.3.	<i>Russian rubles</i>	from 0.2% of the amount	7 000 KZT	50 000 KZT
5.6.4.	<i>Tenge</i>	from 0.2% of the amount	5 000 KZT	10 000 KZT
5.7.	Acceptance and processing of documents for the letter of credit	8 000 KZT		
5.8.	Sending documents via mail (including VAT)	10 000 KZT		
5.9.	The fee for cancellation of the letter of credit before expiry date (including VAT)	15 000 KZT		
5.10.	Execution of requests (including VAT)	7 000 KZT		
* Comments on Clause 5:				
The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and the internal rate of return of the Bank.				
6.	Bank guarantees *			
6.1.	Fee for setting the limit on blank guarantees	0 - 0,5%		
6.2.	Guarantee issuance fees:			
6.2.1.	<i>Bid guarantees with 100% cash cover (charged as a one-time fee)</i>	from 0.2% of the amount	10 000 KZT	
6.2.2.	<i>Bid guarantees without providing 100% cash cover, charged as a one-time fee (plus exposure fee on uncovered guarantees).</i>	from 0.3% of the amount	10 000 KZT	
6.2.3.	<i>Bid guarantees (blank):</i>			
6.2.3.1	If the amount of guarantee is up to 200,000 tenge	10 000 KZT		
6.2.3.2.	If the amount of guarantee is from 200,001 tenge to 5,000,000 tenge as a one-time fee	from 2% of the amount		
6.2.3.3.	If the amount of guarantee is over 5,000,000 tenge as a one-time fee	from 1.75% of the amount		
6.2.4.	<i>Other guarantees with 100% cash cover, as a one-time fee</i>	from 0.2% of the amount	15 000 KZT	
6.2.5.	<i>Other guarantees without providing 100% cash cover, as a one-time fee (plus exposure fee on uncovered guarantees).</i>	from 0.3% of the amount	18 000 KzT	
6.2.6.	<i>For guarantees issued with the involvement of agents (approved individually in cooperation with the agent by the decision of the Board)</i>	5% of the guarantee amount		
6.3.	Exposure fees for uncovered guarantees:			
6.3.1.	If guarantee amount is up to 20,000,000 tenge inclusive (except for guarantee of return of advance payment with further accepting as collateral money received to the client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract)	3% - 5 % per annum		

6.3.2.	If guarantee amount is from 20,000,001 tenge to 75,000,000 tenge inclusive (except for guarantee of return of advance payment with further accepting as collateral money received to the client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract)	1,5% - 3 % per annum		
6.3.3.	If guarantee amount is over 75,000,000 tenge (except for guarantee of return of advance payment with further accepting as collateral money received to the client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract)	0,5% - 2 % per annum		
6.3.4.	For guarantee of return of advance payment with further accepting as collateral money received to the client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract	7% per annum		
6.3.-1.	Exposure fees on covered guarantees (with 100% cash cover)	1 KZT - 30% per annum	1 KZT	
6.4.	Changing the terms of the issued guarantee, for one service, regardless of the number of changes made (an increase in the amount of the guarantee is considered as an independent issue of the guarantee to calculate the fee).	10 000 KZT	-	-
6.5.	Penalty for cancellation of guarantee before expiration date:			
6.5.1.	By requesting the beneficiary's consent	15 000 KZT	-	-
6.5.2.	Upon receipt of a formal waiver from the beneficiary without prior request	0 KZT	-	-
6.6.	Verification of guarantee payment demand	from 0.15% of the amount	15 000 KZT	70 000 kZT
6.7.	Making a payment in execution of a demand under the guarantee:			
6.7.1.	<i>US dollars,</i>	from 0.2% of the amount	10 000 KZT	100 000 KZT
6.7.2.	<i>EURO</i>	from 0.2% of the amount	10 000 KZT	100 000 KZT
6.7.3.	<i>Russian rubles</i>	from 0.2% of the amount	7 000 KZT	50 000 KZT
6.7.4.	<i>Tenge</i>	from 0.2% of the amount	5 000 KZT	10 000 KZT
6.8.	Requests for guarantees (including VAT)	7 000 KZT	-	-
6.9.	Sending documents via mail (including VAT)	10 000 KZT		
6.10.	Services provided in cooperation with foreign banks (foreign bank fees for advising, issuance of guarantees, verification of demands, making payments, early termination of obligations, changes, requests)	according to the invoice of a foreign bank + 25% of the invoice amount		
6.11.	Reimbursement of costs of transactions in cooperation with foreign banks (reimbursement of postage, communication expenses and other expenses of foreign banks) (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount		
6.12.	Fee for the urgent issue of guarantees:			
6.12.1.	up to 2,000,000 tenge	15 000 KZT		
6.12.2.	from 2,000,001 tenge to 5,000,000 tenge	from 0.5% of the amount	5 000 KZT	
6.12.3.	from 5,000,001 tenge and above	from 0.25% of the amount	10 000 KZT	

*** Comments on Clause 6:**
 The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and the internal rate of return of the Bank.

7.	Export guarantees*			
7.1.	Advising of export guarantee	from 0.10% of the amount	15 000 KZT	
7.2.	Advising of changes in the terms of the guarantee (per advising)	10 000 KZT		
7.3.	Guarantee message advising (per advising)	5 000 KZT		
7.4.	Issuing a demand for payment under the guarantee based on the client's instructions	10 000 KZT		
7.5.	Sending documents via mail (including VAT)	10 000 KZT		
7.6.	Request for export guarantee (including VAT)	7 000 KZT	-	-

*** Comments on Clause 7:**
 The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and the internal rate of

8	<p>The fees for the following operations: documentary collection stipulated under a commercial contract for import; documentary collection stipulated under a commercial contract for export; <u>under a reimbursement obligation (including Clauses 8.1, 8.2, 8.3, 8.4)</u>; transaction structuring/attraction of financing from international financial sources, not specified in this Section, are charged according to the tariffs of Section 3.</p>
----------	--

SECTION 3. Tariffs for documentary and credit operations for legal entities/individual entrepreneurs/peasant farms (except banks) belonging to the Large and Medium Business segments

No.	Code	List of Services/ Operations	Current Tariffs				
			Base Rate	Minimum in national currency*	Minimum in foreign currency*	Maximum in national currency*	Maximum in foreign currency*
	Note to Clause 1	<p><i>The application of minimum and maximum in national and foreign currencies depends on the currency of the letter of credit. When the letter of credit is issued in the national currency, the minimum and maximum fee is charged in the national currency. When the letter of credit is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</i></p> <p><i>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i></p> <p><i>* The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i></p>					
1.	102081610/0100	Export letters of credit (including stand-by letters of credit)					
1.1.		Letter of credit confirmation:					
	102081611/0101	- with coverage	0.15%	18,500 KZT	100 USD		
	102081611/0102	- without coverage*	0,15% - 10% per annum	18,500 KZT	100 USD		
1.2.	102081611/0103	Pre-advising of letter of credit	50 USD				
1.3.	102081611/0104	Advising of letter of credit	0.15%	18,500 KZT	100 USD	92,500 KZT	500 USD
1.4.	102081611/0105	Advising of changes in the terms of the letter of credit (per advising)	50 USD				
1.5.	102081611/0106	Letter of credit message advising (per advising)	20 USD				
1.6.	102081611/0107	The fee for cancellation of the letter of credit before expiry date (including VAT)	50 USD				
1.7.	102081611/0108	Letter of credit document verification	0.15%	18,500 KZT	100 USD	129,500 KZT	700 USD
1.8.	102081611/0109	Fee for discrepancies in the documents (for each set of documents)	50 USD				
1.9.	102081611/0110	Transfer of a transferable letter of credit	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
1.10.	102081611/0111	Changing the terms of the transferable letter of credit (per service, regardless of the number of changes made)	100 USD				

1.11.	102081611/0112	Acceptance and processing of documents for the letter of credit	50 USD				
1.12.	102081611/0113	Sending documents via 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.		Crediting the payment by letter of credit					
		- US dollars,	0.20%		33 USD		400 USD
		- EURO	0.20%		24 EUR		286 EUR
		- Russian rubles	0.08%		250 RUB		2,700 RUB
		- tenge	0.20%	3,000 KZT		7,500 KZT	
		<p>Note to Clause 2</p> <p><i>The application of minimum and maximum in national and foreign currencies depends on the currency of the letter of credit. When the letter of credit is issued in the national currency, the minimum and maximum fee is charged in the national currency. When the letter of credit is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</i></p> <p><i>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i></p> <p><i>* The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i></p>					
2.	102081610/0200	Import letters of credit (including stand-by letters of credit)					
2.1.		Opening a letter of credit:					
	102081611/0201	- with coverage	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 USD
	102081611/0202	- without coverage	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
2.2.	102080611/0203	Exposure fee on letters of credit without 100% coverage*	0,1% - 20% per annum				
2.3.		Exposure fee on covered letters of credit (with 100% cash cover)*	1 KZT - 30% per annum	1 KZT			
2.4.	102081611/0204	Pre-advising of letter of credit	50 USD				
2.5.	102081611/0205	Changing the terms of the letter of credit** (per service, regardless of the number of changes made)	100 USD				
		<p>Note to Subclause 2.5.</p> <p>**The increase in the amount of the letter of credit is treated as an independent issue of the letter of credit for the purpose of calculating the fee. In case of one-time increase in the amount of the letter of credit and change in the terms of the issued letter of credit, one tariff is charged - for the increase in the amount of the letter of credit</p>					
2.12.		The fee for cancellation of the letter of credit before expiry date (including VAT):					

	Note to Subclause 2.12	- <i>by requesting the beneficiary's consent</i>	80 USD				
2.13		- <i>upon receipt of a formal waiver from the beneficiary without prior request</i>	0 USD				
	Note to Subclause 2.13	Letter of credit document verification	0.15%	18,500 KZT	100 USD	129,500 KZT	700 USD
	Note to Clause 3	Fee for discrepancies in the documents (for each set of documents)	50 USD				
3.	102071610/0100	Payment by letter of credit					
3.1.		- <i>US dollars,</i>	0.20%		33 USD		400 USD
3.1.1.	102071611/0101	- <i>EURO</i>	0.20%		24 EUR		286 EUR
3.1.2.	102071611/0102	- <i>Russian rubles</i>	0.08%		250 RUB		2,700 RUB
3.1.3.	102071611/0105	- <i>tenge</i>	0.20%	3 000 KZT		7 500 KZT	
3.1.4.	102071611/0103	Sending documents via mail (including VAT)	10,000 KZT				
3.1.5.	102071611/0104	Services*** provided in cooperation with foreign banks	according to the invoice of a foreign bank + 25% of the invoice amount				
3.1.6.		*** <i>Foreign bank fees for letter of credit advising, adding confirmation, documents verification, arranging financing, deferring payment, discounting, making payment, early termination of obligations, amendments, requests. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).</i>					
3.2.	102071611/0106	Reimbursement**** of costs of transactions in cooperation with foreign banks (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount				
3.3.		**** <i>Reimbursement of postage, communication expenses and other expenses of foreign banks. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).</i>					
3.4.	102071611/0107	Financing***** provided in cooperation with foreign banks	according to the invoice of a foreign bank + 17,65% of the invoice amount				

	Note to Subclause 3.4.	*****Percentage remuneration for discounting under the letter of credit. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).					
3.5.		The application of minimum and maximum in national and foreign currencies depends on the currency of the guarantee. When the guarantee is issued in the national currency, the minimum and maximum fee is charged in the national currency. When the guarantee is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency. The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority. * The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.					
3.	102071610/0100	Import guarantees					
3.1.		Guarantee issuance fee:					
3.1.1.	102071611/0101	bid guarantees in tenge	0.30%	15,000 KZT		65,000 KZT	
3.1.2.	102071611/0102	uncovered bid guarantees in tenge (except for blank)	0.20%	9,000 KZT		65,000 KZT	
3.1.3.	102071611/0105	blank bid guarantees*	from 1.0% of the guarantee amount	9,000 KZT			
3.1.4.	102071611/0103	other guarantees with 100% cash cover*	from 0.3% of the guarantee amount	18,500 KZT	100 USD	185,000 KZT	1,000 USD
3.1.5.	102071611/0104	other guarantees without coverage	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
3.1.6.		For guarantees issued with the involvement of agents (approved individually in cooperation with the agent by the decision of the Board)	from 0.1% of the guarantee amount				
3.2.	102071611/0106	Exposure fee *	0,1% - 20% per annum				
3.3.		Exposure fee on covered guarantees (with 100% cash cover) *	1 KZT - 30% per annum	1 KZT			
3.4.	102071611/0107	Changing the terms of the issued guarantee** (per service, regardless of the number of changes made)	100 USD				

	Note to Subclause 3.4.	<i>**An increase in the amount of the guarantee is considered as an independent issue of the guarantee to calculate the fee. In case of one-time increase in the amount of the guarantee and change in the terms of the issued guarantee, one tariff is charged - for the increase in the amount of the guarantee</i>					
3.5.		The fee for cancellation of the guarantee before expiry date (including VAT):					
	102071611/0108	- by requesting the beneficiary's consent	80 USD				
	102071611/0109	- upon receipt of a formal waiver from the beneficiary without prior request	0 USD				
3.6.	102071611/0110	Verification of guarantee payment demand	0.15%	18,500 KZT	100 USD	74,000 KZT	400 USD
3.7.	102071611/0111	Making a payment in execution of a demand under the guarantee:					
	102071611/0112	- US dollars,	0.20%		33 USD		400 USD
	102071611/0113	- EURO	0.20%		24 EUR		286 EUR
	102071611/0114	- Russian rubles	0.08%		250 RUB		2,700 RUB
	102071611/0115	- tenge	0.20%	3 000 KZT		7 500 KZT	
3.8.		Sending documents via mail (including VAT)	10,000 KZT				
3.9.		Services*** provided in cooperation with foreign banks	according to the invoice of a foreign bank + 25% of the invoice amount				
	Note to Subclause 3.9.	<i>***Foreign bank fees for advising, issuance of guarantees, verification of demands, making payments, early termination of obligations, changes, requests. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).</i>					
3.10.		Reimbursement**** of costs of transactions in cooperation with foreign banks (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount				
	Note to Subclause 3.10	<i>****Reimbursement of postage, communication expenses and other expenses of foreign banks. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).</i>					

	Note to Clause 4	<p><i>The application of minimum and maximum in national and foreign currencies depends on the currency of the guarantee. When the guarantee is issued in the national currency, the minimum and maximum fee is charged in the national currency. When the guarantee is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</i></p> <p><i>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i></p> <p><i>* The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i></p>					
4.	102071610/0200	Export guarantees					
4.1.		Fee for issuing a guarantee under a counter-guarantee:					
	102071611/0201	- with coverage	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 USD
	102071611/0202	- without coverage*	0,15% - 10% per annum	18,500 KZT	100 USD		
4.2.	102071611/0203	Pre-advising of guarantee	50 USD				
4.3.	102071611/0204	Advising of guarantee	0.10%	18,500 KZT	100 USD	92,500 KZT	500 USD
4.4.	102071611/0205	Advising of changes in the terms of the guarantee (per advising)	50 USD				
4.5.	102071611/0206	Guarantee message advising (per advising)	20 USD				
4.6.	102071611/0207	The fee for cancellation of the guarantee before expiry date (including VAT)	80 USD				
4.7.	102071611/0208	Verification of guarantee payment demand	0.15%		100 USD		400 USD
4.8.	102071611/0209	Acceptance and processing of documents for the guarantee	50 USD				
4.9.	102071611/0210	Sending documents via mail (including VAT)	10,000 KZT				
	Note to Clause 5	<p><i>The application of minimum and maximum in national and foreign currencies depends on the currency of the instrument. When the instrument is in the national currency, the minimum and maximum fee is charged in the national currency. When the instrument is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</i></p> <p><i>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i></p>					
5.	102101610/0100	Documentary collection provided for under a commercial import contract					
5.1.	102101611/0101	Advising of import collection	0.10%		20 USD		200 USD
5.2.	102101611/0102	Issuance of documents against acceptance or payment	0.10%		20 USD		200 USD
5.3.	102101611/0103	Advising of changes in the terms of the collection order (per advising)	50 USD				
5.4.		Payment by collection:					
	102101611/0104	- US dollars,	0.20%		33 USD		400 USD

	102101611/0105	- EURO	0.20%		24 EUR		286 EUR
	102101611/0106	- Russian rubles	0.08%		250 RUB		2,700 RUB
	102101611/0107	- tenge	0.20%	3 000 KZT		7 500 KZT	
5.5.	102101611/0108	Endorsement of documents in favor of the buyer or his/her bank (per document);	10 USD				
5.6.	102101612/0109	Return (sending) documents without payment (including VAT)	10,000 KZT				
5.7.		Acceptance and processing of documents for the collection	50 USD				
	Note to Clause 6	<p><i>The application of minimum and maximum in national and foreign currencies depends on the currency of the instrument. When the instrument is in the national currency, the minimum and maximum fee is charged in the national currency. When the instrument is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</i></p> <p><i>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i></p>					
6.	102101610/0200	Documentary collection provided for under a commercial export contract					
6.1.	102101611/0201	Issuing a collection order (acceptance and preparation of documents for collection)	0.10%		33 USD		300 USD
6.2.	102101612/0202	Issuing a collection order (sending documents for collection) (including VAT)	10,000 KZT				
6.3.	102101611/0203	Changing the terms of the collection order (per service, regardless of the number of changes made)	100 USD				
6.4.	102101612/0204	Fee for cancellation of collection order at client's request (including VAT)	80 USD				
6.5.	102101612/0205	Return of unpaid documents (including VAT):	10,000 KZT				
	102101612/0206	- with protest	10,000 KZT + legal expenses				
6.6.		Acceptance and processing of documents for the collection	50 USD				
	Note to Clause 7	<p>The amount/ procedure of calculation/ procedure of payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract)/ change/ cancellation of the fee is determined by the Authorized Body of the Bank making a decision on the loan transaction</p> <p>* The fee is not charged by the Bank until the relevant decision of the Authorized Body of the Bank on the renewal of the application of this fee.</p>					
7	102040611/0100	Tariffs for loan transactions (including Overdraft)					
7.1.	102041612/0101	Application review fee (in case of a negative decision (including VAT) (of the application amount)	from 1 KZT to 30%	1 KZT			
7.2.	102040611/0102	Funding arrangement fee (of the amount of the loan facility)	from 1 KZT to 30%	1 KZT			

7.3.	102041611/0103	Early repayment fee (from the amount of loan/ from the amount of early repayment)	from 1 KZT to 30%	1 KZT			
7.4.	102041611/0104	Agreement termination fee (from the amount of the limit)	from 1 KZT to 30%	1 KZT			
7.5.	102041611/0105	Renewal fee (of the amount of the loan to be renewed)	from 1 KZT to 5%	1 KZT			
7.6.	102041611/0106	Commitment fee (annual)*	from 1 KZT to 10%	1 KZT			
7.7.	102041611/0107	Fee for changing the terms of financing (from the amount of loan facility/loan)	from 1 KZT to 30%	1 KZT			
7.8.	102041611/0108	Fee for granting deferrals (from the amount of oan facility/loan)	from 1 KZT to 30%	1 KZT			
7.9.	102041611/0109	Fee for fixed-term issue/ provision of financial instruments other than loans (from the amount of loan facility/financial instrument)	from 1 KZT to 30%	1 KZT			
	Note to Clause 8:	<p>The application of minimum and maximum in national and foreign currencies depends on the currency of the instrument. When the instrument is in the national currency, the minimum and maximum fee is charged in the national currency. When the instrument is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</p> <p>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</p> <p>* The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</p>					
8.		Fee for the issuance of a reimbursement obligation:					
		- <i>with coverage</i>	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 USD
		- <i>without coverage</i>	0.20%	18,500 KZT	100 USD	148,000 KZT	800 USD
8.1.		Exposure fee*	0,1% - 20% per annum				
8.2.		Changing the terms of the reimbursement obligation** (per service, regardless of the number of changes made)	100 USD				
	Note to Subclause 8.2.	**An increase in the amount of the reimbursement obligation is considered as an independent issue of the reimbursement obligation to calculate the fee.					
8.3.		The fee for cancellation of the reimbursement obligation before expiry date (including VAT)	100 USD				
8.4.		Payment under a reimbursement obligation:					
		- <i>US dollars,</i>	0.20%		33 USD		400 USD

		- EURO	0.20%		24 EUR		286 EUR
		- Russian rubles	0.08%		250 RUB		2,700 RUB
		- tenge	0.20%	3 000 KZT		7 500 KZT	
8.5.		Sending documents via mail (including VAT)	10,000 KZT				
	Note to Clause 9:	<p>The application of minimum and maximum in national and foreign currencies depends on the currency of the transaction. When the transaction is in the national currency, the minimum and maximum fee is charged in the national currency. When the transaction is in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</p> <p>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</p> <p>* The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority</p>					
9.		Structuring of transaction/attraction of financing from international financial sources					
9.1.		Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT)					
		<i>up to 1 year</i>	0.5%		500 USD		5 000 USD
		<i>over 1 year</i>	1.0%		1 000 USD		5 000 USD
9.2.		Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT)					
		<i>up to 1 year</i>	0.5%		500 USD		5 000 USD
		<i>over 1 year</i>	1.0%		1 000 USD		5 000 USD
9.3.		Fee for transaction structuring for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/ Export Insurance Agencies (EIA), including transaction structuring (including VAT)	1.0%		5 000 USD		30 000 USD
9.4.		Fee for early loan repayment/ early closing of letter of credit providing for discounting*	0.5% of the repayment amount		100 USD		
	Note to Clause 10:	* The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority					
10.		Other fees					

10.1.		Fee for consulting services for the purposes of financing (of the amount of financing/loan)* (including VAT)	from 1 KZT to 30%	1 KZT			
10.2.		Execution of requests related to documentary and guarantee transactions (including VAT)	20 USD				

SECTION 4. Tariffs for settlement and cash services for correspondent banks

Comments: The amount of fee in the currency other than those specified in these Tariffs not marked as "At the rate of the Bank" shall be calculated using the official exchange rate of the National Bank of the Republic of Kazakhstan at the time of the transaction.

For the Bank's fees subject to VAT, VAT is included in the cost. In case of reflection of tariff in the form of fixed amount, tariff is charged for each transaction/document

In case of reflection of tariff in % (percent) ratio, % (percent) according to tariffs is charged from the amount of transaction at the moment of its performance, but not less than the set minimum and not more than the set maximum

No.	Code	List of Services/ Operations	Current Tariffs		
			Base Rate	Minimum in National Currency	Maximum in National Currency
1.	402011611/0100	Opening an account			
1.1.	402011611/0101	For correspondent banks	0 KZT		
2.	402011610/0200	Maintaining a bank account			
2.1.	402011612/0201	Issuance of duplicate bank-financial documents (subject to VAT)	10 USD		
2.2.	402011612/0202	Provision, at the request of the Client, of the certificate related to his/her service in the Bank (subject to VAT)	900 KZT		
2.3.		Investigation of payments (subject to VAT)			
	402011612/0203	- all types of currencies (freely convertible currency, restricted currency, except in tenge)	50 USD		
	402011612/0204	- in tenge	2000 KZT		
2.4.		Making changes to payment instructions:			
	402011612/0205	- for intrabank transfers in tenge and freely convertible currency, restricted currency	1000 KZT		
	402011612/0206	- for external transfers in freely convertible currency, restricted currency, except in tenge	75 USD		
	402011612/0207	- for external transfers in tenge	2000 KZT		
2.5.		Acceptance of the request to revoke a payment order upon the Bank's application (subject to VAT)			
	402011612/0208	- for intrabank transfers in tenge and freely convertible currency, restricted currency	1000 KZT		
	402011612/0209	- for external transfers in tenge	2000 KZT		

	402011612/0210	- for external transfers in freely convertible currency, restricted currency, except in tenge	75 USD		
2.5.1.	402011612/0211	Cancellation of received payment that was not accepted for execution	200 KZT		
2.5.2.		Refund of received payments in foreign currency (from the amount of payment at the official exchange rate of the NBRK on the date of refund)	0.10%	200 KZT	3000 KZT
	Note to Clauses 2.3, 2.4, 2.5	<i>Remuneration of counterparty banks (third banks), other additional expenses on execution of clients' orders shall be reimbursed (paid) by the clients at the actual cost of the expenses incurred.</i>			
2.6.	402011611/0212	Closing of an account upon the client's application (when closing each account).			
	402011611/0213	- closing an account with a zero credit balance	0 KZT		
	402011611/0214	- closing an account at a non-zero credit balance	1 600 KZT		
2.7		Providing statements, certificates and other documents at the client's request (subject to VAT):			
	402011611/0215	- account statements, advising documents on a mandatory basis in accordance with the contract	0 KZT		
	402011611/0216	- a duplicate of account statement, advising and payment documents at the client's special request (subject to VAT)	1500 KZT		
3.	402011610/0300	Transfers in tenge			
3.1.	402011611/0301	Within the Bank	200 KZT		
3.2.		Outgoing payments from accounts and on behalf of counterparty banks in favor of clients (individuals and legal entities)			
	402011612/0302	- when specifying instructions to charge fee at the sender's expense OUR	0.25%	400 KZT	800 KZT
	402011612/0303	- when specifying instructions to charge fee at the recipient's expense (BEN/SHA)	0.25%	400 KZT	800 KZT
	Note to 402011612/0303	When executing payment orders, remuneration and expenses are deducted from the payment amount, if the payment orders of correspondent banks indicate <i>expenses at the expense of the payee</i> .			
3.3	402011612/0304	Processing of payment documents in manual mode - all currencies (subject to VAT)	1500 KZT		

	Note to Clause 3.3:	<i>The specified fee is charged in addition to the fees specified in Clauses 3.1, 3.2, 3.6 and Clause 4 of this Section, in case of necessity of editing/ correction of settlement documents in tenge/ foreign currency, which have not passed the automatic processing for compliance with the requirements of the Bank on formatting SWIFT/Telex messages.</i>			
3.4	402011612/0305	Urgent payments and transfers in tenge (payment execution within 1 hour after receipt by the Bank of instruction, taking into account the value date) in favor of clients of other banks	1000 KZT		
3.5	402011612/0306	Payments and transfers after the end of transaction time, but no later than 5:30 pm of Astana (by prior arrangement)	1000 KZT		
	Note to Clauses 3.4. and 3.5.:	<i>The fee is charged in addition to the fee in accordance with Clauses 3.1, 3.2, 3.6 of this Section.</i>			
3.6.	402011612/0307	Interbank transfers	200 KZT		
4.	402011610/0400	<i>Transfers in currency</i>			
4.1.	402011611/0401	Within the Bank	200 KZT		
	402011611/0402	Interbank transfers in restricted currency	20 USD		
	402011611/0403	Interbank transfers in freely convertible currency	10 USD		
		Outgoing transfers from accounts and on behalf of counterparty banks in favor of clients (individuals and legal entities) of other banks			
4.2.		At sender's expense			
	402011612/0404	<i>- in freely convertible currency</i>	50 USD		
	402011612/0405	<i>- in restricted currency, except for tenge</i>	15 USD		
4.3.		At the expense of the beneficiary			
	402011612/0406	<i>- in freely convertible currency</i>	10 USD		
	402011612/0407	<i>- in restricted currency, except for tenge</i>	10 USD		
5.	40202612/0500	<i>Cash services</i>			

5.1.		Cash withdrawal:			
		Recalculation and packing at cash withdrawals according to the client's preliminary application:			
	40202612/0501	- up to 1,000,000 tenge	0.40%	200 KZT	
	40202612/0502	- from 1,000,001 tenge to 5,000,000 tenge	0.25%		
	40202612/0503	- from 5,000,001 tenge and above	0.15%		
	40202612/0504	- in foreign currency	1.00%		
	40202612/0505	Recalculation and packing at cash withdrawals without preliminary application subject to the availability of the Bank (tariff is charged in addition to the basic one)	0.10%		
5.2.		Acceptance of cash			
	40202612/0506	- Acceptance and recalculation of cash banknotes and coins in at transaction time with crediting of money to the client on the same day	0.20%	50 KZT	
	40202612/0507	- freely convertible currency	0.20%		
	40202612/0508	- restricted currency	0.20%		
	40202612/0509	Recalculation of banknotes and coins at the receipt of collected proceeds during non-transaction time with crediting the money to the client's account at the next day	0.20%		
	40202612/0510	Additional tariff charged in case of detection of surplus or shortage during the cash recalculation (double recalculation)	0.20%	400 KZT	5,000 KZT
	40202612/0511	Exchange of banknotes and coins at the preliminary application subject to the availability of the Bank	0.40%	250 KZT	
6.	40201612/0600	Other services			
6.1.		Audit inquiries:			
	40201612/0601	Fee for confirmation of account balance (subject to VAT)	4000 KZT		
	40201612/0602	Fee for confirmation of all transactions made with correspondent banks (subject to VAT)	6500 KZT		
6.2.	40201612/0603	Postage and courier services (subject to VAT)	on actual basis		

6.3.	40201612/0604	Sending SWIFT, Telex messages on behalf of correspondent banks without financial obligations of the Bank (subject to VAT)	3000 KZT		
------	---------------	---	----------	--	--

SECTION 5. Tariffs for documentary operations for correspondent banks

No.	Code	Account No.	List of Services/ Operations	Current Tariffs		
				Base Rate	Minimum	Maximum
1.	402081610/0100		Export letters of credit			
1.1.		4612	Export letter of credit confirmation:			
	402081611/0101		- with coverage	0.10%	50 USD	
	402081611/0102		- without coverage	from 0,15% - 10% per annum		
1.2.	402081611/0103	4612	Pre-advicing of export letter of credit	30 USD		
1.3.	402081611/0104	4612	Advicing of export letter of credit	0.10%	40 USD	400 USD
1.4.	402081611/0105	4612	Advicing of changes in the terms of the letter of credit (per advising)	40 USD		
1.5.	402081611/0106	4612	Export letter of credit message advising (per advising)	20 USD		
1.6.	402081611/0107	4900	Penalty for cancellation of letter of credit before expiration date:	40 USD		
1.7.	402081611/0108	4612	Letter of credit document verification	0.10%	100 USD	500 USD
1.8.	402081611/0109	4612	Fee for discrepancies in the documents (for each set of documents)	40 USD		
1.9.	402081611/0110	4601	Transfer of a transferable letter of credit	0.10%	40 USD	400 USD
1.10.	402081611/0111	4612	Changing the terms of the transferable letter of credit (per service, regardless of the number of changes made)	40 USD		
1.11.	402081612/0112	4921^	Receiving, processing and sending a package of shipping documents via mail (including VAT)	40 USD + postage on actual basis (including VAT)		
1.12.	402081611/0113	4612	Negotiation, discounting and acceptance of drafts	from 0,15% - 10% per annum		
1.13.	402081612/0114	4608^	Requests for letters of credit (including VAT)	20 USD		
2.	402081610/0200		Import letters of credit			
2.1.		4612	Opening of an import letter of credit:			
	402081611/0201		- with coverage	0.10%	50 USD	
	402081611/0202		- without coverage*	0.15%		
	402081611/0203		* Plus exposure fee	from 0,1% - 20% per annum		
2.2.	402081611/0204	4612	Pre-advicing of import letter of credit	30 USD		
2.3.	402081611/0205	4612	Changing the terms of the letter of credit** (per service, regardless of the number of changes made)	50 USD		
			**The increase in the amount of the letter of credit is treated as an independent issue of the letter of credit for the purpose of calculating the fee			
2.4.		4900	Penalty for cancellation of letter of credit before expiration date:			
	402081611/0206		- by requesting the beneficiary's consent	40 USD		

	402081611/0207		- upon receipt of a formal waiver from the beneficiary without prior request	0 USD		
2.5.	402081611/0208	4612	Letter of credit document verification	0.10%	100 USD	500 USD
2.6.	402081611/0209	4612	Fee for discrepancies in the documents (for each set of documents)	40 USD		
2.7.	402081611/0210	4601	Payment by letter of credit	according to the Bank's tariffs for transfers for correspondent banks		
	402081611/0212		***The fee for opening a letter of credit upon its issuance is reduced by the amount of this fee			
2.8.	402081612/0213	4608^	Requests for letters of credit (including VAT)	20 USD		
3.	402071610/0100		Import guarantees			
3.1.		4606	Guarantee issuance fee:			
	402071611/0101		- with coverage	0.10%	50 USD	
	402071611/0102		- without coverage	from 0,1% - 20% per annum		
3.2.	402071611/0103	4606	Changing the terms of the issued guarantee** (per service, regardless of the number of changes made)	50 USD		
			**An increase in the amount of the guarantee is considered as an independent issue of the guarantee to calculate the fee			
3.3.		4900	Penalty for cancellation of guarantee before expiration date:			
	402071611/0104		- by requesting the beneficiary's consent	40 USD		
	402071611/0105		- upon receipt of a formal waiver from the beneficiary without prior request	0 USD		
3.4.	402071611/0106	4606	Verification of documents accompanying the payment demand	0.10%	100 USD	300 USD
3.5.	402071611/0107	4601	Making a payment in execution of a demand under the guarantee	according to the Bank's tariffs for transfers for correspondent banks		
			***The guarantee issuance fee is reduced by the amount of this fee when issuing the guarantee			
3.6.	402071612/0109	4608^	Requests for guarantees (including VAT)	20 USD		
4.	402071610/0200		Export guarantees			
4.1.		4606	Fee for issuing a guarantee under a counter-guarantee:			
	402071611/0201		- with coverage	0.10%	50 USD	

	402071611/0202		- <i>without coverage</i>	from 0,15% - 10% per annum		
4.2.	402071611/0203	4606	Pre-advising of export guarantee	30 USD		
4.3.	402071611/0204	4606	Advising of export guarantee	0.10%	40 USD	300 USD

4.4.	402071611/0205	4606	Advising of changes in the terms of the guarantee (per advising)	40 USD		
4.5.	402071611/0206	4606	Export guarantee message advising (per advising)	20 USD		
4.6.	402071611/0207	4900	Penalty for cancellation of guarantee before expiration date	40 USD		
4.7.	402071611/0208	4606	Verification of documents accompanying the payment demand	0.10%	100 USD	300 USD
4.8.	402071612/0209	4921^	Receiving, processing and sending a package of shipping documents via mail (including VAT)	40 USD + postage on actual basis		
4.9.	402071612/0210	4608^	Requests for guarantees (including VAT)	20 USD		
5.	402101610/0100		<i>Documentary collection provided for under a commercial import contract</i>			
5.1.	402101611/0101	4612	Advising of import collection	0.10%	20 USD	200 USD
5.2.	402101611/0102	4612	Issuance of documents against acceptance or payment	0.10%	20 USD	200 USD
5.3.	402101611/0103	4612	Advising of changes in the terms of the collection order (per advising)	40 USD		
5.4.	402101611/0104	4601	Payment by collection	according to the Bank's tariffs for transfers for correspondent banks		
5.5.	402101611/0105	4612	Endorsement of documents in favor of the buyer or his/her bank (per document);	10 USD		
5.6.	402101612/0106	4921^	Return (sending) documents without payment (including VAT)	0 USD + postage on actual basis (including VAT)		
5.7.	402101612/0107	4608^	Collection requests (including VAT)	20 USD		
6.	402101610/0200		<i>Documentary collection provided for under a commercial export contract</i>			
6.1.	402101611/0101	4612	Issuing a collection order (acceptance and preparation of documents for collection)	0.10%	33 USD	300 USD
6.2.	402101612/0102	4921	Issuing a collection order (sending documents for collection) (including VAT)	postage on actual basis		
6.3.	402101611/0103	4612	Changing the terms of the collection order (per service, regardless of the number of changes made)	50 USD		
6.4.	402101611/0104	4900	Penalty for revocation of a collection order at the request of a client	40 USD		
6.5.		4921^	Return of unpaid documents (including VAT):			
	402101612/0105		- <i>without protest</i>	40 USD + postage on actual basis		

	402101612/0106		- <i>with protest</i>	40 USD + postage on actual basis + legal expenses		
6.6.	402101612/0107	4608^	Collection requests (including VAT)	20 USD		

Fees for transactions not listed in Section 5 are charged according to the tariffs of Section 3