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Approved by
the minutes of the Management Board
of Subsidiary JSC VTB Bank (Kazakhstan)
No. 57 dated 04.10.2022

As amended and revised under no.1 (approved by the Minutes of the Bank Management no.63 dated 09.11.2022)
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As amended and revised under no.17 (approved by the Minutes of the Bank Management no.42 dated 08.07.2026)

**Tariffs (basic and preferential rates)
for conducting retail business operations
Subsidiary JSC VTB Bank (Kazakhstan)**

Table of contents:

Section 1.	Base tariff rates for cash and settlement services for individuals
Section 2.	Base tariff rates for credit operations for individuals
Section 3.	Base tariff rates for safe deposit services for individuals
Section 4.	Base tariff rates within the system of remote banking services for individuals
Section 5.	Base tariff rates for individuals under the "Prime" and "Privilege" packages
Section 6.	Base tariff rates for debit payment cards for individuals
Section 6-1.	Base tariff rates for debit payment cards "Payroll Project"
Section 7.	Base tariff rates for payment cards for Bank employees
Section 8.	Base tariff rates for cash and settlement services and credit transactions for Bank employees

SECTION 1. Base tariff rates for cash and settlement services for individuals

Comments: The commission amount in a currency other than the one prescribed by these Tariffs, not marked "At the Bank's rate", is calculated at the official rate of the National Bank of Kazakhstan at the time of transaction.

If 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 completion, but not less than the prevailing minimum and not more than the prevailing maximum **(if any)**.

For Bank commissions subject to VAT, the tariff is inclusive of VAT.

No.	List of services/operations	Current rates	
		Base rates	Note
1	Bank account: opening, maintenance and closing		
1.1.	Opening a current account (including VAT)	0 KZT	
1.1.1.	Opening of current account for deposit (including VAT)	0 KZT	Tariff 1.1.1 shall also apply when opening current accounts "Compensation" and for payment of amounts received from Otbasy Bank JSC. The rate specified in clause 1.2.2 not applicable
1.2.	Opening a savings account (including VAT)	0 KZT	
1.2.1.	Monthly subscription fee for SMS notification on a current / savings account, including VAT (including VAT)	150 KZT	
1.2.2.	Maintaining a current account, if there is no movement on the account for 6 months (monthly, for each account)* (including VAT)	Amount of balance, but not more than 500 KZT	* The Bank's account maintenance fee is charged on the last day of the month following the close of the Bank's business day for current bank accounts opened in tenge and foreign currency, regardless of the account balance, on which no transactions have been conducted for 6 (six) months, with the exception of subclause 1.1.1. of this Section of the Tariff and clause 42 of the Rules on General Terms and Conditions for Banking and Other Transactions of Subsidiary JSC VTB Bank (Kazakhstan). This fee does not apply to customers' current accounts in tenge that have active loan agreements
1.3.	Search for amounts of money that have not been credited to the Client's account at his request or at the request of his heirs (including VAT)	1 000 KZT per week	
1.4.	Issuing duplicate bank deposit and current account agreements (including VAT)	1 000 KZT	
1.5.	Issuing statements at the Client's request (including VAT)	1 000 KZT	
1.6.	Issuing a bank account statement (including VAT):		
1.6.1.	current for the period less than 1 year	0 KZT	
1.6.2.	archived for the period over 1 year	2 000 KZT	
1.7.	Closing a current account (including VAT)	0 KZT	
1.8.	Closing a savings account (including VAT)	0 KZT	
1.9.	Closing of current account for deposit (including VAT)	0 KZT	Tariff 1.9. shall also apply when closing current accounts "Compensation" and for payment of amounts received from Otbasy Bank JSC.
2.	Money transfers to bank accounts in local currency*		
2.1.	Intra-bank transfer between accounts of one Client (including VAT)	0 KZT	
2.2.	Intrabank transfer between accounts of different Clients* (including VAT)	0,2% (min 500 KZT, max 3000 KZT)	* Not applicable when transferring loan funds of individuals in favor of car dealerships / construction companies / trading companies, partners (appraisal companies (appraisers), companies providing registration services) and when transferring funds of individuals in favor of other legal entities / individual entrepreneurs with whom the Bank has concluded the relevant contracts / agreements, and also not applicable when granting / refinancing a loan. Tariff under paragraph 2.3. does not apply to service at the Bank branches without cash desks
2.3.	External transfers (payments) to bank accounts opened with other banks* (including VAT)	0,3% (min 500 KZT, max 5 000 KZT)	
2.4.	Execution of the Client's order to cancel or change the transfer after its acceptance by the Bank for execution and refund (if the Bank has the technical capability) (including VAT)	2 000 KZT	

2.5.	For urgent transfer of money to bank accounts opened in other banks - the fee is charged in addition to the base fee (in the order of payments according to the internal documents of the Bank) (including VAT)	2 000 KZT	
3.	Money transfers to bank accounts in foreign currency		
3.1.	Intra-bank transfer between accounts of one Client (except in Russian roubles RUB) (including VAT)	0 KZT	
	Intra-bank transfer in Russian roubles (RUB) between accounts of one Customer from a savings account to current account, in case of transferring the amount earlier than 30 days from the moment of crediting to the savings account (including VAT)	3% (min 15 000 KZT)	Tariff shall come into force from the date of technical implementation
	Intra-bank transfer in Russian roubles (RUB) between accounts of one Customer from a savings account to a current account, in case of transferring the amount in 30 days or more from the moment of crediting to the savings account (including VAT)	0 KZT	
3.2.	Intrabank transfer between accounts of different Clients (including VAT)	0,2% (min 500 KZT, max 5 000 KZT)	
3.3.	Transfers to bank accounts opened with other banks: (including VAT)		
3.3.1.	Upon instruction for charging a fee at the sender's expense (OUR option) **:		
	RUB	1 % (min 5000 KZT max 100 000 KZT)	Excluding money transfers to VTB Shanghai customers (RUB)
	Money transfers to VTB Shanghai customers (RUB)	2,5 % min 9 000 KZT	per each transfer
	CNY	2,3% min 15 000 KZT	
	other currencies **	0,3% (min 5 000 KZT, max 100 000 KZT)	
3.3.2.	Upon instruction for charging a fee at the beneficiary's expense (BEN/SHARE option) **: (including VAT)		
	RUB	0,2% (min 5 000 KZT max 50 000 KZT)	
	other currencies **	0,2% (min 4 000 KZT, max 70 000 KZT)	except of CNY
3.4.	Money transfers to VTB Group clients (RUB) (including VAT)	0,5% (min 5 000 KZT, max 50 000 KZT)	
3.5.	Withdrawal of the Client's instruction on his own before its execution by the Bank (if the Bank has the technical capability) (including VAT)	10 000 KZT per transfer	
3.6.	Providing copies of SWIFT messages for outgoing money transfers in foreign currency (including VAT) **	1 000 KZT per message	
3.7.	Investigation of incoming payments in case of insufficient/incorrect details of the beneficiary (at the initiative of the recipient) with the involvement of a correspondent bank (including VAT) **		
	in Russian rubles (RUB)	700 RUB	
	in foreign currency **	70 EUR***	***equivalent in tenge at the rate of the National Bank of the Republic of Kazakhstan
3.8.	Sending a request to the beneficiary's bank upon the client's request to change / add the transfer details (including VAT) **		
	in Russian rubles (RUB)	700 RUB	
	in foreign currency **	70 EUR***	***equivalent in tenge at the rate of the National Bank of the Republic of Kazakhstan
3.9.	Investigation of outgoing payments for the date of crediting, the status of payment with the involvement of a correspondent bank (including VAT) **		
	in Russian rubles (RUB)	700 RUB	
	in foreign currency **	70 EUR***	***equivalent in tenge at the rate of the National Bank of the Republic of Kazakhstan
3.10.	Request for refund of the transfer (with the involvement of a correspondent bank) (including VAT) **		
	in Russian rubles (RUB)	700 RUB	

	<i>in foreign currency **</i>	70 EUR***	***equivalent in tenge at the rate of the National Bank of the Republic of Kazakhstan
4	Cash operations		
4.1.	Recounting and packaging when withdrawing cash:		
4.1.1.	from current accounts in local currency, including accounts linked to a payment card* (including VAT)	1,5%(min 100 KZT)	* Does not apply to loan disbursements * When closing a card and/or account, balances of up to 1,000 KZT / 200 RUB are paid out without a fee at the Bank's cash desk. * When withdrawing cash using payment card details—VAT-exempt (this rate takes effect on the date of technical implementation)
4.1.2.	from current accounts in foreign currency, including accounts linked to a payment card* (including VAT)		* When closing a card and/or account, balances of up to 1,000 KZT / 200 RUB are paid out without a fee at the Bank's cash desk. * When withdrawing cash using payment card details, no VAT is charged (this rate takes effect on the date of technical implementation).
	<i>in Russian rubles</i>	3% (min 200 KZT)	
	<i>in other foreign currency **</i>	1,5% (min 200 KZT)	
4.1.3.	from savings accounts in the national currency: (including VAT)		
	When depositing money by wire transfer and keeping the deposit/each additional contribution on the savings account for less than 30 calendar days	1,5% (min 100 KZT)	
	When depositing money by wire transfer and keeping the deposit/each additional contribution on the savings account for more than 30 calendar days	0 KZT	
4.1.4.	from savings accounts in the foreign currency: (including VAT)		
	When depositing money by wire transfer and keeping the deposit/each additional contribution on the savings account for less than 30 calendar days (except in Russian roubles RUB)	1,5% (min 200 KZT)	
	When depositing money by wire transfer and keeping the deposit/each additional contribution on the savings account for more than 30 calendar days (except in Russian roubles RUB)	0 KZT	
	In Russian roubles (RUB): When depositing money by wire transfer and keeping the deposit/each additional contribution on the savings account for less than 30 calendar days	3% (min 15 000 KZT)	
	In Russian roubles (RUB): When depositing money by wire transfer and keeping the deposit/each additional contribution on the savings account for more than 30 calendar days	0 тенге	
4.1.5.	from current account for deposit in national currency (including VAT)	0 KZT	Tariff 5.1.5. shall also apply for current accounts "Compensation" and payment of amounts received from Otbasys Bank JSC
4.1.6.	from current account for deposit in foreign currency (including VAT)	0 KZT	Tariff 5.1.6. shall also apply for current accounts "Compensation" and payment of amounts received from Otbasys Bank JSC
4.2.	Exchange of large denomination banknotes for small ones and vice versa, subject to the Bank's ability, upon the Client's prior request (including VAT)	1% of amount min 1 000 KZT	
4.3.	Verification of banknotes under 50 banknotes (including VAT)	20 KZT per banknote (min 100 KZT)	
4.4.	Verification of banknotes above 50 banknotes (including VAT)	10 KZT per banknote	
4.5.	Deposit to the current account in cash: (including VAT)		
4.5.1.	in national currency	1% (min 300 KZT, max 35 000 KZT)	not applicable: 1) when repaying the loan; 2) when making an initial payment on the loan, as well as for paying the post-credit service fee; 3) for employees of Subsidiary JSC VTB Bank (Kazakhstan) (when depositing to the own account) 4) to the «Prime» и «VIP» clients 5) when depositing money by an individual for the purpose of further crediting / transferring money in favor of a legal entity / individual entrepreneur with whom the Bank has concluded relevant agreements / agreements 6) upon repayment of the debt to the bank (once the account is settled, the rate takes effect on the date of technical implementation)
	<i>in foreign currency **</i>		

4.5.2.	<i>in Russian rubles (RUB)</i>	3% min 15 000 KZT	1) not applicable: for employees of Subsidiary JSC VTB Bank (Kazakhstan) (when depositing to the own account) 2)for conversion with subsequent opening of a "Profitable" deposit in KZT (same day)
	<i>in other foreign currency **</i>	0 KZT	
4.6.	Deposit to the savings account in cash: (including VAT)		
4.6.1.	by depositor (account holder - depositor)	0 KZT	
4.6.2.	by third party (other person, not a depositor)	1% (min 300 KZT, max 35 000 KZT)	not applicable: 1) to the «Prime» и «VIP» clients 2)when depositing to the "Educational - AQYL" deposit
5.	Conversion on current accounts of individuals		
5.1.	Conversion of non-cash currency with funds credited to the client: (including VAT)		
	- on the same day	0% at the Bank's rate	

** other types of foreign currencies for which there are no restrictions for the Bank to conduct transactions

SECTION 2. Base tariff rates for credit operations for individuals

Subsidiary JSC VTB Bank (Kazakhstan) JSC performs the duties of a tax agent who pays income to a non-resident (foreign bank) in accordance with Article 11, 683 of the Tax Code of the Republic of Kazakhstan)

Comments : For Bank commissions subject to VAT, the tariff is inclusive of VAT.

The commission amount in a currency other than the one prescribed by these Tariffs, not marked "At the Bank's rate", is calculated at the official rate of the National Bank of the Republic of Kazakhstan prevailing at the time of transaction.

No.	List of services/operations	Base rate	Note
1.	For review of loan application and documents (if the application is approved—excluding VAT; if the application is denied—including VAT):		<i>If the application is approved, the fee is treated as a loan-related fee (excluding VAT); if the application is denied and no loan is granted, the fee is subject to VAT</i>
1.1.	Cash loan (unsecured)	0 KZT	
1.2.	Cash loan secured by a deposit	0 KZT	
1.3.	PoS "Interest Bearing" loan	0 KZT	
1.4.	PoS "Profitable" loan	0 KZT	
1.5.	Preferential auto loan	0 KZT	
1.6.	Car under "Trade-in" program	0 KZT	
1.7.	Auto-Standard	0 KZT	
1.8.	Used Car	0 KZT	
1.9.	Mortgage	7 000 KZT	
1.10.	Unsecured auto loan	0 KZT	
1.11.	Online loan	0 KZT	
2.	Origination fee (excluding VAT):		
2.1.	Cash loan (unsecured)	0 KZT/ 2% of loan amount*	<i>*applies to special conditions by the decision of the authorized body of the Bank</i>
2.2.	Cash loan secured by a deposit	0 KZT	
2.3.	PoS "Interest Bearing" loan	0 KZT	
2.4.	PoS "Profitable" loan	0 KZT	
2.5.	Preferential auto loan	0 KZT	
2.6.	Car under "Trade-in" program	0 KZT	
2.7.	Auto-Standard	0 KZT	
2.8.	Used Car	0 KZT	
2.9.	Mortgage	2% of loan amount	
2.10.	Unsecured auto loan	0 KZT	
2.11.	Online loan	0 KZT/ 2% of loan amount*	<i>*applies to special conditions by the decision of the authorized body of the Bank</i>
3.	Changes in the terms of the loan (except for potentially problem and problem loans) (excluding VAT):		<i>1. In case of two or more services/operations, only one tariff with the maximum value is charged; 2. The commission is not refundable if the Bank refuses to change the terms of the loan.</i>
3.1.	repayment schedule	1% of principal balance (min. 45 000 KZT)	<i>no charge, if payment date changes according to the repayment schedule within the loan term (subject to no change in the monthly payment and the loan term)</i>
3.2.	loan currency	1% of principal balance (min. 45 000 KZT)	

3.3.	interest rate	1% of principal balance (min. 45 000 KZT)	
3.4.	loan repayment method	1% of principal balance (min. 45 000 KZT)	
3.5.	For partial early repayment for individuals	0% of maturity value	
3.6.	For full early repayment for individuals	0% of maturity value	
3.7.	Review of issues on changing the terms and conditions related to the borrower (co-borrower), the guarantor (surety) at the initiative of the borrower (co-borrower), the guarantor (surety)	1% of the principal balance (min. 45 000 KZT) /5% of the principal balance in review of the issue related to the termination of the borrower's obligations	<i>1. In case of two or more services/operations, only one tariff with the maximum value is charged; 2. The commission fee is not refundable in case the Bank makes a negative decision according to the results of the consideration of the issue.</i>
3.8.	Review of issues related to changing the terms of encumbrance of the loan security, the intended purpose of the security, as well as replacing the security	1% of principal balance (min. 45 000 KZT)	
3.9.	Review of pledger replacement issues	1% of principal balance (min. 45 000 KZT)	
4.	Issuance of certificates, consents, information and other documents in the course of post-credit servicing of individuals (including VAT)		
4.1.	Review of issues related to the issuance of title documents on the pledge contained in the credit file (including VAT), at the client's request	20 000 KZT	<i>The client also reimburses the notary expenses</i> <i>No charge when the encumbrance is removed from the pledged property due to the early full repayment of the loan</i>
4.2.	Review of issues related to the issuance of a certificate of consent for registration (de-registration) at the place of residence of an individual, for the legalization of alterations, buildings, extensions made on the territory of pledge (including VAT), at the client's request	20 000 KZT	
4.3.	Review of issues related to the issuance of a certificate of authorization for the replacement of the registration number for a vehicle, which is a pledge, for the reissue of the vehicle registration certificate, for the recovery of lost documents for the vehicle (including VAT), at client's request	10 000 KZT	
4.4.	For issuing a certificate of outstanding loan (including VAT), at the client's request	5 000 KZT	
4.5.	For issuing a copy/archival records (including VAT)	5000 KZT	<i>Each copy of documents is charged, if more than 2 copies of documents are issued</i>

SECTION 3. Base tariff rates for safe deposit services for individuals

No.	Code	Available sizes of safe deposit boxes	Base tariff rate (including VAT) in KZT* in accordance with safe deposit box size				Note
			1 month	3 months	6 months	12 months	* subject to VAT included in the price
1.	202091102/0100	Small safe (72*260*390)	5800 KZT	15600 KZT	18000 KZT	30000 KZT	
2.	202091102/0200	Medium safe (146*260*390)	8000 KZT	16000 KZT	28000 KZT	50000 KZT	
3.	202091102/0300	Big safe (220*260*390)	10000 KZT	20000 KZT	38000 KZT	70000 KZT	
4.	202091102/0400	Large safe (440*260*390)	14000 KZT	33000 KZT	57100 KZT	100900 KZT	
No.	Code	List of services/operations		Current rates			
5.	202091102/0500	Supplementary services		Base rate (including VAT)			
5.1.	202091102/0501	Opening the safe (including VAT)		cost of third party services + 15%			
5.2.	202091102/0502	Compensation for damage caused to the Bank in case of key loss or breakage due to the Customer's fault (including VAT)		60000 KZT			
5.3.	202091102/0503	Custody of the Client's property in the Bank's vault during the forced opening of the individual safe/deposit box (including VAT)		9000 KZT for each full or partial month			
5.4.	202091102/0504	For the delay in the lease agreement for each overdue day (excluding VAT)		Small safe - 200 KZT Medium safe - 300 KZT Big safe - 400 KZT Large safe - 700 KZT			

SECTION 4. Base tariff rates within the system of remote banking services for individuals

Note. The commission amount in a currency other than the one prescribed by these Tariffs, not marked "At the Bank's rate", is calculated at the official rate of the National Bank of Kazakhstan prevailing at the time of transaction.

No.	List of services/operations	Base rate	Note
1.	Payment for connection and registration in the system (including VAT)	KZT 0	
2.	Payment of cash and non-cash payments in favor of suppliers of goods/works/services in the system: (including VAT)		
2.1.	payments in favor of providers of services, including utilities	KZT 0	except item 2.2.
2.2.	payments in favor of Institutions*	KZT 40	available only in Information and payment terminals
2.3.	transfer of money to pay taxes and other payments to the budget	KZT 0	
3.	Commission for money transfers from bank accounts in the network of Subsidiary JSC VTB Bank (Kazakhstan) JSC: (including VAT)		
3.1.	Intra-bank transfer between accounts of one Client	KZT 0	does not include money transfers from bank accounts using credit cards (excluding VAT) (see section 5.)
3.2.	Intrabank transfer between accounts of different Clients		including transfers via social networks/contact book in the client's mobile phone
3.2.1.	in local currency	0 KZT	except credit payment card transactions (see item 5)
3.2.2.	in foreign currency	0 KZT	
4.	Commission for money transfers to bank accounts opened with other banks: (including VAT)		available only in Mobile Banking of individuals
4.1.	Transfers to bank accounts opened with other banks:		
4.1.1.	in KZT	KZT 250	except credit payment card transactions (see item 5)
4.1.2.	in foreign currency (except Russian rubles)	0,2% (min KZT 3 000 - equivalent in foreign currency)	
4.1.3.	in Russian rubles	0,2% (min KZT 1 000 - equivalent in foreign currency)	
4.2.	Money transfers to VTB Group clients (USD, EUR)	0,1% (min KZT 1 000 - equivalent in foreign currency)	
4.3.	Money transfers to VTB Group clients (RUB)	0,05% (min KZT 600 - equivalent in foreign currency)	
5.	Money transfers from bank accounts using credit payment cards (excluding VAT)	according to the tariffs for individuals' credit payment cards	of transferred amount
6.	Commission for conversion of non-cash transactions in the network of Subsidiary JSC VTB Bank (Kazakhstan) (excluding VAT)	0% at the Bank's rate	of amount
7.	Monthly subscription fee (including VAT)	KZT 0	
8.	Statement of account in the remote banking service system (RBSS) (including VAT)	KZT 0	
9.	Commission for issuing / reissuing the basic / additional payment card in RBSS (excluding VAT)	according to payment card rates	available only in Mobile Banking of individuals
10.	Opening of current / savings accounts in RBSS (including VAT)	KZT 0	
11.	Commission for replenishment of bank accounts in cash:		available only in Information and payment terminals
11.1.	Deposits into bank accounts opened through the Subsidiary JSC VTB Bank (Kazakhstan) branch network, excluding accounts linked to payment cards (including VAT)	KZT 0	
11.2.	Deposits to bank accounts linked to payment cards opened through the online banking system of Subsidiary JSC VTB Bank (Kazakhstan) (excluding VAT)	KZT 0	
11.3.	Replenishment of bank accounts for repayment of the loan issued in the network of Subsidiary JSC VTB Bank (Kazakhstan) (including VAT)	KZT 0	
12.	Commission for peer-to-peer (P2P) money transfers for individuals in RBSS, ATM and P2P Portal (Bank's website) (excluding VAT)		
12.1.	Fee for transfer from MIR cards of the Subsidiary JSC VTB Bank (Kazakhstan) to MIR payment cards issued by second-tier banks of the Republic of Kazakhstan	1% of the amount (min. 1,500 KZT) for transfers in KZT (or equivalent in foreign currency), 1% of the amount (min. 300 RUB) for transfers in Russian rubles	per transaction
12.2.	Fee for transfer from MIR cards of the Subsidiary JSC VTB Bank (Kazakhstan) to MIR payment cards issued by foreign banks	1% of the amount (min. 1,500 KZT) for transfers in KZT (or equivalent in foreign currency), 1% of the amount (min. 300 RUB) for transfers in Russian rubles	per transaction

* A legal entity/individual entrepreneur with whom the Bank has entered into individual agreement to accept payments from individuals for the goods, works, and services provided

SECTION 5. Base tariff rates for individuals under the "Prime" and "Privilege" packages			
No.	List of services/operations	Prime	Privilege
1.	Package price (excluding VAT)	Package price includes: - issue and annual service of MIR SUPREME basic debit payment card; - 2 MIR CLASSIC payment cards, including issue and annual service of MIR CLASSIC basic/additional debit card;	The package price includes: - issue and annual service of the MIR SUPREME basic debit payment card ; - 1 MIR CLASSIC payment card, including issue and annual service of the MIR CLASSIC basic/additional debit card;
1.1.	First and subsequent years	120 000 KZT	45 000 KZT
1.2.	First and subsequent years	1 KZT**	1 KZT***
2.	Ugent issue/reissue of a payment card (only in Almaty - 2 business days) (excluding VAT)	5 000 KZT / 1 000 RUB	
3.	Reissuing basic / additional payment card at the client's request or in case of loss (excluding VAT)		
3.1.	MIR SUPREME	10 000 KZT / 2 000 RUB	
3.2.	MIR CLASSIC	5 000 KZT / 1 000 RUB	
4.	Replacement of the payment card upon expiration and at the initiative of the Bank (excluding VAT)	0 KZT / RUB	
5.	Commission for cash withdrawal from basic and additional debit payment cards excluding VAT)		
5.1.	At ATMs of Subsidiary JSC VTB Bank (Kazakhstan)	0 KZT / 0 RUB	
5.2.	At ATMs of the network of other banks in the Republic of Kazakhstan and outside the Republic of Kazakhstan	0% (max 1 million KZT/equivalent in foreign currency per month), above 1% (min 200 KZT / 40 RUB)	0% (max 500 thousand KZT/equivalent in foreign currency per month), above 1% (min 200 KZT/40 RUB)
5.3.	Cash withdrawals at Subsidiary JSC VTB Bank (Kazakhstan) cash desks	1% min. 500 KZT, foreign currency 1,2% min. 100 RUB	
5.4.	Withdrawing cash at other banks' cash desks	2% min. 1000 KZT, foreign currency 2,2% min. 200 RUB	
6.	View the balance of payment card account at ATMs, including VAT	100 KZT / 20 RUB	
7.	Monthly subscription fee for SMS notification on cards, including VAT	150 KZT / 30 RUB	
8.	Other commissions	For debit cards - according to the tariff rates for debit payment cards for individuals.	
9.	Personal service for customers who have a valid "Prime" package of VTB Group, including with special relationships with the Bank (including VAT)	1 KZT / 0,20 RUB	
* When MIR card is issued to a client, the commission fee is withdrawn in the amount and currency corresponding to the currency of the card account (KZT - Kazakhstani tenge, RUB - Russian rubles)			
**	For Clients who meet one of the following conditions: 1) the total balance on the savings accounts of the Client's term deposits opened with the Bank as of the date of signing the Agreement is not less than 35,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan); 2) are the founders/shareholders/chief executive officers/ members of the Board of Directors/ Management Board of an organization whose total balance on savings accounts of term deposits opened with the Bank as of the date of signing the Agreement is at least 500,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan) or a Payroll Project with the number of employees of 500 people and more; 3) are the founders/shareholders/chief executive officers/members of the Board of Directors/ Management Board of an organization registered on the Kazakhstan Stock Exchange (KASE) as an issuer. www.kase.kz/ru/emitters; 4) if the amount of Retail transactions with Visa Infinite MIR SUPREME for 12 months before the date of renewal is not less than 5,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan); 5) by the decision of the authorized body of the Bank.		
***	For Clients who meet one of the following conditions: 1) the total balance on the savings accounts of the Client's term deposits opened with the Bank as of the date of renewal of the Agreement is not less than 5,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan); 2) are the founders/shareholders/chief executive officers/ members of the Board of Directors/ Management Board of an organization participating in the Payroll Project with the number of employees of 100 people and more; 3) are the founders/shareholders/chief executive officers/members of the Board of Directors/ Management Board of an organization registered on the Kazakhstan Stock Exchange (KASE) as an issuer. www.kase.kz/ru/emitters; 4) by the decision of the authorized body of the Bank		

SECTION 6. Base tariff rates for debit payment cards for individuals *					
№n/n	Name of service/transaction	MIR Instant	MIR CLASSIC	VISA PLATINUM**	MIR Virtual
1.	Issuance of a basic payment card (excluding VAT)	2000 KZT / 400 RUB	2000 KZT / 400 RUB	0 KZT	0 KZT / 0 RUB
2.	Issuance of an additional card (excluding VAT)	not applicable	2000 KZT / 400 RUB	0 KZT	not applicable
3.	Re-issuance of primary/supplementary payment card at customer's request (loss, theft, damage, forgotten PIN code) (excluding VAT)	not applicable	2000 KZT / 400 RUB	3 000 KZT	not applicable
4.	Urgent issuance/re-issuance of payment card (only in Almaty) - 2 business days excluding VAT):	not applicable	2000 KZT / 400 RUB	2 000 KZT	not applicable
5.	Annual basic/additional payment card service starting from the second year (including VAT)	2000 KZT / 400 RUB	2000 KZT / 400 RUB	0 KZT	0 KZT / 0 RUB
6.	Deposit to a payment card account at the Subsidiary JSC VTB Bank (Kazakhstan) cash desk (If no payment card details are provided, the amount includes VAT; if payment card details are provided, the amount excludes VAT)	0 KZT / 0 RUB			
7	Cash withdrawal fee (excluding VAT):				
7.1.	Cash withdrawals from ATMs at Subsidiary JSC VTB Bank (Kazakhstan) for basic/additional cards	1% of amount (min 500 KZT/ 100 RUB)			not applicable
7.2.	Cash withdrawals from ATMs in other banks' networks for basic cards within and outside the Republic of Kazakhstan	1.5% of amount (min 1000 KZT / 200 RUB)			2% (min. 500 KZT / 100 RUB)
7.3.	Cash withdrawals from ATMs in other banks' networks for additional cards within and outside the Republic of Kazakhstan	not applicable	1.5% of amount (min 200 KZT / 40 RUB)		not applicable
7.4.	Cash withdrawals through Subsidiary JSC VTB Bank (Kazakhstan) cash desks ***	1,5 % (min. 500 KZT), foreign currency - 3 % (min. 100 RUB)			
7.5.	Withdrawing cash at other banks' cash desks	2% of amount + 1 000 KZT, foreign currency - 1% (min. 100 RUB)			2% (min. 500 KZT / 100 RUB)
7.6.	Cash withdrawals at Subsidiary JSC VTB Bank (Kazakhstan) cash desks using cards issued by other banks, including cards issued by VTB Group banks ****	2%			
7.7.	Cash withdrawal from ATMs of Subsidiary JSC VTB Bank (Kazakhstan) using cards issued by other Banks (except for VTB Group Banks****)	2%			
7.8.	Cash withdrawal from ATMs of Subsidiary JSC VTB Bank (Kazakhstan) using cards issued by VTB Group Banks****	1%			
8	Transfer transactions via ATMs and online banking for individual customers of Subsidiary Organization VTB Bank (Kazakhstan) JSC (excluding VAT)*****:				
8.1	Intra-bank transfer to another person's card		0 KZT / 0 RUB		
8.2	Fee for transfer from MIR cards at Subsidiary JSC VTB Bank (Kazakhstan) to MIR payment cards emitted by second-tier banks of the Republic of Kazakhstan	1% (min. 1500 KZT / 300 RUB)			
8.3	Fee for transfer from MIR cards at Subsidiary JSC VTB Bank (Kazakhstan) to MIR cards issued by foreign banks	1% (min. 1500 KZT / 300 RUB)			
9	Payment card account statement, including VAT:				
9.1	Monthly statement	0 KZT			
9.2	For the last 6 months (at a bank branch)	700 KZT / 140 RUB			
9.3	For a month exceeding the last 6 months (at a bank branch)	1 000 KZT / 200 RUB			
9.4	ATM mini-statement (10 recent account transactions)	100 KZT / 20 RUB		not applicable	
10	Other services				
10.1	Checking your payment card balance at an ATM (including VAT):	100 KZT / 20 RUB			
10.2	Provision of ATM camera footage to cardholders at Subsidiary JSC VTB Bank (Kazakhstan), including VAT	3 000 KZT / 600 RUB		not applicable	
10.3	Provision of ATM footage for cardholders of other banks, including VAT	10 000 KZT / 2000 RUB			
10.4	Monthly subscription fee for SMS notification on cards, including VAT	300 KZT / 60 RUB			
10.5	Fee for changing a PIN via an ATM or call center, including repeat requests (including VAT) *****	250 KZT/ 50 RUB for one PIN code change		not applicable	
10.6	Payment for goods and services by card via POS terminals excluding VAT)	0 KZT / 0 RUB			

* When MIR card is issued to a client, the commission fee is withdrawn in the amount and currency corresponding to the currency of the card account (KZT - Kazakhstani tenge, RUB - Russian rubles)

** For customers with an MPS VISA card

*** When closing the card and/or account, the balance of up to 1,000 KZT / 200 RUB will be issued without fee at the bank's cash desk.

**** VTB Group – VTB Bank (PJSC), VTB Bank (Azerbaijan) OJSC, VTB Bank (Armenia) CJSC, VTB Bank (Belarus) CJSC

***** Fee for Transfers to bank accounts opened with other banks is charged in accordance with the tariffs of Settlement Cash Services SECTION 1. Base tariff rates for cash management services for individuals. Commission for transfers by VISA payment cards are valid in accordance with Amendments and additions No. 4 to Tariffs for retail business.

***** Regarding the deduction of fees through the call center, including for repeat requests, the rate takes effect on the date of technical implementation

SECTION 6-1. Base tariff rates for debit payment cards "PAYROLL PROJECT"		
Nen/n	Name of service/transaction	MIR CLASSIC
1.	Issuance of a basic payment card (excluding VAT)	0 KZT
2.	Issuance of an additional card (excluding VAT)	2 000 KZT
3.	Re-issuance of basic/additional payment card at customer's request (loss, theft, damage, forgotten PIN code) (excluding VAT)	2 000 KZT
4.	Urgent issuance / re-issuance of payment card (only in Almaty) - 2 business days (excluding VAT):	2 000 KZT
5.	Annual basic/additional payment card service (including VAT)	0 KZT
6.	Deposit to a payment card account at the Subsidiary JSC VTB Bank (Kazakhstan) cash desk (If no payment card details are provided, the amount includes VAT; if payment card details are provided, the amount excludes VAT)	0 KZT
7.	Cash withdrawal fee (excluding VAT):	
7.1.	Cash withdrawals from ATMs at Subsidiary JSC VTB Bank (Kazakhstan) for basic cards	Up to 500,000 KZT per month - 0%, from 500,000 KZT per month - 0.5% of amount (min 500 KZT)
7.2.	Cash withdrawals from ATMs in other banks' networks for basic cards within and outside the Republic of Kazakhstan	1.5% of amount (min 200 KZT)
7.3.	Cash withdrawals from ATMs at Subsidiary JSC VTB Bank (Kazakhstan) for additional cards	According to the rates in Section 6. Debit Cards for Individuals
7.4.	Cash withdrawals from ATMs in other banks' networks for additional cards within and outside the Republic of Kazakhstan	According to the rates in Section 6. Debit Cards for Individuals
7.5.	Cash withdrawals at Subsidiary JSC VTB Bank (Kazakhstan) cash desks *	2% (min. 1 000 KZT), foreign currency - 1% (min. 500 KZT)
7.6.	Cash withdrawals at cash desks of other Banks	2% of amount + 1 000 KZT, foreign currency - 1% (min. 500 KZT)
8.	Transfer transactions via ATMs and online banking for individual customers of Subsidiary JSC VTB Bank (Kazakhstan) (excluding VAT) **::	
8.1.	Intra-bank transfer to another person's card	0 KZT
8.2.	Fee for transfer from MIR cards at Subsidiary JSC VTB Bank (Kazakhstan) to MIR payment cards emitted by second-tier banks of the Republic of Kazakhstan	1% (min. 1500 KZT)
8.3.	Fee for transfer from MIR cards at Subsidiary JSC VTB Bank (Kazakhstan) to MIR cards issued by foreign banks	1% (min. 1500 KZT)
9.	Payment card account statement, including VAT:	
9.1.	Monthly statement	0 KZT
9.2.	For the last 6 months (at a bank branch)	700 KZT
9.3.	For a month exceeding the last 6 months (at a bank branch)	1 000 KZT
9.4.	ATM mini-statement (10 recent account transactions)	100 KZT
10.	Other services	
10.1.	View your payment card account balance via ATMs, including VAT:	100 KZT
10.2.	Provision of ATM camera footage to cardholders at Subsidiary JSC VTB Bank (Kazakhstan), including VAT	3 000 KZT
10.3.	Provision of ATM footage for cardholders of other banks, including VAT	10 000 KZT
10.4.	Monthly subscription fee for SMS notification on cards, including VAT	300 KZT
10.5.	Fee for changing a PIN via an ATM or call center, including repeat requests (including VAT) ***	250 KZT for one PIN code change
10.6.	Payment for goods and services by card via POS terminals (excluding VAT)	0 KZT

Payroll deposit fee (charged to the legal entity) including VAT*	
Average salary fund within the payroll program (in KZT)	Base tariff rate
up to 90,000 KZT	0.1%
over 90,000 KZT	0.0%

* When closing the card and/or account, the balance of up to 1,000 KZT will be issued without fee at the bank's cash desk.

** Fee for Transfers to bank accounts opened with other banks is charged in accordance with the tariffs of Settlement Cash Services SECTION 1. Base tariff rates for cash management services for individuals. Commission for transfers by VISA payment cards are valid in accordance with Amendments and additions No. 4 to Tariffs for retail business.

*** Regarding the deduction of fees through the call center, including for repeat requests, the rate takes effect on the date of technical implementation