

*Information on changes in tariffs for customers: individual entrepreneurs, lawyers, notaries, private bailiffs, peasant (farm) households, professional mediators*

**Dear customers,**

VTB Bank (Kazakhstan) hereby in accordance with clause 1.8. of the Adhesion Contract on opening a current account (for individual entrepreneurs, lawyers, notaries, private bailiffs, peasant (farming) households, professional mediators), approved by the Management Board of the Bank (Minutes No.16 dated March 10, 2021), subject to amendments and supplements (hereinafter referred to as the Contract), notifies the Bank's customers who have joined this Contract and opened current accounts on its terms and conditions, of changes in the Bank's tariffs for payment services rendered under the Contract from January 22, 2024, namely:

- 1) commission fee for external transfer in national currency (KZT) outside Kazakhstan – *1% min 15,500 KZT*;
- 2) commission fee for Processing of incoming payment in KZT under export currency contract (including VAT) – *1% min 6,000 KZT*;
- 3) commission fee for Processing of incoming payment in foreign currency under the export currency contract (including VAT) – *6,000 KZT*;
- 4) commission fee for external transfer in national currency (KZT) outside Kazakhstan via remote banking systems – *0.2% min 6,500 KZT*.

In accordance with the terms of the Contract, on the third business day after the notice is posted, you have the right to send a written refusal signed by your authorized representative to the Bank.

Please note that according to clause 1.8. of the Contract, the Bank's failure to receive a written refusal signed by your authorized representative on the third day after the notice has been posted indicates your agreement with the Bank's tariffs for payment services rendered under the Contract and is a sufficient confirmation of your will to use the Current Account on the changed terms and conditions. Such consent is recognized as full and unconditional.

Amendments to the Tariffs approved by the Bank's Board of Directors (Resolution No.33/2023 – dated December 22, 2023) are available on the Bank's website at [www.vtb-bank.kz](http://www.vtb-bank.kz).

**Best regards, VTB Bank (Kazakhstan)**