Annex No.1 to the Amendments and
Additions No.2 in the Schedule of Basic
Tariffs for All Corporate Clients in the
“Medium and Small Business” Segment

reg. No. 18-005/1092-01
dated 15.12.2025

Approved by the
decision of the Board of Diretors of Subsidiary JSC VTB Bank (Kazakhstan)
No.26/2025 dated 15.12.2025
with amendments and additions No.1 ,
approved by the decision of the Board of Directors No.02/2026 от 06.02.2026 года)
with amendments and additions No.2,
approved by the decision of the Board of Directors No. 27/2026 dated 23.09. 2026)

Schedule of Basic Tariffs for All Corporate Clients in the “Medium and Small Business” Segment

Content:	
Section 1.	Basic tariffs for cash management and settlement services, including acquiring, for all corporate clients in the “Medium and Small Business” segment. Preferential tariffs/tariff caps.
Section 2.	Basic tariffs for corporate payment cards* for all corporate clients in the “Medium and Small Business” segment.
Section 3.	Basic tariffs for credit transactions for all corporate clients in the “Medium and Small Business” segment.
Section 4.	Basic tariffs for documentary and guarantee transactions for all corporate clients in the “Medium and Small Business” segment.

SECTION 1. Basic tariffs for cash management and settlement services, including acquiring, for all corporate clients in the "Medium and Small Business" segment.
Preferential tariffs/Tariff caps

No.	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.*	***Opening a Bank Account (other than savings accounts and current accounts opened in addition to payment cards) (including VAT):***			
**Note to paragraph 2. - (The client pays for opening only one current account, other bank accounts are opened free of charge upon presentation of necessary documents) (including VAT)*				
2.1.	For legal entities (all forms of ownership) (including VAT)	8 500 KZT		
2.2.	For peasant farms, individual entrepreneurs, private notaries, lawyers, professional mediators, private bailiffs (including VAT)	3 500 KZT		
2.3.	For all categories of clients who applied for account opening remotely (including VAT)	no fee		
2.4.	For individual entrepreneurs who have applied for the loan "Instant for IE" (applies **in case of automatic opening of a bank account in the Bank's system** and if the Bank has a technical possibility). (including VAT)	no fee		
3.	***Maintaining a bank account (including VAT)***			
3.1.	Maintenance of each bank account, except for current accounts "in transit mode" and savings accounts (monthly, if there is account movement) (including VAT)	1 500 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) (including VAT)	Account balance, but not more than " 1,000 tenge	0 KZT	1 000 KZT
3.3.	*Provision of statements (for each statement), certificates (for each certificate) and documents on bank account (including VAT):*			
3.3.1.	provision of statements (for each statement) on each client's bank account (including VAT)	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.	provision of certificates at the client's request (except for a certificate within the tariffs of paragraphs 3.3.1., 3.3.2., 3.3.4) - a fee is charged for each certificate (including VAT)	5 000 KZT		
3.3.4.	provision of archival/duplicate banking and financial documents at the client's request - a fee is charged for each request (including VAT)	5 500 KZT		
3.3.5.	Provision, at the client's request, of a certificate related to his/her service with the Bank in the remote banking system Internet Bank VTB Business (including VAT)	no fee		

3.3.6.	confirmation of transfers made through international interbank communication channels (for each transfer) (including VAT)	2 000 KZT		
3.3.7.	Presentation of bank account statements in MT940/MT998/XML format at the Client's request through international/ interbank communication channels (including VAT)	5 000 KZT	-	-
3.4.	Investigation of outgoing/incoming payments/transfers (in foreign and domestic currency) subject to the Bank's technical capability (including VAT)	12 000 KZT + correspondent bank fees		
3.5.	Making changes to payment instructions for outgoing payments (in foreign currency, in national currency outside Kazakhstan) subject to the Bank's technical capability (including VAT)	11000 KZT + correspondent bank fees		
3.6.	Acceptance of the request to revoke a payment order (external/internal payment) upon the client's application (except for intrabank payment in the national currency) subject to the Bank's technical capability (including VAT)	11000 KZT + correspondent bank fees		
3.7.	Closing a Bank Account (other than savings accounts and current accounts opened in addition to payment cards) (including VAT). In case of closing the Bank Account in the Bank's subdivision with preliminary opening in another Bank's subdivision the fee is not charged. (including VAT)	in the amount equal to the account balance, but not more than 8000 KZT	-	8 000 KZT
3.8.	Closing of each bank account (with no movemebt for more than 12 months) (including VAT)	no fee		
3.9.*	Acceptance of payments / transfer of money (non-cash payments) / crediting of money (payments) from legal entities / individuals, including those engaged in entrepreneurial activities, in favor of the beneficiary (legal entity / individual engaged in entrepreneurial activities) to its bank account with the Bank, with which the Bank has concluded the relevant contract/agreement (including VAT)	10% to 90% (inclusive) application and the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement		
**Note to sub-paragraph 3.9. - The fee shall be paid by the beneficiary (payee). This fee is withheld by the Bank in the amount and in accordance with the terms and conditions of the contract/agreement for payment acceptance concluded with the Bank.*				
3.10.	Crediting the current account of money taken in cash through ATMs and cash-in ATMs of the Bank's partners (including VAT) subject to the Bank's technical capability	2.32 % of the amount		-
3.11.	Crediting the current account of money taken in cash through ATMs and cash-in ATMs of the Bank (including VAT) subject to the Bank's technical capability	0.23% of the amount	200 KZT	-
4.	***Transfers in the national currency (tenge) on paper (including VAT):***			
4.1.	in the national currency - within the bank between one client's accounts, including from accounts of individual entrepreneurs to own accounts opened in the name of an individual (including VAT) (exceptions for one client's accounts: - transfers between current and savings accounts: 0%;- transfers from a card account to a current or savings account: 0%;- transfers between card accounts: 0%.	0.12%	2 000 KZT	50 000 KZT
4.2.	in the national currency - within the Bank between the bank accounts of different clients (including VAT)	0.12%	2 000 KZT	50 000 KZT
4.2.1.	in the national currency - within the Bank between the bank accounts of different clients based on a standing order (including VAT)	700 KZT	-	
4.3.	in the national currency - external (outgoing) transfers/payments within Kazakhstan (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 4.8. of this paragraph 4)*	1.57%	7 500 KZT	25 000 KZT

4.4.	*urgent payment (for payments in the national currency via the NBRK payment system) - fee is charged in addition to the basic fee (in the order of payments according to the internal documents of the Bank) (including VAT)*	2 000 KZT	-	-
4.5.	in the national currency - external (outgoing) transfers outside Kazakhstan (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 4.8. of this paragraph 4)*	1.32%	15 500 KZT	
4.6.	in the national currency - external transfers within the Republic of Kazakhstan with a future value date, settled on the second banking day (including VAT)	1.12%	4000 KZT	12000 KZT
4.7.	compilation of a payment order by the Bank's specialist on the client's request (including VAT)	1 500 KZT	-	-
4.8.	in the national currency - external transfers/payments made outside of business hours starting at 3:30 p.m. in Astana city (a fee is charged in addition to the standard fee) (including VAT)	10 000 KZT	-	-
5.	***External (outgoing) foreign currency transfers (on paper via a Bank branch) (OUR/BEN/SHARE option) (excуэe for currency accroding to the tariff under sub-paragraph 5.5 and CNY - with the OUR option) (including VAT):***			
5.1.	in foreign currency to recipients **at other banks (**(except for external transfers within the tariff under sub-paragraphs 5.2., 5.3., 5.4., 5.5.) (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 5.6. of this paragraph 5)*	0.52%	50 000 KZT	200 000 KZT
5.2.	in foreign currency in Russian rubles (RUB) to recipients **at other banks** (except for external transfers within the tariff under sub-paragraphs 5.4., sub-paragraph 5.5.) (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 5.6. of this paragraph 5)*	0.52%	10 000 KZT	150 000 KZT
5.3.	in foreign currency to recipients to the accounts opend in banks **that are part of the VTB Group (**except for external transfers according to the tariffs under sub-paragraph 5.4., sub-paragraph 5.5.) (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 5.6. of paragraph 5)*	0.32%	30 000 KZT	120 000 KZT
5.4.	in foreign currency in Russian rubles to recipients to the accounts opend in banks that are part of the VTB Group (except for external transfers according to the tariff under sub-paragraph 5.5.) (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 5.6. of this paragraph 5)*	0.32%	6 000 KZT	90 000 KZT
5.5.	**in foreign currency (OUR option)** - to recipients to accounts opened at the VTB Bank (PJSC) branch in Shanghai (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 5.6. of this paragraph 5)*	0.52% + correspondent bank fee	30 000 KZT	-
5.6.	in foreign currency - transfers/payments made outside of business hours (a fee is charged in addition to the standard fee) (including VAT)	45 000 KZT	-	-
6.	**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)**	5000 KZT	-	-
7.	excluded			

8.	**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) (including VAT):**			
8.1.	Maintaining foreign exchange contracts (for each foreign exchange contract) (including VAT):			
8.1.1.	registration of foreign exchange contract with assignment of an account number to the foreign exchange contract (including VAT)	5 000 KZT	-	-
8.1.2.	registration of foreign exchange contract **day after day** with/without assignment of an account number to the foreign exchange contract (including VAT) - subject to the Bank's technical capability	10 000 KZT	-	-
8.1.3.	registration of foreign exchange contract **during non-operative hours** with/without assignment of an account number to the foreign exchange contract (including VAT) - subject to the Bank's technical capability	20 000 KZT	-	-
8.1.4.	registration of foreign exchange contract for **2 (two) hours** with/without assignment of an account number to the foreign exchange contract (including VAT) - subject to the Bank's technical capability	50 000 KZT	-	-
8.1.5.	Acceptance, verification of supplements and amendments to the foreign exchange contract with the assigned account number of foreign exchange contract (including VAT)	3 000 KZT	-	-
8.1.6.	Verification of documents and acceptance for currency control of the foreign exchange contract that does not require accounting registration (including VAT)	3 000 KZT		
8.1.7.	Verification of documents and acceptance for currency control of the foreign exchange contract from the second-tier banks for accounting of documents confirming fulfillment of obligations by the counterparty, with subsequent deregistration (including VAT)	2.02% of the amount of executed payments	1 000 000 KZT	2 000 000 KZT
8.1.8.	Review and acceptance of documents on transactions of obligations fulfilment under foreign exchange contracts not related to funds movement on the client's bank account (offsetting, transfer of debt, assignment of claims (including VAT)	1% of registered amount of other fulfillment of obligations under each foreign exchange contract	50 000 KZ	1 000 000 KZ
8.2.	Issuance of duplicates of currency control documents (per one sheet) Preparation of letters/certificates regarding foreign exchange transactions at the client's request (including VAT)	4 500 KZT	-	-
8.3.	Deregistration of foreign exchange contract due to the Client's transfer to another bank (including VAT)	15 000 KZT	-	-
8.4.*	Processing of incoming payment in tenge under an export foreign exchange contract received from an account opened with the bank **not belonging to VTB Group** (including VAT)	1.52%	6 000 KZT	-
8.5.*	Processing of incoming payment in tenge under an export foreign exchange contract received from an account opened with the bank **belonging to VTB Group** (including VAT)	0.52%	6 000 KZT	
8.6.*	Processing of incoming payment in foreign currency under export foreign exchange contract (including VAT)	6 000 KZT		-

*Note to sub-paragraphs 8.4, 8.5. and 8.6. - In case of recording under the export foreign exchange contract of the incoming payment credited earlier on other grounds, the fee is deducted on the day of recording the payment under the export foreign exchange contract.

9.*	***Cash services (including VAT)***			
*Note to sub-paragraph 9 The tariffs for cash transactions are applied at the branches/divisions of the Bank/Head Office that provide cash transactions services				
9.1.	***Cash withdrawal (including VAT):***			
9.1.1	in the national currency - recalculation and packing at cash disbursement upon the Client's prior request or without a Client's prior request (not later than one business day prior to cash disbursement) (including VAT)	1.52%	5 000 KZT	-
9.1.2.	in foreign currency - recalculation and packing at cash disbursement upon the Client's prior request or without a Client's prior request (not later than one business day prior to cash disbursement) (including VAT)	The fee amount was approved by a separate resolution of the Bank’s Management Board within the limits approved by the Bank’s Board of Directors		
9.2.*	***Acceptance of cash (including VAT):***			
*Note to sub-paragraph 9.2. The amount of accepted cash shall be established by the decision of the Authorized Body of the Bank.				
9.2.1.	in the national currency (including VAT)	0.52%	2 000 KZT	
9.2.2.	*all types of foreign currencies (except CIS currencies) (including VAT)*	1.4%	2 000 KZT	-
9.2.3.	*cash in currencies of CIS countries (including VAT)*	The fee amount was approved by a separate resolution of the Bank’s Management Board within the limits approved by the Bank’s Board of Directors		
9.3.	Additional fee charged in case of detection of excess or shortage in the recalculation of cash (double recalculation) (including VAT)	0.42%	1 000 KZT	
9.4.	Exchange of banknotes and coins at the prior request of the Client, if possible for the bank (including VAT)	0.42%	2 000 KZT	
10.	***Sale of a chequebook (including VAT)***	**4 500 KZT**		
11.	***Conversion (currency purchase/sale/conversion)***			
11.1.	*At the Bank's standard/individual exchange rate in effect at the time of the transaction, provided the client's account has sufficient funds to cover the fee* ***(excluding VAT)***	0.19%	4 000 KZT	
11.2.	Online exchange rate **(excluding VAT)**	no fee		
11.3.	Client's refusal to convert on the day of application submission (in case of positive approval of the refusal by the authorized department of the Bank). Conversion can be refused only before the execution of the application by the Bank (including VAT)	2.02% of the application amount for conversion		-

12.	***Escrow***			
12.1.	Opening a separate Escrow (including VAT)	1 200 KZT	-	-
12.2.	Maintenance of an Escrow (one-time fee) (including VAT)	0.52%	7 000 KZT	35 000 KZT
13.*	***Remote account maintenance (including VAT)***			
*Note to paragraph 13. When the Bank provides access to integration within the framework of RBSS “Internet Banking” to the client, 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.				
13.1	Connecting to RBSS (including VAT)			
13.1.1.	Internet Banking - VTB Business (Connection is provided upon submission of a separate application) (including VAT)	11 000 KZT	-	-
13.1.2.	Mobile Banking - VTB Business (Connection is provided upon submission of a separate application) (including VAT)	1 KZT	-	-
13.2.	Monthly subscription fee (if the fee is not paid after 2 (two) calendar months, the Bank has the right to suspend RBSS service) (including VAT):			
13.1.2.	Internet Bank VTB Business (including VAT)	1 725 KZT	-	-
13.2.2.	Mobile Bank VTB Business (including VAT)	500 KZT	-	-
13.3.	eToken issue/re-issue (with issue/re-issue of electronic digital signature) (including VAT)	18 000 KZT	-	-
13.4.	Visit of Bank's employee to perform work at the Client's workplace (including VAT)	15 000 KZT	-	-
13.5.	Re-issue of electronic digital signature to "Internet Banking" RBSS at the client's request (the tariff is charged in cases provided for by the Agreement for Remote Banking Services in the "Internet Banking" system, eToken re-issue is not required) (including VAT)	5 200 KZT	-	-
14.	***Transfers via RBSS (excluding transfers within the bank) (including VAT):***			

14.1.	**Transfers/payments in the national currency - within the Bank** between the bank accounts of different clients/ between one client's accounts (including VAT)	no fee		
14.2	External (outgoing) transfers/payments in the national currency **within the Republic of Kazakhstan** (including VAT): *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 14.5 of this paragraph 14)*	0.53%	600 KZT	5 000 KZT
14.2.1.	*urgent payment (for payments in local currency via the NBRK payment system) - a fee is charged in addition to the base fee (in accordance with the Bank's internal procedures for processing payments) (including VAT)*	1 500 KZT		
14.3.	External (outgoing) transfers/payments in naitonal currency **outside the Republic of Kazakhstan** (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 14.5 of this paragraph 14)*	0.52%	6 500 KZT	-
14.4.	**External transfers in the national currency within Kazakhstan with a future value date and payment processing on the second banking day (including VAT)**	0.5%	400 KZT	800 KZT
14.5.	in the national currency - external transfers/payments made outside of business hours starting at 3:30 p.m. in Astana city (a fee is charged in addition to the standard fee) (including VAT)	2 500 KZT	-	-
15.	***Transfers/payments via the Remote Banking Service (RBS) in foreign currency (with the OUR/BEN/SHARE option) (excуэе for currency accoridng to the tariff under sub-paragraph 15.5 and CNY - with the OUR option) (including VAT):***			
15.1	External (outgoing) transfers/payments **in** foreign currency to recipients **of other banks** (except for external transfers within the tariff under sub-paragraph 15.2., sub-paragraph 15.4., sub-paragraph 15.4., sub-paragraph 15.5.) (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 15.6. of this paragraph 15)*	0.32%	13 500 KZT	110 000 KZT
15.2.	**in foreign currency in Russian rubles** to recipients **at other banks** (except for external transfers within the tariffs under sub-paragraph 15.4., sub-paragraph 15.5.) (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 15.6. of this paragraph 15)*	0.32%	7 000 KZT	100 000 KZT
15.3.	**in foreign currency** - to recipients to the accounts opend in banks **that are part of the VTB Group** (except for external transfers according to the tariffs under sub-paragraph 15.4., sub-paragraph 15.5.) (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 15.6. of this paragraph 15)*	0.17%	3 000 KZT	25 000 KZT
15.4	**in foreign currency in Russian rubles** - to recipients to the accounts opend in banks **that are part of the VTB Group** (except for external transfers according to the tariff under sub-paragraph 15.5.) (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 15.6. of this paragraph 15)*	0.32%	4 500 KZT	80 000 KZT
15.5.	**in foreign currency (OUR option)**- to recipients to accounts opened at the VTB Bank (PJSC) branch **in Shanghai** (including VAT) *(starting at 3:30 p.m. - subject to the Bank's technical capability and upon payment of an additional fee, according to the tariff under sub-paragraph 15.6. of this paragraph 15)*	0.32% + correspondent bank fee	4 500 KZT	
15.6.	In foreign currency - transfers/payments made outside of business hours starting at 3:30 p.m. in Astana city (a fee is charged in addition to the standard fee) (including VAT)	9 000 KZT		

16.	***Tariff for merchant acquiring (including VAT)***			
16.1.	*Bank's fee for non-cash settlements on transactions with payment cards when goods/services/works are sold by trade and service enterprises (including VAT)*	3.5% of the amount of each payment		
17.	***Tariffs for Internet Acquiring (E-commerce) (including VAT)***			
17.1.*	Bank's fee for non-cash settlements on transactions with payment cards when goods/services/works are sold by trade and service enterprises via the Internet (including VAT)	3.5% of the amount of each payment		
*Note to sub-paragraph 17.1. The client shall reimburse to the Bank, upon the latter's request, expenses for integration of the Client's Internet resource with the Bank's Internet acquiring system, according to the procedure established by the Contract/Agreement.				

SECTION 2. Basic tariffs for corporate payment cards* for all corporate clients in the “Medium and Small Business” segment

No.	List of services/operations	MIR Business:			MIR Business Virtual:		
		Base rate	min	max	Base rate	min	max
1.	**Annual payment card service**				10 000 tenge		
1.1	according to the START tafiff (including VAT)	10 000 KZT / 2 000 RUB			-		
1.2.	according to the STANDARD tafiff (including VAT)	20 000 KZT / 2 000 RUB			-		
1.3.	according to the PREMIER tafiff (including VAT)	30 000 KZT / 6 000 RUB			-		
2.	**Urgent issuance of payment card (only in Almaty city) - 2 working days (excluding VAT)**	3 000 KZT / 600 RUB			not provided for***		
3.	**Reissuance of payment card upon request of the client or in case of loss (exluding VAT):**	3 000 KZT / 600 RUB			not provided for***		
4.	**Cash withdrawal fee:**						
4.1.	1) 'at ATMs in the Subsidiary of "VTB Bank (Kazakhstan)" JSC network (excluding VAT):				not provided for***		
4.1.1.	according to the START tafiff (excluding VAT):	up to 100 000 KZT / 20 000 RUB per month - 0%,			not provided for***		
		from 100 000 KZT to 1 000 000 KZT (from 20 000 RUB to 200 000 RUB) - 0.4% of the amount	500 KZT/ 100 RUB				
		from 1 000 000 KZT / 200 000 RUB - 1.5% of the amount					
4.1.2.	according to the STANDARD tafiff (excluding VAT):	up to 200 000 KZT / 40 000 RUB per month - 0%			not provided for***		
		from 200 000 KZT to 3 000 000 KZT (from 40 000 RUB to 600 000 RUB) - 0.35% of the amount	1000 KZT/ 200 RUB				
		from 3 000 000 KZT / 600 000 RUB - 1.5% of the amount					
4.1.3.	according to the PREMIER tafiff (excluding VAT):	up to 1 000 000 KZT / 200 000 RUB per month - 0%			not provided for***		
		from 1 000 000 KZT to 3 000 000 KZT (from 200 000 RUB to 600 000 RUB) - 0.35% of the amount	1000 KZT/ 200 RUB				
		from 3 000 000 KZT / 600 000 RUB - 1.5% of the amount					
4.2.	2) at ATMs belonging to other banks' networks: (excluding VAT):				up to 1 000 000 KZT / 200 000 RUB per month - 1.25% of the amount	500 KZT/ 100 RUB	
					over 1 000 000 KZT / 200 000 RUB - 1.5% of the amount	1000 KZT/ 200 RUB	
4.2.1.	according to the START tafiff (excluding VAT):	up to 1,000,000 KZT / 200,000 RUB per month - 1.25% of the amount	500 KZT/ 100 RUB		-		
		-					
		over 1 000 000 KZT / 200 000 RUB - 1.5% of the amount	1000 KZT/ 200 RUB				
4.2.2.	according to the STANDARD tafiff (excluding VAT):	up to 3 000 000 KZT / 600 000 RUB per month - 1.25% of the amount	1000 KZT/ 200 RUB		-		
		-					
		over 3 000 000 KZT / 600 000 RUB - 1.5% of the amount	1500 KZT/ 300 RUB				
4.2.3.	according to the PREMIER tafiff (excluding VAT):	up to 5 000 000 KZT / 1 000 000 RUB per month - 1.25% of the amount	1000 KZT/ 200 RUB		-		
		-					
		over 5 000 000 KZT / 1 000 000 RUB - 1.5% of the amount	1500 KZT/ 300 RUB				

4.3.	at branches of Subsidiary of "VTB Bank (Kazakhstan)" JSC network (excluding VAT):	1%			1%		
4.4	at branches of other banks (excluding VAT):	2% of the amount	1000 KZT / 200 RUB		2% of the amount	1 000 KZT / 200 RUB	
5.	**Fee for depositing funds onto a payment card**						
5.1.	through ATMs and branches of Subsidiary of "VTB Bank (Kazakhstan)" JSC (excluding VAT) (subject to the Bank's technical capability)	0.15% of the amount	200 KZT		0 KZT / RUB		
5.2.	through ATMs and branches of the partners of Subsidiary of "VTB Bank (Kazakhstan)" JSC (excluding VAT) (subject to the Bank's technical capability)	2 % of the amount			2% of the amount		
5.3.	via Cash-in ATMs of other banks (excluding VAT) (subject to the Bank's technical capability)	1% of the amount			1% of the amount		
6.	**Checking a payment card account balance at ATMs, including VAT:**	100 KZT / 20 RUB			not provided for***		
7.	**Payment card statement, including VAT:**						
7.1.	for the past 6 months (including VAT)	500 KZT / 100 RUB			500 KZT / 100 RUB		
7.2.	for a month other than any of the last 6 months (including VAT)	700 KZT / 140 RUB			700 KZT / 140 RUB		
7.3.	mini ATM statement (last 10 account transactions) (including VAT)	200 KZT / 40 RUB			not provided for***		
8	**Other services:**						
8.1.	provision of video footage from ATM cameras for Bank cards, including VAT	5 000 KZT / 1 000 RUB			5 000 KZT / 1 000 RUB		
8.2.	Provision of video footage from ATM cameras to cardholders of other banks, including VAT	10 000 KZT / 2 000 RUB			10 000 KZT / 2 000 RUB		
8.3.	monthly subscription fee for SMS-notification, including VAT	300 KZT / 60 RUB			300 KZT / 60 RUB		
8.4.	Fee for changing a PIN at an ATM, including VAT	250 KZT / 50 RUB per PIN code change			not provided for***		

** Tariffs are applied separately for each payment card in the currency corresponding to the currency of the card account (KZT - Kazakhstani tenge, RUB - Russian rubles)*

*** Commission fees* ***for transfer under a bank account*** *,* ***accessed using a payment card, to bank accounts*** *opened with Subsidiary JSC VTB Bank (Kazakhstan) and/or with other second-tier banks, as well as to bank accounts accessed without the use of payment cards, shall be charged in accordance with the Settlement and Cash Services Tariffs set out in SECTION 1: Basic Tariffs for Settlement and Cash Services for all corporate clients in the "Small and Medium Business" segment. At the same time, the cost / tariff amount for such a transfer is determined:* *- Transfers in the national currency (KZT) on paper;* *- Transfers via Remote Banking Service System (excluding transfers within the Bank);*
**** the service is not provided for this tariff*
Comments:
When conducting banking transactions on a current account linked to a corporate payment card without physically using the payment card, the fees set forth in Section 1 - SECTION 1 shall be applied. Basic tariffs for cash management and settlement services for all corporate clients in the “Medium and Small Business” segment.

SECTION 3. Basic tariffs for credit transactions for all corporate clients in the “Medium and Small Business” segment				
Comments *: For the Bank's fees subject to VAT, VAT is included in the price.*				
No.	**List of services / operations**	**Base rate**	**Minimum**	**Maximum**
	Tariffs for credit transactions for legal entities/individual entrepreneurs/peasant holdings (except banks) belonging to			
Note to paragraph 1	1) Change / cancellation of the commission is established by the decision of the Authorized Body of the Bank and/or internal regulations of the Bank. 2) In the case of funding under the state Programs and/or attracted Programs, commissions are applied according to the terms of such Program and/or concluded Agreements.			
1.	**Small-sized businesses lending**			
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 is subject to VAT. The fee is charged until the service is rendered and regardless of the decision made by the Bank. In cases of increasing the limit of the facility this fee is not charged (excluding VAT)	10 000 KZT	-	-
1.2.	For arranging a bank loan (one-time fee) on all products, except for products with full coverage (against collateral/money pledge), a product without collateral (excluding VAT)	from 0.5% of the loan amount	15 000 KZT	3 500 000 KZT
1.3.	Disbursement of credit cash from current account (including VAT)	for legal entities - according to Sections 1-2 of this Appendix 1. for individual entrepreneurs - 0 KZT (only when withdrawing the entire amount of credit on the day of granting the loan)	-	-
1.4.	For opening a facility (one-time fee) on all products, except for products with full coverage (against collateral/money pledge), a product without collateral (excluding VAT).	from 0.5% of the facility amount	5 000 KZT	3 500 000 KZT
1.5.	For arranging tranches within the facility (one-time fee) on all products, except for products with full coverage (against collateral/money pledge), a product without collateral (excluding VAT).	from 0.1 % of each tranche amount	1 500 KZT	
1.6.	For arranging a loan (one-time fee) on a product without collateral (excluding VAT).	from 2% of the loan amount	10 000 KZT	-
1.7.	For opening a facility (one-time fee) on a product without collateral (excluding VAT).	from 1% of the facility amount.	10 000 KZT	-
1.8.	For arranging tranches within the facility (one-time fee) on a product without collateral (excluding VAT).	from 1 % of each tranche amount	10 000 KZT	-
1.9.	**Small-sized businesses Overdraft:**			
1.9.1.	For opening an overdraft limit up to 10,000,000 KZT (inclusive) (excluding VAT):	from 2% of the overdraft limit amount	10 000 KZT	-
1.9.2.	For opening an overdraft limit over 10,000,000 KZT (excluding VAT):	from 1% of the overdraft limit amount	10 000 KZT	
Note to paragraph 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) Change / cancellation of the commission is established by the decision of the Authorized Body of the Bank and internal regulations of the Bank. 3) In the case of funding under the state Programs and/or attracted Programs, commissions are applied according to the terms of such 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 additional agreements to the contracts.			
2.	**Changes in lending terms for small-sized businesses transactions**			
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/facility balance	1 500 KZT	500 000 KZT

2.2.	Increase in the loan amount/facility limit (excluding VAT)	from 0.5% of the increase amount	10 000 KZT	3 500 000 KZT
2.3.	Extension of the terms of tranches within the facility (except for cases related to the deterioration of the Borrower's financial condition) (excluding VAT)	From 0.1% of the loan debt balance of tranches to be increased	20 000 KZT	3 500 000 KZT
2.4.	Extension of the terms of facility (except for cases related to the deterioration of the Borrower's financial condition) (excluding VAT)	from 0.25% of the facility to be increased	-	-
2.4.1	Extension of the tranche/facility/loan term for loans issued before December 31, 2015 under the previous "3+4" scheme (excluding VAT)*	10 000 KZT for each increase in the term of the tranche/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 balance	10 000 KZT	3 500 000 KZT
2.6.	Change in the loan currency (excluding VAT)	from 0.1% of the outstanding principal balance	10 000 KZT	500 000 KZT
2.7.	Change of purpose of the loan/facility (excluding VAT)	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) (excluding VAT)	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, method of repayment / date of payment according to the schedule at the request of the client (except for cases of deterioration of financial condition) (excluding VAT)	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) (excluding VAT)	from 0.1% of the outstanding principal balance	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 balance	10 000 KZT	500 000 KZT
2.12.	Loan restructuring fee. The fee is charged when restructuring the debt on the loan/facility, including by: reducing the rate of interest, prolongation of the loan/tranche in order to reduce the fee, other changes in the terms of financing, aimed at improving the payment discipline of the client when his/her financial condition deteriorates (excluding VAT)	0.1% - 0.5% of outstanding balance	5 000 KZT	-
2.13.	Fee for extension of deferment for elimination of 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 balance	10 000 KZT	500 000 KZT
Note to paragraph 3	1) Loan insurance for credit products is provided based on the rates set by insurance companies; 2) Collateral is appraised based on the rates set by independent appraisal firms. 3) In the case of funding under the state Programs and/or attracted Programs, commissions are applied according to the terms of such Program and/or concluded Agreements.			
3.	**Issuance of certificates, letters, notices and other documents related to small business lending**			
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 often than once a month, and information about the amount of the repayment due, as well as except for the primary issuance of documents on imposing/removing encumbrances on collateral property) (excluding VAT)	5 000 KZT per document	-	-
3.2.	For the issuance of original collateral documents during the lending period under one agreement, under which the documents are requested (including VAT)	10 000 KZT	-	-
	Tariffs for credit transactions for legal entities/individual entrepreneurs/peasant holdings (except banks) belonging to			
Note to paragraph 4	The amount, calculation method, and payment procedure (unless otherwise specified in the Bank's General Terms and Conditions or in the standard contract form), as well as any changes to or cancellation of the fee, are determined by the Bank's authorized body responsible for making decisions on credit transactions. * The Bank will not charge this fee until the Bank's authorized body makes a decision to resume charging it.			
4	**Fees for credit transactions (including Overdrafts) for Medium Businesses**			

4.1.	Application review fee (in case of a negative decision (including VAT) (of the amount of the application)	from 1 KZT to 30%	1 KZT	
4.2.	Funding arrangement fee (of the amount of the facility) (excluding VAT)	from 1 KZT to 30%	1 KZT	
4.3.	Early repayment fee (from the amount of credit / from the amount of early repayment) (excluding VAT)	from 1 KZT to 30%	1 KZT	
4.4.	Agreement termination fee (from the amount of the limit) (excluding VAT)	from 1 KZT to 30%	1 KZT	
4.5.	Fee for prolongation (of the prolonged amount of credit) (excluding VAT)	from 1 KZT to 5%	1 KZT	
4.6.	Commitment fee (annual) (excluding VAT)*	from 1 KZT to 10%	1 KZT	
4.7.	Fee for changing the terms of financing (based on the facility/loan amount) (excluding VAT)	from 1 KZT to 30%	1 KZT	
4.8.	Fee for granting payment deferrals (based on the facility/loan amount) (excluding VAT)	from 1 KZT to 30%	1 KZT	
4.9.	Fee for term issue / provision of financial instruments other than loans (from amount of facility/financial instrument) (excluding VAT)	from 1 KZT to 30%	1 KZT	
Note to paragraph 5	The amount and payment procedure (unless otherwise specified in the Bank's General Terms and Conditions or in the standard contract form), as well as any changes to or cancellation of fees, are determined by the Bank's management body responsible for deciding on the transaction within the scope of its authority.			
5	**Other fees**			
5.1.	Fee for consulting services for the purposes of financing (of the amount of financing/credit) (including VAT)	from 1 KZT to 30%	1 KZT	

SECTION 4. Basic tariffs for documentary and guarantee transactions for all corporate clients in the “Medium and Small Business” segment				
No.	**List of services / operations**	**Base rate**	**Minimum in national currency**	**Maximum in national currency**
***Note* to paragraph 1**	*When issuing an instrument in the local currency, the fee is charged in the local currency.* *When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction.* **The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
1.	***Export letters of credit (including standby letters of credit)***			
1.1.	Letter of Credit confirmation (including VAT):			
	- with coverage	0.15%	50 000 KZT	
	*- without coverage**	0.15% - 10% per annum	50 000 KZT	
1.2.	Letter of Credit Pre-advising (including VAT):	25 000 KZT		
1.3.	Letter of Credit advising (including VAT):			
1.3.1.	*- with opening a current account*	0.15%	50 000 KZT	250 000 KZT
1.3.2.	*- without opening a current account*	0.15%	100 000 KZT	500 000 KZT
1.4.	Advising of changes in the terms of the letter of credit (per advising) (including VAT)	25 000 KZT		
1.5.	Advising of letters of credit (per advising) (including VAT)	10 000 KZT		
1.6.	Fee for cancellation of the letter of credit before expiry date (including VAT VAT)	25 000 KZT		
1.7.	Letter of credit document verification (including VAT)	0.15%	50 000 KZT	350 000 KZT
1.8.	Fee for discrepancies in the documents (for each set of documents) (including VAT)	25 000 KZT		
1.9.	Transfer of a transferable letter of credit (including VAT)	0.20%	50 000 KZT	400 000 KZT
1.10.	Change of conditions under transferable letter of credit (for one service, regardless of the number of changes made) (including VAT)	50 000 KZT		
1.11.	Receipt and processing of a set of documents for a letter of credit (including VAT):			
1.11.1.	*with opening of a current account (including VAT)*	25 000 KZT		
1.11.2.	*without opening of a current account (including VAT)*	50 000 KZT		
1.12.	Sending documents via mail (including VAT)	10 000 KZT		
1.13.	Negotiation, discounting, and acceptance of bills of exchange (including VAT)*	0.15% - 10% per annum	50 000 KZT	
1.14.	Crediting a payment under a letter of credit (including VAT)			
	in foreign currency (including VAT)	0.20%	16 500 KZT	200 000 KZT
	in tenge (including VAT)	0.20%	3 000 KZT	10 000 KZT
Note to paragraph 2	*When issuing an instrument in the local currency, the fee is charged in the local currency.* *When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction.* **The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
2.	***Import letters of credit (including standby letters of credit)***			
2.1.	Letter of Credit opening (including VAT):			
	with coverage (including VAT)	0.30%	50 000 KZT	500 000 KZT
	without coverage (including VAT)	0.20%	50 000 KZT	400 000 KZT
2.2.	Fee for risks on letters of credit without 100% coverage (including VAT)*	0.1% - 20% per annum		
2.3.	Fee for risks on covered letters of credit (with 100% cash cover) (including VAT)*	1 KZT - 30% per annum	1 KZT	
2.4.	Letter of Credit Pre-advising (including VAT)	25 000 KZT		

2.5.	Change of conditions under letter of credit** (for one service, regardless of the number of changes made) (including VAT)	50 000 KZT		
Note to sub-paragraph 2.5.	**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			
2.6.	The fee for cancellation of the letter of credit before expiry date (including VAT):			
	- by requesting the beneficiary's consent (including VAT)	40 000 KZT		
	upon receipt of a formal waiver from the beneficiary without prior request (including VAT)	0 KZT		
2.7.	Letter of credit document verification (including VAT)	0.15%	50 000 KZT	350 000 KZT
2.8.	Fee for discrepancies in the documents (for each set of documents) (including VAT)	25 000 KZT		
2.9.	Payment by letter of credit (including VAT)			
	foreign currency (including VAT)	0.20%	16 500 KZT	200 000 KZT
	tenge (including VAT)	0.20%	3 000 KZT	10 000 KZT
2.10.	Sending documents via mail (including VAT)	10 000 KZT		
2.11.	Services*** provided in cooperation with foreign banks (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount		
Note to sub-paragraph 2.11.	*** *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).*			
2.12.	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 sub-paragraph 2.12	****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).*			
2.13	Financing***** provided in cooperation with foreign banks (including VAT)	according to the invoice of a foreign bank + 17.65% of the invoice amount		
Note to paragraph 12.3	*****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).*			
Note to paragraph 3.	*When issuing an instrument in the local currency, the fee is charged in the local currency.* *When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction.* **The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
3.	***Import guarantees***			
3.1.	Fee for issuing a guarantee (including VAT):			
3.1.1.	Tender guarantees in tenge (including VAT)	0.30%	15 000 KZT	65 000 KZT

3.1.2.	*Unsecured bid bonds in tenge (excluding blank bid bonds) (including VAT)*	0.20%	9 000 KZT	65 000 KZT
3.1.3.	Blank tender guarantees (including VAT)	from 1.0% of the guarantee amount	9 000 KZT	
3.1.4.	other guarantees with 100% cash cover (including VAT)*	from 3.0% of the guarantee amount	50 000 KZT	500 000 KZT
3.1.5.	*other guarantees without coverage (including VAT)*	0.20%	50 000 KZT	400 000 KZT
3.1.6.	*For guarantees issued through agents (approved on a case-by-case basis in cooperation with the agent by a decision of the Management Board) (including VAT)*	from 0.10% of the guarantee amount		
3.2.	Risk fee (including VAT)*	0.10% - 20% per annum		
3.3.	Fee for risks on covered guarantees (with 100% cash cover) (including VAT)*	1 KZT - 30% per annum	1 KZT	
3.4.	Change of conditions under guarantee issued** (for one service, regardless of the number of changes made) (including VAT)	50 000 KZT		
Note to sub-paragraph 3.4.	***The increase in the amount of the guarantee is treated as an independent issue of the guarantee for the purpose of calculating 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*			
3.5.	Fee for cancellation of the guarantee before expiry date (including VAT)			
	by requesting the beneficiary's consent (including VAT)	400 000 KZT		
	upon receipt of a formal waiver from the beneficiary without prior request (including VAT)	0 KZT		
3.6.	Verification of a payment claim under a guarantee (including VAT)	0.15%	50 000 KZT	200 000 KZT
3.7.	Making a payment in execution of a claim under the guarantee (including VAT):			
	foreign currency (including VAT)	0.20%	16 500 KZT	200 000 KZT
	tenge (including VAT)	0.20%	3 000 KZT	10 000 KZT
3.8.	Sending documents via mail (including VAT)	10 000 KZT		
3.9.	Services*** provided in cooperation with foreign banks (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount		
Note to sub-paragraph 3.9.	****Fees of foreign banks for advising, issuance of guarantees, verification of claim, making payments, early termination of obligations, changes, inquiries. 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).*			
3.10.	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 sub-paragraph 3.10	*****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).*			
Note to paragraph 4	*When issuing an instrument in the local currency, the fee is charged in the local currency.* *When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction.* **The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
4.	***Export guarantees***			
4.1.	Fee for issuing a guarantee backed by a counter-guarantee (including VAT):			
	with coverage (including VAT)	0.3%	50 000 KZT	500 000 KZT
	without coverage (including VAT)	0.15% - 10% per annum	50 000 KZT	

4.2.	Guarantee pre-advising (including VAT)	25 000 KZT		
4.3.	Guarantee advising (including VAT)	0.1%	50 000 KZT	250 000 KZT
4.4.	Advising of changes in the terms of the guarantee (per advising) (including VAT)	25 000 KZT		
4.5.	Advising of guarantee (per advising) (including VAT)	10 000 KZT		
4.6.	Fee for cancellation of the guarantee before expiry date (including VAT):	40 000 KZT		
4.7.	Verification of a payment claim under a guarantee (including VAT)	0.15%	50 000 KZT	200 000 KZT
4.8.	Receipt and processing of a set of documents for a guarantee (including VAT):	25 000 KZT		
4.9.	Sending documents via mail (including VAT)	10 000 KZT		
Note to paragraph 5	*When issuing an instrument in the local currency, the fee is charged in the local currency.* *When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction.* *The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
5.	***Documentary collection provided for under a commercial import contract***			
5.1.	Advising of import collection (including VAT)	0.10%	10 000 KZT	100 000 KZT
5.2.	Issuance of documents against acceptance or payment (including VAT)	0.10%	10 000 KZT	100 000 KZT
5.3.	Advising of changes in the terms of the collection order (per advising) (including VAT)	25 000 KZT		
5.4.	Payment by collection (including VAT)			
	foreign currency (including VAT)	0.20%	16 500 KZT	200 000 KZT
	in tenge (including VAT)	0.20%	3 000 KZT	10 000 KZT
5.5.	Endorsement of documents in favor of the buyer or his bank (per document) (including VAT);	5 000 KZT		
5.6.	Return (sending) documents without payment (including VAT)	10 000 KZT		
5.7.	Receipt and processing of a set of documents for a collection (including VAT):	25 000 KZT		
Note to paragraph 6	*When issuing an instrument in the local currency, the fee is charged in the local currency.* *When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction.* **The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
6.	***Documentary collection provided for under a commercial export contract***			
6.1.	Issuing a collection order (sending documents for collection) (including VAT)	0.10%	16 500 KZT	150 000 KZT
6.2.	Issuing a collection order (sending documents for collection) (including VAT)	10 000 KZT		
6.3.	Change of conditions under collection order (for one service, regardless of the number of changes made) (including VAT)	50 000 KZT		
6.4.	Fee for cancellation of collection order at client's request (including VAT)	40 000 KZT		
6.5.	Return of unpaid documents (including VAT):	10 000 KZT		
	with appeal (including VAT)	10 000 KZT + legal expenses		
6.6.	Receipt and processing of a set of documents for a collection (including VAT):	25 000 KZT		
Note to paragraph 7	*When issuing an instrument in the local currency, the fee is charged in the local currency.* *When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction.* **The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
7.	Commission for the issuance of a reimbursement obligation			
	with coverage (including VAT)	0.30%	50 000 KZT	500 000 KZT

	without coverage (including VAT)	0.20%	50 000 KZT	400 000 KZT
7.1.	Risk fee (including VAT)*	0.1% - 20% per annum		
7.2.	Change of conditions under reimbursement obligation** (for one service, regardless of the number of changes made) (including VAT)	50 000 KZT		
Note to sub-paragraph 7.2.	**The increase in the amount of the reimbursement obligation is treated as a separate issue of the reimbursement obligation for the calculation of the fee			
7.3.	Fee for cancellation of the reimbursement obligation before expiry date (including VAT):	50 000 KZT		
7.4.	Payment under a reimbursement obligation (including VAT):			
	in foreign currency (including VAT)	0.20%	15 180 KZT	184 000 KZT
	in tenge (including VAT)	0.20%	3 000 KZT	10 000 KZT
7.5.	Sending documents via mail (including VAT)	10 000 KZT		
Note to paragraph 8:	*When issuing an instrument in the local currency, the fee is charged in the local currency.* *When issuing an instrument in foreign currency, the fee is charged in the local currency or in the currency of the instrument at the Bank's discount rate at the time of the transaction.* **The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
8.	***Structuring of transaction/attraction of financing from international financial sources***			
8.1.	Fee for structuring transaction on attraction of financing from international financial sources (without use of letter of credit) (including VAT)			
	up to 1 year (including VAT)	0.5%	25 000 KZT	2 500 000 KZT
	over 1 year (including VAT)	1.0%	50 000 KZT	2 500 000 KZT
8.2.	Fee for transaction structuring on post-financing of letter of credit / attraction of financing by issue of letter of credit providing for discounting (including VAT)			
	up to 1 year (including VAT)	0.5%	25 000 KZT	2 500 000 KZT
	over 1 year (including VAT)	1.0%	50 000 KZT	2 500 000 KZT
8.3.	Transaction structuring fee for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/Export Insurance Agencies (EIA), including transaction structuring (including VAT)	1.0%	2 500 000 KZT	15 000 000 KZT
8.4.	Fee for early loan repayment / early closing of letter of credit providing for discounting (excluding VAT)*	0.5% of the repayment amount	50 000 KZT	
Note to paragraph 9:	*The procedure for payment (unless otherwise specified in the Bank's GNI or in the standard form of the agreement)/amount/amendment/cancellation of the fee shall be established by the Bank's Authorized Body making a decision on the transaction.*			
9	***Other fees***			
9.1.	Fee for consulting services for the purposes of financing (of the amount of financing/credit)* (including VAT)	from 1 KZT to 30%	1 KZT	
9.2.	Execution of requests related to documentary and guarantee transactions (including VAT)	10 000 KZT		

Terms and abbreviates used in this Schedule of Basic Tariffs for All Corporate Clients in the “Medium and Small Business” Segment	
Bank	Subsidiary JSC VTB Bank (Kazakhstan)
Bank account	client account (current account/savings account/current account (card account linked to a corporate card)) opened with the Bank
STB	Second-tier banks
NBRK	Nationla Bank of the Republic of Kazakhstan
VAT	Value-added tax
RoK	Republic of Kazakhstan
CIS countries	Member states of the Commonwealth of Independent States that signed the Agreement on the Establishment of the CIS and the CIS Charter (December 8, 1991)
RBSS	Remote Banking Service System
Individual	individual(s)
LE	legal entity(s)
ANFEC	Account number of foreign exchange contract