

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

Tariffs for legal entities belonging to the Large Business segment and correspondent banks

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SECTION 1. Tariffs on cash and settlement services for legal entities belonging to the Large Business segment (for customers serviced at the Bank's head office)*

№	Code	List of services / transactions	Standard tariffs		
			Base rate	Minimum in local currency	Maximum in local currency
1.	102011610/0100	Opening of a Bank Account:			
		(The Customer pays for opening only one current account, other Bank accounts are opened free of charge upon presentation of necessary documents)	-	-	-
1.1.	102011610/0101	For legal entities (all forms of ownership) (including VAT)	10 000 KZT	-	-
2.	102011611/0200	Bank Account Maintenance:			
2.1.	102011611/0201	Maintenance of each Bank account, except for current accounts "in transit" and savings accounts (monthly, if there are transactions on the account) (including VAT)	3 000 KZT	-	-
2.1-1.		Maintenance of each Bank account, except for current accounts "in transit", savings and interest-bearing accounts, in case of absence of movements on the account during the current month (monthly, for each account) (including VAT)	Amount of account balance, but not more than 3,000 KZT	-	-
2.2.		Provision of Bank Account statements (except for clause 2.10):			
	102011611/0202	- on a mandatory basis (monthly)	0 KZT	-	-
	102011612/0202	- at the Customer's request, provision of Bank account statements within the framework of servicing Bank accounts (including VAT)(additional)	500 KZT	-	-
		Statement of accounts at the customer's request for subsequent provision of information to the audit company (VAT inclusive)	5 000 KZT	-	-
		Statement of customer's turnover from over 1 year to 3 years (including VAT)	3 000 KZT	-	-
		Statement of customer's turnover for more than 3 years (including VAT)	4 000 KZT	-	-
		Provision of archive documents for any period of time (including VAT)	5 000 KZT	-	-
2.3.	102011612/0203	At the customer's request, provision of a reference related to his/her service with the Bank, issued at the Bank's Branch (in paper format) (including VAT)	1 000 KZT	-	-
2.3-1.		At the Customer's request, provision of an electronic reference related to the Customer's service with the Bank (including the turnover reference for periods not exceeding 1 year), delivered electronically via "Internet Banking" Remote Banking Service (including VAT).	0 KZT		
2.4.	102011612/0204	Issuance of duplicates of bank and financial documents (including VAT)	500 KZT	-	-
2.5.	102011612/0205	Confirmation of transfers in SWIFT format (including VAT)	700 KZT	-	-
2.6.		Investigation of outgoing payments (including VAT):			
	102011612/0206	in foreign currency	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
		in local currency (KZT) outside Kazakhstan	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
	102011612/0208	in the local currency (KZT) in the territory of the Republic of Kazakhstan, if technically possible for the Bank	1000 KZT + additional expenses (remuneration of the beneficiary bank, postage costs) on actual	-	-
2.6-1.		Investigation of incoming payments (including VAT) - in case of insufficient/incorrect beneficiary details with involvement of the correspondent bank (at the initiative of the beneficiary):			
	102011612/0209	in foreign currency	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
	102011512/0210	in local currency (KZT) outside Kazakhstan	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
2.7.		Making changes to payment instructions (including VAT):			
	102011612/0211	in foreign currency	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-

		<i>in local currency (KZT) for outgoing payments outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
2.8.		Acceptance of a request for revocation of a payment order upon the Customer's application (including VAT):			
	102011512/0213	<i>- intrabank payment in local currency (KZT) (subject to beneficiary's acceptance)</i>	0 KZT	-	-
	102011612/0214	<i>- intrabank payment in foreign currency (subject to beneficiary's acceptance)</i>	500 KZT	-	-
	102011612/0215	<i>- external payment in local currency (KZT) (in favour of a customer of another bank) in the territory of the Republic of Kazakhstan (if technically possible for the Bank)</i>	1 000 KZT	-	-
	102011612/0216	<i>- external payment in foreign currency (in favour of a customer of another bank)</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
		<i>-external payment in local currency (KZT) on payments outside Kazakhstan</i>	5000 KZT + expenses of foreign banks (in accordance with correspondent banks' fees)	-	-
2.9.	102011611/0217	Closing of the Bank Account at the Customer's request (upon closing of each Bank Account). (In case of closing the Bank Account in the Bank's subdivision with preliminary opening in another subdivision of the Bank, the commission fee is not charged) (including VAT):	in the amount of the account balance, but not more than 7000 KZT	-	-
2.10		Provision of the Customer's account statements by SWIFT/STFM messages in MT 940 format or via Fasti channel in MT 998 format or in XML format at the Customer's written request, monthly for each account (including VAT)	3 400 KZT	-	-
2.11.		Crediting cash (payments) from individuals in favour of a legal entity with which the Bank has concluded a relevant contract/agreement (including VAT):			
		- payment for goods provided/provided works/services;	5%	150 KZT	300 000 KZT
		- payment for services provided/provided in favour of Insurance companies	10% to 90% application and amount of commission fee is set by agreement of the parties and is fixed in the respective contract/agreement	1 500 KZT	-
3.	102011611/0300	Transfers in the national currency (KZT) on paper:			
3.1.	102011611/0301	Inside the Bank	0 KZT	-	-
3.2.		External transfers in local currency (KZT) in Kazakhstan (including VAT):	-	-	-
		Acceptance of payment orders with current value date:	-	-	-
	102011611/0302	<i>- until 12.30 p.m.Astana;</i>	0,50%	1 000 KZT	3 000 KZT
	102011611/0303	<i>- from 12.30 p.m. to 3.30 p.m. Astana</i>	0,50%	1 500 KZT	5 000 KZT
	102011611/0304	<i>from 3.30 p.m. Astana (if technically possible for the Bank)</i>	0,50%	2 000 KZT	8 000 KZT
	102011611/0305	<i>urgent payment - the fee is charged in addition to the main fee (in the order of payments according to the Bank's internal documents)</i>	5 000 KZT	-	-
3.2.1.		External transfers in local currency (KZT) outside Kazakhstan (including VAT):			
		When specifying instructions to charge a fee at the sender's expense (OUR option):	0,70%	10 000 KZT	-
3.3.		Acceptance of payment orders in local currency (KZT) for Kazakhstan with future value date with payment execution (including VAT):			
	102011611/0306	<i>- on the second banking day:</i>	0,45%	1 000 KZT	2 000 KZT
3.4.		Recruitment of a payment order by the Bank's specialist at the customer's request (including VAT)	1 000 KZT	-	-
3.5.		Transfers under payment requests to third parties (including collection orders) (including VAT)	0,40%	2 000 KZT	7 000 KZT
4.	102011611/0400	External transfers in foreign currency on paper:			
4.1.		Transfer in favour of customers of other banks (including VAT):			
		When specifying instructions to charge a fee at the sender's expense (OUR option):			
	102011611/0401	<i>in foreign currencies other than Chinese yuans (CNY), US dollars (USD) and Russian roubles (RUB)</i>	0,50%	10 000 KZT	150 000 KZT
	102011611/0402	<i>in US dollars (USD) with guaranteed receipt by the beneficiary of the full amount of payment</i>	0,30%	15 000 KZT	100 000 KZT

	102011611/0403	in Russian roubles RUB	0,50%	10 000 KZT	150 000 KZT
		in Chinese yuans (CNY)	2.5% of the payment amount for each settlement document	10 000 KZT	-
	102011611/0404	in foreign currency other than Chinese yuans (CNY) and Russian roubles (RUB) (in favour of recipients to accounts opened with VTB Group banks)	0,50%	8 000 KZT	110 000 KZT
	102011611/0406	in Russian roubles RUB (in favour of recipients to accounts opened with VTB Group banks)	0,50%	8 000 KZT	100 000 KZT
		in Russian roubles RUB (to accounts opened with the branch of VTB Bank (PJSC) in Shanghai)	2.5% of the payment amount for each settlement document	8 000 KZT	-
		in Chinese yuans CNY (n favour of recipients to accounts opened with the branch of VTB Bank (PJSC) in Shanghai)	2.5% of the payment amount for each settlement document	8 000 KZT	-
		urgent payment in Russian roubles (RUB), the payment is made only if the beneficiary bank is a member of the BESP (Bank Electronic Urgent Payments) system - the fee is charged in addition to the main fee of clause 4.1 (in Russian roubles (RUB)).	2 500 KZT	-	-
4.2.		When specifying instructions to charge a fee at the beneficiary's expense (BEN/SHARE option) (including VAT):			
	102011611/0408	in foreign currencies other than Russian Roubles (RUB) and Chinese yuans (CNY)	0,30%	10 000 KZT	95 000 KZT
5.	102011612/0600	Additional fee for processing paper lists of pension and social contributions (this additional fee does not cancel the main (basic) fee for the transfer itself) (including VAT):			
	102011612/0601	- C69with 10 people or more	5 000 KZT	-	-
6.	102011611/0700	Acceptance of payment orders in non-operational time if the Bank has technical capabilities (the fee is charged in addition to the main commission):			
6.1.		External hard copy transfers (including VAT):			
	102011611/0701	from 3.30 p.m. of Astana in local currency (KZT)	2 000 KZT	-	-
	102011611/0702	from 3.30 p.m. of Astana in foreign currency	7 500 KZT	-	-
6.2.		Customer transfers via the Internet Banking system (including VAT):			
	102011611/0703	from 3.30 p.m. of Astana in national currency (KZT)	2 000 KZT	-	-
	102011611/0704	from 3.30 p.m. of Astana in foreign currency	7 500 KZT	-	-
7.	102111612/0900	Currency control. (Additional service on payments/transfers of money and/ or maintenance of current account in accordance with the currency legislation of the Republic of Kazakhstan):			
7.1.		Maintaining foreign currency contracts (including VAT):			
	102111612/0901	- registration and assignment of an accounting number to the currency contract on export and import	8 000 KZT	-	-
	102111612/0902	- registration and assignment of the accounting number to the foreign exchange contract for export and import on a day-to-day basis if technically possible at the bank	10 000 KZT	-	-
	102111612/0903	- registration and assignment of an accounting number to the currency contract on export and import in non-operational time	18 000 KZT	-	-
		- registration and assignment of the accounting number to the foreign exchange contract on export and import within 2 (two) hours if technically possible at the bank	8 000 KZT	-	-
		Acceptance, verification of additions and amendments to the foreign exchange contract with assigned accounting number	3 000 KZT	-	-
		Verification of documents and acceptance for currency control of currency contracts that do not require accounting registration	3 000 KZT	-	-
7.2.	102111612/0904	Issuance of duplicates of currency control documents (per one sheet) (including VAT)	1 000 KZT	-	-
7.3.	102111612/0905	Response to the Customer's written enquiry on currency control issues (including VAT)	5 000 KZT	-	-
7.4.	102111612/0906	Issuance of certificates on payments made under foreign exchange contracts (including VAT)	10 000 KZT	-	-
7.5.	102111612/0906	Withdrawal of the currency agreement from accounting registration due to the Customer's transfer to another bank (including VAT)	15 000 KZT	-	-
7.6.	102111612/0908	Response to the Customer's written enquiry on currency control issues on deregistered currency contracts (including VAT)	5 000 KZT	-	-
7.7		Processing of incoming payment in KZT under export currency agreement (including VAT)	0,70%	10 000 KZT	-
7.8		Processing of incoming cross-border payments in tenge (transfers of own funds from accounts opened outside the Republic of Kazakhstan) (including VAT)	0,70%	10 000 KZT	-
8.	102021611/1000	Cash services:			
8.1.		Cash withdrawal (including VAT):			
		Recalculation and packaging at cash withdrawal at the Customer's preliminary request submitted not later than one working day prior to cash withdrawal:			
	102021611/1001	- up to 1,000,000 KZT	1,00%	10 000 KZT	-

	102021611/1002	- from KZT 1,000,001 up to 5,000,000	0,80%	-	-
	102021611/1003	- from 5,000,001 KZT and above	0,60%	-	-
	102021611/1004	- in foreign currency			
		- USD	1,50%	5 000 KZT	-
		- EUR	1,50%	5 000 KZT	-
		- RUB	1,50%	5 000 KZT	-
		- other foreign currencies	1,50%	5 000 KZT	-
8.2.		Cash acceptance (including cash collection of cash in hand from third parties) (including VAT):			
	102021611/1006	- acceptance and recalculation of cash banknotes and coins in local currency (KZT) during operational hours with crediting of money to the Customer's Bank Account on a day-to-day basis	1,00%	5 000 KZT	-
	102021611/1007	- all types of foreign currencies (except for currencies of CIS countries)	0,80%	-	-
	102021611/1008	- cash in currencies of CIS countries	0,80%	-	-
	102021611/1010	Additional fee charged in case of detection of surplus or shortage during cash recalculation (double recalculation):	0,50%	5 000 KZT	10 000 KZT
	102021611/1011	Exchange of banknotes and coins at the Customer's preliminary request, subject to the Bank's capabilities:	1,50%	5 000 KZT	-
9.	102011612/1100	Sale of cash cheque book (including VAT):			
	102011612/1101	- for 25 cheques	700 KZT	-	-
	102011612/1102	- for 50 cheques	1 000 KZT	-	-
10.	102051611/1200	Conversion (currency purchase/sale/conversion):			
10.1.		Exchange operation of non-cash currency funds when crediting money to the Customer's Bank Account (at the Bank's exchange rate at the time of the operation, provided that the Customer's account has the required amount):			
		on a standard/individualised course:			
	102051611/1201	same day	0 KZT	-	-
	102051611/1202	second day	0 KZT	-	-
		on an online course:			
		same day	0 KZT		
10.2.		Customer's refusal of conversion on the day of application submission (if the refusal is positively approved by the authorised division of the Bank). Refusal to perform conversion is possible only before the Bank executes the application.	0.5% of the amount of the conversion request	2 000 KZT	-
11.	102061611/1400	"Escrow Account"			
11.1.	102061612/1401	Opening of a separate Escrow Account (including VAT)	10 000 KZT	-	-
11.2.	102061612/1403	Escrow account maintenance (monthly) (including VAT)	200 000 KZT	-	-
11.3.	102061612/1404	Closing of an Escrow Account (including VAT)	5 000 KZT	-	-
12.	102061612/1500	Internet Banking SRBS:			
12.1.	102061612/1501	Connection of Internet Banking SRBS (including VAT)	12 000 KZT	-	-
12.2.	102061612/1502	Monthly subscription fee of Internet Banking SRBS *** (including VAT)	1 500 KZT	-	-
12.3.	102061612/1503	Reconnection of Internet Banking SDBO at the Customer's request (including VAT)	12 000 KZT	-	-

12.4.	102061612/1304	Issuance/Reissuance of eToken (including issuance/reissuance of electronic digital signature) (including VAT)	20 000 KZT	-	-
12.5.	102061612/1305	Departure of the Bank's employee to carry out works at the Customer's workplace (including VAT)	5 000 KZT	-	-
12.6.		Scheduled reissuance of electronic digital signature to Internet Banking SRBS (eToken reissuance is not required) (including VAT)	5 000 KZT	-	-
12.7.		Reissue of electronic digital signature to Internet-banking SDBO at the customer's request (the tariff is charged in cases specified in the Contract for remote banking services in Internet-banking system, eToken reissue is not required) (including VAT)	5 000 KZT	-	-
13.	102061611/1600	Transfers via Internet Banking SRBS:			
13.1.	102011611/1601	Inside the Bank	0 KZT	-	-
13.2.		External transfers in local currency (KZT) in Kazakhstan (including VAT):			
		Acceptance of payment orders with current value date:			
	102011611/1602	- until 12.30 p.m.Astana;	0,45%	1 000 KZT	3 000 KZT
	102011611/1603	- from 12.30 p.m. to 3.30 p.m. Astana	0,45%	1 500 KZT	5 000 KZT
	102011611/1604	from 3.30 p.m. Astana (if technically possible for the Bank)	0,45%	2 000 KZT	8 000 KZT
	102011611/1605	urgent payment - the fee is charged in addition to the main fee (in accordance with the procedure for making payments in accordance with the Bank's internal regulatory documents)	5 000 KZT	-	-
13.2-1.		External transfers in national currency (KZT) outside Kazakhstan (including VAT):			
		When specifying instructions to charge a fee at the sender's expense (OUR option):	0,70%	10 000 KZT	-
13.3.		Acceptance of payment orders in national currency (KZT) for Kazakhstan with future value date with payment execution (including VAT):			
	102011611/1606	- on the second banking day:	0,45%	1 000 KZT	1 500 KZT
13.4.		External transfers in foreign currency:			
		Transfer in favour of customers of other banks:			
13.4-1.		When specifying instructions to charge a fee at the sender's expense (OUR option) (including VAT):			
	102011611/1607	in foreign currencies other than Chinese yuans (CNY), US dollars (USD) and Russian roubles (RUB)	0,30%	10 000 KZT	110 000 KZT
	102011611/1608	in US dollars (USD), with guaranteed receipt by the beneficiary of the full amount of payment	0,20%	10 000 KZT	90 000 KZT
	102011611/1609	in Russian roubles RUB	0,30%	10 000 KZT	100 000 KZT
		in Chinese yuans CNY	2,5% of the payment amount for each settlement document	10 000 KZT	-
	102011611/1610	in foreign currency other than Chinese yuans (CNY) and Russian roubles (RUB) (in favour of recipients to accounts opened with VTB Group banks)	0,30%	8 000 KZT	100 000 KZT
	102011611/1611	in Russian roubles RUB (in favour of recipients to accounts opened with VTB Group banks)	0,30%	8 000 KZT	80 000 KZT
		in Russian roubles RUB (to accounts opened with the branch of VTB Bank (PJSC) in Shanghai)	2,5% of the payment amount for each settlement document	8 000 KZT	-
		in Chinese yuans CNY (in favour of recipients to accounts opened with the branch of VTB Bank (PJSC) in Shanghai)	2,5% of the payment amount for each settlement document	8 000 KZT	-
		urgent payment in Russian roubles (RUB), the payment is made only if the beneficiary bank is a member of the BEBP (Bank Electronic Urgent Payments) system - the fee is charged in addition to the main fee of subclause 13.4-1. (in Russian roubles (RUB)).	10 000 KZT	-	-
13.4.-2.	102011611/1612	When specifying instructions to charge a fee at the beneficiary's expense (BEN/SHARE option) (including VAT):			
	102011611/1613	in foreign currency other than Russian Roubles (RUB) and Chinese yuans (CNY)	0,30%	8 000 KZT	95 000 KZT

Notes:

*For customers belonging to the Large Business segment

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

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

Comments:

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

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

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

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

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

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

SRBS - System of remote banking services

SECTION 2. Basic tariffs on corporate payment cards for customers belonging to the Large Business segment*

№	List of services/operations	VISA Business/Visa Platinum (for clients who issued payment cards from 15.06.2020).			MIR Business:			MIR Business Virtual:		
		Prime rate	min	max	Prime rate	min	max	Prime rate	min	max
1.	Annual maintenance of payment card :							10 000 tg		
1.1	START	10 000 KZT			10 000 KZT / 2 000 RUB			-		
1.2	STANDARD	20 000 KZT			20 000 KZT / 4 000 RUB			-		
1.3	PREMIER	30 000 KZT			30 000 KZT / 6 000 RUB			-		
2.	Urgent issue of payment card (only in Almaty) - 2 business days:	3 000 KZT			3 000 KZT / 600 RUB			not stipulated***		
3.	Reissuance of payment card at the client's request or in case of loss:	3 000 KZT			3 000 KZT / 600 RUB			not stipulated***		
4.	Cash withdrawal fee:									
4.1.	1) 'in ATMs of a network of Subsidiary JSC VTB Bank (Kazakhstan):							not stipulated***		
4.1.1.	under START tariff	up to 100 000 KZT per month - 0%,			up to 100 000 KZT / 20 000 RUB per month - 0%,			not stipulated***		
		from 100 000 to 1 000 000 KZT - 0,4% of the amount	500 KZT		from 100 000 KZT to 1 000 000 KZT (from 20 000 RUB to 200 000 RUB) - 0,4% of the amount	500KZT/100RUB				
		from 1 000 000 KZT - 1,5% of the amount			from 1 000 000 KZT / 200 000 RUB - 1,5% of the amount					
4.1.2.	under STANDART tariff	up to 200 000 KZT per month - 0%			up to 200 000 KZT / 40 000 RUB per month - 0%			not stipulated***		
		from 200 000 to 3 000 000 - 0,35% of the amount	1000 KZT		from 200 000 KZT to 3 000 000 KZT (from 40 000 RUB to 600 000 RUB) - 0,35% of the amount	1000KZT/200RUB				
		from 3 000 000 KZT - 1,5% of the amount			from 3 000 000 KZT / 600 000 RUB - 1,5% of the amount					
4.1.3.	under PREMIER tariff	up to 1 000 000 KZT per month - 0%			up to 1 000 000 KZT / 200 000 RUB per month - 0%			not stipulated***		
		from 1 000 000 to 3 000 000 KZT - 0,35% of the amount	1000 KZT		from 1 000 000KZT to 3 000 000KZT (from 200 000RUB to 600 000 RUB - 0,35% of the amount	1000KZT/200RUB				
		from 3 000 000 KZT - 1,5% of the amount			from 3 000 000 KZT / 600 000 RUB - 1,5% of the amount					
4.2.	2) in ATMs of other banks' networks:							up to 1 000 000 KZT / 200 000 RUB per month - 1,25% of the amount	500KZT/100RUB	
								over 1 000 000 KZT / 200 000 RUB - 1,5% of the amount	1000KZT/200RUB	
4.2.1.	under START tariff	up to 100 000 KZT per month - 0%,			up to 1 000 000 KZT / 200 000 RUB per month - 1,25% of the amount	500KZT/100RUB		-		
		from 100 000KZT to 1 000 000 KZT per month - 1% of the amount	500 KZT		-					
		over 1 000 000 KZT - 1,5% of the amount	1000 KZT		over 1 000 000 KZT / 200 000 RUB - 1,5% of the amount	1000KZT/200RUB				

4.2.2.	under STANDART tariff	up to 200 000 KZT per month 0%			up to 3,000,000 KZT / 600,000 RUB per month - 1.25% of the amount	1000KZT/200RUB		-		
		from 200,000 KZT to 3,000,000 KZT per month - 1% of the amount	1000 KZT		-					
		over 3,000,000 KZT - 1.5% of the amount	1500 KZT		over 3,000,000 KZT / 600,000 RUB - 1.5% of the amount	1500KZT/300RUB				
4.2.3.	under PREMIER tariff	up to 500,000 KZT per month - 0%,			up to 5,000,000 KZT / 1,000,000 RUB per month - 1.25% of the amount	1000KZT/200RUB		-		
		from 500,000 KZT to 5,000,000 KZT per month - 1% of the amount	1000 KZT		-					
		over 5,000,000 KZT - 1.5% of the amount	1500 KZT		over 5,000,000 KZT / 1,000,000 RUB - 1.5% of the amount	1500KZT/300RUB				
4.3.	in branches of Subsidiary JSC VTB Bank (Kazakhstan)	1%			1%			1%		
4.4	at branches of other banks	2% of the minimum amount of 1 000 KZT			2% of the amount minimum 1 000 KZT / 200			2% of the amount minimum 1 000 KZT / 200		
5.	Fee for crediting money to a payment card:									
5.1.	through terminals and branches of Subsidiary JSC VTB Bank (Kazakhstan)	0.15% of the amount of min 200 KZT			0.15% of min. 200 KZT / 40			0 KZT / RUB		
5.2.	through terminals of partners of Subsidiary JSC VTB Bank (Kazakhstan)	2% of the amount			2% of the amount			2% of the		
5.3.	via Cash-in ATMs of other banks (if technically possible for the Bank)	1% of the amount			1% of the amount			1% of the amount		
6.	View balance on payment card account via ATMs, including VAT:	100 KZT			100 KZT / 20 RUB			not provided***		
7.	Payment card account statement, including VAT:									
7.1.	for the last 6 months	500 KZT			500 KZT / 100 RUB			500 KZT / 100 RUB		
7.2.	for a month exceeding the last 6 months	700 KZT			700 KZT / 140 RUB			700 KZT / 140 RUB		
7.3.	mini-statement on ATM (10 last operations on the account)	200 KZT			200 KZT / 40 RUB			not stipulated***		
8	Other Services:									
8.1.	provision of video recordings from ATM cameras using the Bank's cards, including VAT	5 000 KZT			5 000 KZT / 1 000 RUB			5 000 KZT / 1 000 RUB		
8.2.	provision of video recordings from ATM cameras for cardholders of other banks, including VAT	10 000 KZT			10 000 KZT / 2 000 RUB			10 000 KZT / 2 000 RUB		
8.3.	monthly subscription fee for SMS notification, VAT inclusive	300 KZT			300 KZT / 60 RUB			300 KZT / 60 RUB		
8.4.	commission fee for PIN code change via ATM, VAT inclusive	250 KZT for one change of PIN code			250 KZT / 50 RUB for one PIN code change			not stipulated***		

* 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)

** Fee for transfer from the bank account, access to which is provided with the use of payment card to the bank accounts opened in Subsidiary JSC VTB Bank (Kazakhstan) and/or with other banks, access to which is provided without the use of payment cards, shall be charged according to the Settlement Cash Services tariffs of Annex 1. SECTION 1. Tariffs on Settlement Cash Services for legal entities/peasant (farm) households/individual entrepreneurs/notaries/lawyers/private bailiffs and professional mediators (for customers served at the Bank's head office) and SECTION 1-2. Tariffs on cash and settlement services for legal entities/peasant (farm) households/individual entrepreneurs/notaries/notaries/advocates/private litigators and professional mediators (for all corporate clients, except for those mentioned in Section 1)* (for clients of the "Medium and Small Business" segment). In this case, the cost/amount of tariff for such transfer is determined according to:

- Transfers in national currency (KZT) on paper;
- Transfers via RBSS (except for transfers within the bank);

*** the service is not provided for this tariff

Comments:

Tariffs for legal entities/peasant (farm) households/individual entrepreneurs/notaries/ lawyers/ private bailiffs and professional mediators are applied for banking operations on the current account linked to the corporate payment card without physical use of the payment card (Information on the amounts of these tariffs is available on the Bank's WEB-site: www.vtb-bank.kz).

SECTION 3. Tariffs on documentary and credit operations for legal entities belonging to the Large Business segment

No.	Code	List of Services/ Operations	Current Tariffs				
			Base Rate	Minimum in national currency*	Minimum in foreign currency*	Maximum in national currency*	Maximum in foreign currency*
	Note to Clause 1	<i>The application of minimum and maximum in national and foreign currencies depends on the currency of the letter of credit. When the letter of credit is issued in the national currency, the minimum and maximum fee is charged in the national currency. When the letter of credit is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</i> <i>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i> <i>* The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i>					
1.	102081610/0100	Export letters of credit (including stand-by letters of credit)					
1.1.		Letter of credit confirmation (including VAT):					
	102081611/0101	- with coverage	0,15%	50 000 KZT	10 000 RUB		
	102081611/0102	- without coverage*	0,15% - 10% per annum	50 000 KZT	10 000 RUB		
1.2.	102081611/0103	Pre-advising of letter of credit (including VAT)	25 000 KZT				
1.3.	102081611/0104	Advising of letter of credit (including VAT)	0,15%	50 000 KZT	10 000 RUB	300 000 KZT	60 000 RUB
1.4.	102081611/0105	Advising of changes in the terms of the letter of credit (per advising) (including VAT)	25 000 KZT				
1.5.	102081611/0106	Letter of credit message advising (per advising) (including VAT)	10 000 KZT				
1.6.	102081611/0107	The fee for cancellation of the letter of credit before expiry date (including VAT)	25 000 KZT				
1.7.	102081611/0108	Letter of credit document verification (including VAT)	0,15%	50 000 KZT	10 000 RUB	400 000 KZT	80 000 RUB
1.8.	102081611/0109	Fee for discrepancies in the documents (for each set of documents) (including VAT)	25 000 KZT				
1.9.	102081611/0110	Transfer of a transferable letter of credit (including VAT)	0,20%	50 000 KZT	10 000 RUB	400 000 KZT	80 000 RUB
1.10.	102081611/0111	Changing the terms of the transferable letter of credit (per service, regardless of the number of changes made) (including VAT)	50 000 KZT				
1.11.	102081611/0112	Acceptance and processing of documents for the letter of credit (including VAT)	25 000 KZT				
1.12.	102081611/0113	Sending documents via mail (including VAT)	10 000 KZT				

1.13.	102081611/0114	Negotiation, discounting and acceptance of drafts* (including VAT)	0,15% - 10% per annum	50 000 KZT	10 000 RUB		
1.14.		Crediting the payment by letter of credit (including VAT):					
		- in foreign currency	0,20%		4 000 RUB		40 000 RUB
		- tenge	0,20%	5 000 KZT		15 000 KZT	
	Note to Clause 2	<i>The application of minimum and maximum in national and foreign currencies depends on the currency of the letter of credit. When the letter of credit is issued in the national currency, the minimum and maximum fee is charged in the national currency. When the letter of credit is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</i> <i>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i> <i>* The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i>					
2.	102081610/0200	Import letters of credit (including stand-by letters of credit)					
2.1.		Opening a letter of credit (including VAT):					
	102081611/0201	- with coverage	0,30%	50 000 KZT	10 000 RUB	600 000 KZT	120 000 RUB
	102081611/0202	- without coverage	0,20%	50 000 KZT	10 000 RUB	600 000 KZT	120 000 RUB
2.2.	102080611/0203	Exposure fee on letters of credit without 100% coverage* (including VAT)	0,1% - 20% per annum				
2.3.		Exposure fee on covered letters of credit (with 100% cash cover)* (including VAT)	1 KZT - 30% per annum	1 KZT			
2.4.	102081611/0204	Pre-advising of letter of credit (including VAT)	25 000 KZT				
2.5.	102081611/0205	Changing the terms of the letter of credit** (per service, regardless of the number of changes made) (including VAT)	50 000 KZT				
	Note to Subclause 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):					
	102081611/0206	- by requesting the beneficiary's consent	40 000 KZT				
	102081611/0207	- upon receipt of a formal waiver from the beneficiary without prior request	0 KZT				

2.7.	102081611/0208	Verification of documents for a letter of credit (including VAT)	0,15%	50 000 KZT	10 000 RUB	350 000 KZT	70 000 RUB
2.8.	102081611/0209	Fee for discrepancies in documents (for each package of documents) (including VAT)	25 000 KZT				
2.9.		Payment by letter of credit (including VAT)					
	102081611/0210	- in foreign currency	0,20%		4 000 RUB		40 000 RUB
		- tenge	0,20%	5 000 KZT		15 000 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 Subclause 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 Subclause 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 Subclause 2.13.	*****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 Subclause 3	<i>The application of minimum and maximum in national and foreign currencies depends on the currency of the guarantee. When the guarantee is issued in the national currency, the minimum and maximum fee is charged in the national currency. When the guarantee is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</i> <i>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i> <i>* The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i>					
3.	102071610/0100	Import guarantees					
3.1.		Guarantee issuance fee (including VAT):					
3.1.1.	102071611/0101	<i>bid guarantees in tenge</i>	0,30%	25 000 KZT			
3.1.2.	102071611/0102	<i>uncovered bid guarantees in tenge (except for blank)</i>	0,20%	30 000 KZT			
3.1.3.	102071611/0105	blank bid guarantees*	from 1.0% of the guarantee amount	9 000 KZT			
3.1.4.	102071611/0103	other guarantees with 100% cash cover*	from 0.3% of the guarantee amount	60 000 KZT	12 000 RUB	600 000 KZT	120 000 RUB
3.1.5.	102071611/0104	<i>other guarantees without coverage</i>	0,20%	60 000 KZT	12 000 RUB	700 000 KZT	140 000 RUB
3.1.6.		<i>For guarantees issued with the involvement of agents (approved individually in cooperation with the agent by the decision of the Board)</i>	from 0.1% of the guarantee amount				
3.2.	102071611/0106	Exposure fee* (including VAT)	0,1% - 20% per annum				
3.3.		Exposure fee on covered guarantees (with 100% cash cover)* (including VAT)	1 KZT - 30% per annum	1 KZT			
3.4.	102071611/0107	Changing the terms of the issued guarantee** (per service, regardless of the number of changes made) (including VAT)	50 000 KZT				
	Note to Subclause 3.4.	**An increase in the amount of the guarantee is considered as an independent issue of the guarantee to calculate the fee. In case of one-time increase in the amount of the guarantee and change in the terms of the issued guarantee, one tariff is charged - for the increase in the amount of the guarantee					
3.5.		The fee for cancellation of the guarantee before expiry date (including VAT):					
	102071611/0108	- by requesting the beneficiary's consent	40 000 KZT				
	102071611/0109	- upon receipt of a formal waiver from the beneficiary without prior request	0 KZT				
3.6.	102071611/0110	Verification of guarantee payment demand (including VAT)	0,15%	50 000 KZT	10 000 RUB	200 000 KZT	40 000 RUB
3.7.	102071611/0111	Making a payment in execution of a demand under the guarantee (including VAT):					

	102071611/0112	- in foreign currency	0,20%		4 000 RUB		40 000 RUB
	102071611/0115	- tenge	0,20%	5 000 KZT		15 000 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 Subclause 3.9.	***Foreign bank fees for advising, issuance of guarantees, verification of demands, making payments, early termination of obligations, changes, requests. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).					
3.10.		Reimbursement**** of costs of transactions in cooperation with foreign banks (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount				
	Note to Subclause 3.10	****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 Clause 4	The application of minimum and maximum in national and foreign currencies depends on the currency of the guarantee. When the guarantee is issued in the national currency, the minimum and maximum fee is charged in the national currency. When the guarantee is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency. The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority. * The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.					
4.	102071610/0200	Export guarantees					
4.1.		Fee for issuing a guarantee under a counter-guarantee (including VAT):					
	102071611/0201	- with coverage	0,30%	50 000 KZT	10 000 RUB	600 000 KZT	120 000 RUB
	102071611/0202	- without coverage*	0,15% - 10% per annum	50 000 KZT	10 000 RUB		
4.2.	102071611/0203	Pre-advising of guarantee (including VAT)	25 000 KZT				

4.3.	102071611/0204	Advising of guarantee (including VAT)	0,10%	50 000 KZT	10 000 RUB	300 000 KZT	60 000 RUB
4.4.	102071611/0205	Advising of changes in the terms of the guarantee (per advising) (including VAT)	25 000 KZT				
4.5.	102071611/0206	Guarantee message advising (per advising) (including VAT)	10 000 KZT				
4.6.	102071611/0207	The fee for cancellation of the guarantee before expiry date (including VAT)	40 000 KZT				
4.7.	102071611/0208	Verification of guarantee payment demand (including VAT)	0,15%	50 000 KZT	10 000 RUB	200 000 KZT	40 000 RUB
4.8.	102071611/0209	Acceptance and processing of documents for the guarantee (including VAT)	25 000 KZT				
4.9.	102071611/0210	Sending documents via mail (including VAT)	10 000 KZT				
	Note to Clause 5	<i>The application of minimum and maximum in national and foreign currencies depends on the currency of the instrument. When the instrument is in the national currency, the minimum and maximum fee is charged in the national currency. When the instrument is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</i> <i>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i>					
5.	102101610/0100	Documentary collection provided for under a commercial import contract					
5.1.	102101611/0101	Advising of import collection (including VAT)	0,10%	10 000 KZT	2 000 RUB	100 000 KZT	20 000 RUB
5.2.	102101611/0102	Issuance of documents against acceptance or payment (including VAT)	0,10%	10 000 KZT	2 000 RUB	100 000 KZT	20 000 RUB
5.3.	102101611/0103	Advising of changes in the terms of the collection order (per advising) (including VAT)	25 000 KZT				
5.4.		Payment by collection (including VAT):					
	102101611/0104	- foreign currency	0,20%		4 000 RUB		40 000 RUB
	102101611/0107	- tenge	0,20%	5 000 KZT		15 000 KZT	
5.5.	102101611/0108	Endorsement of documents in favor of the buyer or his/her bank (per document) (including VAT)	5 000 KZT				
5.6.	102101612/0109	Return (sending) documents without payment (including VAT)	10 000 KZT				
5.7.		Acceptance and processing of documents for the collection (including VAT)	25 000 KZT				
	Note to Clause 6	<i>The application of minimum and maximum in national and foreign currencies depends on the currency of the instrument. When the instrument is in the national currency, the minimum and maximum fee is charged in the national currency. When the instrument is issued in the foreign currency, the minimum and maximum fee is charged in the foreign currency.</i> <i>The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority.</i>					
6.	102101610/0200	Documentary collection provided for under a commercial export contract					
6.1.	102101611/0201	Issuing a collection order (acceptance and preparation of documents for collection) (including VAT)	0,10%		4 000 RUB		40 000 RUB
6.2.	102101612/0202	Issuing a collection order (sending documents for collection) (including VAT)	10 000 KZT				

6.3.	102101611/0203	Changing the terms of the collection order (per service, regardless of the number of changes made) (including VAT)	50 000 KZT				
6.4.	102101612/0204	Fee for cancellation of collection order at client's request (including VAT)	40 000 KZT				
6.5.	102101612/0205	Return of unpaid documents (including VAT):	10 000 KZT				
	102101612/0206	- <i>with protest</i>	10,000 KZT + legal expenses				
6.6.		Acceptance and processing of documents for the collection (including VAT)	25 000 KZT				
	Note to Clause 7	The amount/ procedure of calculation/ procedure of payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract)/ change/ cancellation of the fee is determined by the Authorized Body of the Bank making a decision on the loan transaction * The fee is not charged by the Bank until the relevant decision of the Authorized Body of the Bank on the renewal of the application of this fee.					
7	102040611/0100	<i>Tariffs for loan transactions (including Overdraft)</i>					
7.1.	102041612/0101	Application review fee (in case of a negative decision (including VAT) (of the application amount)	from 1 KZT to 30%	1 KZT			
7.2.	102040611/0102	Funding arrangement fee (of the amount of the loan facility)	from 1 KZT to 30%	1 KZT			
7.3.	102041611/0103	Early repayment fee (from the amount of loan/ from the amount of early repayment)	from 1 KZT to 30%	1 KZT			
7.4.	102041611/0104	Agreement termination fee (from the amount of the limit)	from 1 KZT to 30%	1 KZT			
7.5.	102041611/0105	Renewal fee (of the amount of the loan to be renewed)	from 1 KZT to 5%	1 KZT			
7.6.	102041611/0106	Commitment fee (annual)*	from 1 KZT to 10%	1 KZT			
7.7.	102041611/0107	Fee for changing the terms of financing (from the amount of loan facility/loan)	from 1 KZT to 30%	1 KZT			
7.8.	102041611/0108	Fee for granting deferrals (from the amount of oan facility/loan)	from 1 KZT to 30%	1 KZT			
7.9.	102041611/0109	Fee for fixed-term issue/ provision of financial instruments other than loans (from the amount of loan facility/financial instrument)	from 1 KZT to 30%	1 KZT			
	Note to Clause 8:	The application of minimum and maximum in national and foreign currencies depends on the currency of the instrument. When the instrument is in the national					
8.		Fee for the issuance of a reimbursement obligation (including VAT):					
		- <i>with coverage</i>	0,30%	50 000 KZT	10 000 RUB	500 000 KZT	100 000 RUB
		- <i>without coverage</i>	0,20%	50 000 KZT	10 000 RUB	400 000 KZT	80 000 RUB
8.1.		Exposure fee* (including VAT)	0,1% - 20% годовых				
8.2.		Changing the terms of the reimbursement obligation** (per service, regardless of the number of changes made) (including VAT)	50 000 KZT				
	Note to Subclause 8.2.	**An increase in the amount of the reimbursement obligation is considered as an independent issue of the reimbursement obligation to calculate the fee.					
8.3.		The fee for cancellation of the reimbursement obligation before expiry date (including VAT)	50 000 KZT				
8.4.		Payment under a reimbursement obligation (including VAT):					
		- <i>in foreign currency</i>	0,20%		4 000 RUB		40 000 RUB

		- <i>tenge</i>	0,20%	5 000 KZT		15 000 KZT	
8.5.		Sending documents via mail (including VAT)	10 000 KZT				
	Note to Clause 9:	The application of minimum and maximum in national and foreign currencies depends on the currency of the transaction. When the transaction is in the national currency, the minimum and maximum fee is charged in the national currency. When the transaction is in the foreign currency, the minimum and maximum fee is charged in the foreign currency. The procedure for payment (unless otherwise specified in the internal rate of return of the Bank or in the standard form of the contract) / change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority. * The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority					
9.		Structuring of transaction/attraction of financing from international financial sources					
9.1.		Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT)					
		<i>up to 1 year</i>	0,5%		50 000 RUB		500 000 RUB
		<i>over 1 year</i>	1,0%		100 000 RUB		500 000 RUB
9.2.		Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT)					
		<i>up to 1 year</i>	0,5%		50 000 RUB		500 000 RUB
		<i>over 1 year</i>	1,0%		100 000 RUB		500 000 RUB
9.3.		Fee for transaction structuring for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/ Export Insurance Agencies (EIA), including transaction structuring (including VAT)	1,0%		500 000 RUB		3 000 000 RUB
9.4.		Fee for early loan repayment/ early closing of letter of credit providing for discounting*	0.5% of the repayment amount		10 000 RUB		
	Note to Clause 10:	* The amount/procedure of payment/ change/ cancellation of the fee shall be established by the Authorized Body of the Bank making the decision on the transaction within its authority					
10.		Other fees					
10.1.		Fee for consulting services for the purposes of financing (of the amount of financing/loan)* (including VAT)	from 1 KZT to 30%	1 KZT			
10.2.		Execution of requests related to documentary and guarantee transactions (including VAT)	10 000 KZT				

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

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

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

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

No.	Code	List of Services/ Operations	Current Tariffs		
			Base Rate	Minimum in National Currency	Maximum in National Currency
1.	402011611/0100	Opening an account			
1.1.	402011611/0101	For correspondent banks	0 KZT		
2.	402011610/0200	Maintaining a bank account			
2.1.	402011612/0201	Issuance of duplicate bank-financial documents (subject to VAT)	12 USD		
2.2.	402011612/0202	Provision, at the request of the Client, of the certificate related to his/her service in the Bank (subject to VAT)	1000 KZT		
2.3.		Investigation of payments (subject to VAT)			
	402011612/0203	- all types of currencies (freely convertible currency, restricted currency, except in tenge)	55 USD		
	402011612/0204	- in tenge	2500 KZT		
2.4.		Making changes to payment instructions (subject to VAT):			
	402011612/0205	- for intrabank transfers in tenge and freely convertible currency, restricted currency	1500 KZT		
	402011612/0206	- for external transfers in freely convertible currency, restricted currency, except in tenge	90 USD		
	402011612/0207	- for external transfers in tenge	2500 KZT		
2.5.		Acceptance of the request to revoke a payment order upon the Bank's application (subject to VAT)			
	402011612/0208	- for intrabank transfers in tenge and freely convertible currency, restricted currency	1500 KZT		
	402011612/0209	- for external transfers in tenge	2500 KZT		
	402011612/0210	- for external transfers in freely convertible currency, restricted currency, except in tenge	80 USD		
2.5.1.	402011612/0211	Cancellation of received payment that was not accepted for execution	250 KZT		
2.5.2.		Refund of received payments in foreign currency (from the amount of payment at the official exchange rate of the NBRK on the date of refund)(subject to VAT)	0,12%	250 KZT	3500 KZT
	Note to Clauses 2.3, 2.4, 2.5	Remuneration of counterparty banks (third banks), other additional expenses on execution of clients' orders shall be reimbursed (paid) by the clients at the actual cost of the expenses incurred.			
2.6.	402011611/0212	Closing of an account upon the client's application (when closing each account) (subject to VAT)			
	402011611/0213	- closing an account with a zero credit balance	0 KZT		
	402011611/0214	- closing an account at a non-zero credit balance	2000 KZT		
2.7		Providing statements, certificates and other documents at the client's request (subject to VAT):			
	402011611/0215	- account statements, advising documents on a mandatory basis in accordance with the contract	0 KZT		
	402011611/0216	- a duplicate of account statement, advising and payment documents at the client's special request (subject to VAT)	2000 KZT		
3.	402011610/0300	Transfers in tenge			
3.1.	402011611/0301	Within the Bank (subject to VAT)	250 KZT		
3.2.		Outgoing payments from accounts and on behalf of counterparty banks in favor of clients (individuals and legal entities) (subject to VAT)			
	402011612/0302	- when specifying instructions to charge fee at the sender's expense OUR (subject to VAT)	0,29%	500 KZT	1000 KZT
	402011612/0303	- when specifying instructions to charge fee at the recipient's expense (BEN/SHA) (subject to VAT)	0,29%	500 KZT	1000 KZT
	Note to 402011612/0303	When executing payment orders, remuneration and expenses are deducted from the payment amount, if the payment orders of correspondent banks indicate expenses at the expense of the payee.			
3.3	402011612/0304	Processing of payment documents in manual mode - all currencies (subject to VAT)	2000 KZT		
	Note to Clause 3.3:	The specified fee is charged in addition to the fees specified in Clauses 3.1, 3.2, 3.6 and Clause 4 of this Section, in case of necessity of editing/ correction of settlement documents in tenge/ foreign currency, which have not passed			
3.4	402011612/0305	Urgent payments and transfers in tenge (payment execution within 1 hour after receipt by the Bank of instruction, taking into account the value date) in favor of clients of other banks (subject to VAT)	1500 KZT		
3.5	402011612/0306	Payments and transfers after the end of transaction time, but no later than 5:30 pm of Astana (by prior arrangement) (subject to VAT)	1500 KZT		

	Note to Clauses 3.4. and 3.5.:	<i>The fee is charged in addition to the fee in accordance with Clauses 3.1, 3.2, 3.6 of this Section.</i>			
3.6.	402011612/0307	Interbank transfers (subject to VAT)	250 KZT		
4.	402011610/0400	Transfers in currency			
4.1.	402011611/0401	Within the Bank (subject to VAT)	250 KZT		
	402011611/0402	Interbank transfers in restricted currency (subject to VAT)	25 USD		
	402011611/0403	Interbank transfers in freely convertible currency (subject to VAT)	12 USD		
		Outgoing transfers from accounts and on behalf of counterparty banks in favor of clients (individuals and legal entities) of other banks			
4.2.		At sender's expense (subject to VAT)			
	402011612/0404	- in freely convertible currency (subject to VAT)	60 USD		
	402011612/0405	- in restricted currency, except for tenge (subject to VAT)	20 USD		
4.3.		At the expense of the beneficiary (subject to VAT)			
	402011612/0406	- in freely convertible currency (subject to VAT)	15 USD		
	402011612/0407	- in restricted currency, except for tenge (subject to VAT)	15 USD		
5.	40202612/0500	Cash services(subject to VAT)			
5.1.		Cash withdrawal (subject to VAT):			
		Recalculation and packing at cash withdrawals according to the client's preliminary application (subject to VAT):			
	40202612/0501	- up to 1,000,000 tenge(subject to VAT)	0,46%	250 KZT	
	40202612/0502	- from 1,000,001 tenge to 5,000,000 tenge(subject to VAT)	0,29%		
	40202612/0503	- from 5,000,001 tenge and above(subject to VAT)	0,17%		
	40202612/0504	- in foreign currency(subject to VAT)	1,16%		
	40202612/0505	Recalculation and packing at cash withdrawals without preliminary application subject to the availability of the Bank (tariff is charged in addition to the basic one) (subject to VAT)	0,12%		
5.2.		Acceptance of cash (subject to VAT)			
	40202612/0506	- Acceptance and recalculation of cash banknotes and coins in at transaction time with crediting of money to the client on the same day (subject to VAT)	0,23%	60 KZT	
	40202612/0507	- freely convertible currency (subject to VAT)	0,23%		
	40202612/0508	- restricted currency (subject to VAT)	0,23%		
	40202612/0509	Recalculation of banknotes and coins at the receipt of collected proceeds during non-transaction time with crediting the money to the client's account at the next day (subject to VAT)	0,23%		
	40202612/0510	Additional tariff charged in case of detection of surplus or shortage during the cash recalculation (double recalculation) (subject to VAT)	0,23%	500 KZT	6000 KZT
	40202612/0511	Exchange of banknotes and coins at the preliminary application subject to the availability of the Bank (subject to VAT)	0,46%	300 KZT	
6.	40201612/0600	Other services			
6.1.		Audit inquiries:			
	40201612/0601	Fee for confirmation of account balance (subject to VAT)	4500 KZT		
	40201612/0602	Fee for confirmation of all transactions made with correspondent banks (subject to VAT)	7000 KZT		
6.2.	40201612/0603	Postage and courier services (subject to VAT)	in fact		
6.3.	40201612/0604	Sending SWIFT, Telex messages on behalf of correspondent banks without financial obligations of the Bank (subject to VAT)	3500 KZT		