Appendix No. 2 to the Rules on common
terms for banking and other operations
with Subsidiary VTB
Bank JSC (Kazakhstan)

Threshold tariffs on retail business banking operations with Subsidiary VTB Bank JSC (Kazakhstan)

Contents:

Section 1. Threshold tariffs on settlement and cash services for individuals with Subsidiary VTB Bank JSC (Kazakhstan)				
No.	**List of services / operations**	**Threshold tariffs**		**Comments**
		minimal	**maximal**	
1	**Bank account: opening, maintaining and closing**			
1.1.	Opening a current account (including VAT)	0 KZT	1000 KZT	per each account
1.2.	Opening a savings account (including VAT)	0 KZT	1000 KZT	per each account
1.2-1.	Monthly subscription fee for SMS notification on current/savings account, VAT included	0 KZT	1000 KZT	per each account
1.2-2.	Maintaining a current account, in the absence of cash flow on the account for 6 months (monthly, for each account) * (including VAT)	0 KZT	in the amount of the balance, but not more than 2000 KZT	
1.3.	"Escrow account" opening (including VAT)	0 KZT	10 000 KZT	per each account
1.3.-1.	"Escrow account" maintenance (including VAT)	0 KZT	10 000 KZT	per each account
1.4.	Special account opening (including VAT)	0 KZT	10 000 KZT	per each account
1.4.-1.	Special account maintenance (including VAT)	0 KZT	10 000 KZT	per each account
1.5.	Opening a special current account for the deposit (including VAT)	0 KZT	10 000 KZT	per each account
1.5.-1.	Maintaining a special current account for the deposit (including VAT)	0 KZT	10 000 KZT	per each account
1.6.	Opening a current account "in transit mode" (including VAT)	0 KZT	10 000 KZT	per each account
1.6.-1	Maintaining a current account "in transit mode" (including VAT)	0 KZT	10 000 KZT	per each account
1.7.	Search for amounts of money that have not been credited to the Client's account upon his request or upon the request of his heirs (including VAT)	0 KZT	2000 KZT per week	
1.8.	Issuance of duplicates of bank deposit agreements, current account (including VAT)	0 KZT	3000 KZT	per each agreement
1.9.	Provision of certificates upon the request of the Client (including VAT)	0 KZT	3000 KZT	per each certificate
1.10.	Provision of a bank account statement (including VAT):			
1.10.-1.	current for the period of up to 1 year	0 KZT	3000 KZT	per each account
1.10.-2.	archived for a period over 1 year	0 KZT	3000 KZT	per each account
1.11.	Issuance of a deposit passbook (including VAT):			
1.11.-1.	Initial issue of a deposit passbook or replacement of a fully completed one for the Bank's clients	0 KZT	1000 KZT	per each passbook
1.11.-2.	Issue of a deposit book in other cases (damage, loss, etc.)	0 KZT	1000 KZT	per each passbook
1.12.	Closing a current account (including VAT)	0 KZT	1000 KZT	per each account
1.13.	Closing a savings account (including VAT)	0 KZT	1000 KZT	per each account
1.14.	Closing an "Escrow account" (including VAT)	0 KZT	10 000 KZT	per each account
1.15.	Closing a special account (including VAT)	0 KZT	10 000 KZT	per each account
1.16.	Closing a current account "in transit mode" (including VAT)	0 KZT	10 000 KZT	per each account
1.17.	Closing a special current account for the deposit (including VAT)	0 KZT	10 000 KZT	per each account
2.	**Cash transfers to the bank accounts in the national currency**			
2.1.	Intrabank transfer between accounts (including special and "in transit mode") of one Client (including VAT)	0% of the amount/ 0 KZT	10% of the amount min 1000 KZT	per each transfer
2.2.	Intrabank transfer between accounts (including special and "in transit mode") of different Clients (including VAT)	0% of the amount/ 0 KZT	10% of the amount min 500 KZT	per each transfer
2.3.	Transfers (payments) to bank accounts (including special and "in transit mode") opened with other banks (including VAT):	0% of the amount/ 0 KZT	10% of the amount min 500 KZT	per each transfer

2.4.	Execution of the Client's requests to cancel a transfer or make changes after it has been accepted by the Bank for execution and refund (if the Bank has the technical capability) (including VAT)	0 KZT	5000 KZT	per each transfer
2.5.	For urgent money transfer to bank accounts opened in other banks - the commission is charged in addition to the main commission (in order of making payments in accordance with the Bank's internal documents) (including VAT)	0 KZT	5000 KZT	per each transfer
2.6.	Credit of transfers from the Russian Federation to current KZT accounts of individuals (including VAT)	0% of the amount/ 0 KZT	20% of the amount min 100 KZT	per each transfer
3.	**Cash transfers on bank accounts in foreign currency**			
3.1	Intrabank transfer between accounts of one Client (including VAT)	0%/ 0 KZT	5% min 15 000 KZT	per each transfer
3.2	Intrabank transfer between accounts of different Clients (including VAT)	0%	1.5% min 500 KZT	per each transfer
3.3	Transfers to bank accounts opened with other banks (including VAT):			
3.3.-1	When specifying instructions for charging the fee at the expense of the sender (option OUR):			
	USD	0%	1,5%, min 10 000 KZT	per each transfer
	EUR	0%	1,5%, min 10 000 KZT	per each transfer
	RUB	0%	1,5%, min 5000 KZT	per each transfer
	GBR	0%	1,5%, min 20 000 KZT	per each transfer
	CNY	0%	1,5%, min 20 000 KZT	per each transfer
	Money transfers to VTB Shanghai customers (RUB)	0%	5%, min 9 000 KZT	per each transfer
	other types of currencies (excluding USD, EUR, RUB, GBR, CNY)	0%	1,5%, min 5000 KZT	per each transfer
	USD with guaranteed receipt by the beneficiary of the full payment amount	0%	1,5%, min 20 000 KZT	per each transfer
3.3.-2	When specifying instructions for collecting the commission at the expense of the beneficiary (option BEN / SHARE):			
	USD	0%	1,5%, min 3000 KZT	per each transfer
	EUR	0%	1,5%, min 3000 KZT	per each transfer
	RUB	0%	1,5%, min 5000 KZT	per each transfer
	GBR	0%	1,5%, min 20 000 KZT	per each transfer
	other types of currencies (excluding USD, EUR, RUB, GBR, CNY)	0%	1,5%, min 4000 KZT	per each transfer
3.4	Cash transfers in favor of VTB Group clients (USD, EUR)	0%	1,5%, min 5000 KZT	per each transfer
3.5	Cash transfers in favor of VTB Group clients (RUB)	0%	1,5%, min 5 000 KZT	per each transfer
3.6	Revocation of the instruction on the initiative of the Client prior to its execution by the Bank (if the Bank has technical capabilities) (including VAT)	0 KZT	10 000 KZT	per each transfer
3.7	Providing copies of SWIFT messages for outgoing cash transfers in foreign currency (including VAT)	0 KZT	2000 KZT	per each message

3.8.	Investigation of incoming / outgoing payments in case of insufficient / incorrect details of the beneficiary with the involvement of a correspondent bank (at the initiative of the recipient) (including VAT)			
	in US dollars (USD)	0 USD	100 USD	
	in Russian rubles (RUB)	0 RUB	1000 RUB	
	in foreign currency, excluding US dollars (USD)	0 EUR	150 EUR	
3.9.	Sending a request to the beneficiary's bank based on the client's application to change / supplement the transfer details (including VAT)			
	in US dollars (USD)	0 USD	100 USD	
	in Russian rubles (RUB)	0 RUB	1000 RUB	
	in foreign currency, excluding US dollars (USD)	0 EUR	150 EUR	
3.10.	Investigation of outgoing payments on the value date, the fate of the payment with the involvement of a correspondent bank (including VAT)			
	in US dollars (USD)	0 USD	100 USD	
	in Russian rubles (RUB)	0 RUB	1000 RUB	
	in foreign currency, excluding US dollars (USD)	0 EUR	150 EUR	
3.11.	*Request for transfer refund (with the involvement of a correspondent bank) (including VAT)*			
	in US dollars (USD)	0 USD	100 USD	
	in Russian rubles (RUB)	0 RUB	1000 RUB	
	in foreign currency, excluding US dollars (USD)	0 EUR	150 EUR	
4.	**Cash Operations**			
4.1.	Recounting and packaging when issuing cash on (including VAT):			
4.1.-1.	current accounts (including special and "in transit") in national currency, including from an account linked to a payment card (for cash withdrawals: if with PC details - excluding VAT, if without PC details - including VAT)	0% of the amount	10% of the amount, min 100 KZT	
4.1.-2.	special current accounts for deposits in national currency	0%	10% of the amount	
4.1.-3.	current accounts in foreign currency, including from an account linked to a payment card* (for cash withdrawals: if with PC details - excluding VAT, if without PC details - including VAT):	0%	10% of the amount, min 200 KZT	
4.1.-4	special current accounts for deposits in foreign currency	0%	10% of the amount	
4.1.-5.	savings accounts in national currency:			
4.1.-5.1	when depositing money by bank transfer and keeping the deposit / each additional deposit in the savings account for less than 30 calendar days	0%	10% of the amount, min 100 KZT	
4.1.-5.2	when depositing money by bank transfer and keeping the deposit / each additional deposit in the savings account for more than 30 calendar days	0%	10% of the amount, min 100 KZT	
4.1.-6	from savings accounts in foreign currency:			
4.1.-6.1	when depositing money by bank transfer and keeping the deposit / each additional deposit in the savings account for less than 30 calendar days	0%	20% of the amount, min 200 KZT	
4.1.-6.2	when depositing money by bank transfer and keeping the deposit / each additional deposit in the savings account for more than 30 calendar days	0%	10% of the amount, min 200 KZT	
4.2.	Exchange of large denomination banknotes into small denominations and vice versa, subject to the capability of the Bank, upon the prior request of the Client (including VAT)	0 KZT	1% of the amount min 1 000 KZT	
4.3.	Checking banknotes for authenticity up to 50 banknotes (including VAT)	0 KZT	50 KZT per each banknote, min 100 KZT	

4.4.	Checking banknotes for authenticity of more than 50 banknotes (including VAT)	0 KZT	30 KZT per each banknote	
4.5.	Acceptance of cash (payments) from individuals in favor of a legal entity / individual entrepreneur (payment for provided / rendered goods / works / services) (including VAT)	0 KZT	1000 KZT	per each payment
4.6.	Cash deposit to current account (including VAT):			
4.6.1.	in national currency	0%/ 0 KZT	2%, min 300 KZT	
4.6.2.	in foreign currency	0% / 0 KZT	20%, min 15 000 KZT	
4.7.	Cash deposit to savings account (including VAT):			
4.7.1.	by a depositor (account holder - depositor)	0%/ 0 KZT	2%, min 500 KZT	
4.7.2.	by a third party (another person, not a contributor)	0%/ 0 KZT	2%, min 300 KZT	
5.	**Conversion on current accounts of individuals**			
5.1.	Non-cash currency conversion with funds crediting to the client (excluding VAT):			
6.1-1	- on the same day basis	0% at the Bank's rate	10% at the Bank's rate	
* The Bank's commission for maintaining an account is withheld on the last day of the month after the end of the Bank's operating				

SECTION 2. Treshold tariffs on payment cards of Subsidiary JSC VTB Bank (Kazakhstan) for individuals				
Item No.	List of services / operations	Treshold tariffs		Comments
		Minimal	Maxima	
I.	**Payment cards:**			
1	Issue of the main and additional cards (excluding VAT)	0 KZT	200 000 KZT	Per each card
2	Annual maintenance fee for the main and additional cards (including VAT)	0 KZT	1 000 000 KZT	Per each card
3	Urgent issue of a payment card (excluding VAT)	0 KZT	200 000 KZT	Within 2 working days (only in Almaty)
4	Reissue of a payment card (excluding VAT)	0 KZT	200 000 KZT	Per each card
5	Crediting funds to a payment card account (excluding VAT)	0 KZT	20% мин.1 000 KZT	Per each operation
6	Receiving cash from ATMs and cash points (cash desks) of the Bank, other banks in the territory of the Republic of Kazakhstan and outside the Republic of Kazakhstan using a payment card or its details (excluding VAT)	0%	10% + 30 000 KZT	Per each operation
7	Receiving cash through POS terminals in trade and service enterprises using a payment card or its details (excluding VAT)	0%	10%	Per each operation
8	Viewing the balance of the payment card account in the network of the Bank, STB of the Republic of Kazakhstan and banks outside the Republic of Kazakhstan (including VAT)	0 KZT	1 000 KZT	Per each operation
9	Request for a statement of the payment card account (including VAT)	0 KZT	3 000 KZT	Per each operation
10	Blocking a payment card in case of loss (including VAT)	0 KZT	20 000 KZT	Per each card
11	Payment for goods and services by card in a non-cash form through POS- terminals (excluding VAT)	0%	3% + 30 000 KZT	Of the operation amount
12	Customs payment by bank transfer via POS terminals (excluding VAT)	0%	3% + 30 000 KZT	Of the operation amount
13	Provision of video recordings from cameras of the Bank's ATMs (including VAT)	0 KZT	20 000 KZT	Per each request
14	Subscription fee for SMS notification (including VAT)	0 KZT	1 000 KZT	On a monthly basis
15	Change of PIN-code through the Bank ATM (including VAT)	0 KZT	1 000 KZT	Per each operation
16	Change/re-issue of electronic PIN-code (including VAT)	0 KZT	10 000 KZT	Per each operation
17	Cashback (return to the client of a part of the amount from a non-cash transaction with a payment card)	0%	30%	Per each operation
18	Maintaining a current account, in the absence of cash flow on the account for 6 months (monthly, for each account) (including VAT)	0 KZT	in the amount of the balance, but not more than 10,000 KZT	
II.	**Cash transfers:**			
19	Cash transfers (Visa Direct, MasterCard MoneySend) from cards of the Bank and STB RK (excluding VAT)	0 KZT	10% + 30 000 KZT	Of the operation amount. Alternative channels (Internet banking, mobile banking, ATMs, etc.)
III.	**Servicing of the third-party payment card holders:**			
20	Receiving cash from ATMs of the Bank using cards of other banks (excluding VAT)	0%	2%	Of the operation amount
21	Receiving cash at cash points (cash desks) using cards of the other banks (excluding VAT)	0%	10%	Of the operation amount

No.	List of services / operations	Threshold tariffs minimal	Threshold tariffs maximal	Comments
	SECTION 3. Threshold tariffs on credit transactions of individuals with Subsidiary VTB Bank JSC (Kazakhstan)			
1.	**Consumer loans without collateral:**			
1.1.	For consideration of an application and documents for a loan (excluding VAT if the application is approved; including VAT if the application is rejected):	0 KZT	15 000 KZT	1. If the client does not receive the loan, VAT is charged. If the application is approved, it is taken into account as a loan fee - without VAT; if the application is rejected, including VAT.
1.2.	For loan arrangement (excluding VAT)	0% of the amount	40% of the amount	
1.3.	For opening and maintaining current accounts related to loan servicing (including VAT)	0% of the amount	5% of the amount	
2.	**Housing mortgage loans (except as provided in paragraph 6 of this section):**			
2.1.	For consideration of an application and documents for a loan (excluding VAT if the application is approved; including VAT if the application is rejected):	0 KZT	15 000 KZT	1. If the client does not receive the loan, VAT is charged. If the application is approved, it is taken into account as a loan fee - without VAT; if the application is rejected, including VAT. 2. This tariff is not refundable if the Bank refuses to provide a loan.
2.2.	For loan arrangement (excluding VAT)	0% of the amount	10% of the amount	
2.3.	For opening and maintaining current accounts related to loan servicing (including VAT)	0% of the amount	5% of the amount	
3.	**Collateralized consumer loans (movables and/or real estate property), including the provision of a loan in the form of a credit line:**			
3.1.	For consideration of an application and documents for obtaining a loan / credit line (excluding VAT if the application is approved; including VAT if the application is rejected):	0 KZT	15 000 KZT	1. If the client does not receive the loan, VAT is charged. If the application is approved, it is taken into account as a loan fee - without VAT; if the application is rejected, including VAT. 2. This tariff is not refundable if the Bank refuses to provide a loan.
3.2.	For arranging a loan / credit line (excluding VAT)	0% of the amount	10% of the amount	
3.3.	For opening and maintaining current accounts related to loan servicing (including VAT)	0% of the amount	5% of the amount	
3.4.	Increase of the credit line amount (excluding VAT)	0% of the amount	10% of the amount	
4.	**Consumer loans secured by a pawn / pledge of money:**			
4.1.	For consideration of an application and documents for a loan (excluding VAT if the application is approved; including VAT if the application is rejected):	0 KZT	15 000 KZT	1. If the client does not receive the loan, VAT is charged. If the application is approved, it is taken into account as a loan fee - without VAT; if the application is rejected, including VAT. 2. This tariff is not refundable if the Bank refuses to provide a loan.
4.2.	For loan arrangement (excluding VAT)	0% of the amount	10% of the amount	
4.3.	For opening and maintaining current accounts related to loan servicing (including VAT)	0% of the amount	5% of the amount	
5.	**Auto loans (except as specified in clause 6 of this section):**			
5.1.	For consideration of an application and documents for a loan (excluding VAT if the application is approved; including VAT if the application is rejected):	0 KZT	15 000 KZT	1. If the client does not receive a loan, VAT is charged. 2. This tariff is not refundable if the Bank refuses to provide a loan.
5.2.	For loan arrangement (excluding VAT)	0% of the amount	10% of the amount	
5.3.	For opening and maintaining current accounts related to loan servicing (including VAT)	0% of the amount	5% of the amount	
6.	**Loans under government programs:**			
6.1.	For consideration of an application and documents for a loan (excluding VAT if the application is approved; including VAT if the application is rejected):	0 KZT	15 000 KZT	If the client does not receive a loan, VAT is charged.If the application is approved, it is taken into account as a loan fee - without VAT; if the application is rejected, including VAT. If commission is non-refundable, it is charged regardless of the decision of the Bank's
6.2.	For loan arrangement (excluding VAT)	0% of the amount	5% of the amount	
6.3.	For opening and maintaining current accounts related to loan servicing (including VAT)	0% of the amount	5% of the amount	
7.	**Changing the terms of the loan provided (except as provided for in clause 8 of this section) (excluding VAT)**			*1. In case of applying two or more services / operations, the client is charged only one of the established tariffs with the maximum value; 2. The tariff is not refundable if the Bank refuses to change the terms of the loan provided.*
7.1.	repayment schedule	0% of the outstanding principal	10% of the outstanding principal	*not charged if the payment date is changed according to the repayment schedule*
7.2.	loan currency	0% of the outstanding principal	10% of the outstanding principal	
7.3.	remuneration rate	0% of the outstanding principal	10% of the outstanding principal	
7.4.	methods of loan repayment	0% of the outstanding principal	10% of the outstanding principal	
7.5.	For partial early repayment for individuals (during the moratorium period according to the concept)	0% of the outstanding principal	10% of the outstanding principal	
7.6.	For full early repayment for individuals (during the moratorium period according to the concept)	0% of the outstanding principal	10% of the outstanding principal	
7.7.	For considering the issue of changing the conditions associated with the borrower (co- borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety)	0% of the outstanding principal	10% of the outstanding principal	
7.8.	For considering the issue of changing the conditions of encumbrance of the pledged item on a loan, the designated purpose of the pledged item, as well as when replacing the pledged item	0% of the outstanding principal	10% of the outstanding principal	
7.9.	For considering the issue of changing the terms of pledger' replacement	0% of the outstanding principal	10% of the outstanding principal	
8	**Changing the terms of a loan provided for potentially problematic and problem loans (including VAT)**			
8.1.	repayment schedule (including loan restructuring)	0 KZT	50 000 KZT	

8.2.	loan currency	0 KZT	50 000 KZT	
8.3.	remuneration rate	0 KZT	50 000 KZT	
8.4.	methods of loan repayment	0 KZT	50 000 KZT	
8.5.	For considering the issue of changing the conditions associated with the borrower (co- borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety)	0 KZT	50 000 KZT	
8.6.	For considering the issue of changing the conditions of encumbrance of the pledged item on a loan, the designated purpose of the pledged item, as well as when replacing the pledged item	0 KZT	50 000 KZT	
8.7.	For considering the issue of changing the terms of pledger' replacement	0 KZT	50 000 KZT	
9	**Issuance of certificates, approvals, information and other documents in the process of post-loan services to individuals (including VAT)**			
9.1.	Consideration of issues related to the issuance, upon the client's request, of documents of title to the subject of pledge, contained in the credit dossier (including VAT)	0 KZT	50 000 KZT	*Not charged when removing the encumbrance from the collateral, due to the early full repayment of the loan*
9.2.	Consideration of issues related to the issuance, upon the client's request, of certificate for the legalization of redevelopments, buildings, extensions performed in the territory of collateral (including VAT)	0 KZT	50 000 KZT	
9.3.	Consideration of issuesrelated to the issuance, upon the client's request, of an approval to registration (deregistration) at the place of residence of an individual (including VAT)	0 KZT	50 000 KZT	
9.4.	Consideration of issues related to the issuance, upon the client's request, of a certificate of permission to replace the registration number of a vehicle, which is a collateral, to reissue a certificate of registration of a vehicle, or to restore lost documents on a vehicle (including VAT)	0 KZT	50 000 KZT	
9.5.	For issuing, upon the request of a client, of a certificate of the presence or absence of loan debt (including VAT)	0 KZT	50 000 KZT	Issued free of charge after the full repayment of the loan debt within 15 (fifteen) calendar days from the date of the application receipt
9.6.	For issuing copies / archival documents (including VAT)	0 KZT	50 000 KZT	Charged for each copy of documents in case of issuing more than 2 copies of documents

Section 4. Threshold tariffs on safe services for individuals with Subsidiary VTB Bank JSC (Kazakhstan)

Safe service (subject to VAT, included in the price)*

Item No.	List of services / operations	Threshold tariffs (including VAT)									
		1 week		1 month		3 months		6 months		12 months	
		minimal	maximal	minimal	maximal	minimal	maximal	minimal	maximal	minimal	maximal
1.	Rent of a Small safe (size - 72 * 260 * 390)	0 KZT	3000 KZT	0 KZT	10 000 KZT	0 KZT	30 000 KZT	0 KZT	40 000 KZT	0 KZT	60 000 KZT
2.	Rent a Medium Safe (size - 146 * 260 * 390)	0 KZT	5000 KZT	0 KZT	15 000 KZT	0 KZT	35 000 KZT	0 KZT	50 000 KZT	0 KZT	100 000 KZT
3.	Rent of a Big safe (size - 220 * 260 * 390)	0 KZT	6000 KZT	0 KZT	20 000 KZT	0 KZT	40 000 KZT	0 KZT	65 000 KZT	0 KZT	110 000 KZT
4.	Rent of a Large safe (size - 440 * 260 * 390)	0 KZT	10 000 KZT	0 KZT	30 000 KZT	0 KZT	60 000 KZT	0 KZT	100 000 KZT	0 KZT	200 000 KZT

5.	**Additional services**	**Threshold tariffs**	
		minimal	**maximal**
6.	Opening the safe (including VAT)	0 KZT	cost of third-party services + 50%
7.	Replacement of a key / lock in case of loss / damage of a key / lock / cell through the fault of the Client (including VAT)	0 KZT	30 000 KZT
8.	For the delay of the lease agreement for each delayed day (excluding VAT)	0 KZT	Small safe - 500 KZT Medium safe - 1000 KZT Big safe - 1500 KZT Large safe - 2000 KZT

SECTION 5. Threshold tariffs for individuals on the "Prime" and "Privilege" packages				
No.	**List of services / operations (excluding VAT)**	**Theshold tariffs**		**Comments**
		minimal	**maximal**	
1.	**Prime package cost ***			
1.1.	First year	1 KZT	300 000 KZT	Per one package
1.2.	The first year[1]	1 KZT	1 KZT	Per one package
1.3.	Following years	1 KZT	200 000 KZT	Per one package
1.4.	The following years [2]	1 KZT	1 KZT	Per one package
2.	**Tariffs for Visa Infinite and UnionPay Diamond payment cards**			
2.1.	Urgent issue/reissue of a payment card (only in Almaty) - 2 business days (excluding VAT)	1 KZT	50 000 KZT	Per one card
2.2.	Replacement of a payment card upon the request of the client or in case of loss (excluding VAT)	1 KZT	50 000 KZT	Per one card
2.3.	Blocking a payment card in case of loss with placing in the stop-list Visa Infinite (excluding VAT)	1 KZT	50 000 KZT	Per one card
2.4.	Replacement of a payment card upon expiration of the validity period and at the initiative of the Bank (excluding VAT)	1 KZT	50 000 KZT	Per one card
2.5.	Other services with Visa Infinite payment card (excluding VAT)			
3.	**Personal service for clients with a valid Prime package in other banks of VTB Group, including persons associated with the Bank by special relations (including VAT)**	1 KZT	1 KZT	The cost of personal service for one client. An agreement is concluded on the terms of personal service for the Private banking client of VTB Group bank
4.	**"Privilege"package cost ** (excluding VAT)**			
4.1.	The first and the following years	1 KZT	100 000 KZT	Per one package
4.2.	The first [3] and the following years [4]	1 KZT	1 KZT	Per one package

SECTION 6. Threshold tariffs by the system of remote banking services for individuals (hereinafter - RBS)				
Item No.	**Type of operation**	**Threshod tariffs**		**Comment**
		Minimal	**Maximal**	
I.	**Payment for services in RBS**			
1	Fee for connection and registration in the system (including VAT)	0 KZT	5 000 KZT	per each operation
2	Payment of cash and non-cash payments in favor of Suppliers of goods / services (including VAT)	0 KZT	500 KZT	per each operation
3	Transfer of money to pay taxes and other payments to the budget (including VAT)	0%	5%	of the operation amount
II.	**Money transfer**			
4	Intrabank transfer between accounts of one client (including VAT)	0 KZT /0%	500 KZT /10%	per each transfer
5	Intrabank transfer between accounts of different clients (including VAT)	0 KZT /0%	1000 KZT /10%	per each transfer
6	Money transfers to bank accounts opened with other banks in KZT (including VAT)	0 KZT /0%	1000 KZT /10%	per each transfer
7	Money transfers to bank accounts opened with other banks in foreign currency (including VAT)	0 KZT	2% (min. 15000 KZT)	of the transfer amount
8	Transfers in favor of VTB Group clients (USD, EUR, RUB) (including VAT)	0 KZT	2% (min. 15000 KZT)	of the transfer amount
9	Transferring money from bank accounts using credit cards (excluding VAT)	0 KZT	10% (min. 5000 KZT)	of the transfer amount
10	Conversion for non-cash transactions in the network of Subsidiary VTB Bank JSC (Kazakhstan) (excluding VAT)	0%	10%	of the conversion amount
11	Monthly subscription fee (including VAT)	0 KZT	1000 KZT	for mobile banking
12	Account statement in RBS (including VAT)	0 KZT	1000 KZT	per each statement
13	Commission for the issue / re-issue of the main / additional payment card in the RBS system (excluding VAT)	0 KZT	1000 KZT	per each card
14	Opening current / savings accounts in the RBS system (including VAT)	0 KZT	1000 KZT	per each account
III.	**Cash replenishment of bank accounts**			
15	Replenishment of bank accounts opened in the network of Subsidiary JSC VTB Bank (Kazakhstan), excluding accounts linked to payment cards (including VAT)	0 KZT	1000 KZT	per each operation
16	Replenishment of bank accounts linked to payment cards opened in the network of Subsidiary JSC VTB Bank (Kazakhstan) (excluding VAT)	0 KZT	1000 KZT	per each operation
17	Replenishment of bank accounts for repayment of a loan issued in the network of Subsidiary VTB Bank JSC (Kazakhstan) (including VAT)	0 KZT	1000 KZT	per each operation
VI	**Transfers from payment card to card (P2P) for individuals in RBS and P2P-Portal (Bank website) excluding VAT)**			
18	Commission for transfer from Visa / MasterCard/MIR cards of other banks of the Republic of Kazakhstan to a Visa / MasterCard/MIR payment card of Subsidiary VTB Bank JSC (Kazakhstan)	0% of the transfer amount, min 0 KZT	20% of the transfer amount, min 20 000 KZT	per each operation
19	Commission for transfer from Visa / MasterCard/MIR cards of Subsidiary VTB Bank JSC (Kazakhstan) to Visa / MasterCard/MIR payment cards of other banks of the Republic of Kazakhstan and outside the Republic of Kazakhstan (except for transfers from a credit card)	0% of the transfer amount, min 0 KZT	20% of the transfer amount, min 20 000 KZT	per each operation
20	Commission for transfer from credit cards Visa / MasterCard/MIR of Subsidiary VTB Bank JSC (Kazakhstan) to any Visa / MasterCard/MIR payment cards, including cards of Subsidiary VTB Bank JSC (Kazakhstan)	0% of the transfer amount, min 0 KZT	20% of the transfer amount, min 20 000 KZT	per each operation
21	Commission for transfer between Visa / MasterCard/MIR cards of other banks of the Republic of Kazakhstan	0% of the transfer amount, min 0 KZT	20% of the transfer amount, min 20 000 KZT	per each operation