

Appendix 3
to the Rules on the general conditions for conducting banking and other
transactions at Subsidiary JSC VTB Bank (Kazakhstan)

**Limit values of tariffs for conducting banking transactions for small and medium
businesses at Subsidiary JSC VTB Bank (Kazakhstan)**

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SECTION 1. Limit values for settlement and cash services (including merchant acquiring) for corporate clients in the "Small and Medium Business" segment				
No.	Type of services	Limit values of tariffs		Remarks
		min	max	
1	2	3	4	5
1	Bank account: opening			
1.1.	Opening a bank account (excluding escrow account)	0 KZT	500 000 KZT	One-time fee for each account
1.3.	Opening an escrow account	0 KZT	1 500 000 KZT	One-time fee for each account
2	Bank account: maintenance			
2.1.	Maintenance of each bank account (excluding escrow account)	0 KZT	1 000 000 KZT	Monthly for each account (subject to individual settings, if necessary)
2.3.	Maintenance of an escrow account	0 KZT	5 000 000 KZT	Monthly for each account (subject to individual settings, if necessary)
2.4.	Provision of bank account statements, certificates, and documents upon client request	0 KZT	50,000 KZT	one-time fee for each statement/certificate/document
2.5.	Provision of bank account statements, certificates, and documents upon client request	0%	20%	"From the credited amount (payment is charged at the time the banking service is provided)"
2.6.	confirmation of transfers made through international interbank communication channels (including VAT)	0 KZT	50,000 KZT	For each transfer/payment
2.7.	provision of bank account statements, upon the Client's request, by message in MT940/MT998/XML format via international/interbank communication channels - (including VAT)	0 KZT	50,000 KZT	For each transfer/payment
2.8.	Investigation of outgoing/incoming/payments/transfers (in foreign and national currency) if the Bank has the technical capability (including VAT)	0 KZT	5,000,000 KZT + correspondent bank expenses	For each transfer/payment
2.9.	Making changes to payment instructions for outgoing payments (in foreign currency, in national currency outside the Republic of Kazakhstan) if the Bank has the technical capability (including VAT)	0 KZT	5,000,000 KZT + correspondent bank expenses	For each transfer/payment
2.10.	Acceptance of a request to revoke a payment order (external/internal payment) at the Client's request (except for intra-bank payments in national currency) if the Bank has the technical capability (including VAT)	0 KZT	5,000,000 KZT + correspondent bank expenses	For each transfer/payment
2.11.	entering a payment order by a Bank specialist at the client's request (including VAT)	0 KZT	50,000 KZT	
3	Bank account: closing			
3.1.	Closing a bank account (excluding escrow account) (including VAT)	0 KZT	1 000 000 KZT	One-time fee for each account
3.3.	Closing an escrow account (including VAT)	0 KZT	5 000 000 KZT	One-time fee for each account
4	Money transfers between bank accounts in national currency (through a branch/via the Internet Banking Remote Banking Service System)			
4.1.	Intra-bank transfers	0% min 0 KZT	90% 100,000 KZT	One-time fee on the transfer amount for each transfer (if the Bank has the technical capability)
4.2.	External transfers within Kazakhstan	0% min 0 KZT	20% max 10,000,000 KZT	One-time fee on the transfer amount for each transfer (if the Bank has the technical capability)
4.4.	External transfers outside Kazakhstan	0% min 0 KZT	20% max 10,000,000 KZT	One-time fee on the transfer amount for each transfer (if the Bank has the technical capability)
4.5.	External transfers within Kazakhstan with a future value date with payment execution on the second banking day	0% min 0 KZT	20% max 5,000,000 KZT	One-time fee for each transfer (if the Bank has the technical capability)
4.6.	Urgent transfers	0 KZT	5,000,000 KZT	One-time fee for each transfer (if the Bank has the technical capability)
4.7.	External transfers/payments outside of business hours	0 KZT	5,000,000 KZT	(fee is charged in addition to the base fee)
5	Money transfers between bank accounts in national currency (through a branch/via the Internet Banking Remote Banking Service System)			
5.1.	External transfers to other second-tier banks (STBs)	0% min 0 KZT	20% max 20,000,000 KZT	One-time fee on the transfer amount for each transfer (if the Bank has the technical capability)
5.2.	transfers/payments outside of business hours	0 KZT	5,000,000 KZT	(fee is charged in addition to the base fee)
5.3.	Urgent transfers	0 KZT	5,000,000 KZT	One-time fee for each transfer (if the Bank has the technical capability)
6	Additional fee for processing paper lists of pension and social contributions (including VAT)			
7	Transfers on payment requests in favor of third parties (including collection orders)	0% min 0 KZT	20% max 5,000,000 KZT	One-time fee on the transfer amount for each transfer
8	Currency control (additional services for payments/money transfers and/or maintaining a current account in accordance with the currency legislation of the Repu			
8.1.	Registration of a foreign exchange agreement (including VAT)	0 KZT	5,000,000 KZT	One-time fee for each contract
8.2.	Review, acceptance, verification of additions and amendments to a foreign exchange agreement , acceptance of a foreign exchange agreement for foreign exchange control (including	0 KZT	5,000,000 KZT	One-time fee for each document
8.3.	Verification of documents and acceptance for currency control of a foreign exchange agreement that does not require registration (including VAT)	0 KZT	5,000,000 KZT	One-time fee for each document

8.4.	Verification of documents and acceptance of a foreign exchange agreement (export/import) from a second-tier bank for currency control to record documents confirming the fulfillment of obligations by the counterparty, with subsequent deregistration (including VAT)	0% min 0 KZT	20% max 5,000,000 KZT	One-time fee for each document
8.5.	Review and acceptance of documents on transactions for the fulfillment of obligations under foreign exchange agreements not related to the movement of funds through the client's bank account (offsetting, debt transfer, assignment of claims) (including VAT)	0% min 0 KZT	20% max 5,000,000 KZT	One-time fee for each certificate
8.6.	Issuance of duplicate foreign exchange control documents (per page). Preparation of letters/certificates on foreign exchange transactions at the client's request (including VAT)	0 KZT	100,000 KZT	
8.7.	Deregistration of foreign exchange agreements due to the Client's transfer to another bank (including VAT)	0 KZT	3,000,000 KZT	One-time fee for the service
8.8.	Processing incoming payments in national currency under an export foreign exchange agreement (including VAT)	0% min 0 KZT	20% max 5,000,000 KZT	One-time fee for each document
8.9.	Processing an incoming payment in foreign currency under an export currency agreement (including VAT)	0 KZT	5,000,000 KZT	One-time fee for each document
9	Cash services			
9.1.	Cash withdrawal	0% min 0 KZT	20% min 200,000 KZT	One-time service fee
9.2.	Cash acceptance	0% min 0 KZT	20% min 10,000 KZT	One-time service fee
9.3.	Additional fee charged if an excess or shortage is detected during cash counting (double counting)	0% min 0 KZT	20% min 10,000 KZT	One-time service fee
9.4.	Exchange of banknotes and coins upon prior request of the Client, subject to the Bank's capacity	0% min 0 KZT	20% min 10,000 KZT	One-time service fee
9.5.	Sale of cash checkbook (including VAT)	0 KZT	10,000 KZT	One-time fee for each checkbook
10.	Conversion (purchase/sale of currency/conversion) (excluding VAT)			
10.1.	Exchange of non-cash foreign currency funds when crediting funds to the Client's Bank account (at the Bank's exchange rate at the time of the transaction, provided the required amount is available in the Client's account)	0% min 0 KZT	10% min 200,000 KZT	One-time fee for each request
10.2.	Client's refusal of conversion on the day of the request (subject to positive approval by the Bank's authorized division). Cancellation of the conversion is possible only before the Bank executes the request.	0%	40%	One-time fee for each request
11.	Remote account servicing			
11.1.	Connection of the Remote Banking Service System (including VAT)	0 KZT	5,000,000 KZT	One-time service fee (subject to individual settings, if necessary)
11.2.	Monthly subscription fee of the Remote Banking Service System (including VAT)	0 KZT	5,000,000 KZT	Monthly (subject to individual settings, if necessary)
11.3.	Reconnection of the Internet Banking Remote Banking Service System at the Client's request (including VAT)	0 KZT	5,000,000 KZT	One-time fee
11.4.	Issue/Reissue of eTokens (including VAT)	0 KZT	120,000 KZT	One-time fee
11.5.	On-site visit of a Bank employee to perform work at the Client's workplace (including VAT)	0 KZT	1,000,000 KZT	One-time fee
11.6.	Reissue of an electronic digital signature for the Internet Banking Remote Banking Service System (including VAT)	0 KZT	25,000 KZT	One-time fee
12	Limit values of tariffs for merchant acquiring			
12.1.	Bank fee for non-cash payments for transactions using payment cards for the sale of goods/services/work by trade and service enterprises	0%	20%	The application and amount of the fee are determined by the decision of the authorized body/authorized persons of the Bank and are fixed in the relevant contract/agreement with the trade and service enterprise
13.	Limit values of tariffs for internet acquiring (E-commerce)			
13.1.	Bank fee for non-cash payments for transactions using payment cards for the sale of goods/services/work by trade and service enterprises via the Internet	0%	20%	The application and amount of the fee are determined by the decision of the authorized body/authorized persons of the Bank and are fixed in the relevant contract/agreement with the trade and service enterprise

**applicable also to the Tariffs for packages of CS services for SMB customers*

SECTION 2. Limit values of tariffs on payment cards at Subsidiary JSC VTB Bank (Kazakhstan) for corporate clients in the "Small and Medium Business" segment*					
S No.	List of services/transactions	Limit values of tariffs			Remark
		Min	Max		
			KZT	foreign currency	
I.	Payment cards:				
1	Issuance of basic and supplementary card	0 KZT	200,000 KZT	equivalent in RUB	For each card
2	Annual maintenance of the main and additional card	0 KZT	1,000,000 KZT	equivalent in RUB	For each card
3	Urgent issue of payment card	0 KZT	200,000 KZT	equivalent in RUB	Within 2 business days (Almaty only)
4	Reissuance of payment card	0 KZT	200,000 KZT	equivalent in RUB	For each card
5	Fees for crediting funds to a payment card	0 KZT	20% min 10,000 KZT	equivalent in RUB	For each transaction
6	Fees for cash withdrawals	0 KZT	20% min 10,000 KZT + fees of other banks within the Republic of Kazakhstan/fees of other banks outside the Republic of Kazakhstan	equivalent in RUB	For each transaction
7	Viewing the balance of the payment card account in the network of the Bank, second-tier banks of RK, and banks outside the Republic of Kazakhstan (VAT inclusive)	0 KZT	1,000 KZT	equivalent in RUB	For each transaction
8	Payment card account statement request (including VAT)	0 KZT	3,000 KZT	equivalent in RUB	For each transaction
9	Payment card blocking in case of loss	0 KZT	20,000 KZT	equivalent in RUB	For each card
10	Payment for goods and services by card in a cashless manner via POS terminals	0%	10% + 30,000 KZT	equivalent in RUB	From the amount of the transaction
11	Cashless customs payment via POS terminals	0%	10% + 30,000 KZT	equivalent in RUB	From the amount of the transaction
12	Provision of video recordings from the Bank's ATM cameras (VAT inclusive)	0 KZT	20,000 KZT	equivalent in RUB	For each request
13	Subscription fee for SMS notification (VAT inclusive)	0 KZT	1,000 KZT	equivalent in RUB	Monthly
14	Change of PIN code through the Bank's ATM	0 KZT	1,000 KZT	equivalent in RUB	For each transaction
15	Change/re-issue of electronic PIN code	0 KZT	10,000 KZT	equivalent in RUB	For each card
16	Cashback (refund to the client of a part of the amount from a non-cash transaction on a payment card)	0%	30%		For each transaction
17	Maintenance of current account, in the absence of cash flow in the account during 6 months (monthly, for each account)	0 KZT	in the amount of the balance, but not more than 10,000 KZT	equivalent in RUB	
II.	Money transfers: Limit values in accordance with paragraphs 4 and 5 of SECTION 1. Limit values for settlement and cash services (including acquiring) of medium and small businesses* of this Appendix 3				
III.	Servicing of third-party payment cardholders:				
18	Withdrawal of cash at the Bank's ATMs using cards from other banks	0% 0 KZT	20% min 10,000 KZT	equivalent in RUB	Of the transaction amount/For each transaction
19	Withdrawal of cash at cash points (cash desks) using cards from other banks	0% 0 KZT	20% min 200,000 KZT	equivalent in RUB	From the amount of the transaction
	* applicable also to the Tariffs for packages of CS services for SMB customers				

SECTION 3. Limit values of tariffs for credit transactions for corporate clients in the "Small and Medium Business" segment				
No.	List of services/transactions	Limit values of tariffs		
		min	max	Remarks
1.	Small business lending			
1.1.	Review of loan applications for all products except for products with full coverage (under collateral/cash pledge). For unsecured products, VAT is charged if the client is not granted a loan. The commission is charged before the service is provided and regardless of the Bank's decision. This commission is waived (excluding VAT) when increasing the credit line limit	0 KZT	500,000 KZT	for each application
1.2.	For arranging a bank loan (one-time fee) for all products, except for products with full coverage (against collateral/cash pledge), and products without collateral (excluding VAT)	0% min - KZT	20% max - 10,000,000 KZT	of the loan amount
1.4.	For opening a credit line (one-time fee) for all products except for products with full coverage (secured by collateral/cash pledge), and products without collateral (excluding VAT).	0% min - 0 KZT	20% max - 10,000,000 KZT	of the credit line amount
1.5.	For arranging tranches within a credit line (one-time fee) for all products except for products with full coverage (secured by collateral/cash pledge), and products without collateral (excluding VAT).	0%	20%	of the amount of each tranche
1.6.	For arranging a loan (one-time fee) for a product without collateral (excluding VAT).	0%	20%	of the loan amount
1.7.	For opening a credit line (one-time fee) for a product without collateral (excluding VAT).	0%	20%	of the credit line amount.
1.8.	For arranging tranches within a credit line (one-time fee) for a product without collateral (excluding VAT).	0%	20%	of the amount of each tranche
1.9.	Overdraft for small businesses :			
1.9.1.	For opening an overdraft limit of up to 10,000,000 KZT (inclusive) (excluding VAT)	0%	20%	of the overdraft limit amount
1.9.2.	For opening an overdraft limit of over 10,000,000 KZT (excluding VAT)	0%	20%	of the overdraft limit amount
1.10.	Changes in lending terms for small business transactions			
1.10.1.	For providing a deferment on the registration of collateral, including the registration of additional agreements to the pledge agreement (including VAT). No fees apply for refinancing.	0% min - 0 KZT	20% max - 1,000,000 KZT	of the remaining loan/credit line amount
1.10.2.	Increasing the loan amount/credit line limit (excluding VAT)	0% min - 0 KZT	20% max - 10,000,000 KZT	of the increase amount
1.10.3.	Extending the terms of tranches within the credit line (except in cases related to the deterioration of the Borrower's financial condition) (excluding VAT)	0% min - 0 KZT	20% max max - 10,000,000 KZT	of the remaining loan balance of the increasing tranches
1.10.4.	Extending the term of the credit line (except in cases related to the deterioration of the Borrower's financial condition) (excluding VAT)	0%	20% max	of the increasing credit line amount
1.10.5.	Extending the term of a tranche/credit line/loan for loans issued before 31.12.2015, under the previously existing "3+4" scheme (excluding VAT) *	0%	20% max	for each increase in the tranche/credit line/loan term
1.10.6.	Replacement/release of collateral upon client request (except for collateral provided as additional collateral by decision of the Bank's Authorized Body) (including VAT)	0% min - 0 KZT	20% max max - 10,000,000 KZT	of the outstanding principal
1.10.7.	Change in the loan currency (excluding VAT)	0 KZT	1,000,000 KZT	of the outstanding principal
1.10.8.	Change of loan/credit line purpose (excluding VAT)	0 KZT	1,000,000 KZT	of the amount for which the intended purpose is changed
1.10.9.	Interest rate reduction at the client's request (except for rate reductions in the event of the client's fulfillment of product covenants or in the event of a deterioration in financial condition) (excluding VAT)	0 KZT	1,000,000 KZT	of the remaining debt for which the interest rate is reduced
2.9.	Change of repayment method/scheduled payment date at the client's request (except in cases of deterioration in financial condition) (excluding VAT)	0 KZT	500,000 KZT	for each schedule
2.10.	Replacement of the borrower/co-borrower/pledgor at the client's request (except for the replacement of the pledgor in connection with the replacement of the collateral) (excluding VAT)	0 KZT	1,000,000 KZT	of the outstanding principal
2.11.	Removal/replacement of guarantors at the client's request for small businesses (including VAT)	0 KZT	1,000,000 KZT	of the outstanding principal

2.12.	Loan restructuring fee. A fee is charged for restructuring of a loan/credit line, including by: reducing the interest rate, extending the loan/tranche to reduce the down payment, or other changes to the financing terms aimed at improving the client's payment discipline in the event of a deterioration in their financial condition (excluding VAT)	0% min - 0 KZT	20% max max - 10,000,000 KZT	of the remaining debt
2.13.	Fee for extending the grace period to address legal and other concerns raised by the Bank (in the absence of documentary evidence justifying the reasons for such a grace period) (including VAT)	0% min - 0 KZT	20% max max - 1,000,000 KZT	of the outstanding principal
3.	Issuance of certificates, letters, notifications, and other documents related to small business lending			
3.1.	For issuing certificates, letters, notifications, and other documents at the client's request (excluding information on the distribution of incoming funds toward debt repayment under the agreement, requested no more than once per month, and information on the amount due for repayment, as well as excluding the initial issuance of documents regarding the imposition/removal of encumbrances on collateral), (including VAT)	0 KZT	500,000 KZT	for each document
3.2.	For issuing original collateral documents during the lending period within the framework of a single agreement for which the documents are requested (including VAT)	0 KZT	500,000 KZT	for each document
Tariffs for credit transactions for legal entities/individual entrepreneurs/farm households (excluding banks) in the Medium Business segment				
4	Tariffs for credit transactions (including overdrafts) for medium businesses			
4.1.	Application review fee (in case of a negative decision (including VAT) (based on the application amount)	0 KZT	30%	based on the application amount
4.2.	Financing arrangement fee (based on the credit line amount) (excluding VAT)	0 KZT	30%	based on the credit line amount
4.3.	Early repayment fee (based on the loan amount/based on the early repayment amount) (excluding VAT)	0 KZT	30%	based on the loan amount/based on the early repayment amount-
4.4.	Agreement termination fee (based on the limit amount) (excluding VAT)	0 KZT	30%	based on the limit amount-
4.5.	Extension fee (based on the extended loan amount) (excluding VAT)	0 KZT	30%	based on the extended loan amount
4.6.	Commitment fee (per annum) (excluding VAT)*	0% per annum	30% per annum	-
4.7.	Fee for changing financing terms (based on the credit line/loan amount) (excluding VAT)	0 KZT	30%	based on the credit line/loan amount-
4.8.	Fee for providing deferrals (based on the credit line/loan amount) (excluding VAT)	0 KZT	30%	based on the credit line/loan amount
4.9.	Fee for urgent issue/provision of financial instruments other than loans (based on the credit line/financial instrument amount) (excluding VAT)	0 KZT	30%	based on the credit line/financial instrument amount
5	Other fees			
5.1.	Fee for consulting services for the purpose of financing (based on the financing/loan amount) (including VAT)	0 KZT	30%	based on the financing/loan amount

SECTION 4. Limit values of tariffs for documentary and guarantee transactions for corporate clients in the "Small and Medium Business" segment

No.	List of services/transactions	Limit values of tariffs		
		min	max	Remarks
1.	Export letters of credit (including standby letters of credit)			
1.1.	Letter of credit confirmation (including VAT):	0% min - 0 KZT	20% max - 1,000,000 KZT	
1.2.	Pre-advising a letter of credit (including VAT):	0 KZT	500,000 KZT	
1.3.	Advising a letter of credit (including VAT):	0% min - 0 KZT	20% max - 1 000 000 KZT	
1.4.	Advising changes to letter of credit terms (per advising) (including VAT)	0 KZT	500,000 KZT	
1.5.	Advising letter of credit messages (per advising) (including VAT)	0 KZT	500,000 KZT	
1.6.	Fees for canceling a letter of credit before expiration (including VAT)	0 KZT	500,000 KZT	
1.7.	Verification of letter of credit documents (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	
1.8.	Fees for discrepancies in documents (per set of documents) (including VAT)	0 KZT	500,000 KZT	
1.9.	Transferable letter of credit transfer (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	
1.10.	Amendment of terms and conditions of a transferable letter of credit (per service, regardless of the number of changes made) (including VAT)	0 KZT	500,000 KZT	
1.11.	Reception and processing of a letter of credit document package (including VAT):	0 KZT	500,000 KZT	
1.12.	Sending documents by mail (including VAT)	0 KZT	500,000 KZT	
1.13.	Negotiation, discounting, and acceptance of drafts (including VAT)*	0% per annum min - 0 KZT	20% per annum max - 500,000 KZT	
1.14.	Letter of credit payment crediting (including VAT)	0% min - 0 KZT	20% max - 500,000 KZT	
2.	Import letters of credit (including standby letters of credit)			
2.1.	Letter of credit opening (including VAT):	0% min - 0 KZT	20% max - 500,000 KZT	
2.2.	Risk fee for letters of credit without 100% coverage (including VAT)*	0% per annum	20% per annum	
2.3.	Risk fee for covered letters of credit (with 100% cash coverage) (including VAT)*	0% per annum	30% per annum	
2.4.	Pre-advising a letter of credit (including VAT)	0 KZT	50,000 KZT	
2.5.	Amendment of letter of credit terms (per service, regardless of the number of amendments) (including VAT)	0 KZT	100,000 KZT	Increasing the letter of credit amount is considered a separate letter of credit issuance for the purposes of fee calculation. In the case of a simultaneous increase in the letter of credit amount and a change in the terms of the issued letter of credit, a single tariff is charged for the increase in the letter of credit amount
2.6.	Letter of credit cancellation fee before expiration (including VAT):	0 KZT	100,000 KZT	
2.7.	Verification of letter of credit documents (including VAT)	0% min - 0 KZT	20% max - 500,000 KZT	
2.8.	Document discrepancy fee (per set of documents) (including VAT)	0 KZT	50,000 KZT	
2.9.	Letter of credit payment (including VAT)	0% min - 0 KZT	20% max - 500,000 KZT	
2.10.	Sending documents by mail (including VAT)	0 KZT	50,000 KZT	
2.11.	Services provided in cooperation with foreign banks (including VAT)	according to the foreign bank invoice, +25% of the invoice amount		Foreign bank fees for advising the letter of credit, adding confirmation, document verification, arranging financing, deferred payment, discounting, making a payment, early termination of obligations, amendments, and inquiries. This tariff is charged in cases where Subsidiary VTB Bank (Kazakhstan) JSC acts as 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 expenses for transactions in cooperation with foreign banks (including VAT)	according to the foreign bank invoice, +25% of the invoice amount		Reimbursement of postal, communication, and other expenses of foreign banks. This tariff is charged in cases where Subsidiary VTB Bank (Kazakhstan) JSC acts as 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 foreign bank invoice, +17.65% of the invoice amount		Interest fee for discounting under a letter of credit. This tariff is charged in cases where Subsidiary VTB Bank (Kazakhstan) JSC acts as 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.	Import guarantees			
3.1.	Guarantee issuance fee (including VAT):	0% min - 0 KZT	20% max - 1,000,000 KZT	based on the guarantee amount
3.1.1.	For guarantees issued through agents (approved individually in cooperation with the agent by a Board decision) (including VAT)	0% min - 0 KZT	20% max - 500,000 KZT	based on the guarantee amount
3.2.	Risk fee (including VAT)*	0%	30% per annum	
3.3.	Risk fee for covered guarantees (with 100% cash coverage) (including VAT) *	0%	30% per annum	
3.4.	Changing the terms of an issued guarantee (per service, regardless of the number of changes made) (including VAT)	0 KZT	100,000 KZT	An increase in the guarantee amount is considered a separate issue of a guarantee for the purposes of fee calculation. If the guarantee amount is increased simultaneously with a change in the terms of the issued guarantee, a single tariff is charged for the increase in the guarantee amount.
3.5.	Fees for canceling a guarantee before expiration (including VAT):			
	by requesting the beneficiary's consent (including VAT)	0 KZT	500,000 KZT	
	upon receipt of an official release from obligations from the beneficiary without prior request (including VAT)	0 KZT	0 KZT	
3.6.	Verification of payment request under the guarantee (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	
3.7.	Payment upon fulfillment of the guarantee request (including VAT):	0% min - 0 KZT	20% max - 1,000,000 KZT	
3.8.	Sending documents by mail (including VAT)	0 KZT	50,000 KZT	
3.9.	Services provided in cooperation with foreign banks (including VAT)	according to the foreign bank invoice, +25% of the invoice amount		Foreign bank fees for advising, issuing guarantees, verifying claims, processing payments, early termination of obligations, amendments, and inquiries. This tariff is charged in cases where Subsidiary VTB Bank (Kazakhstan) JSC acts as 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 expenses for transactions in cooperation with foreign banks (including VAT)	according to the foreign bank invoice, +25% of the invoice amount		****Reimbursement of postal, communication, and other expenses of foreign banks. This tariff is charged in cases where Subsidiary VTB Bank (Kazakhstan) JSC acts as 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).
4.	Export guarantees			
4.1.	Fees for issuing a guarantee against a counter-guarantee (including VAT	0% per annum min - 0 KZT	20% per annum max - 1,000,000 KZT	
	with coverage (including VAT)			
	without coverage (including VAT)*			
4.2.	Pre-advising a guarantee (including VAT)	min - 0 KZT	max - 1,000,000 KZT	
4.3.	Advising a guarantee (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	
4.4.	Advising changes to guarantee terms (per one advising) (including VAT)	min - 0 KZT	max - 500,000 KZT	
4.5.	Advising guarantee messages (per one advising) (including VAT)	min - 0 KZT	max - 500,000 KZT	
4.6.	Fees for canceling a guarantee before expiration (including VAT)	min - 0 KZT	max - 500,000 KZT	
4.7.	Verification of a payment request for a guarantee (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	

4.8.	Receiving and processing a package of guarantee documents (including VAT)	min - 0 KZT	max - 500,000 KZT	
4.9.	Sending documents by mail (including VAT)	min - 0 KZT	max - 500,000 KZT	
5.	Documentary collection provided for under a commercial import contract			
5.1.	Advising for import collection (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	
5.2.	Issue of documents against acceptance or payment (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	
5.3.	Advising changes to the terms of a collection order (per advising) (including VAT)	min - 0 KZT	max - 500,000 KZT	
5.4.	Payment for collection (including VAT):	0% min - 0 KZT	20% max - 1,000,000 KZT	
5.5.	Endorsement of documents in favor of the buyer or their bank (per document) (including VAT);	min - 0 KZT	max - 500,000 KZT	
5.6.	Return (sending) of documents without payment (including VAT)	min - 0 KZT	max - 500,000 KZT	
5.7.	Reception and processing of a package of documents for collection (including VAT)	min - 0 KZT	max - 500,000 KZT	
6.	Documentary collection provided for under a commercial import contract			
6.1.	Issue of a collection order (reception and preparation of documents for collection) (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	
6.2.	Issue of a collection order (sending documents for collection) (including VAT)	min - 0 KZT	max - 500,000 KZT	
6.3.	Change of collection order terms (per service, regardless of the number of changes made) (including VAT)	min - 0 KZT	max - 500,000 KZT	
6.4.	Fees for canceling a collection order at the client's request (including VAT)	min - 0 KZT	max - 500,000 KZT	
6.5.	Return of unpaid documents (including VAT):	min - 0 KZT	max - 500,000 KZT	additional legal costs
6.6.	Reception and processing of a package of documents for collection (including VAT)	min - 0 KZT	max - 500,000 KZT	
7.	Fees for issuing a reimbursement obligation	0% min - 0 KZT	20% max - 1,000,000 KZT	
7.1.	Risk fee (including VAT)*	0% per annum	20% per annum	
7.2.	Change of reimbursement obligation terms ** (per service, regardless of the number of changes made) (including VAT)	min - 0 KZT	max - 500,000 KZT	**An increase in the amount of the reimbursement obligation is considered a separate issue of a reimbursement obligation for the purposes of fee calculation
7.3.	Fees for canceling a reimbursement obligation before expiration (including VAT)	min - 0 KZT	max - 500,000 KZT	
7.4.	Payment under a reimbursement obligation (including VAT):	0% min - 0 KZT	20% max - 1,000,000 KZT	
7.5.	Sending documents by mail (including VAT)	min - 0 KZT	max - 500,000 KZT	
8.	Transaction structuring/fundraising from international financial sources			
8.1.	Fee for structuring a transaction to raise funds from international financial sources (excluding the use of a letter of credit) (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	
8.2.	Fee for structuring a transaction for post-financing a letter of credit/raising funds by issuing a letter of credit with discounting (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	
8.3.	Fee for structuring a transaction to raise funds under insurance coverage from Export Credit Agencies (ECA)/Export Insurance Agencies (EIA), including transaction structuring (including VAT)	0% min - 0 KZT	20% max - 1,000,000 KZT	
8.4.	Fee for early loan repayment/early closure of a letter of credit with discounting (excluding VAT)*	0% min - 0 KZT	20% max - 1,000,000 KZT	of the repayment amount
9	Other fees			
9.1.	Fee for consulting services for financing (based on the amount of financing/loan)* (including VAT)	0%	30%	
9.2.	Fulfillment of requests related to documentary and guarantee transactions (including VAT)	min - 0 KZT	max - 500,000 KZT	