

Information on Tariff Changes for Retail Banking Clients

Dear Clients,

VTB Bank (Kazakhstan) JSC Subsidiary (hereinafter referred to as the “Bank”) hereby informs its retail banking clients of amendments to the Tariffs (standard and preferential) for Retail Banking Operations of VTB Bank (Kazakhstan) JSC Subsidiary in accordance with Amendments and Additions No. 17 approved by Minutes No. 42 of the Bank’s Management Board dated July 8, 2026.

The tariff changes come into effect on July 24, 2026, except for the tariffs under Section 1, Clauses 3.3.1 and 3.3.2 relating to transfers from bank accounts in foreign currency, which will come into effect on October 9, 2026.

The Bank’s Tariffs are available on the Bank’s official website at: www.vtb-bank.kz.

Sincerely,

VTB Bank (Kazakhstan) JSC Subsidiary