

SECTION 3. Tariffs for documentary and credit operations for legal entities/individual entrepreneurs/peasant farms (except banks) belonging to the Large-sized Businesses 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	<p><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></p> <p><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></p> <p><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></p>					
1.	102081610/0100	Export letters of credit (including stand-by letters of credit)					
1.1.		Letter of credit confirmation:					
	102081611/0101	- with coverage	0,15%	18 500 KZT	100 USD		
	102081611/0102	- without coverage*	0,15% - 10% per annum	18 500 KZT	100 USD		
1.2.	102081611/0103	Pre-advising of letter of credit	50 USD				
1.3.	102081611/0104	Advising of letter of credit	0,15%	18 500 KZT	100 USD	92 500 KZT	500 USD
1.4.	102081611/0105	Advising of changes in the terms of the letter of credit (per advising)	50 USD				
1.5.	102081611/0106	Letter of credit message advising (per advising)	20 USD				
1.6.	102081611/0107	The fee for cancellation of the letter of credit before expiry date (including VAT)	50 USD				
1.7.	102081611/0108	Letter of credit document verification	0,15%	18 500 KZT	100 USD	129 500 KZT	700 USD
1.8.	102081611/0109	Fee for discrepancies in the documents (for each set of documents)	50 USD				
1.9.	102081611/0110	Transfer of a transferable letter of credit	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
1.10.	102081611/0111	Changing the terms of the transferable letter of credit (per service, regardless of the number of changes made)	100 USD				
1.11.	102081611/0112	Acceptance and processing of documents for the letter of credit	50 USD				

1.12.	102081611/0113	Sending documents via mail (including VAT)	10 000 KZT				
1.13.	102081611/0114	Negotiation, discounting and acceptance of drafts*	0,15% - 10% per annum	18 500 KZT	100 USD		
1.14.		Crediting the payment by letter of credit					
		- US dollars,	0,20%		33 USD		400 USD
		- EURO	0,20%		24 EUR		286 EUR
		- Russian rubles	0,08%		250 RUB		2 700 RUB
		- tenge	0,20%	3 000 KZT		7 500 KZT	
	Note to Clause 2	<p><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></p> <p><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></p> <p><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></p>					
2.	102081610/0200	Import letters of credit (including stand-by letters of credit)					
2.1.		Opening a letter of credit:					
	102081611/0201	- with coverage	0,30%	18 500 KZT	100 USD	185 000 KZT	1 000 USD
	102081611/0202	- without coverage	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
2.2.	102080611/0203	Exposure fee on letters of credit without 100% coverage*	0,1% - 20% per annum				
2.3.		Exposure fee on covered letters of credit (with 100% cash cover)*	1 KZT - 30% per annum	1 KZT			
2.4.	102081611/0204	Pre-advicing of letter of credit	50 USD				
2.5.	102081611/0205	Changing the terms of the letter of credit** (per service, regardless of the number of changes made)	100 USD				
	Note to Subclause 2.5.	<p>**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</p>					
2.12.		The fee for cancellation of the letter of credit before expiry date (including VAT):					
	Note to Subclause 2.12	- by requesting the beneficiary's consent	80 USD				

2,13		- upon receipt of a formal waiver from the beneficiary without prior request	0 USD				
	Note to Subclause 2.13	Letter of credit document verification	0,15%	18 500 KZT	100 USD	129 500 KZT	700 USD
	Note to Clause 3	Fee for discrepancies in the documents (for each set of documents)	50 USD				
3.	102071610/0100	Payment by letter of credit					
3.1.		- US dollars,	0,20%		33 USD		400 USD
3.1.1.	102071611/0101	- EURO	0,20%		24 EUR		286 EUR
3.1.2.	102071611/0102	- Russian rubles	0,08%		250 RUB		2 700 RUB
3.1.3.	102071611/0105	- tenge	0,20%	3 000 KZT		7 500 KZT	
3.1.4.	102071611/0103	Sending documents via mail (including VAT)	10 000 KZT				
3.1.5.	102071611/0104	Services*** provided in cooperation with foreign banks	according to the invoice of a foreign bank + 25% of the invoice amount				
3.1.6.		*** 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).					
3.2.	102071611/0106	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				
3.3.		****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).					
3.4.	102071611/0107	Financing***** provided in cooperation with foreign banks	according to the invoice of a foreign bank + 17,65% of the invoice amount				

	Note to Subclause 3.4.	****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).					
3.5.		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.					
3.	102071610/0100	Import guarantees					
3.1.		Guarantee issuance fee:					
3.1.1.	102071611/0101	bid guarantees in tenge	0,30%	15 000 KZT		65 000 KZT	
3.1.2.	102071611/0102	uncovered bid guarantees in tenge (except for blank)	0,20%	9 000 KZT		65 000 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	18 500 KZT	100 USD	185 000 KZT	1 000 USD
3.1.5.	102071611/0104	other guarantees without coverage	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
3.1.6.		For guarantees issued with the involvement of agents (approved individually in cooperation with the agent by the decision of the Board)	from 0.1% of the guarantee amount				
3.2.	102071611/0106	Exposure fee *	0,1% - 20% per annum				
3.3.		Exposure fee on covered guarantees (with 100% cash cover) *	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)	100 USD				

	Note to Subclause 3.4.	<i>**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</i>					
3.5.		The fee for cancellation of the guarantee before expiry date (including VAT):					
	102071611/0108	- by requesting the beneficiary's consent	80 USD				
	102071611/0109	- upon receipt of a formal waiver from the beneficiary without prior request	0 USD				
3.6.	102071611/0110	Verification of guarantee payment demand	0,15%	18 500 KZT	100 USD	74 000 KZT	400 USD
3.7.	102071611/0111	Making a payment in execution of a demand under the guarantee:					
	102071611/0112	- US dollars,	0,20%		33 USD		400 USD
	102071611/0113	- EURO	0,20%		24 EUR		286 EUR
	102071611/0114	- Russian rubles	0,08%		250 RUB		2 700 RUB
	102071611/0115	- tenge	0,20%	3 000 KZT		7 500 KZT	
3.8.		Sending documents via mail (including VAT)	10 000 KZT				
3.9.		Services*** provided in cooperation with foreign banks	according to the invoice of a foreign bank + 25% of the invoice amount				
	Note to Subclause 3.9.	<i>***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).</i>					
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	<i>****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).</i>					

	Note to Clause 4	<p><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></p> <p><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></p> <p><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></p>					
4.	102071610/0200	Export guarantees					
4.1.		Fee for issuing a guarantee under a counter-guarantee:					
	102071611/0201	- with coverage	0,30%	18 500 KZT	100 USD	185 000 KZT	1 000 USD
	102071611/0202	- without coverage*	0,15% - 10% per annum	18 500 KZT	100 USD		
4.2.	102071611/0203	Pre-advising of guarantee	50 USD				
4.3.	102071611/0204	Advising of guarantee	0,10%	18 500 KZT	100 USD	92 500 KZT	500 USD
4.4.	102071611/0205	Advising of changes in the terms of the guarantee (per advising)	50 USD				
4.5.	102071611/0206	Guarantee message advising (per advising)	20 USD				
4.6.	102071611/0207	The fee for cancellation of the guarantee before expiry date (including VAT)	80 USD				
4.7.	102071611/0208	Verification of guarantee payment demand	0,15%		100 USD		400 USD
4.8.	102071611/0209	Acceptance and processing of documents for the guarantee	50 USD				
4.9.	102071611/0210	Sending documents via mail (including VAT)	10 000 KZT				
	Note to Clause 5	<p><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></p> <p><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></p>					
5.	102101610/0100	Documentary collection provided for under a commercial import contract					
5.1.	102101611/0101	Advising of import collection	0,10%		20 USD		200 USD
5.2.	102101611/0102	Issuance of documents against acceptance or payment	0,10%		20 USD		200 USD
5.3.	102101611/0103	Advising of changes in the terms of the collection order (per advising)	50 USD				
5.4.		Payment by collection:					
	102101611/0104	- US dollars,	0,20%		33 USD		400 USD

	102101611/0105	- EURO	0,20%		24 EUR		286 EUR
	102101611/0106	- Russian rubles	0,08%		250 RUB		2 700 RUB
	102101611/0107	- tenge	0,20%	3 000 KZT		7 500 KZT	
5.5.	102101611/0108	Endorsement of documents in favor of the buyer or his/her bank (per document);	10 USD				
5.6.	102101612/0109	Return (sending) documents without payment (including VAT)	10 000 KZT				
5.7.		Acceptance and processing of documents for the collection	50 USD				
	Note to Clause 6	<p><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></p> <p><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></p>					
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)	0,10%		33 USD		300 USD
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)	100 USD				
6.4.	102101612/0204	Fee for cancellation of collection order at client's request (including VAT)	80 USD				
6.5.	102101612/0205	Return of unpaid documents (including VAT):	10 000 KZT				
	102101612/0206	- with protest	10,000 KZT + legal expenses				
6.6.		Acceptance and processing of documents for the collection	50 USD				
	Note to Clause 7	<p>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</p> <p>* 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.</p>					
7	102040611/0100	Tariffs for loan transactions (including Overdraft)					
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:	<p>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.</p> <p>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.</p> <p>* 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.</p>					
8.		Fee for the issuance of a reimbursement obligation:					
		- <i>with coverage</i>	0,30%	18 500 KZT	100 USD	185 000 KZT	1 000 USD
		- <i>without coverage</i>	0,20%	18 500 KZT	100 USD	148 000 KZT	800 USD
8.1.		Exposure fee*	0,1% - 20% per annum				
8.2.		Changing the terms of the reimbursement obligation** (per service, regardless of the number of changes made)	100 USD				
	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)	100 USD				
8.4.		Payment under a reimbursement obligation:					
		- <i>US dollars,</i>	0,20%		33 USD		400 USD
		- <i>EURO</i>	0,20%		24 EUR		286 EUR

		- Russian rubles	0,08%		250 RUB		2 700 RUB
		- tenge	0,20%	3 000 KZT		7 500 KZT	
8.5.		Sending documents via mail (including VAT)	10 000 KZT				
	Note to Clause 9:	<p>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.</p> <p>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.</p> <p>* 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</p>					
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%		500 USD		5 000 USD
		<i>over 1 year</i>	1,0%		1 000 USD		5 000 USD
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%		500 USD		5 000 USD
		<i>over 1 year</i>	1,0%		1 000 USD		5 000 USD
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%		5 000 USD		30 000 USD
9.4.		Fee for early loan repayment/ early closing of letter of credit providing for discounting*	0.5% of the repayment amount		100 USD		
	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)	20 USD				
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