SECTION 4. Base tariff rates within the system of remote banking services for individuals

Note. *The commission amount in a currency other than the one prescribed by these Tariffs, not marked "At the Bank's rate", is calculated at the official rate of the National Bank of Kazakhstan prevailing at the time of transaction.*

No.	List of services/operations	Base rate	Note
1.	Payment for connection and registration in the system (including VAT)	KZT 0	
2.	Payment of cash and non-cash payments in favor of suppliers of goods/works/services in the system:		
2.1.	payments in favor of providers of services, including utilities	KZT 0	*except item 2.2.*
2.2.	payments in favor of Institutions*	KZT 40	*available only in Information and payment terminals*
2.3.	transfer of money to pay taxes and other payments to the budget	KZT 0	
3.	Commission for money transfers from bank accounts in the network of Subsidiary JSC VTB Bank (Kazakhstan):		
3.1.	Intra-bank transfer between accounts of one Client	KZT 0	*except credit card transactions (see item 5)*
3.2.	Intrabank transfer between accounts of different Clients		*including transfers via social networks/contact book in the client's mobile phone*
3.2.1.	in local currency	0 KZT	*except credit card transactions (see item 5)*
3.2.2.	in foreign currency	0 KZT	
4.	Commission for money transfers to bank accounts opened with other banks:		*available only in Mobile Banking*
4.1.	Transfers to bank accounts opened with other banks:		
4.1.1.	in KZT	KZT 250	*except credit card transactions (see item 5)*
4.1.2.	in foreign currency (except Russian rubles)	0,2% (min KZT 3 000 - equivalent in foreign currency)	
4.1.3.	in Russian rubles	0,2% (min KZT 1 000 - equivalent in foreign currency)	
4.2.	Money transfers to VTB Group clients (USD, EUR)	0,1% (min KZT 1 000 - equivalent in foreign currency)	
4.3.	Money transfers to VTB Group clients (RUB)	0,05% (min KZT 600 - equivalent in foreign currency)	
5.	Money transfers from bank accounts using credit payment cards	according to the tariffs for individuals' credit payment cards	*of transferred amount*
6.	Commission for conversion of non-cash transactions in the network of Subsidiary JSC VTB Bank (Kazakhstan)	0% at the Bank's rate	*of amount*
7.	Monthly subscription fee (including VAT)	KZT 0	
8.	Statement of account in the remote banking service system (RBSS) (including VAT)	KZT 0	
9.	Commission for issuing / reissuing the basic / additional payment card in RBSS	according to payment card rates	*available only in Mobile Banking*
10.	Opening of current / savings accounts in RBSS	KZT 0	
11.	Commission for replenishment of bank accounts in cash:		*available only in Information and payment terminals*
11.1.	Replenishment of bank accounts opened in the network of Subsidiary JSC VTB Bank (Kazakhstan)	KZT 0	*with the exception of replenishment of bank accounts (payment cards) for payroll projects*
11.2.	Replenishment of bank accounts (payment cards) for payroll projects	according to the rates for payment cards for legal entities and individual entrepreneurs (Payroll projects)	
11.3.	Replenishment of bank accounts for repayment of the loan issued in the network of Subsidiary JSC VTB Bank (Kazakhstan)	KZT 0	
12.	**Commission for (P2P) money transfers for individuals in RBSS, ATM and P2P Portal (Bank's website)**		
12.1.	Commission for transfer from Visa/MasterCard/MIR cards of other banks of the Republic of Kazakhstan to Visa/MasterCard/MIR payment cards of Subsidiary JSC VTB Bank (Kazakhstan)	KZT 0	*per transaction*
12.2.	Fee for transfer from MIR cards of the Subsidiary JSC VTB Bank (Kazakhstan) to MIR payment cards issued by second-tier banks of the Republic of Kazakhstan	1% (min KZT 200), or equivalent in foreign currency	*per transaction*
12.3.	Fee for transfer from MIR cards of Subsidiary JSC VTB Bank (Kazakhstan) to MIR payment cards issued by foreign banks	1% (min KZT 700), or equivalent in foreign currency	*per transaction*

* A legal entity/individual entrepreneur with whom the Bank has entered into individual agreement to accept payments from individuals for the goods, works, and services provided