














Loan repayment/replenishment channels for individuals - customers of VTB Bank (Kazakhstan)



	 Information and payment terminals / branded terminals	 Transfers	 VTB KZ Online Mobile Banking	 ATMs with cash-in function	 Kazpost JSC branches	 QIWI Kazakhstan terminals	 Yu station (Yurta) terminals	 PayDala terminals
 Replenishment method	cash deposit	intra-bank / interbank transfer	wire transfer between own accounts / bank customers' accounts	cash deposit / wire transfer – by transferring from payment card between the bank's customers	cash deposit at Kazpost branches	cash deposit via QIWI Kazakhstan terminals	Cash deposit via Yu station (Yurta) terminals	Cash deposit via PayDala terminals
 Commission	0 tenge	as per VTB Bank (Kazakhstan)'s / sending bank's tariffs	0 tenge / in national currency - 100 tenge, in foreign currency - 200 tenge	0 tenge	0 tenge	0 tenge	0 tenge	0 tenge
 Necessary details	IIN	IIN and account number* / bank details, IIN and account number*	account number* / full name, IIN, account number*	card number	IIN and account number*. (when making the payment, you must tell the operator payment code - 5223)	IIN	IIN	IIN
 Replenishment currency	only in tenge	in tenge or foreign currency**	in tenge or foreign currency**	only in tenge	only in tenge	only in tenge	only in tenge	only in tenge
 Time of crediting an account	instantly	-in tenge – within operational day -In foreign currency – within 3 working days	instantly / during an operational day	instantly	If the payment is made: - before 17-00, credited on the same day - after 17-00, credited on the next working day	to a day	to a day	to a day

*The account specified in the loan agreement

**Repayment must be made in the currency specified in the loan agreement concluded between the bank and a customer