

Approved by
Minutes of the Management Board
of Subsidiary JSC VTB Bank
(Kazakhstan)
No.12 dated March 14, 2023

**Tariffs for cash management packages for legal entities/ peasant farms/ private entrepreneurs/
private notaries/ lawyers/private bailiffs and professional mediators (medium and small
businesses)**

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No.	Code	List of services / transactions	Starter package (for starting a company including PE)			Active package (for companies working with foreign partners including PE)			Unlimited package (for active companies including PE)		
			Package rate	Minimum in national currency	Maximum in national currency	Package rate	Minimum in national currency	Maximum in national currency	Package rate	Minimum in national currency	Maximum in national currency
1.		Connection to the package (one-time connection commission (incl. VAT)): ***									
1.1.		when opening a first account	1 KZT	-	-	1 KZT	-	-	1 KZT	-	-
1.2.		when switching from standard tariffs	2,555 KZT	-	-	2,555 KZT	-	-	2,555 KZT	-	-
1.3.		when switching from the Starter package	-	-	-	1 KZT	-	-	1 KZT	-	-
1.4.		when switching from any package other than the Starter package	2,555 KZT	-	-	2,555 KZT	-	-	2,555 KZT	-	-
2	102011610/0100	Opening of a bank account									
		(The customer pays for the opening of only one current account, the other bank accounts are opened free of charge upon presentation of the required documents)									
2.1.	102011610/0101	For legal entities (all forms of ownership)	1 KZT	-	-	1 KZT	-	-	1 KZT	-	-
2.2	102011610/0102	For peasant farms, private entrepreneurs, private notaries, lawyers, professional mediators, private bailiffs	1 KZT	-	-	1 KZT	-	-	1 KZT	-	-
2.3.		For all categories of customers who apply to open an account remotely	0 KZT	-	-	0 KZT	-	-	0 KZT		
3	102011611/0200	Maintenance of a bank account									
3.1	102011611/0201	Maintenance of a bank account, except for "in transit" current accounts and savings accounts (charged monthly before the service is provided)*	1955 KZT for all accounts, (for 3 months - 5700 KZT, for 6 months - 11500 KZT, for 12 months - 21500 KZT)	-	-	9555 KZT for all accounts, (for 3 months - 27500 KZT, for 6 months - 53500 KZT, for 12 months - 101500 KZT)	-	-	35555 KZT for all invoices (for 3 months - 103500 KZT, for 6 months - 207500 KZT, for 12 months - 407500 KZT)	-	-
3.3.		Provision of bank statements and documents:									
3.3.1.	102011612/0202	at the Customer request, providing statements of Bank Accounts as part of the maintenance of Bank Accounts (inclusive of VAT) (additional) with the exception of clause 3.3.9. of the basic cash and settlement service tariffs	155 KZT (per sheet)	-	-	155 KZT (per sheet)	-	-	155 KZT (per sheet)	-	-
8.	102111612/0900	Currency control									
8.1.		Maintaining foreign currency contracts:									
8.1.1.	102111612/0901	- registration and assignment of an account number for the export and import foreign exchange contract (including VAT)	4,955 KZT	-	-	1 KZT	-	-	1 KZT	-	-
8.1.2.	102111612/0902	- registration and assignment of an account number for the export and import contract on the same day if technically possible at the bank (including VAT)	5,750 KZT	-	-	5,555 KZT	-	-	5,555 KZT	-	-
8.1.3.	102111612/0903	- registration and assignment of an account number for a foreign currency export and import contract at off-operational times (including VAT)	17,250 KZT	-	-	15,555 KZT	-	-	15,555 KZT	-	-

14.4.1.1.	102011611/1607	<i>in foreign currencies other than US dollars (USD) and Russian roubles (RUB)</i>	0.30%	11,555 KZT	100,000 KZT	0.20%	10,000 KZT	75,555 KZT	0.15%	7,500 KZT	65,555 KZT
14.4.1.3.	102011611/1609	<i>in Russian roubles RUB (up to 2,000,000)</i>	0.20%	5,555 KZT	25,555 KZT	0.19%	5,555 KZT	25,555 KZT	0.18%	5,555 KZT	25,555 KZT
		<i>in Russian roubles RUB (for amounts over 2,000,000)</i>	0.20%	25,555 KZT	95,555 KZT	0.19%	25,555 KZT	85,555 KZT	0.18%	25,555 KZT	75,555 KZT
14.4.1.4.	102011611/1610	<i>in foreign currencies (in favour of recipients to accounts opened with banks belonging to the VTB Group)</i>	0.15%	2,455 KZT	25,000 KZT	0.15%	2,500 KZT	25,000 KZT	0.10%	2,500 KZT	25,000 KZT
14.4.1.5.	102011611/1611	<i>in Russian roubles RUB in favour of recipients to accounts opened with banks of the VTB Group (amounts exceeding 2,000,000)</i>	0.20%	4,555 KZT	23,555 KZT	0.19%	4,555 KZT	23,555 KZT	0.18%	4,555 KZT	23,555 KZT
		<i>in Russian roubles RUB in favour of recipients to accounts opened with banks belonging to the VTB Group (amounts exceeding 2,000,000)</i>	0.20%	23,555 KZT	75,555 KZT	0.19%	23,555 KZT	65,555 KZT	0.18%	23,555 KZT	55,555 KZT
14.4.1.6.		<i>express payment in Russian roubles (RUB), payment is made only if the beneficiary bank is a BEEP (Bank Electronic Express Payments) system member - commission is charged in addition to the basic commission according to clause 14.4 (in Russian roubles (RUB))</i>	2,500 KZT	-	-	1,955 KZT	-	-	1,955 KZT	-	-
14.4.2.	102011611/1612	When specifying instructions to charge a commission at the expense of the recipient (option BEN/SHARE):									
14.4.2.1.	102011611/1613	<i>in foreign currencies other than Russian roubles (RUB)</i>	0.18%	3,155 KZT	45,555 KZT	0.15%	2,555 KZT	35,555 KZT	0.12%	2,555 KZT	35,555 KZT

Footnotes:

*The account maintenance commission for the first period of service is charged before the service is provided. If you change to a different package or cancel the package (according to the Bank's terms and conditions), the previously paid commission will not be refunded.

** Connection to the Mobile Banking RBS is made on the basis of a separate application

***In case of changing the package type to another, or cancelling the package (according to the Bank's terms and conditions), the previously paid commission is not refunded.

**** The cash tariffs apply to the branches of the Bank that provide cash services

***** The amount of cash accepted shall be determined by a decision of the Authorised Body of the Bank.

***** If the Bank grants access to integration within the Internet Banking RBS to a medium and small business customer (at the discretion of the Bank, including taking into account the technical capability of the Bank and the customer, and if the customer complies with the terms and conditions of the Internet Banking RBS service), this tariff includes the cost of access to integration and the cost of using it (including, acceptance, processing and execution of electronic requests transmitted through integration).

Comments:

The commission amount in the currency set out in these Tariffs, not marked "At the Bank's exchange rate", is calculated using the official exchange rate of the National Bank of the Republic of Kazakhstan at the time of the transaction

Bank's exchange rate - the exchange rate set by the Bank at the time of the currency exchange transaction.

For Bank commissions subject to VAT, VAT is included in the price.

If the tariff is reflected as a fixed amount, the tariff is charged for each transaction/document.

In case the tariff is reflected in % (percentage), the % (percentage) according to the tariffs is charged on the amount of the transaction at the time of the transaction, but not less than the set minimum and not more than the set maximum (if any).

For Subsidiary JSC VTB Bank (Kazakhstan) branches in Atyrau, Aktau, Aktobe, Kyzylorda and Uralsk a commission for acceptance of payment orders during non-operational time if the Bank has technical capabilities (commission is charged in addition to the main commission) is charged from 15.30 according to the time of Nur-Sultan city

Remuneration of counterparty banks (third-party banks) and other additional expenses incurred in the execution of Customers' orders shall be reimbursed (paid) by Customers at the actual cost of the expenses incurred.

RBS - Remote Banking System

Tariffs for transactions not listed in this tariff book are charged according to the basic tariffs.

Tariffs of the Starter, Active, Unlimited packages apply to customers of all types of legal form of ownership.