

Appendix No. 2
to the Rules on common terms for banking
and other operations with Subsidiary VTB
Bank JSC (Kazakhstan)

**Threshold tariffs on retail business banking operations with Subsidiary VTB Bank JSC
(Kazakhstan)**

Section 1. Threshold tariffs on settlement and cash services for individuals with Subsidiary VTB Bank JSC (Kazakhstan)

No.	List of services / operations	Threshold tariffs		Comments
		minimal	maximal	
1	Bank account: opening, maintaining and closing			
1.1.	Opening a current account	0 KZT	1000 KZT	per each account
1.2.	Opening a savings account	0 KZT	1000 KZT	per each account
1.2-1.	Monthly subscription fee for SMS notification on current/savings account, VAT included	0 KZT	1000 KZT	per each account
1.2-2.	Maintaining a current account, in the absence of cash flow on the account for 6 months (monthly, for each account) *	0 KZT	in the amount of the balance, but not more than 2000 KZT	
1.3.	"Escrow account" opening	0 KZT	10 000 KZT	per each account
1.3-1.	"Escrow account" maintenance	0 KZT	10 000 KZT	per each account
1.4.	Special account opening	0 KZT	10 000 KZT	per each account
1.4-1.	Special account maintenance	0 KZT	10 000 KZT	per each account
1.5.	Opening a special current account for the deposit	0 KZT	10 000 KZT	per each account
1.5-1.	Maintaining a special current account for the deposit	0 KZT	10 000 KZT	per each account
1.6.	Opening a current account "in transit mode"	0 KZT	10 000 KZT	per each account
1.6-1	Maintaining a current account "in transit mode"	0 KZT	10 000 KZT	per each account
1.7.	Search for amounts of money that have not been credited to the Client's account upon his request or upon the request of his heirs (including VAT)	0 KZT	2000 KZT per week	
1.8.	Issuance of duplicates of bank deposit agreements, current account (including VAT)	0 KZT	3000 KZT	per each agreement
1.9.	Provision of certificates upon the request of the Client (including VAT)	0 KZT	3000 KZT	per each certificate
1.10.	Provision of a bank account statement (including VAT):			
1.10-1.	current for the period of up to 1 year	0 KZT	3000 KZT	per each account
1.10-2.	archived for a period over 1 year	0 KZT	3000 KZT	per each account
1.11.	Issuance of a deposit passbook (including VAT):			
1.11-1.	Initial issue of a deposit passbook or replacement of a fully completed one for the Bank's clients	0 KZT	1000 KZT	per each passbook
1.11-2.	Issue of a deposit book in other cases (damage, loss, etc.)	0 KZT	1000 KZT	per each passbook
1.12.	Closing a current account	0 KZT	1000 KZT	per each account
1.13.	Closing a savings account	0 KZT	1000 KZT	per each account
1.14.	Closing an "Escrow account"	0 KZT	10 000 KZT	per each account
1.15.	Closing a special account	0 KZT	10 000 KZT	per each account
1.16.	Closing a current account "in transit mode"	0 KZT	10 000 KZT	per each account
1.17.	Closing a special current account for the deposit	0 KZT	10 000 KZT	per each account
2.	Cash transfers to the bank accounts in the national currency			
2.1.	Intrabank transfer between accounts (including special and "in transit mode") of one Client	0% of the amount/ 0 KZT	10% of the amount min 1000 KZT	per each transfer
2.2.	Intrabank transfer between accounts (including special and "in transit mode") of different Clients	0% of the amount/ 0 KZT	10% of the amount min 1000 KZT	per each transfer
2.3.	Transfers (payments) to bank accounts (including special and "in transit mode") opened with other banks:	0% of the amount/ 0 KZT	10% of the amount min 1000 KZT	per each transfer
2.4.	Execution of the Client's requests to cancel a transfer or make changes after it has been accepted by the Bank for execution and refund (if the Bank has the technical capability) (including VAT)	0 KZT	5000 KZT	per each transfer
2.5.	For urgent money transfer to bank accounts opened in other banks - the commission is charged in addition to the main commission (in order of making payments in accordance with the Bank's internal documents)	0 KZT	5000 KZT	per each transfer

3.	Cash transfers on bank accounts in foreign currency			
3.1	Intrabank transfer between accounts of one Client	0%/ 0 KZT	1.5% min 1000 KZT	per each transfer
3.2	Intrabank transfer between accounts of different Clients	0%	1.5% min 1000 KZT	per each transfer
3.3	Transfers to bank accounts opened with other banks:			
3.3.-1	When specifying instructions for charging the fee at the expense of the sender (option OUR):			
	USD	0%	1,5%, min 10 000 KZT	per each transfer
	EUR	0%	1,5%, min 10 000 KZT	per each transfer
	RUB	0%	1,5%, min 2500 KZT	per each transfer
	GBR	0%	1,5%, min 20 000 KZT	per each transfer
	CNY	0%	1,5%, min 20 000 KZT	per each transfer
	other types of currencies (excluding USD, EUR, RUB, GBR, CNY)	0%	1,5%, min 10 000 KZT	per each transfer
	USD with guaranteed receipt by the beneficiary of the full payment amount	0%	1,5%, min 20 000 KZT	per each transfer
3.3.-2	When specifying instructions for collecting the commission at the expense of the beneficiary (option BEN / SHARE):			
	USD	0%	1,5%, min 3000 KZT	per each transfer
	EUR	0%	1,5%, min 3000 KZT	per each transfer
	RUB	0%	1,5%, min 3000 KZT	per each transfer
	GBR	0%	1,5%, min 20 000 KZT	per each transfer
	CNY	0%	1,5%, min 20 000 KZT	per each transfer
	other types of currencies (excluding USD, EUR, RUB, GBR, CNY)	0%	1,5%, min 4000 KZT	per each transfer
3.4	Cash transfers in favor of VTB Group clients (USD, EUR)	0%	1,5%, min 2000 KZT	per each transfer
3.5	Cash transfers in favor of VTB Group clients (RUB)	0%	1,5%, min 1200 KZT	per each transfer
3.6	Revocation of the instruction on the initiative of the Client prior to its execution by the Bank (if the Bank has technical capabilities) (including VAT)	0 KZT	10 000 KZT	per each transfer
3.7	Providing copies of SWIFT messages for outgoing cash transfers in foreign currency (including VAT)	0 KZT	2000 KZT	per each message
3.8.	Investigation of incoming / outgoing payments in case of insufficient / incorrect details of the beneficiary with the involvement of a correspondent bank (at the initiative of the recipient) (including VAT)			
	<i>in US dollars (USD)</i>	0 USD	100 USD	
	<i>in Russian rubles (RUB)</i>	0 RUB	1000 RUB	
	<i>in foreign currency, excluding US dollars (USD)</i>	0 EUR	150 EUR	
3.9.	Sending a request to the beneficiary's bank based on the client's application to change / supplement the transfer details (including VAT)			
	<i>in US dollars (USD)</i>	0 USD	100 USD	
	<i>in Russian rubles (RUB)</i>	0 RUB	1000 RUB	
	<i>in foreign currency, excluding US dollars (USD)</i>	0 EUR	150 EUR	
3.10.	Investigation of outgoing payments on the value date, the fate of the payment with the involvement of a correspondent bank (including VAT)			
	<i>in US dollars (USD)</i>	0 USD	100 USD	
	<i>in Russian rubles (RUB)</i>	0 RUB	1000 RUB	
	<i>in foreign currency, excluding US dollars (USD)</i>	0 EUR	150 EUR	
	<i>Request for transfer refund (with the involvement of a correspondent bank) (including VAT)</i>			

3.11.	in US dollars (USD)	0 USD	100 USD	
	in Russian rubles (RUB)	0 RUB	1000 RUB	
	in foreign currency, excluding US dollars (USD)	0 EUR	150 EUR	
4.	Transfers without opening a bank account			
4.1.	Transfers without opening a bank account using the "Contact" system	according to the tariffs of the "Contact" money transfer system		
4.2.	Transfers without opening a bank account using the "Western Union" system	according to the tariffs of the Western Union Company		
4.3.	Transfers without opening a bank account using the "Unistream" system	according to the tariffs of the "Unistream" money transfer system		
4.4.	Transfers without opening a bank account using the "Zolotaya Korona - Money Transfers" system	according to the tariffs of the money transfer system "Zolotaya Korona - Money Transfers"		
4.5.	Transfers without opening a bank account using the system "Fast money transfers in the intra-branch network of Subsidiary VTB Bank JSC (Kazakhstan)"	0%	2%, min 300 KZT	per each transfer
5.	Cash Operations			
5.1.	Recounting and packaging when issuing cash on:			
5.1.-1.	current accounts (including special and "in transit") in national currency	0% of the amount	10% of the amount	
5.1.-2.	special current accounts for deposits in national currency	0%	10% of the amount	
5.1.-3.	current accounts in foreign currency	0%	10% of the amount, min 200 KZT	
5.1.-4.	special current accounts for deposits in foreign currency	0%	10% of the amount	
5.1.-5.	savings accounts in national currency:			
5.1.-5.1	when depositing money by bank transfer and keeping the deposit / each additional deposit in the savings account for less than 30 calendar days	0%	10% of the amount, min 100 KZT	
5.1.-5.2	when depositing money by bank transfer and keeping the deposit / each additional deposit in the savings account for more than 30 calendar days	0%	10% of the amount, min 100 KZT	
5.1.-6	from savings accounts in foreign currency:			
5.1.-6.1	when depositing money by bank transfer and keeping the deposit / each additional deposit in the savings account for less than 30 calendar days	0%	10% of the amount, min 200 KZT	
5.1.-6.2	when depositing money by bank transfer and keeping the deposit / each additional deposit in the savings account for more than 30 calendar days	0%	10% of the amount, min 200 KZT	
5.2.	Exchange of large denomination banknotes into small denominations and vice versa, subject to the capability of the Bank, upon the prior request of the Client	0 KZT	1% of the amount min 1 000 KZT	
5.3.	Checking banknotes for authenticity up to 50 banknotes	0 KZT	50 KZT per each banknote, min 100 KZT	
5.4.	Checking banknotes for authenticity of more than 50 banknotes	0 KZT	30 KZT per each banknote	
5.5.	Acceptance of cash (payments) from individuals in favor of a legal entity / individual entrepreneur (payment for provided / rendered goods / works / services)	0 KZT	1000 KZT	per each payment
5.6.	Cash deposit to current account:			
5.6.1.	in national currency	0%/ 0 KZT	2%, min 500 KZT	
5.6.2.	in foreign currency	0%/ 0 KZT	2%, min 500 KZT	
5.7.	Cash deposit to savings account:			
5.7.1.	by a depositor (account holder - depositor)	0%/ 0 KZT	2%, min 500 KZT	
5.7.2.	by a third party (another person, not a contributor)	0%/ 0 KZT	2%, min 500 KZT	
6.	Conversion on current accounts of individuals			
6.1.	Non-cash currency conversion with funds crediting to the client:			
6.1-1	- on the same day basis	0% at the Bank's rate	2% at the Bank's rate	
* The Bank's commission for maintaining an account is withheld on the last day of the month after the end of the Bank's operating day on current bank accounts opened in KZT and foreign currency, regardless of the account balance amount, on which no transactions have been made for 6 (six) months, for with the exception of clause 42 of the Rules on common terms for banking and other operations with Subsidiary VTB Bank JSC (Kazakhstan).				

SECTION 2. Threshold tariffs on payment cards of Subsidiary VTB Bank JSC (Kazakhstan) for individuals and legal entities

Item No.	List of services / operations	Threshold tariffs		Comments
		Minimal	Maxima	
I. Payment cards:				
1	Issue of the main and additional cards	0 KZT	200 000 KZT	Per each card
2	Annual maintenance fee for the main and additional cards	0 KZT	1 000 000 KZT	Per each card
3	Urgent issue of a payment card	0 KZT	200 000 KZT	Within 2 working days (only in Almaty)
4	Reissue of a payment card	0 KZT	200 000 KZT	Per each card
5	Crediting funds to a payment card account	0 KZT	20% мин. 1 000 KZT	Per each operation
6	Receiving cash from ATMs and cash points (cash desks) of the Bank, other banks in the territory of the Republic of Kazakhstan and outside the Republic of Kazakhstan	0%	10% + 30 000 KZT	Per each operation
7	Receiving cash through a POS terminal in trade and service enterprises	0%	10%	Per each operation
8	Viewing the balance of the payment card account in the network of the Bank, STB of the Republic of Kazakhstan and banks outside the Republic of Kazakhstan (including VAT)	0 KZT	1 000 KZT	Per each operation
9	Request for a statement of the payment card account (including VAT)	0 KZT	3 000 KZT	Per each operation
10	Blocking a payment card in case of loss	0 KZT	20 000 KZT	Per each card
11	Payment for goods and services by card in a non-cash form through POS-terminals	0%	3% + 30 000 KZT	Of the operation amount
12	Customs payment by bank transfer via POS terminals	0%	3% + 30 000 KZT	Of the operation amount
13	Provision of video recordings from cameras of the Bank's ATMs (including VAT)	0 KZT	20 000 KZT	Per each request
14	Subscription fee for SMS notification (including VAT)	0 KZT	1 000 KZT	On a monthly basis
15	Change of PIN-code through the Bank ATM	0 KZT	1 000 KZT	Per each operation
16	Change/re-issue of electronic PIN-code	0 KZT	10 000 KZT	Per each operation
17	Cashback (return to the client of a part of the amount from a non-cash transaction with a payment card)	0%	30%	Per each operation
18	Maintaining a current account, in the absence of cash flow on the account for 6 months (monthly, for each account)	0 KZT	in the amount of the balance, but not more than 10,000 KZT	
II. Cash transfers:				
19	Cash transfers (Visa Direct, MasterCard MoneySend) from cards of the Bank and STB RK	0 KZT	10% + 30 000 KZT	Of the operation amount. Alternative channels (Internet banking, mobile banking, ATMs, etc.)
III. Servicing of the third-party payment card holders:				
20	Receiving cash from ATMs of the Bank using cards of other banks	0 KZT	5 000 KZT	Per each operation
21	Receiving cash at cash points (cash desks) using cards of the other banks	0%	10%	Of the operation amount

SECTION 3. Threshold tariffs on credit transactions of individuals with Subsidiary VTB Bank JSC (Kazakhstan)				
No.	List of services / operations	Threshold tariffs		Comments
		minimal	maximal	
1.	Consumer loans without collateral:			
1.1.	For consideration of an application and documents for a loan	0 KZT	15 000 KZT	1. If the client does not receive a loan, VAT is charged. 2. This tariff is not refundable if the Bank refuses to provide a loan.
1.2.	For loan arrangement	0% of the amount	40% of the amount	
1.3.	For opening and maintaining current accounts related to loan servicing	0% of the amount	5% of the amount	
2.	Housing mortgage loans (except as provided in paragraph 6 of this section):			
2.1.	For consideration of an application and documents for a loan	0 KZT	15 000 KZT	1. If the client does not receive a loan, VAT is charged. 2. This tariff is not refundable if the Bank refuses to provide a loan.
2.2.	For loan arrangement	0% of the amount	10% of the amount	
2.3.	For opening and maintaining current accounts related to loan servicing	0% of the amount	5% of the amount	
3.	Collateralized consumer loans (movables and/or real estate property), including the provision of a loan in the form of a credit line:			
3.1.	For consideration of an application and documents for obtaining a loan / credit line	0 KZT	15 000 KZT	1. If the client does not receive a loan, VAT is charged. 2. This tariff is not refundable if the Bank refuses to provide a loan.
3.2.	For arranging a loan / credit line	0% of the amount	10% of the amount	
3.3.	For opening and maintaining current accounts related to loan servicing	0% of the amount	5% of the amount	
3.4.	Increase of the credit line amount	0% of the amount	10% of the amount	
4.	Consumer loans secured by a pawn / pledge of money:			
4.1.	For consideration of an application and documents for a loan	0 KZT	15 000 KZT	1. If the client does not receive a loan, VAT is charged. 2. This tariff is not refundable if the Bank refuses to provide a loan.
4.2.	For loan arrangement	0% of the amount	10% of the amount	
4.3.	For opening and maintaining current accounts related to loan servicing	0% of the amount	5% of the amount	
5.	Auto loans (except as specified in clause 6 of this section):			
5.1.	For consideration of an application and documents for a loan	0 KZT	15 000 KZT	1. If the client does not receive a loan, VAT is charged. 2. This tariff is not refundable if the Bank refuses to provide a loan.
5.2.	For loan arrangement	0% of the amount	10% of the amount	
5.3.	For opening and maintaining current accounts related to loan servicing	0% of the amount	5% of the amount	
6.	Loans under government programs:			
6.1.	For consideration of an application and documents for a loan	0 KZT	15 000 KZT	If the client does not receive a loan, VAT is charged. Commission is non-refundable, it is charged regardless of the decision of the Bank's Management Board / Client.
6.2.	For loan arrangement	0% of the amount	5% of the amount	
6.3.	For opening and maintaining current accounts related to loan servicing	0% of the amount	5% of the amount	
7.	Changing the terms of the loan provided (except as provided for in clause 8 of this section)			1. In case of applying two or more services / operations, the client is charged only one of the established tariffs with the maximum value; 2. The tariff is not refundable if the Bank refuses to change the terms of the loan provided.
7.1.	repayment schedule	0% of the outstanding principal	10% of the outstanding principal	not charged if the payment date is changed according to the repayment schedule
7.2.	loan currency	0% of the outstanding principal	10% of the outstanding principal	
7.3.	remuneration rate	0% of the outstanding principal	10% of the outstanding principal	
7.4.	methods of loan repayment	0% of the outstanding principal	10% of the outstanding principal	
7.5.	For partial early repayment for individuals (during the moratorium period according to the concept)	0% of the outstanding principal	10% of the outstanding principal	
7.6.	For full early repayment for individuals (during the moratorium period according to the concept)	0% of the outstanding principal	10% of the outstanding principal	
7.7.	For considering the issue of changing the conditions associated with the borrower (co-borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety)	0% of the outstanding principal	10% of the outstanding principal	
7.8.	For considering the issue of changing the conditions of encumbrance of the pledged item on a loan, the designated purpose of the pledged item, as well as when replacing the pledged item	0% of the outstanding principal	10% of the outstanding principal	

7.9.	For considering the issue of changing the terms of pledger' replacement	0% of the outstanding principal	10% of the outstanding principal	
8.	Changing the terms of a loan provided for potentially problematic and problem loans			
8.1.	repayment schedule (including loan restructuring)	0 KZT	50 000 KZT	
8.2.	loan currency	0 KZT	50 000 KZT	
8.3.	remuneration rate	0 KZT	50 000 KZT	
8.4.	methods of loan repayment	0 KZT	50 000 KZT	
8.5.	For considering the issue of changing the conditions associated with the borrower (co-borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety)	0 KZT	50 000 KZT	
8.6.	For considering the issue of changing the conditions of encumbrance of the pledged item on a loan, the designated purpose of the pledged item, as well as when replacing the pledged item	0 KZT	50 000 KZT	
8.7.	For considering the issue of changing the terms of pledger' replacement	0 KZT	50 000 KZT	
9.	Issuance of certificates, approvals, information and other documents in the process of post-loan services to individuals			
9.1.	Consideration of issues related to the issuance, upon the client's request, of documents of title to the subject of pledge, contained in the credit dossier (including VAT)	0 KZT	50 000 KZT	<i>Not charged when removing the encumbrance from the collateral, due to the early full repayment of the loan</i>
9.2.	Consideration of issues related to the issuance, upon the client's request, of certificate for the legalization of redevelopments, buildings, extensions performed in the territory of collateral (including VAT)	0 KZT	50 000 KZT	
9.3.	Consideration of issues related to the issuance, upon the client's request, of an approval to registration (deregistration) at the place of residence of an individual	0 KZT	50 000 KZT	
9.4.	Consideration of issues related to the issuance, upon the client's request, of a certificate of permission to replace the registration number of a vehicle, which is a collateral, to reissue a certificate of registration of a vehicle, or to restore lost documents on a vehicle (including VAT)	0 KZT	50 000 KZT	
9.5.	For issuing, upon the request of a client, of a certificate of the presence or absence of loan debt (including VAT)	0 KZT	50 000 KZT	Issued free of charge after the full repayment of the loan debt within 15 (fifteen) calendar days from the date of the application receipt
9.6.	For issuing copies / archival documents (including VAT)	0 KZT	50 000 KZT	Charged for each copy of documents in case of issuing more than 2 copies of documents

SECTION 5. Threshold tariffs for individuals on the "Prime" and "Privilege" packages

No.	List of services / operations	Theshold tariffs		Comments
		minimal	maximal	
1.	Prime package cost *			
1.1.	First year	1 KZT	300 000 KZT	Per one package
1.2.	The first year ¹	1 KZT	1 KZT	Per one package
1.3.	Following years	1 KZT	200 000 KZT	Per one package
1.4.	The following years ²	1 KZT	1 KZT	Per one package
2.	Tariffs for Visa Infinite and UnionPay Diamond payment cards			
2.1.	Urgent issue of a payment card (only in Almaty) - 2 business days	1 KZT	50 000 KZT	Per one card
2.2.	Replacement of a payment card upon the request of the client or in case of loss	1 KZT	50 000 KZT	Per one card
2.3.	Blocking a payment card in case of loss with placing in the stop-list Visa Infinite	1 KZT	50 000 KZT	Per one card
2.4.	Replacement of a payment card upon expiration of the validity period and at the initiative of the Bank	1 KZT	50 000 KZT	Per one card
2.5.	Other services with Visa Infinite payment card			
3.	Personal service for clients with a valid Prime package in other banks of VTB Group, including persons associated with the Bank by special relations (including VAT)	1 KZT	1 KZT	The cost of personal service for one client. An agreement is concluded on the terms of personal service for the Private banking client of VTB Group bank
4.	"Privilege" package cost **			
4.1.	The first and the following years	1 KZT	100 000 KZT	Per one package
4.2.	The first ³ and the following years ⁴	1 KZT	1 KZT	Per one package

SECTION 6. Threshold tariffs by the system of remote banking services for individuals (hereinafter - RBS)

Item No.	Type of operation	Threshold tariffs		Comment
		Minimal	Maximal	
I. Payment for services in RBS				
1	Fee for connection and registration in the system (including VAT)	0 KZT	5 000 KZT	per each operation
2	Payment of cash and non-cash payments in favor of Suppliers of goods / services	0 KZT	500 KZT	per each operation
3	Transfer of money to pay taxes and other payments to the budget	0%	5%	of the operation amount
II. Money transfer				
4	Intrabank transfer between accounts of one client	0 KZT /0%	500 KZT /10%	per each transfer
5	Intrabank transfer between accounts of different clients	0 KZT /0%	1000 KZT /10%	per each transfer
6	Money transfers to bank accounts opened with other banks in KZT	0 KZT /0%	1000 KZT /10%	per each transfer
7	Money transfers to bank accounts opened with other banks in foreign currency	0 KZT	2% (min. 15000 KZT)	of the transfer amount
8	Transfers in favor of VTB Group clients (USD, EUR, RUB)	0 KZT	2% (min. 15000 KZT)	of the transfer amount
9	Transferring money from bank accounts using credit cards	0 KZT	10% (min. 5000 KZT)	of the transfer amount
10	Conversion for non-cash transactions in the network of Subsidiary VTB Bank JSC (Kazakhstan)	0%	10%	of the conversion amount
11	Monthly subscription fee (including VAT)	0 KZT	1000 KZT	for mobile banking
12	Account statement in RBS (including VAT)	0 KZT	1000 KZT	per each statement
13	Commission for the issue / re-issue of the main / additional payment card in the RBS system	0 KZT	1000 KZT	per each card
14	Opening current / savings accounts in the RBS system	0 KZT	1000 KZT	per each account
III. Cash replenishment of bank accounts				
15	Replenishment of bank accounts opened in the network of Subsidiary VTB Bank JSC (Kazakhstan)	0 KZT	1000 KZT	per each operation
16	Replenishment of bank accounts (payment cards) for salary projects	0 KZT	1000 KZT	per each operation
17	Replenishment of bank accounts for repayment of a loan issued in the network of Subsidiary VTB Bank JSC (Kazakhstan)	0 KZT	1000 KZT	per each operation
VI Transfers from payment card to card (P2P) for individuals in RBS and P2P-Portal (Bank website)				
18	Commission for transfer from Visa / MasterCard cards of other banks of the Republic of Kazakhstan to a Visa / MasterCard payment card of Subsidiary VTB Bank JSC (Kazakhstan)	0% of the transfer amount, min 0 KZT	20% of the transfer amount, min 20 000 KZT	per each operation
19	Commission for transfer from Visa / MasterCard cards of Subsidiary VTB Bank JSC (Kazakhstan) to Visa / MasterCard payment cards of other banks of the Republic of Kazakhstan and outside the Republic of Kazakhstan (except for transfers from a credit card)	0% of the transfer amount, min 0 KZT	20% of the transfer amount, min 20 000 KZT	per each operation
20	Commission for transfer from credit cards Visa / MasterCard of Subsidiary VTB Bank JSC (Kazakhstan) to any Visa / MasterCard payment cards, including cards of Subsidiary VTB Bank JSC (Kazakhstan)	0% of the transfer amount, min 0 KZT	20% of the transfer amount, min 20 000 KZT	per each operation
21	Commission for transfer between Visa / MasterCard cards of other banks of the Republic of Kazakhstan	0% of the transfer amount, min 0 KZT	20% of the transfer amount, min 20 000 KZT	per each operation

SECTION 7. Threshold tariffs on payment cards for legal entities and individual entrepreneurs in E - commerce (electronic commerce)

No.	List of services / operations	Threshold tariffs*	
		Minimal	Maximal
1.	Bank commission for conducting non-cash settlements on transactions using payment cards of Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Enterprise	0%	20%
2.	Bank commission for conducting non-cash settlements on transactions using payment cards of other banks when selling goods / services / works by the Enterprise (VISA International and Mastercard / Maestro payment cards)	0%	20%

* The application and the amount of the tariff is established by the decision of the authorized body of the Bank and is fixed in the corresponding contract / agreement with the Enterprise.

SECTION 8. Threshold tariffs on merchant acquiring

No.	List of services / operations	Threshold tariffs	
		Minimal	Maximal
1.	Bank commission for non-cash settlements on transactions using payment cards of other banks when selling goods / services / works by the Enterprise	0%	20%
2.	Bank commission for non-cash settlements on transactions using payment cards of Subsidiary VTB Bank JSC (Kazakhstan) when selling goods / services / works by the Enterprise	0%	20%
3.	Receiving cash through a POS terminal in trade and service enterprises	0%	10%
4.	Monthly subscription fee including VAT *: For each installed POS terminal, which actual turnover is less than 300,000KZT for the billing period **	0 KZT***	50 000 KZT***
5.	External transfers in national currency (KZT) within Kazakhstan without opening an account with the Bank	0 KZT	100 000KZT

*The subscription fee includes training of cashiers, POS-terminal support and consumables.

** Provided that the company does not perform a turnover equal to $N * 300,000\text{KZT}$ (N is the number of installed Pos - terminals of the company), the subscription fee is charged only for the not completed turnover of every 300,000KZT.

*** The billing period is understood as the full period from the 20th day of the month to the 20th day of the next month.

SECTION 9. Acquiring Tariff Limits for agents

№	List of services/transactions	Tariff Limits	
		Minimum	Maximum
1.	Bank fee for making noncash transactions using payment cards of other Banks upon selling goods/services/works by the Enterprise	0%	20%
2.	Bank fee for making noncash transactions using payment cards of other Subsidiary JSC VTB Bank (Kazakhstan) upon selling goods/services/works by the Enterprise	0%	20%