## Loan repayment/replenishment channels for individuals at Subsidiary JSC VTB Bank (Kazakhstan)



			(T) (T)	<b>=</b> 1			OWN	
		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
	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
%	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
	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
<u>:0-3</u>	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
	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 payment has been made: - until 17-00, crediting the same day - after 17-00, crediting on the next business day	to a day	to a day

<sup>\*</sup>The account specified in the loan agreement

<sup>\*\*</sup>Repayment must be made in the currency specified in the loan agreement concluded between the Bank and a customer