Information on changes in tariffs for customers: private entrepreneurs, lawyers, notaries, private bailiffs, peasant (farm) households, professional mediators.

Dear customers!

VTB Bank (Kazakhstan) hereby in accordance with clause 1.8. of the Adhesion Agreement for opening a current account (for private entrepreneurs, lawyers, notaries, private bailiffs, peasant (farm) households, professional mediators), approved by the Management Board of the Bank (Minutes No.16 dated March 10, 2021), as amended (hereinafter referred to as the Agreement), notifies the customers of the Bank who have joined this Agreement and opened current accounts on its terms and conditions, on changes in the bank's fees within the framework of the cash settlement service packages for payment services provided under the Agreement, starting from 06 April 2023.

In accordance with the terms of the Agreement, on the third working day after the notice is posted, you are entitled to send a written waiver signed by your authorised representative to the bank.

Please note that according to clause 1.8. of the Agreement, failure to receive a written waiver signed by your authorised representative on the third day after the posting of the notice is evidence of your consent to the Bank's rates for payment services provided under the Agreement and is sufficient proof of your will to use the current account on the changed terms. Such consent is recognised as full and unconditional.

Changes to the bank's tariffs within the framework of the cash settlement service packages approved by the bank's Management Board (Decision No.12 dated March 14, 2023) have been posted on the bank's website at: <u>www.vtb-bank.kz</u>.

Regards, VTB Bank (Kazakhstan)