	Annex 1 to the Rules of General Terms of Banking and Other Operations in Subsidiary JSC VTB Bank (Kazakhstan)
Tariffs for legal entities/ peasant (farm) households/ i bailiffs and profess	

SECTION 1. Tariffs for cash and settlement services for legal entities/peasant farms/individual entrepreneurs/notaries/lawyers/private bailiffs and professional mediators (for the customers of the Corporate Investment Business Department receiving services at the Bank's Head office)*

			Standard Tariffs			
No.	Code	List of Services/ Operations	Base Rate	Minimum in National Currency	Maximum in National Currency	
1.	102011610/0100	Opening a bank account:				
		(The client pays for opening only one current account, other bank accounts are opened free of charge upon presentation of necessary documents)	-	-	-	
1.1.	102011610/0101	For legal entities (all forms of ownership)	5,000 KZT	-	-	
2.	102011611/0200	Maintaining a bank account:				
2.1.	102011611/0201	Maintenance of each bank account, except for current accounts "in transit mode" and savings accounts (monthly, if there is account movement)	1,000 KZT	-	-	
2.1-1.		Maintenance of each bank account, except for current accounts "in transit mode", savings accounts and accounts with accrual of interest, in case of absence of movement on the account during the current month (monthly, for each account)	Account balance, but not more than " 1,000 tenge	-	-	
2.2.		Providing statements on bank account (except for clause 2.10):				
	102011611/0202	- on a mandatory basis (monthly)	0 KZT	-	-	
	102011612/0202	- upon the client's request, provision of statements on bank accounts within the framework of the bank account maintenance (including VAT) (additional)	500 KZT	-	-	
		Statement of accounts at the request of the client for subsequent provision of information to the auditing company (including VAT)	5,000 KZT	-	-	
		Certificate of client's turnover for more than 1 year (including VAT)	3,000 KZT	-	-	
		Certificate of client's turnover for more than 3 year (including VAT)	4,000 KZT	-	-	
		Provision of archival documents for any period of time (including VAT)	5,000 KZT	-	-	
2.3.	102011612/0203	Provision, at the request of the Client, of the certificate related to his/her service in the Bank (including VAT)	1,000 KZT	-	-	
2.4.	102011612/0204	Issuance of duplicate bank-financial documents (including VAT)	500 KZT	-	-	
2.5.	102011612/0205	Confirmation of transfers in SWIFT format (including VAT)	700 KZT	-	-	
2.6.		Investigation of outgoing payments (including VAT):				
	102011612/0206	in foreign currency	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-	
		in national currency (tenge) beyond Kazakhstan	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-	
	102011612/0208	in national currency (tenge) on the territory of the Republic of Kazakhstan, if technically possible for the Bank	1000 KZT + additional expenses (fees of beneficiary's bank, postage) on actual basis	-	-	
2.6-1.		Investigation of incoming payments (including VAT) - in case of insufficiency/incorrectness of the beneficiary's details with the involvement of the correspondent bank (at the initiative of the recipient):				
	102011612/0209	in foreign currency	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-	
	102011512/0210	in national currency (tenge) beyond Kazakhstan	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-	
2.7.		Making changes to payment instructions:				
	102011612/0211	in foreign currency	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-	

		in national currency (tenge) on outgoing payments beyond Kazakhstan	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
2.8.		Acceptance of the request to revoke a payment order upon the client's application:			
	102011512/0213	- intrabank payment in national currency (tenge) (subject to acceptance by the beneficiary)	0 KZT	-	-
	102011612/0214	- intrabank payment in foreign currency (subject to acceptance by the beneficiary)	500 KZT	-	-
	102011612/0215	- external payment in national currency (tenge) (in favor of the client of another bank) on the territory of the Republic of Kazakhstan (if technically possible for the Bank)	1,000 KZT	-	-
	102011612/0216	- external payment in foreign currency (in favor of the client of another bank)	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
		- external payment in national currency (tenge) on payments beyond Kazakhstan	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
2.9.	102011611/0217	Closing of bank account upon the client's application (when closing each bank account). (In case of closing the bank account in the Bank's branch with preliminary opening in another branch of the Bank, the fee is not charged):	in the amount of the account balance, but not more than 7,000 KZT	-	-
2.10		Presentation of account statements by SWIFT messages in MT 940 format or by Fasti channel in MT 998 format or in XML format upon the Client's written request, monthly for each account (including VAT)	3,400 KZT	•	-
2.11.		Crediting cash (payments) from individuals in favor of the legal entity with which the Bank has signed the relevant contract/agreement(s):			
		- payment for goods/work/services provided/being provided;	5%	150 KZT	300,000 KZT
		- payment for services provided/being provided in favor of insurance companies	10% to 90% application and the amount of fee is set by agreement of the parties and is fixed in the relevant contract/agreement	1,500 KZT	-
3.	102011611/0300	Transfers in national currency (tenge) on paper:			
3.1.	102011611/0301	Within the Bank	0 KZT	-	-
3.2.		External transfers in national currency (tenge) in Kazakhstan:	-	-	-
		Acceptance of payment orders with current value date:	-	-	-
	102011611/0302	- until 12:30 pm of Astana;	0.23%	300 KZT	500 KZT
	102011611/0303	- from 12:30 pm - 3.30 pm of Astana;	0.24%	500 KZT	700 KZT
	102011611/0304		0.25%	1,800 KZT	5,000 KZT
	102011611/0304	from 3.30 pm of Astana (if technically possible for the Bank) urgent payment - fee is charged in addition to the basic fee (in the order of payments according to the internal documents of the Bank)	500 KZT	- -	-
3.2-1.		External transfers in national currency (tenge) beyond Kazakhstan:			
		When specifying instructions to charge fee at the sender's expense (OUR option):	0.20%	6,500 KZT	75,000 KZT
3.3.		Acceptance of payment orders in national currency (tenge) in Kazakhstan with future value date with effecting payments:			
	102011611/0306	- on the second banking day:	0.20%	200 KZT	400 KZT
3.4.		Setup of the payment order by the Bank's specialist upon the client's request	650 KZT	-	-
3.5.		Transfers on payment requests in payment of third parties (including collection orders)	0.30%	800 KZT	3,000 KZT
4.	102011611/0400	External transfers in foreign currency on paper:			
4.1.		Transfer in favor of clients of other banks:			
		When specifying instructions to charge fee at the sender's expense (OUR option):			
	102011611/0401	in foreign currency, except for US dollars (USD) and Russian rubles (RUB)	0.25%	10,000 KZT	90,000 KZT
	102011611/0402	in US dollars (USD) with guaranteed receipt by the beneficiary of the full	0.30%	15,000 KZT	100,000 KZT
	102011611/0402	amount of payment in Russian rubles RUB	0.50%	10,000 KZT	150,000 KZT
	102011011/0400		0.0070	. 0,000 1141	100,000 1121

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		Urgent payment in Russian rubles (RUB), payment is made only if the beneficiary bank is a member of BESP system (Banking Electronic Speed Payment System) - the fee is charged in addition to the basic fee of clauses 4.1 (in Russian rubles (RUB))	2,500 KZT	-	-
	102011611/0404	in foreign currencies (in favor of recipients to accounts opened with banks of the VTB Group)	0.15%	2,500 KZT	25,000 KZT
	102011611/0406	in Russian rubles RUB (in favor of recipients to accounts opened with banks of the VTB Group)	0.50%	8,000 KZT	100,000 KZT
4.2.		When specifying instructions to charge fee at the expense of the beneficiary (BEN/SHARE option):			
	102011611/0408	- in a foreign currency other than Russian rubles (RUB)	0.20%	5,000 KZT	70,000 KZT
5.	102011612/0600	Additional fee for processing of lists on paper on pension and social contributions (this additional fee does not cancel the basic fee for the transfer) (including VAT):			
	102011612/0601	- from 10 persons to more	5,000 KZT	-	-
6.	102011611/0700	Acceptance of payment orders during non-transaction time if technically possible for the Bank (fee is charged in addition to the basic fee):			
6.1.		External transfers on paper:			
	102011611/0701	from 3.30 pm of Astana in national currency (tenge)	2,000 KZT	-	-
	102011611/0702	from 3.30 pm of Astana in foreign currency	7,500 KZT	-	-
6.2.		Transfers of clients via Internet Banking system			
	102011611/0703	from 3.30 pm of Astana in national currency (tenge);	2,000 KZT	-	-
	102011611/0704	from 3.30 pm of Astana in foreign currency	7,500 KZT	-	-
7.	102111612/0900	Currency control. (Additional service on payments/transfers of money and/or maintenance of current account in accordance with the currency legislation of the Republic of Kazakhstan):			
7.1.		Maintaining foreign economic currency contracts:			
	102111612/0901	- registration and assignment of an account number to the currency contract on export and import (including VAT)	3,000 KZT	-	-
	102111612/0902	- registration and assignment of an account number to the currency contract on export and import on the same day if technically possible for the bank (including VAT)	5,000 KZT	-	-
	102111612/0903	- registration and assignment of an account number to the currency contract on export and import during non-transaction time (including VAT)	15,000 KZT	-	-
		- registration and assignment of an account number to the currency contract on export and import during two (2) hours if technically possible for the bank (including VAT)	6,000 KZT	-	-
		Acceptance, verification of amendments and supplements to the currency contract with the assigned account number (including VAT)	2,500 KZT	-	-
		Verification of documents and acceptance for currency control of currency contracts that do not require account registration (including VAT)	2,500 KZT	-	-
7.2.	102111612/0904	Issuance of duplicates of currency control documents (per one sheet) (including VAT)	200 KZT	-	-
7.3.	102111612/0905	Response to the client's written request on currency control issues (including VAT)	1,000 KZT	-	-
7.4.	102111612/0906	Issuance of certificates on payments made under foreign economic currency contracts (including VAT)	1,000 KZT	-	-
7.5.	102111612/0906	Withdrawal of the currency contract from the account registration due to the client's transfer to another bank (including VAT)	5,000 KZT	-	-
7.6.	102111612/0908	Response to the Client's written request on currency control issues on currency contracts deregistered (including VAT)	3,000 KZT	-	-
8.	102021611/1000	Cash services:			
8.1.		Cash withdrawal:			
		Recalculation and packing at cash withdrawals according to the client's preliminary application provided no later than one business day prior to cash withdrawals:			
	102021611/1001	- up to 1,000,000 tenge	0.40%	300 KZT	-
	102021611/1002	- from 1,000,001 tenge to 5,000,000 tenge	0.35%	-	-
	102021611/1003	- from 5,000,001 tenge and above - in foreign currency	0.30%	-	-
	102021011/1004	- USD	1.20%	750 KZT	
		- EUR	1.20%	750 KZT	-
		- RUB	1.20%	750 KZT	-
		- in other foreign currency	1.20%	750 KZT	-
8.2.		Acceptance of cash (including the encashment of money in the cash desks of third parties):			
	102021611/1006	- Acceptance and recalculation of cash banknotes and coins in national currency (tenge) at transaction time with crediting of money to the client's bank account on the same day	0.20%	300 KZT	
	102021611/1007	- all types of foreign currencies (except for CIS currencies)	0.25%	-	-

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	102021611/1008	- cash in currencies of CIS countries Additional fee charged in case of detection of surplus or shortage during the	0.25%	-	-
		cash recalculation (double recalculation):	0.20%	500 KZT	8,000 KZT
	102021611/1011	Exchange of banknotes and coins at the preliminary application of a client subject to the availability of the Bank:	0.40%	300 KZT	-
9.	102011612/1100	Sale of a chequebook (including VAT):			
	102011612/1101	- for 25 cheques	700 KZT	-	-
	102011612/1102	- for 50 cheques	1,000 KZT	-	-
10.	102051611/1200	Conversion (currency purchase/sale/conversion):			
10.1.		Non-cash exchange transaction when crediting money to the client's bank account (at the rate of the Bank at the time of the transaction if the client's account has the necessary amount)::			
		on a standard/individual exchange rate:			
	102051611/1201	at the same day	0.15% at the Bank's exchange rate	925 KZT	-
	102051611/1202	on the second day	0.15% at the Bank's exchange rate	925 KZT	-
		on the online exchange rate			
		on a day-to-day basis	0 KZT		
		as of the second day			
		,	0 KZT		
10.2.		Client's refusal to convert on the day of application submission (in case of positive approval of the refusal by the authorized branch of the Bank). Conversion can be refused only before the execution of the application by the Bank.	0.5% of the application amount for conversion	2,000 KZT	-
11.	102061611/1400	Escrow:			
11.1.	102061612/1401	Opening a separate Escrow	0 KZT	-	-
11.2.	102061612/1403	Maintenance of an Escrow (monthly)	16,650 KZT	-	-
11.3.	102061612/1404	Closing an Escrow	0 KZT	-	-
12.	102061612/1500	RBSS "Internet Banking" (including VAT):			
12.1.	102061612/1501	Connection to RBSS "Internet Banking"	5,000 KZT	-	-
12.2.	102061612/1502	Monthly subscription fee for RBSS "Internet Banking" ***	1,500 KZT	-	-
12.3.	102061612/1503	Re-connection to RBSS "Internet Banking" at the client's request	5,000 KZT	-	-
12.4.	102061612/1304	eToken issue/re-issue (including issue/re-issue of digital signature)	8,000 KZT	-	-
12.5.	102061612/1305	Bank employee's visit to provide services at the client's workplace	5,000 KZT	-	-
12.6.		Scheduled renewal of digital signature for RBSS "Internet Banking" (eToken renewal is not required)	200 KZT	-	-
12.7.		Renewal of digital signature for RBSS "Internet Banking" at the client's request (tariff is charged in cases specified in the Internet Banking Remote Banking Service Agreement, eToken renewal is not required)	2,000 KZT	-	-
13.	102061611/1600	Transfers via the RBSS "Internet Banking":			
13.1.	102011611/1601	Within the Bank	0 KZT	-	-
13.2.		External transfers in national currency (tenge) in Kazakhstan:			
		Acceptance of payment orders with current value date:			
	102011611/1602	- until 12:30 pm of Astana;	0.18%	200 KZT	400 KZT
	102011611/1603 102011611/1604	- from 12:30 pm to 3.30 pm of Astana from 3.30 pm of Astana (if technically possible for the Bank)	0.19% 0.20%	400 KZT 900 KZT	600 KZT 3500 KZT
	102011611/1605	urgent payment - fee is charged in addition to the basic fee (in the order of payments according to the internal regulatory documents of the Bank)	500 KZT	-	-
13.2-1.		External transfers in national currency (tenge) beyond Kazakhstan:			
		When specifying instructions to charge fee at the sender's expense (OUR option):	0.20%	6,500 KZT	75,000 KZT
13.3.		Acceptance of payment orders in national currency (tenge) in Kazakhstan with future value date with effecting payments:			
	102011611/1606	- on the second banking day:	0.18%	150 KZT	300 KZT
13.4.		External transfers in foreign currency:			
		Transfer in favor of clients of other banks: When specifying instructions to charge fee at the sender's expense			
13.4-1.		(OUR option):			
	102011611/1607	in foreign currency, except for US dollars (USD) and Russian rubles (RUB)	0.20%	7,000 KZT	75,000 KZT

	102011611/1608	in US dollars (USD) with guaranteed receipt by the beneficiary of the full amount of payment	0.20%	10,000 KZT	90,000 KZT
	102011611/1609	in Russian rubles RUB	0.30%	10,000 KZT	100,000 KZT
	102011611/1610	in foreign currencies (in favor of recipients to accounts opened with banks of the VTB Group)	0.15%	2,500 KZT	25,000 KZT
	102011611/1611	in Russian rubles RUB (in favor of recipients to accounts opened with banks of the VTB Group)	0.30%	8,000 KZT	80,000 KZT
		urgent payment in Russian rubles (RUB), payment is made only if the beneficiary bank is a member of BESP system (Banking Electronic Speed Payment System) - the fee is charged in addition to the basic fee of clauses 14.4 (in Russian rubles (RUB))	2 500 KZT	-	-
13.42.	102011611/1612	When specifying instructions to charge fee at the expense of the beneficiary (BEN/SHARE option):			
	102011611/1613	- in a foreign currency other than Russian rubles (RUB)	0.18%	3,500 KZT	50,000 KZT

References:

- * For the clients of the Medium and Small Business segment, the SCS tariffs from Section 1-2 of Annex 1 are applied.
- ** The amount of accepted cash is established by the decision of the Authorized Body of the Bank.

Comments:

The amount of fee in the currency set by these Tariffs not marked as "At the rate of the Bank" shall be calculated using the official exchange rate of the National Bank of the Republic of Kazakhstan at the time of the transaction.

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

For the Bank's fees subject to VAT, VAT is included in the cost.

In case of reflection of tariff in the form of fixed amount, tariff is charged for each transaction/document

In case of reflection of tariff in % (percent) ratio, % (percent) according to tariffs is charged from the amount of transaction at the moment of its performance, but not less than the set minimum and not more than the set maximum (if any)

Remuneration of counterparty banks (third banks), other additional expenses on execution of clients' orders shall be reimbursed (paid) by the clients at the actual cost of the expenses incurred

RBSS - Remote Banking Service System

^{***}When the Bank provides access to integration within the framework of RBSS "Internet Banking" to the client of corporate business (at the discretion of the Bank, including taking into account the availability of technical possibility of the Bank and the client, as well as compliance by the latter with the terms of receipt of the above service within the framework of RBSS "Internet Banking" established by the Bank), this tariff includes the cost of access to integration and the cost of its use (including, acceptance, processing and execution of electronic requests transferred through integration), as well as providing other financial and reference information/consultation.

SECTION 1-2. Tariffs for cash and settlement services for legal entities/peasant farms/individual entrepreneurs/notaries/lawyers/private bailiffs and professional mediators (for all corporate customers, except for those listed in Section 1)*

			Standard Tariffs		
No.	Code	List of Services/ Operations	Base Rate	Minimum in National Currency	Maximum in National Currency
1.		Connection to the package (one-time connection fee (including VAT)):	in accordance with the Tariffs for packages of services	-	-
2.	102011610/0100	Opening a Bank Account	SCIVICOS		
		(The client pays for opening only one current account, other bank accounts are opened free of charge upon presentation of necessary documents)			
2.1.	102011610/0101	For legal entities (all forms of ownership)	6000 KZT	-	-
2.2.	102011610/0102	For peasant farms, individual entrepreneurs, private notaries, lawyers, professional mediators, private bailiffs	2875 KZT	-	-
2.3.		For all categories of clients who applied for account opening remotely	0 KZT	-	-
3	102011611/0200	Maintaining a bank account	-	-	-
3.1.	102011611/0201	Maintenance of each bank account, except for current accounts "in transit mode" and savings accounts (monthly, if there is account movement)	1,000 KZT	-	-
3.2.		Maintenance of each bank account, except for current accounts "in transit mode" and savings accounts (monthly, in case of absence of movement on the account during the current month)	Account balance, but not more than " 1,000 tenge	-	-
3.3.		Providing statements and documents on bank account:	-	-	-
3.3.1.	102011612/0202	- upon the client's request, provision of statements on bank accounts within the framework of the bank account maintenance (including VAT) (additional) except for Clause 3.3.9.	700 KZT	-	-
3.3.2.		Statement of accounts at the request of the client for subsequent provision of information to the auditing company (including VAT)	6500 KZT	-	-
3.3.3.		Certificate of client's turnover for more than 1 year (including VAT)	3300 KZT	-	-
3.3.3-1		Certificate of client's turnover during 1 year (including VAT)	1 000 KZT	-	-
3.3.4		Certificate of client's turnover for more than 3 year (including VAT)	4400 KZT	-	-
3.3.5.		Provision of archival documents for any period of time (including VAT)	5500 KZT	-	-
3.3.6.	102011612/0203	Provision, at the request of the Client, of the certificate related to his/her service in the Bank (including VAT)	1300 KZT	-	-
3.3.7.	102011612/0204	Issuance of duplicate bank-financial documents (including VAT)	700 KZT	-	-
3.3.8.	102011612/0205	Confirmation of transfers in SWIFT format (including VAT)	850 KZT	-	-
3.3.9.		Presentation of account statements by SWIFT messages in MT 940 format or by Fasti channel in MT 998 format or in XML format upon the Client's written request, monthly for each account (including VAT)	5,000 KZT	-	-
3.4.		Investigation of outgoing payments (including VAT):			
3.4.1.	102011612/0206	in foreign currency	12000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.4.2.		in national currency (tenge) beyond Kazakhstan	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.4.3.	102011612/0208	in national currency (tenge) on the territory of the Republic of Kazakhstan, if technically possible for the Bank	2001 KZT + additional expenses (fees of beneficiary's bank, postage) on actual basis	-	-
3.5.		Investigation of incoming payments (including VAT) - in case of insufficiency/incorrectness of the beneficiary's details with the involvement of the correspondent bank (at the initiative of the recipient):			
3.5.1.	102011612/0209	in foreign currency	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-

3.5.2.					
	102011512/0210	in national currency (tenge) beyond Kazakhstan	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	1	-
3.6.		Making changes to payment instructions:			
3.6.1.	102011612/0211	in foreign currency	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.6.2.		in national currency (tenge) on outgoing payments beyond Kazakhstan	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.7.		Acceptance of the request to revoke a payment order upon the client's application (except for intrabank payment in national currency):			
3.7.1.	102011612/0214	- intrabank payment in foreign currency (subject to acceptance by the beneficiary)	500 KZT	-	-
3.7.2.	102011612/0215	- external payment in national currency (tenge) (in favor of the client of another bank) on the territory of the Republic of Kazakhstan (if technically possible for the	2000 KZT	-	-
3.7.3.	102011612/0216	Bank) - external payment in foreign currency (in favor of the client of another bank)	11000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.7.4.		- external payment in national currency (tenge) on payments beyond Kazakhstan	5000 KZT + expenses of foreign banks (in accordance with the fees of correspondent banks)	-	-
3.8.	102011611/0217	Closing of bank account upon the client's application (when closing each bank account). In case of closing the bank account in the Bank's branch with preliminary opening in another branch of the Bank, the fee is not charged. (including VAT)	in the amount of the account balance, but not more than 7,000 KZT	-	-
3.9.		Crediting/transferring cash (payments) from individuals in favor of the legal entity/individual entrepreneur with which the Bank has signed the relevant contract/agreement:			
3.9.1.		- payment for goods/work/services provided/being provided;	5%	150 KZT	300 000 KZT
3.9.2.		- payment for goods/work/services provided/being provided within the framework of Prime package service	10%	150 KZT	-
3.9.3.		payment for services provided/being provided in favor of insurance companies	10% to 90% application and the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement	1,500 KZT	-
3.9.4.		crediting/transferring funds of individuals in favor of car dealerships/construction			
		companies/trading organizations	0.1% to 50% application and the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product	-	-
3.10.			the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product	-	-
3.10.		companies/trading organizations Crediting the current account of the encashment of money in the cash desks of	the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product	- 600 KZT	-
3.10.		companies/trading organizations Crediting the current account of the encashment of money in the cash desks of third parties:	the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product	600 KZT	-
3.10.		Crediting the current account of the encashment of money in the cash desks of third parties: - up to 1,500,000 tenge	the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product 0.3%		- -
		Crediting the current account of the encashment of money in the cash desks of third parties: - up to 1,500,000 tenge - more than 1,500,000 tenge Crediting the current account of money taken in cash through ATMs and cash-	the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product 0.3%		- - -
3.11		Crediting the current account of the encashment of money in the cash desks of third parties: - up to 1,500,000 tenge - more than 1,500,000 tenge Crediting the current account of money taken in cash through ATMs and cashin ATMs of the Bank's partners Crediting the current account of money taken in cash through ATMs and cashin ATMs of the Bank's partners	the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product 0.3% 0.28% 2%		- - -
3.11		Crediting the current account of the encashment of money in the cash desks of third parties: - up to 1,500,000 tenge - more than 1,500,000 tenge Crediting the current account of money taken in cash through ATMs and cashin ATMs of the Bank's partners Crediting the current account of money taken in cash through ATMs and cashin ATMs of the Bank For the direct debit of an account when exchanging assets (cash for non-	the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product 0.3% 0.28% 2%		
3.11		Crediting the current account of the encashment of money in the cash desks of third parties: - up to 1,500,000 tenge - more than 1,500,000 tenge Crediting the current account of money taken in cash through ATMs and cashin ATMs of the Bank's partners Crediting the current account of money taken in cash through ATMs and cashin ATMs of the Bank For the direct debit of an account when exchanging assets (cash for non-cash):	the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product 0.3% 0.28% 2% 0.2%		
3.11		Crediting the current account of the encashment of money in the cash desks of third parties: - up to 1,500,000 tenge - more than 1,500,000 tenge Crediting the current account of money taken in cash through ATMs and cashin ATMs of the Bank's partners Crediting the current account of money taken in cash through ATMs and cashin ATMs of the Bank For the direct debit of an account when exchanging assets (cash for non-cash): - up to 1,000,000 tenge	the amount of fee by agreement of the parties and is fixed in the relevant contract/agreement/bank product 0.3% 0.28% 2% 0.2% 0.46%+10000 KZT		

4.	102011611/0300	Transfers in national currency (tenge) on paper			
4.1.		Intrabank transfers (except intrabank transfers between accounts of the same client):			
4.1.1.		Within the bank between the accounts of different clients, except for the standing order	2,000 KZT	-	-
4.1.2.		Within the bank from accounts of individual entrepreneurs to own accounts opened in the name of an individual	0,1%	1000	5000
4.1.3		Within the bank between the accounts of different clients on the basis of a standing	500 KZT	-	-
4.2.		order External transfers in national currency (tenge) in Kazakhstan with current value	300 KZ1	-	-
4.2.1.	102011611/0302	date: - until 12:30 pm of Nur-Sultan;			
4.2.2.	102011611/0303	- from 12:30 pm 3.30 pm of Nur-Sultan;	0.80%	5000 KZT	15 000 KZT
4.2.3.	102011611/0304	from 3.30 pm of Nur-Sultan (if technically possible for the Bank)	1%	7 200 KZT	25 000 KZT
4.2.4.	102011611/0305	urgent payment - fee is charged in addition to the basic fee (in the order of payments	1.20%	9 500 KZT	35 000 KZT
	102011011/0303	according to the internal documents of the Bank)	2,000 KZT	-	-
4.3.		External transfers in national currency (tenge) beyond Kazakhstan:	1%	15 500 KZT	155 000 KZT
4.4.	102011611/0306	External transfers in national currency (tenge) in Kazakhstan with future value date with effecting payments on the second banking day	0.80%	4000 KZT	12000 KZT
4.5.		Transfers on payment requests in payment of third parties (including collection orders)	0.30%	800	3000
4.6.		Setup of the payment order by the Bank's specialist upon the client's request (including VAT)	1,500 KZT	-	-
5	102011611/0400	Transfers in foreign currency under paper payment documents (except intrabank transfers):			
5.1.		When specifying instructions to charge fee at the sender's expense (OUR option):			
5.1.1.	102011611/0401	in foreign currency, except for US dollars (USD) and Russian rubles (RUB)	0.50%	50,000 KZT	200,000 KZT
5.1.2.	102011611/0402	in US dollars (USD) with guaranteed receipt by the beneficiary of the full amount of payment	0.50%	50,000 KZT	200,000 KZT
5.1.3.	102011611/0403	in Russian rubles RUB (up to 2,000,000)	0.5%	10,000 KZT	70,000 KZT
		in Russian rubles RUB (over 2,000,000)	0.5%	70,000 KZT	150,000 KZT
5.1.4.		Urgent payment in Russian rubles (RUB), payment is made only if the beneficiary bank is a member of BESP system (Banking Electronic Speed Payment System) - the fee is charged in addition to the basic fee of clauses 4.1 (in Russian rubles (RUB))	2 500 KZT	-	-
5.1.5.	102011611/0404	in foreign currencies (in favor of recipients to accounts opened with banks of the VTB Group)	0.30%	5,500 KZT	75,000 KZT
5.1.6.	102011611/0406	in Russian rubles RUB in favor of recipients to accounts opened with banks of the VTB Group (up to 2,000,000)	0.5%	5,000 KZT	70,000 KZT
		in Russian rubles RUB in favor of recipients to accounts opened with banks of the VTB Group (over 2,000,000)	0.5%	70,000 KZT	100,000 KZT
5.2.		When specifying instructions to charge fee at the expense of the beneficiary (BEN/SHARE option):	-	-	-
5.2.1.	102011611/0408	- in a foreign currency other than Russian rubles (RUB)	0.50%	20,750 KZT	150,000 KZT
6.	102011612/0600	Additional fee for processing of lists on paper on pension and social contributions (this additional fee does not cancel the basic fee for the transfer) (including VAT)			
6.1.	102011612/0601	- from 10 persons to more	5000 KZT	-	-
7.	102011611/0700	Transfers during non-transaction time if technically possible for the Bank (fee is charged in addition to the basic fee)			
7.1		External transfers on paper payment documents:			
7.1.1.	102011611/0701	from 3.30 pm of Nur-Sultan in national currency (tenge);	10,000 KZT	-	-
7.1.2.	102011611/0702	from 3.30 pm of Nur-Sultan in foreign currency	45,000 KZT	-	-
7.2.		External transfers via the RBSS "Internet Banking":			

7.2.1.	102011611/0703	from 3.30 pm of Nur-Sultan in national currency (tenge);			
			2000 KZT	-	-
7.2.2.	102011611/0704	from 3.30 pm of Nur-Sultan in foreign currency	8,625 KZT	-	-
8.	102111612/0900	Currency control. (Additional service on payments/transfers of money and/or maintenance of current account in accordance with the currency legislation of the Republic of Kazakhstan)			
8.1.		Maintaining currency contracts:			
8.1.1.	102111612/0901	- registration and assignment of an account number to the currency contract on export and import (including VAT)	4,000 KZT	-	-
8.1.2.	102111612/0902	- registration and assignment of an account number to the currency contract on export and import on the same day if technically possible for the bank (including VAT)	5,750 KZT	-	-
8.1.3.	102111612/0903	- registration and assignment of an account number to the currency contract on export and import during non-transaction time (including VAT)	17,250 KZT	-	-
8.1.4.		- registration and assignment of an account number to the currency contract on export and import during two (2) hours if technically possible for the bank (including VAT)	6,900 KZT	-	-
8.1.5.		Acceptance, verification of amendments and supplements to the currency contract with the assigned account number of the contract (including VAT)	2,875 KZT	-	-
8.1.6.		Verification of documents and acceptance for currency control of the currency contract that do not require account registration (including VAT)	2500 KZT	-	-
8.2.	102111612/0904	Issuance of duplicates of currency control documents (per one sheet) (including VAT)	3,000 KZT	-	-
8.3.	102111612/0905	Response to the client's written request on currency control issues (including VAT)	2,000 KZT	-	-
8.4.	102111612/0906	Issuance of certificates on payments made under the currency contract (including VAT)	1,500 KZT	-	-
8.5.	102111612/0906	Withdrawal of the contract from the account registration due to the client's transfer to another bank (including VAT)	15,000 KZT	-	-
8.6.	102111612/0908	Response to the Client's written request on currency control issues on currency contracts deregistered (including VAT)	3,450 KZT	-	-
9.	102021611/1000	Cash services****			
9.1.		Cash withdrawal:			
9.1.1		Recalculation and packing at cash withdrawals according to the client's preliminary application (no later than one business day prior to cash withdrawals):			
9.1.1.1.	102021611/1001	- up to 1,000,000 tenge	2.00%	2,000 KZT	-
9.1.1.2.	102021611/1002	- from 1,000,001 tenge to 5,000,000 tenge	1.5%	4,000 KZT	-
9.1.1.3.	102021611/1003	- from 5,000,001 tenge and above	1.00%	6,000 KZT	-
9.1.1.4.	102021611/1004	- in foreign currency	The amount of the tariff is approved by a separate decision of the Board of the Bank within the limits approved by the Board of Directors of the Bank	-	-
9.2.		Acceptance of cash:****			
9.2.1.	102021611/1006	- Acceptance and recalculation of cash banknotes and coins in national currency (tenge) at transaction time with crediting of money to the client's bank account on the same day	0.50%	1,000 KZT	-
9.2.2.	102021611/1007	- all types of foreign currencies (except for CIS currencies)	1.38%	1,000 KZT	-
9.2.3.	102021611/1008	- cash in currencies of CIS countries	The amount of the tariff is approved by a separate decision of the Board of the Bank within the limits approved by the Board of Directors of the Bank	-	-
9.3.	102021611/1010	Additional fee charged in case of detection of surplus or shortage during the cash recalculation (double recalculation)	0.40%	800 KZT	
9.4.	102021611/1011	Exchange of banknotes and coins at the preliminary application of a client subject to the availability of the Bank	0.40%	800 KZT	-
10.	102011612/1100	Sale of a chequebook (including VAT)			
10.1.	102011612/1101	- for 25 cheques	1,500 KZT	-	-
11.	102051611/1200	Conversion (currency purchase/sale/conversion)			
11.1.		Non-cash exchange transaction when crediting money to the client's bank account (at the rate of the Bank at the time of the transaction if the client's account has the necessary amount):			

		on a standard/individual exchange rate:			
11.1.1	102051611/1201	- at the same day	0.17% at the Bank's exchange rate	925 KZT	-
11.1.2.	102051611/1202	on the second day	0.17% at the Bank's exchange rate	925 KZT	-
		on the online exchange rate			
11.1.3		on a day-to-day basis	0 KZT	-	-
11.1.4		as of the second day	0 KZT	-	-
11.2.		Client's refusal to convert on the day of application submission (in case of positive approval of the refusal by the authorized branch of the Bank). Conversion can be refused only before the execution of the application by the Bank.	2% of the application amount for conversion	-	-
12.	102061611/1400	Escrow			
12.1.	102061612/1401	Opening a separate Escrow	1,000 KZT	-	-
12.2.	102061612/1403	Maintenance of an Escrow (one-time fee)	0.50%	5,000 KZT	35,000 KZT
13.	102061612/1500	Remote account maintenance (including VAT)			
13.1	102061612/1501	Connecting to RBSS**			
13.1.1.		Internet Bank VTB Business	5,750 KZT	-	-
13.1.2.		Mobile Bank VTB Business	1 KZT	-	-
13.2.	102061612/1502	Monthly subscription fee: ***			
13.2.1.		Internet Bank VTB Business*****	1,725 KZT	-	-
13.2.2.		Mobile Bank VTB Business	500 KZT	-	-
13.3.	102061612/1304	eToken issue/re-issue (including issue/re-issue of digital signature)	9,200 KZT	-	-
13.4.	102061612/1305	Bank employee's visit to provide services at the client's workplace	5,750 KZT	-	-
13.5.		Renewal of digital signature for RBSS "Internet Banking" at the client's request (tariff is charged in cases specified in the Internet Banking Remote Banking Service Agreement, eToken renewal is not required)	2,300 KZT	-	-
14.	102061611/1600	Transfers via RBSS (excluding transfers within the bank)			
14.1.		External transfers in national currency (tenge) in Kazakhstan with current value date:			
14.1.1.	102011611/1602	- until 12:30 pm of Nur-Sultan;	0.15%	230 KZT	450 KZT
14.1.2.	102011611/1603	- from 12:30 pm to 3.30 pm of Nur-Sultan	0.15%	460 KZT	700 KZT
14.1.3.	102011611/1604	from 3.30 pm of Nur-Sultan (if technically possible for the Bank)	0.20%	900 KZT	5,000 KZT
14.1.4.	102011611/1605	urgent payment - fee is charged in addition to the basic fee (in the order of payments according to the internal regulatory documents of the Bank)	1,500 KZT	-	-
14.2.		External transfers in national currency (tenge) beyond Kazakhstan:	0.20%	6,500 KZT	75,000 KZT
14.3.	102011611/1606	External transfers in national currency (tenge) in Kazakhstan with future value date with effecting payments on the second banking day	0.18%	150 KZT	300 KZT
14.4.		External transfers in foreign currency			
14.4.1.		When specifying instructions to charge fee at the sender's expense (OUR option):			
14.4.1.1.	102011611/1607	in foreign currency, except for US dollars (USD) and Russian rubles (RUB)	0.30%	12,000 KZT	100,000 KZT
14.4.1.2.	102011611/1608	in US dollars (USD) with guaranteed receipt by the beneficiary of the full amount of payment	0.30%	15,000 KZT	120,000 KZT
14.4.1.3.	102011611/1609	in Russian rubles RUB (up to 2,000,000)	0,3%	7,000 KZT	45,000 KZT
		in Russian rubles RUB (over 2,000,000)	0,3%	45,000 KZT	100,000 KZT
14.4.1.4.	102011611/1610	in foreign currencies (in favor of recipients to accounts opened with banks of the VTB Group)	0.15%	2,500 KZT	25,000 KZT

14.4.1.5.	102011611/1611	in Russian rubles RUB in favor of recipients to accounts opened with banks of the VTB Group (up to 2,000,000)	0,3%	4,500 KZT	45,000 KZT
		in Russian rubles RUB in favor of recipients to accounts opened with banks of the VTB Group (over 2,000,000)	0,3%	45,000 KZT	80,000 KZT
14.4.1.6.		urgent payment in Russian rubles (RUB), payment is made only if the beneficiary bank is a member of BESP system (Banking Electronic Speed Payment System) - the fee is charged in addition to the basic fee of clauses 14.4 (in Russian rubles (RUB))	2 500 KZT	-	-
14.4.2.	102011611/1612	When specifying instructions to charge fee at the expense of the beneficiary (BEN/SHARE option):			
14.4.2.1.	102011611/1613	- in a foreign currency other than Russian rubles (RUB)	0.18%	4,000 KZT	50,000 KZT

References:

- * For the clients of the Large Business segment, the SCS tariffs from Section 1 of Annex 1 are applied
- ** Connecting to the RBSS "Mobile Banking" is performed on the basis of a separate application
- *** In case of failure to pay the fee after two (2) calendar months, the Bank has the right to suspend service via RBSS
- **** Tariffs for cash transactions are applied at the branches of the Bank that provide cash transactions services
- ***** The amount of accepted cash is established by the decision of the Authorized Body of the Bank.

^{*******} When the Bank provides access to integration within the framework of RBSS "Internet Banking" to the client of medium and small business (at the discretion of the Bank, including taking into account the availability of technical possibility of the Bank and the client, as well as compliance by the latter with the terms of receipt of the above service within the framework of RBSS "Internet Banking" established by the Bank), this tariff includes the cost of access to integration and the cost of its use (including, acceptance, processing and execution of electronic requests transferred through integration), as well as providing other financial and reference information/consultation.

SECTION 2. Tariffs for credit and documentary operations for legal entities/peasant (farm) households/individual entrepreneurs and other subjects of standard/mass subsegment (small business).

(Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)

Comments: For the bank's fees subject to VAT, VAT is included in the cost.

		Current Tariffs				
No.	List of Services/ Operations	Base Rate	Minimum	Maximum		
1.	Loan services. These tariffs apply to loan transactions (excluding guarantee/doc	numentary transactions).*				
1.1.	Consideration of a loan application for all products except for fully covered products (collateralized/money pledged). On the product without collateral - in case the client does not receive the loan, it isn't subject to VAT. The fee is charged until the service is provided and regardless of the decision made by the Bank. In cases of increasing the limit of the loan facility this fee is not charged	10 000 KZT	-	-		
1.2.	For arranging a bank loan (one-time fee) on all products, except for products with full coverage (collateralized/money pledged), a product without collateral.	from 0.5% of the loan amount	15 000 KZT	3 500 000 KZT		
1.3.	Disbursement of loan cash from current account	for legal entities - according to Sections 1-2 of this Annex 1. For individual entrepreneurs - 0 KZT (only when withdrawing the entire amount of loan on the day of the loan)	-	-		
1.4.	For opening a loan facility (one-time fee) on all products, except for products with full coverage (collateralized/money pledged), a product without collateral.	from 0.5% of the loan facility amount	5 000 KZT	3 500 000 KZT		
1.5.	For arranging tranches within the loan facility (one-time fee) on all products, except for products with full coverage (collateralized/money pledged), a product without collateral.	from 0.1% of the amount of each tranche	1 500 KZT			
1.6.	Loan arrangement (one-time fee) for a product without collateral	from 2% of the loan amount	10 000 KZT	-		
1.7.	For opening a loan facility (one-time fee) for a product without collateral	from 1% of the loan facility amount	10 000 KZT	-		
1.8.	For arranging tranches within the loan facility (one-time fee) for the product without collateral	from 1% of the amount of each tranche	10 000 KZT	-		
1.9.	Overdraft:					
1.9.1.	For opening overdraft limit up to 10,000,000 KZT (inclusive)	from 2% of the overdraft limit amount	10 000 KZT	-		
1.9.2.	For opening overdraft limit over 10,000,000 KZT	from 1% of the overdraft limit amount	10 000 KZT			

* Comments on Clause 1:

- 1) The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and/or the internal rate of return of the Bank.
- 2) In the case of funding under the state programs and/or attracted programs, fees are applied according to the terms of such a program and/or concluded agreements.

2.	Change of loan conditions*			
2.1.	For granting a deferment on registration of collateral, including registration of additional agreements to the collateral agreement (including VAT). There is no charge for refinancing.	from 0.1% of the loan/loan facility balance	1 500 KZT	500 000 KZT
2.2.	Increase in the amount of the loan/loan facility limit	from 0.5% of the amount of increase	10 000 KZT	3 500 000 KZT
2.3.	Extension of the tranches' terms within the loan facility (except for cases related to the deterioration of the borrower's financial condition)	from 0.1% of the loan debt balance of the increasing tranches	20 000 KZT	3 500 000 KZT
2.4.	Extension of the loan facility term (except for cases related to the deterioration of the borrower's financial condition)	from 0.25% of the amount of the loan facility to be increased	-	-
2.4.1	Extension of the tranche/loan facility/loan term on loans issued before December 31, 2015 under the previously valid 3+4 scheme **	10,000 KZT for each increase in the term of the tranche/loan facility/loan	-	-
2.5.	Replacement/release of collateral at the request of the client (except for collateral that was provided as additional collateral by the decision of the Authorized Body of the Bank) (including VAT)	0.1% - 0.5% of the outstanding principal	10 000 KZT	3 500 000 KZT
2.6.	Change of loan currency	0.1% of the outstanding principal	10 000 KZT	500 000 KZT
2.7.	Change of purpose of the loan/loan facility	from 0.1% of the amount for which the purpose is changed	10 000 KZT	500 000 KZT
2.8.	Reduction of the interest rate at the client's request (except for the rate reduction in case the client fulfills the product covenants, in case of deterioration of the financial condition)	from 0.1% of the balance of the debt on which the interest rate is reduced	10 000 KZT	500 000 KZT
2.9.	Change of method, way of repayment/date of payment according to the schedule at the request of the client (except for cases of deterioration of financial condition)	10,000 KZT for each schedule	-	-
2.10.	Replacement of the borrower/co-borrower/pledge holder at the request of the client (except for replacement of the pledge holder due to replacement of collateral)	from 0.1% of the outstanding principal	10 000 KZT	500 000 KZT
2.11.	Withdrawal/replacement of guarantors at the request of the client for small businesses (including VAT)	from 0.1% of the outstanding principal	10 000 KZT	500 000 KZT

2.12.	Loan restructuring fee. The fee is charged when restructuring the debt on the loan/loan facility, including by: reducing the rate of interest, prolongation of the loan/tranche in order to reduce the payment, other changes in the terms of financing aimed at improving the payment discipline of the client in case of deterioration of his financial condition (excluding VAT)	0.1% - 0.5% of the outstanding balance	5 000 KZT	-
2.13.	Fee for the deferment extension to eliminate legal and other remarks of the Bank (in the absence of documentary evidence of justification of such deferment) (including VAT)	from 0.1% of the outstanding principal	10 000 KZT	500 000 KZT

* Comments on Clause 2:

- 1) If the change of fee is made at the initiative of the Bank or the change brings about an improvement of conditions for the Bank, no fee is charged. Fees not included in the list are not charged.
- 2) The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and the internal rate of return of the Bank.
- 3) In the case of funding under the state programs and/or attracted programs, fees are applied according to the terms of such a program and/or concluded agreements.
- ** For loans issued for 36 months with the possibility of extending the loan term for 48 months at the request of the client, from the date of signing supplement agreements to the contracts.

3.	Issuance of certificates, letters, notices and other documents relat	ed to loan services*		
3.1.	Issuance of certificates, letters, notices and other documents at the	5,000 KZT for one	-	-
	client's request (except for information about the distribution of the next incoming funds for repayment of the debt under the agreement, requested not more than once (1) a month, and information about the amount due for repayment, as well as except for the primary issuance of documents on imposing/removing encumbrances on collateral property) (including VAT)	document		
3.2.	For the issuance of original collateral documents during the loan period under one agreement, under which the documents are requested (including VAT)	10 000 KZT	-	-

* Comments on Clause 3:

- 1) Loan insurance on loan products is carried out at the rates of insurance companies;
- 2) Evaluation of collateral is performed at the rates of independent appraisal companies
- 3) In the case of funding under the state programs and/or attracted programs, fees are applied according to the terms of such a program and/or concluded agreements.

4.	Import letters of credit (including stand-by letters of credit) *		
4.1.	Opening a letter of credit:		
4.1.1.	On covered letters of credit (with 100% cash cover)	from 0.35% of the amount of the letter of credit	20 000 KZT
4.1.2.	On uncovered letters of credit (plus exposure fee)	from 0.35% of the amount of the letter of credit	20 000 KZT
4.2.	Exposure fee for uncovered letters of credit:		
4.2.1.	If the amount of letter of credit is up to 10,000,000 tenge inclusive	10% per annum	
4.2.2.	If the amount of letter of credit is from 10,000,001 KZT to 50,000,000 KZT inclusive	5% per annum	
4.2.3.	If the amount of letter of credit is over 50,000,000 tenge	2% per annum	
4.21	Exposure fee on covered letters of credit (with 100% cash cover)	1 KZT - 30% per annum	1 KZT
4.3.	Pre-advising of letter of credit	8 000 KZT	

4.4.	Changing the terms of the letter of credit per service, regardless of the number of changes made. The increase in the amount of the letter of credit is treated as an independent issue of the letter of credit for the purpose of calculating the fee.	10 000 KZT		
4.5.	The fee for cancellation of the letter of credit before expiry date (inc.	l luding VAT):		
4.5.1.	By requesting the beneficiary's consent	15 000 KZT		
4.5.2.	Upon receipt of a formal waiver from the beneficiary without prior request	0 KZT		
4.6.	Letter of credit document verification	from 0.15% of the amount	18 000 KZT	
4.7.	Fee for discrepancies in the documents (for each set of documents)	10 000 KZT		
4.8.	Payment by letter of credit:			
4.8.1.	US dollars,	0.2% of the amount	10 000 KZT	100 000
4.8.2.	EURO	0.2% of the amount	10 000 KZT	100 000 KZT
4.8.3.	Russian rubles	0.1% of the amount	7 000 KZT	50 000 KZT
4.8.4.	Tenge	0.2% of the amount	5 000 KZT	10 000 KZT
4.9.	Sending documents via mail (including VAT)	10 000 KZT		
4.10.	Services provided in cooperation with foreign banks (foreign bank fees for letter of credit advising, adding confirmation, documents verification, arranging financing, deferring payment, discounting, making payment, early termination of obligations, amendments, requests. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)	according to the invoice of a foreign bank + 25% of the invoice amount		
4.11.	Reimbursement of costs of transactions in cooperation with foreign banks (reimbursement of postage, communication expenses and other expenses of foreign banks. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan) (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount		
4.12.	Financing provided in cooperation with foreign banks (percentage remuneration for discounting under the letter of credit. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 15 of the Tax Code of the Republic of Kazakhstan)	according to the invoice of a foreign bank + 17.65% of the invoice amount		
4.13.	Fee for structuring the letter of credit	от 0,5%	20 000 KZT	
4.14.	Execution of requests (including VAT)	7 000 KZT		
The chai	nents on Clause 4: nge/cancellation of the fee shall be established by the decision of the African the Bank.	Authorized Body of the Ban	k and the inter	nal rate of
5.	Export letters of credit *			
5.1.	Advising of letter of credit	from 0.15% of the amount of the letter of credit	18 000 KZT	
5.2.	Advising of changes in the terms of the letter of credit (per advising)	10 000 KZT		

5.3.	Letter of credit message advising (per advising)	7 000 KZT		
5.4.	Letter of credit document verification	from 0.15% of the amount	18 000 KZT	
5.5.	Fee for discrepancies in the documents (for each set of documents)	10 000 KZT		
5.6.	Payment by letter of credit:			
5.6.1.	US dollars,	from 0.2% of the amount	10 000 KZT	100 000 KZT
5.6.2.	EURO	from 0.2% of the amount	10 000 KZT	100 000 KZT
5.6.3.	Russian rubles	from 0.2% of the amount	7 000 KZT	50 000 KZT
5.6.4.	Tenge	from 0.2% of the amount	5 000 KZT	10 000 KZT
5.7.	Acceptance and processing of documents for the letter of credit	8 000 KZT		
5.8.	Sending documents via mail (including VAT)	10 000 KZT		
5.9.	The fee for cancellation of the letter of credit before expiry date (including VAT)	15 000 KZT		
5.10.	Execution of requests (including VAT)	7 000 KZT		
The char return of	nents on Clause 5: nge/cancellation of the fee shall be established by the decision of the fee Bank. Bank guarantees *	Authorized Body of the Ban	k and the inter	nal rate of
6.1.	Fee for setting the limit on blank guarantees	0 - 0,5%		
6.2.	Guarantee issuance fees:	,		
6.2.1.	Bid guarantees with 100% cash cover (charged as a one-time fee)	from 0.2% of the amount	10 000 KZT	
0.2.1.	But guarantees with 100% cash cover (chargea as a one time jee)		10 000 1121	
6.2.2.	Bid guarantees without providing 100% cash cover, charged as a one-time fee (plus exposure fee on uncovered guarantees).	from 0.3% of the amount	10 000 KZT	
6.2.3.	Bid guarantees (blank):			
6.2.3.1	If the amount of guarantee is up to 200,000 tenge	10 000 KZT		
6.2.3.2.	If the amount of guarantee is from 200,001 tenge to 5,000,000 tenge as a one-time fee	from 2% of the amount		
6.2.3.3.	If the amount of guarantee is over 5,000,000 tenge as a one-time fee	from 1.75% of the amount		
6.2.4.	Other guarantees with 100% cash cover, as a one-time fee	from 0.2% of the amount	15 000 KZT	
6.2.5.	Other guarantees without providing 100% cash cover, as a one- time fee (plus exposure fee on uncovered guarantees).	from 0.3% of the amount	18 000 KzT	
6.2.6.	For guarantees issued with the involvement of agents (approved individually in cooperation with the agent by the decision of the Board)	5% of the guarantee amount		
6.3.	Exposure fees for uncovered guarantees:			
6.3.1.	If guarantee amount is up to 20,000,000 tenge inclusive (except for guarantee of return of advance payment with further accepting as collateral money received to the client's account as advance	3% - 5 % per annum		

6.3.2.	If guarantee amount is from 20,000,001 tenge to 75,000,000 tenge inclusive (except for guarantee of return of advance payment with further accepting as collateral money received to the client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract)	1,5% - 3 % per annum		
6.3.3.	If guarantee amount is over 75,000,000 tenge (except for guarantee of return of advance payment with further accepting as collateral money received to the client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract)	0,5% - 2 % per annum		
6.3.4.	For guarantee of return of advance payment with further accepting as collateral money received to the client's account as advance payment under the contract without provision of liquid pledged property for the period until receipt of advance payment under the contract	7% per annum		
6.31.	Exposure fees on covered guarantees (with 100% cash cover)	1 KZT - 30% per annum	1 KZT	
6.4.	Changing the terms of the issued guarantee, for one service, regardless of the number of changes made (an increase in the amount of the guarantee is considered as an independent issue of the guarantee to calculate the fee).	10 000 KZT	-	-
6.5.	Penalty for cancellation of guarantee before expiration date:			
6.5.1.	By requesting the beneficiary's consent	15 000 KZT	-	-
6.5.2.	Upon receipt of a formal waiver from the beneficiary without prior request	0 KZT	-	-
6.6.	Verification of guarantee payment demand	from 0.15% of the amount	15 000 KZT	70 000 kZT
6.7.	Making a payment in execution of a demand under the guarantee:			
6.7.1.	US dollars,	from 0.2% of the amount	10 000 KZT	100 000 KZT
6.7.2.	EURO	from 0.2% of the amount	10 000 KZT	100 000 KZT
6.7.3.	Russian rubles	from 0.2% of the amount	7 000 KZT	50 000 KZT
6.7.4.	Tenge	from 0.2% of the amount	5 000 KZT	10 000 KZT
6.8.	Requests for guarantees (including VAT)	7 000 KZT	-	-
6.9.	Sending documents via mail (including VAT)	10 000 KZT		
6.10.	Services provided in cooperation with foreign banks (foreign bank fees for advising, issuance of guarantees, verification of demands, making payments, early termination of obligations, changes, requests)	according to the invoice of a foreign bank + 25% of the invoice amount		
6.11.	Reimbursement of costs of transactions in cooperation with foreign banks (reimbursement of postage, communication expenses and other expenses of foreign banks) (including VAT)	according to the invoice of a foreign bank + 25% of the invoice amount		
6.12.	Fee for the urgent issue of guarantees:			l
6.12.1.	up to 2,000,000 tenge	15 000 KZT		
			5 000 K7T	
6.12.2.	from 2,000,001 tenge to 5,000,000 tenge	from 0.5% of the amount	5 000 KZT	

* Comments on Clause 6:

The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and the internal rate of return of the Bank.

7.	Export guarantees*			
7.1.	Advising of export guarantee	from 0.10% of the amount	15 000 KZT	
7.2.	Advising of changes in the terms of the guarantee (per advising)	10 000 KZT		
7.3.	Guarantee message advising (per advising)	5 000 KZT		
7.4.	Issuing a demand for payment under the guarantee based on the client's instructions	10 000 KZT		
7.5.	Sending documents via mail (including VAT)	10 000 KZT		
7.6.	Request for export guarantee (including VAT)	7 000 KZT	-	-

* Comments on Clause 7:

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The change/cancellation of the fee shall be established by the decision of the Authorized Body of the Bank and the internal rate of

The fees for the following operations: documentary collection stipulated under a commercial contract for import; documentary collection stipulated under a commercial contract for export; <u>under a reimbursement obligation</u> (including Clauses 8.1, 8.2, 8.3, 8.4); transaction structuring/attraction of financing from international financial sources, not specified in this Section, are charged according to the tariffs of Section 3.

No.	Code	List of Services/ Operations			rrent Tariffs		100
			Base Rate	Minimum in national currency*	Minimum in foreign currency*	Maximum in national currency*	Maximum foreign currency
		The application of minimum and maximum in national and foreign issued in the national currency, the minimum and maximum fee	is charged in the nation	•			
	<i>Note</i> to Clause 1	currency, the minimum and maximum fee is charged in the foreing the procedure for payment (unless otherwise specified in the interpretation of the fee shall be established by the Authorized Both The amount/procedure of payment/ change/ cancellation of the	ernal rate of return of th ody of the Bank making	the decision on	the transaction v	within its authority	<i>'.</i>
1.	102081610/0100	the transaction within its authority. Export letters of credit (including stand-by letters of credit)					
1.1.	102081611/0101	Letter of credit confirmation: - with coverage	0.15%	18,500 KZT	100 USD		
1.2.	102081611/0102 102081611/0103	- without coverage* Pre-advising of letter of credit	0,15% - 10% per annum 50 USD	18,500 KZT	100 USD		
1.3. 1.4.	102081611/0104 102081611/0105	Advising of letter of credit Advising of changes in the terms of the letter of credit (per advising)	0.15% 50 USD	18,500 KZT	100 USD	92,500 KZT	500 US
1.5. 1.6.	102081611/0106 102081611/0107	Letter of credit message advising (per advising) The fee for cancellation of the letter of credit before expiry date	20 USD 50 USD				
1.7. 1.8.	102081611/0108 102081611/0109	(including VAT) Letter of credit document verification Fee for discrepancies in the documents (for each set of documents)	0.15% 50 USD	18,500 KZT	100 USD	129,500 KZT	700 US
1.9. I.10.	102081611/0110	documents) Transfer of a transferable letter of credit Changing the terms of the transferable letter of credit (per	0.20% 100 USD	18,500 KZT	100 USD	148,000 KZT	800 USI
I.11.	102081611/0112	Service, regardless of the number of changes made) Acceptance and processing of documents for the letter of credit	50 USD				
I.12. I.13.	102081611/0113	Sending documents via mail (including VAT) Negotiation, discounting and acceptance of drafts*	10,000 KZT 0,15% - 10% per annum	18,500 KZT	100 USD		
1.14.		- US dollars, - EURO	0.20% 0.20%		33 USD 24 EUR		400 USI 286 EUI
		- Russian rubles - tenge	0.08% 0.20%	3,000 KZT	250 RUB	7,500 KZT	2,700 RL
		The application of minimum and maximum in national and foreign issued in the national currency, the minimum and maximum fee currency, the minimum and maximum fee is charged in the foreign The procedure for payment (unless otherwise specified in the integral.)	is charged in the nation gn currency.	nal currency. Wh	nen the letter of c	credit is issued in	the foreign
	Note to Clause 2	cancellation of the fee shall be established by the Authorized Bo * The amount/procedure of payment/ change/ cancellation of the the transaction within its authority.	ody of the Bank making	the decision on	the transaction v	within its authority	<i>'</i> .
2.	102081610/0200	Import letters of credit (including stand-by letters of credit)					
2.1.	102081611/0201 102081611/0202	Opening a letter of credit: - with coverage - without coverage	0.30% 0.20%	18,500 KZT 18,500 KZT	100 USD 100 USD	185,000 KZT 148,000 KZT	1,000 US 800 USI
2.2.	102080611/0203	Exposure fee on letters of credit without 100% coverage* Exposure fee on covered letters of credit (with 100% cash cover)*	0,1% - 20% per annum 1 KZT - 30% per annum	1 KZT			
2.4. 2.5.	102081611/0204 102081611/0205	Pre-advising of letter of credit Changing the terms of the letter of credit** (per service, regardless of the number of changes made)	50 USD 100 USD				
	Note to Subclause 2.5	**The increase in the amount of the letter of credit is treated as an independent issue of the letter of credit for the purpose of calculating the fee. In case of one-time increase in the amount					
2.12.	Note to Subclause	The fee for cancellation of the letter of credit before expiry date (including VAT): - by requesting the beneficiary's consent	80 USD				
2.13	2.12	- by requesting the beneficiary's consent - upon receipt of a formal waiver from the beneficiary without prior request	0 USD				
	Note to Subclause 2.13	Letter of credit document verification Fee for discrepancies in the documents (for each set of	0.15%	18,500 KZT	100 USD	129,500 KZT	700 USI
3. 3.1.	Note to Clause 3 102071610/0100	documents) Payment by letter of credit - US dollars,	50 USD 0.20%		33 USD		400 USI
3.1.1. 3.1.2. 3.1.3.	102071611/0101 102071611/0102 102071611/0105	- URO - Russian rubles - tenge	0.20% 0.20% 0.08% 0.20%	3 000 KZT	24 EUR 250 RUB	7 500 KZT	286 EUF 2,700 RL
3.1.4.	102071611/0103	Sending documents via mail (including VAT)	10,000 KZT according to the invoice of a foreign	3 000 KZ1		7 300 KZ1	
3.1.5.	102071611/0104	Services*** provided in cooperation with foreign banks *** Foreign bank fees for letter of credit advising, adding	bank + 25% of the invoice amount				
3.1.6.		confirmation, documents verification, arranging financing, deferring payment, discounting, making payment, early termination of obligations, amendments, requests. The fee is charged in cases where Subsidiary JSC VTB Bank					
3.2.	102071611/0106	Reimbursement**** of costs of transactions in cooperation	according to the invoice of a foreign				
		with foreign banks (including VAT) ****Reimbursement of postage, communication expenses and	bank + 25% of the invoice amount				
3.3.		other expenses of foreign banks. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign					
		bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).	according to the invoice of a foreign				
3.4.	102071611/0107 Note to Subclause 3.4	S S	bank + 17,65% of the				
		credit. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with The application of minimum and maximum in national and foreign	gn currencies depends	on the currency	of the guarantee	e. When the guar	antee is issi
3.5.		in the national currency, the minimum and maximum fee is charged in the foreign currency. The procedure for payment (unless otherwise specified in the intermediate).	ged in the national curr	ency. When the	guarantee is iss	ued in the foreigr f the contract) / ch	n currency, to nange/
		cancellation of the fee shall be established by the Authorized Bo * The amount/procedure of payment/ change/ cancellation of the the transaction within its authority.	,			•	
3. 3.1. 3.1.1.	102071610/0100 102071611/0101	Import guarantees Guarantee is suance fee: bid guarantees in tenge	0.30%	15,000 KZT		65,000 KZT	
3.1.2.	102071611/0102	uncovered bid guarantees in tenge (except for blank)	0.20%	9,000 KZT		65,000 KZT	
3.1.3.	102071611/0105	blank bid guarantees*	from 1.0% of the guarantee amount	9,000 KZT			
3.1.4.	102071611/0103	other guarantees with 100% cash cover*	from 0.3% of the guarantee amount	18,500 KZT	100 USD	185,000 KZT	1,000 US
3.1.5. 3.1.6.	102071611/0104	other guarantees without coverage For guarantees issued with the involvement of agents (approved individually in cooperation with the agent by the	0.20% from 0.1% of the guarantee	18,500 KZT	100 USD	148,000 KZT	800 USI
3.2.	102071611/0106	decision of the Board) Exposure fee *	amount 0,1% - 20% per annum				
3.3.		Exposure fee on covered guarantees (with 100% cash cover) *	1 KZT - 30% per annum	1 KZT			
3.4.	102071611/0107 Note to Subclause 3.4	· · · · · · · · · · · · · · · · · · ·	100 USD				
3.5.		an independent issue of the guarantee to calculate the fee. In case of one-time increase in the amount of the guarantee and change in the terms of the issued guarantee, one tariff is. The fee for cancellation of the guarantee before expiry date					
J.J.	102071611/0108	(including VAT):- by requesting the beneficiary's consent- upon receipt of a formal waiver from the beneficiary without	80 USD 0 USD				
3.6. 3.7.	102071611/0109	Verification of guarantee payment demand Making a payment in execution of a demand under the	0.15%	18,500 KZT	100 USD	74,000 KZT	400 USI
	102071611/0111 102071611/0112 102071611/0113	guarantee: - US dollars, - EURO	0.20% 0.20%		33 USD 24 EUR		400 USI 286 EUF
2.5	102071611/0114 102071611/0115	- Russian rubles - tenge Sonding documents via mail (including \(\lambda \)	0.08% 0.20%	3 000 KZT	250 RUB	7 500 KZT	2,700 RU
3.8.		Sending documents via mail (including VAT) Services*** provided in cooperation with foreign banks	10,000 KZT according to the invoice of a foreign bank + 25% of the				
		Foreign рапк tees for advising, issuance of guarantees, verification of demands, making payments, early termination of obligations, changes, requests. The fee is charged in cases	invoice amount				
	Note to Subclause 3.9	obligations, changes, requests. The fee is charged in cases where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the					
3.10.		Reimbursement**** of costs of transactions in cooperation with foreign banks (including VAT)	according to the invoice of a foreign bank + 25% of the				
	Note to Subclause 3.10	****Reimbursement of postage, communication expenses and other expenses of foreign banks. The fee is charged in cases	invoice amount				
		where Subsidiary JSC VTB Bank (Kazakhstan) performs the duties of a tax agent paying income to a non-resident (foreign bank) in accordance with Article 14 of the Tax Code of the Republic of Kazakhstan).					
		The application of minimum and maximum in national and foreign in the national currency, the minimum and maximum fee is charge.			_	_	
	Note to Clause 4	minimum and maximum fee is charged in the foreign currency. The procedure for payment (unless otherwise specified in the interaction of the fee shall be established by the Authorized Both The amount/procedure of payment/change/cancellation of the	ody of the Bank making	the decision on	the transaction v	within its authority	<i>'</i> .
4. 4.1	102071610/0200	the transaction within its authority. Export guarantees					
4.1.	102071611/0201 102071611/0202	Fee for issuing a guarantee under a counter-guarantee: - with coverage - without coverage*	0.30% 0,15% - 10% per	18,500 KZT 18,500 KZT	100 USD	185,000 KZT	1,000 US
4.2. 4.3.	102071611/0202 102071611/0203 102071611/0204	Pre-advising of guarantee Advising of guarantee	annum 50 USD 0.10%	18,500 KZT	100 USD	92,500 KZT	500 USI
4.4. 4.5.	102071611/0205 102071611/0206	Advising of changes in the terms of the guarantee (per advising) Guarantee message advising (per advising)	50 USD 20 USD				
4.6. 4.7.	102071611/0207 102071611/0208	The fee for cancellation of the guarantee before expiry date (including VAT) Verification of guarantee payment demand	80 USD 0.15%		100 USD		400 USI
4.8. 4.9.	102071611/0209 102071611/0210	Acceptance and processing of documents for the guarantee Sending documents via mail (including VAT)	50 USD 10,000 KZT				
	Note to Clause 5	The application of minimum and maximum in national and foreignational currency, the minimum and maximum fee is charged in minimum and maximum fee is charged in the foreign currency. The procedure for payment (unless otherwise specified in the integral of the integral o	the national currency.	When the instrui	ment is issued in	n the foreign curre	ency, the
		The procedure for payment (unless otherwise specified in the integral cancellation of the fee shall be established by the Authorized Bo					_
5. 5.1.	102101610/0100 102101611/0101	Documentary collection provided for under a commercial import contract Advising of import collection	0.10%		20 USD		200 USI
5.2. 5.3.	102101611/0102 102101611/0103	Issuance of documents against acceptance or payment Advising of changes in the terms of the collection order (per advising)	0.10% 50 USD		20 USD		200 USI
5.4.	102101611/0104 102101611/0105	Payment by collection: - US dollars, - EURO	0.20% 0.20%		33 USD 24 EUR		400 USI 286 EUI
F	102101611/0106 102101611/0107	- Russian rubles - tenge Endorsement of documents in favor of the buyer or his/her bank	0.08% 0.20%	3 000 KZT	250 RUB	7 500 KZT	2,700 RL
5.5. 5.6.	102101611/0108	(per document); Return (sending) documents without payment (including VAT)	10,000 KZT				
5.7.		Acceptance and processing of documents for the collection The application of minimum and maximum in national and foreignational currency, the minimum and maximum fee is charged in minimum and maximum fee is charged in	•	•			
		minimum and maximum fee is charged in the foreign currency.					,
	Note to Clause 6	The procedure for payment (unless otherwise specified in the interaction of the fee shall be established by the Authorized Bo				,	•

6.2.	102101612/0202	Issuing a collection order (sending documents for collection) (including VAT)	10,000 KZT				
6.3.	102101611/0203	Changing the terms of the collection order (per service, regardless of the number of changes made)	100 USD				
6.4.	102101612/0204	Fee for cancellation of collection order at client's request (including VAT)	80 USD				
6.5.	102101612/0205	Return of unpaid documents (including VAT):	10,000 KZT				
	102101612/0206	- with protest	10,000 KZT + legal expenses				
6.6.		Acceptance and processing of documents for the collection The amount/ procedure of calculation/ procedure of payment (ur	50 USD	d in the internal	rate of return of	the Bank or in the	e standard f
	Note to Clause 7	of the contract)/ change/ cancellation of the fee is determined by * The fee is not charged by the Bank until the relevant decision of	the Authorized Body of th	ne Bank making	a decision on the	ne Ioan transactio	on
7	102040611/0100	Tariffs for loan transactions (including Overdraft)					
7.1.	102041612/0101	Application review fee (in case of a negative decision (including VAT) (of the application amount)	from 1 KZT to 30%	1 KZT			
7.2.	102040611/0102	Funding arrangement fee (of the amount of the loan facility)	from 1 KZT to 30%	1 KZT			
7.3.	102041611/0103	Early repayment fee (from the amount of loan/ from the amount	from 1 KZT to 30%	1 KZT			
7.4.	102041611/0104	of early repayment) Agreement termination fee (from the amount of the limit)	from 1 KZT to 30%	1 KZT			
7.5.	102041611/0105	Renewal fee (of the amount of the loan to be renewed)	from 1 KZT to 5%	1 KZT			
7.6.	102041611/0106	Commitment fee (annual)*	from 1 KZT to 10%	1 KZT			
7.7.	102041611/0107	Fee for changing the terms of financing (from the amount of loan facility/loan)	from 1 KZT to 30%	1 KZT			
7.8.	102041611/0108	Fee for granting deferrals (from the amount of oan facility/loan)	from 1 KZT to 30%	1 KZT			
7.9.	102041611/0109	Fee for fixed-term issue/ provision of financial instruments other than loans (from the amount of loan facility/financial instrument)	from 1 KZT to 30%	1 KZT			
	Note to Clause 8:	The application of minimum and maximum in national and foreignational currency, the minimum and maximum fee is charged in minimum and maximum fee is charged in the foreign currency. The procedure for payment (unless otherwise specified in the introduced lation of the fee shall be established by the Authorized Boot* The amount/procedure of payment/ change/ cancellation of the transaction within its authority.	the national currency. Wernal rate of return of the yof the Bank making the	hen the instrum e Bank or in the e decision on th	ent is issued in standard form one transaction w	the foreign curre of the contract) / cl ithin its authority.	ency, the
8.		Fee for the issuance of a reimbursement obligation:					
		- with coverage	0.30%	18,500 KZT	100 USD	185,000 KZT	1,000 US
0.4		- without coverage	0.20% 0,1% - 20% per	18,500 KZT	100 USD	148,000 KZT	800 US
8.1.		Exposure fee* Changing the terms of the reimbursement obligation** (per service, regardless of the number of changes made)	annum 100 USD				
	Note to Subclause	**An increase in the amount of the reimbursement obligation is considered as an independent issue of the reimbursement					
8.3.	8.2.	The fee for cancellation of the reimbursement obligation before	100 USD				
		expiry date (including VAT)	100 002				
8.4.		Payment under a reimbursement obligation: - US dollars,	0.20%		33 USD		400 USI
		- EURO	0.20%		24 EUR		286 EUI
		- Russian rubles	0.08%		250 RUB		2,700 RL
		- tenge	0.20%	3 000 KZT		7 500 KZT	
8.5.	Note to Clause 9:	Sending documents via mail (including VAT) The application of minimum and maximum in national and foreignational currency, the minimum and maximum fee is charged in maximum fee is charged in the foreign currency. The procedure for payment (unless otherwise specified in the intrancellation of the fee shall be established by the Authorized Boo	the national currency. We rnal rate of return of the	hen the transac	ction is in the for	eign currency, the of the contract) / cl ithin its authority.	e minimum hange/
		* The amount/procedure of payment/ change/ cancellation of the transaction within its authority				Sank making the o	decision on
9.		transaction within its authority Structuring of transaction/attraction of financing from international financial sources				Bank making the o	decision on
9. 9.1.		transaction within its authority Structuring of transaction/attraction of financing from				Bank making the o	decision on
		transaction within its authority Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit)				Bank making the o	decision on
		Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year over 1 year	fee shall be established		ed Body of the B	Bank making the o	5 000 US
		Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year	fee shall be established		ed Body of the B	Bank making the o	5 000 US
9.1.		Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year over 1 year Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit	fee shall be established		ed Body of the B	Bank making the o	
9.1.		Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT) up to 1 year over 1 year	0.5%		500 USD	Bank making the o	5 000 US 5 000 US
9.1.		Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT) up to 1 year over 1 year Fee for transaction structuring for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/ Export Insurance Agencies (EIA), including transaction structuring	0.5% 1.0%		500 USD 500 USD	Sank making the o	5 000 US 5 000 US
9.1.		Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT) up to 1 year over 1 year Fee for transaction structuring for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/ Export	0.5% 1.0% 0.5% 1.0%		500 USD 1 000 USD 1 000 USD	Sank making the o	5 000 US 5 000 US 5 000 US 5 000 US
9.1.		transaction within its authority Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT) up to 1 year over 1 year Fee for transaction structuring for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/ Export Insurance Agencies (EIA), including transaction structuring (including VAT) Fee for early loan repayment/ early closing of letter of credit providing for discounting* * The amount/procedure of payment/ change/ cancellation of the	0.5% 1.0% 0.5% 1.0% 0.5% 1.0%	d by the Authoriz	500 USD 1 000 USD 1 000 USD 5 000 USD		5 000 US 5 000 US 5 000 US 30 000 U
9.1. 9.2. 9.3.	Note to Clause 10:	transaction within its authority Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year over 1 year Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT) up to 1 year over 1 year Fee for transaction structuring for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/ Export Insurance Agencies (EIA), including transaction structuring fincluding VAT) Fee for early loan repayment/ early closing of letter of credit providing for discounting* * The amount/procedure of payment/ change/ cancellation of the the transaction within its authority	0.5% 1.0% 0.5% 1.0% 0.5% 1.0%	d by the Authoriz	500 USD 1 000 USD 1 000 USD 5 000 USD		5 000 US 5 000 US 5 000 US 30 000 U
9.1.	Note to Clause 10:	transaction within its authority Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT) up to 1 year over 1 year Fee for transaction structuring for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/ Export Insurance Agencies (EIA), including transaction structuring (including VAT) Fee for early loan repayment/ early closing of letter of credit providing for discounting* * The amount/procedure of payment/ change/ cancellation of the	0.5% 1.0% 0.5% 1.0% 0.5% 1.0%	d by the Authoriz	500 USD 1 000 USD 1 000 USD 5 000 USD		5 000 US 5 000 US 5 000 US 30 000 U
9.1. 9.2. 9.3.	Note to Clause 10:	transaction within its authority Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year over 1 year Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT) up to 1 year over 1 year Fee for transaction structuring for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/ Export Insurance Agencies (EIA), including transaction structuring fincluding VAT) Fee for early loan repayment/ early closing of letter of credit providing for discounting* * The amount/procedure of payment/ change/ cancellation of the the transaction within its authority	0.5% 1.0% 0.5% 1.0% 0.5% 1.0%	d by the Authoriz	500 USD 1 000 USD 1 000 USD 5 000 USD		5 000 US 5 000 US 5 000 US 30 000 U
9.1. 9.2. 9.3. 9.4.	Note to Clause 10:	Structuring of transaction/attraction of financing from international financial sources Fee for structuring transaction to attract financing from international financial sources (without using a letter of credit) (including VAT) up to 1 year Fee for transaction structuring on post-financing of letter of credit/ attraction of financing by issuing a letter of credit providing for discounting (including VAT) up to 1 year over 1 year Fee for transaction structuring for attraction of financing under insurance coverage of Export Credit Agencies (ECA)/ Export Insurance Agencies (EIA), including transaction structuring (including VAT) Fee for early loan repayment/ early closing of letter of credit providing for discounting* * The amount/procedure of payment/ change/ cancellation of the the transaction within its authority Other fees Fee for consulting services for the purposes of financing (of the	0.5% 1.0% 0.5% 1.0% 0.5% 1.0% 0.5% of the repayment amount fee shall be established	d by the Authoriz	500 USD 1 000 USD 1 000 USD 5 000 USD		5 000 US 5 000 US 5 000 US 30 000 U

SECTION 4. Tariffs for settlement and cash services for correspondent banks

Comments: The amount of fee in the currency other than those specified in these Tariffs not marked as "At the rate of the Bank" shall be calculated using the official exchange rate of the National Bank of the Republic of Kazakhstan at the time of the transaction.

For the Bank's fees subject to VAT, VAT is included in the cost. In case of reflection of tariff in the form of fixed amount, tariff is charged for each transaction/document

In case of reflection of tariff in % (percent) ratio, % (percent) according to tariffs is charged from the amount of transaction at the moment of its performance, but not less than the set minimum and not more than the set maximum

			Current Tarif				
No.	Code	List of Services/ Operations	Base Rate	Minimum in National Currency	Maximum in National Currency		
1.	402011611/0100	Opening an account					
1.1.	402011611/0101	For correspondent banks	0 KZT				
2.	402011610/0200	Maintaining a bank account					
2.1.	402011612/0201	Issuance of duplicate bank-financial documents (subject to VAT)	10 USD				
2.2.	402011612/0202	Provision, at the request of the Client, of the certificate related to his/her service in the Bank (subject to VAT)	900 KZT				
2.3.		Investigation of payments (subject to VAT)					
	402011612/0203	- all types of currencies (freely convertible currency, restricted currency, except in tenge)	50 USD				
	402011612/0204	- in tenge	2000 KZT				
2.4.		Making changes to payment instructions:					
	402011612/0205	- for intrabank transfers in tenge and freely convertible currency, restricted currency	1000 KZT				
	402011612/0206	- for external transfers in freely convertible currency, restricted currency, except in tenge	75 USD				
	402011612/0207	- for external transfers in tenge	2000 KZT				
2.5.		Acceptance of the request to revoke a payment order upon the Bank's application (subject to VAT)					
	402011612/0208	- for intrabank transfers in tenge and freely convertible currency, restricted currency	1000 KZT				
	402011612/0209	- for external transfers in tenge	2000 KZT				

	402011612/0210	- for external transfers in freely convertible currency, restricted currency, except in tenge	75 USD		
2.5.1.	402011612/0211	Cancellation of received payment that was not accepted for execution	200 KZT		
2.5.2.		Refund of received payments in foreign currency (from the amount of payment at the official exchange rate of the NBRK on the date of refund)	0.10%	200 KZT	3000 KZT
	Note to Clauses 2.3, 2.4, 2.5	Remuneration of counterparty banks (third banks), of clients' orders shall be reimbursed (paid) by the clients' incurred.			
2.6.	402011611/0212	Closing of an account upon the client's application (when closing each account).			
	402011611/0213	- closing an account with a zero credit balance	0 KZT		
	402011611/0214	- closing an account at a non-zero credit balance	1 600 KZT		
2.7		Providing statements, certificates and other documents at the client's request (subject to VAT):			
	402011611/0215	- account statements, advising documents on a mandatory basis in accordance with the contract	0 KZT		
	402011611/0216	- a duplicate of account statement, advising and payment documents at the client's special request (subject to VAT)	1500 KZT		
3.	402011610/0300	Transfers in tenge			
3.1.	402011611/0301	Within the Bank	200 KZT		
3.2.		Outgoing payments from accounts and on behalf of counterparty banks in favor of clients (individuals and legal entities)			
	402011612/0302	- when specifying instructions to charge fee at the sender's expense OUR	0.25%	400 KZT	800 KZT
	402011612/0303	- when specifying instructions to charge fee at the recipient's expense (BEN/SHA)	0.25%	400 KZT	800 KZT
	Note to 402011612/0303	When executing payment orders, remuneration and examount, if the payment orders of correspondent banks payee.			
3.3	402011612/0304	Processing of payment documents in manual mode - all currencies (subject to VAT)	1500 KZT		
	Note to Clause 3.3:	The specified fee is charged in addition to the fees spe 4 of this Section, in case of necessity of editing/ correct foreign currency, which have not passed the automatic requirements of the Bank on formatting SWIFT/Telex	ction of settleme c processing fo	ent documents	in tenge/

3.4	402011612/0305	Urgent payments and transfers in tenge (payment execution within 1 hour after receipt by the Bank of instruction, taking into account the value date) in favor of clients of other banks	1000 KZT		
3.5	402011612/0306	Payments and transfers after the end of transaction time, but no later than 5:30 pm of Astana (by prior arrangement)	1000 KZT		
	Note to Clauses 3.4. and 3.5.:	The fee is charged in addition to the fee in accordance	e with Clauses	3.1, 3.2, 3.6 of	this Section.
3.6.	402011612/0307	Interbank transfers	200 KZT		
4.	402011610/0400	Transfers in currency			
4.1.	402011611/0401	Within the Bank	200 KZT		
	402011611/0402	Interbank transfers in restricted currency	20 USD		
	402011611/0403	Interbank transfers in freely convertible currency	10 USD		
		Outgoing transfers from accounts and on behalf of counterparty banks in favor of clients (individuals and legal entities) of other banks			
4.2.		At sender's expense			
	402011612/0404	- in freely convertible currency	50 USD		
	402011612/0405	- in restricted currency, except for tenge	15 USD		
4.3.		At the expense of the beneficiary			
	402011612/0406	- in freely convertible currency	10 USD		
	402011612/0407	- in restricted currency, except for tenge	10 USD		
5.	40202612/0500	Cash services			
5.1.		Cash withdrawal:			
		Recalculation and packing at cash withdrawals according to the client's preliminary application:			
	40202612/0501	- up to 1,000,000 tenge	0.40%	200 KZT	
	40202012/0001	- up to 1,000,000 tellige	U.4U /0	200 NZ I	

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	40202612/0502	- from 1,000,001 tenge to 5,000,000 tenge	0.25%		
	40202612/0503	- from 5,000,001 tenge and above	0.15%		
	40202612/0504	- in foreign currency	1.00%		
	40202612/0505	Recalculation and packing at cash withdrawals without preliminary application subject to the availability of the Bank (tariff is charged in addition to the basic one)	0.10%		
5.2.		Acceptance of cash			
	40202612/0506	- Acceptance and recalculation of cash banknotes and coins in at transaction time with crediting of money to the client on the same day	0.20%	50 KZT	
	40202612/0507	- freely convertible currency	0.20%		
	40202612/0508	- restricted currency	0.20%		
	40202612/0509	Recalculation of banknotes and coins at the receipt of collected proceeds during non-transaction time with crediting the money to the client's account at the next day	0.20%		
	40202612/0510	Additional tarrif charged in case of detection of surplus or shortage during the cash recalculation (double recalculation)	0.20%	400 KZT	5,000 KZT
	40202612/0511	Exchange of banknotes and coins at the preliminary application subject to the availability of the Bank	0.40%	250 KZT	
6.	40201612/0600	Other services			
6.1.		Audit inquiries:			
	40201612/0601	Fee for confirmation of account balance (subject to VAT)	4000 KZT		
	40201612/0602	Fee for confirmation of all transactions made with correspondent banks (subject to VAT)	6500 KZT		
6.2.	40201612/0603	Postage and courier services (subject to VAT)	on actual basis		
6.3.	40201612/0604	Sending SWIFT, Telex messages on behalf of correspondent banks without financial obligations of the Bank (subject to VAT)	3000 KZT		

SECTION 5. Tariffs for documentary operations for correspondent banks

No.	Code	Account	List of Services/ Operations	Cu	rrent Tariffs	
		No.		Base Rate	Minimum	Maximum
1.	402081610/0100		Export letters of credit			
1.1.		4612	Export letter of credit confirmation:			
	402081611/0101		- with coverage	0.10%	50 USD	
	402081611/0102		- without coverage	from 0,15% - 10% per annum		
1.2.	402081611/0103	4612	Pre-advising of export letter of credit	30 USD		
1.3.	402081611/0104	4612	Advising of export letter of credit	0.10%	40 USD	400 USD
1.4.	402081611/0105	4612	Advising of changes in the terms of the letter of credit (per advising)	40 USD		
1.5.	402081611/0106	4612	Export letter of credit message advising (per advising)	20 USD		
1.6.	402081611/0107	4900	Penalty for cancellation of letter of credit before expiration date:	40 USD		
1.7.	402081611/0108	4612	Letter of credit document verification	0.10%	100 USD	500 USD
1.8.	402081611/0109	4612	Fee for discrepancies in the documents (for each set of documents)	40 USD		
1.9.	402081611/0110	4601	Transfer of a transferable letter of credit	0.10%	40 USD	400 USD
1.10.	402081611/0111	4612	Changing the terms of the transferable letter of credit (per service, regardless of the number of changes made)	40 USD		
1.11.	402081612/0112	4921^	Receiving, processing and sending a package of shipping documents via mail (including VAT)	40 USD + postage on actual basis (including VAT)		
1.12.	402081611/0113	4612	Negotiation, discounting and acceptance of drafts	from 0,15% - 10% per annum		
1.13.	402081612/0114	4608^	Requests for letters of credit (including VAT)	20 USD		
2.	402081610/0200		Import letters of credit			
2.1.		4612	Opening of an import letter of credit:			
	402081611/0201		- with coverage	0.10%	50 USD	
	402081611/0202		- without coverage*	0.15%		
	402081611/0203		* Plus exposure fee	from 0,1% - 20% per annum		
2.2.	402081611/0204	4612	Pre-advising of import letter of credit	30 USD		
2.3.	402081611/0205	4612	Changing the terms of the letter of credit** (per service, regardless of the number of changes made)	50 USD		
			**The increase in the amount of the letter of credit is treated as an independent issue of the letter of credit for the purpose of calculating the fee			
2.4.		4900	Penalty for cancellation of letter of credit before ex	piration date:		
	402081611/0206		- by requesting the beneficiary's consent	40 USD		

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	402081611/0207		- upon receipt of a formal waiver from the beneficiary without prior request	0 USD		
2.5.	402081611/0208	4612	Letter of credit document verification	0.10%	100 USD	500 USD
2.6.	402081611/0209	4612	Fee for discrepancies in the documents (for each set of documents)	40 USD		
2.7.	402081611/0210	4601	Payment by letter of credit	according to the Bank's tariffs for transfers for correspondent banks		
	402081611/0212		***The fee for opening a letter of credit upon its issuance is reduced by the amount of this fee			
2.8.	402081612/0213	4608^	Requests for letters of credit (including VAT)	20 USD		
3.	402071610/0100		Import guarantees			
3.1.		4606	Guarantee issuance fee:			
	402071611/0101		- with coverage	0.10%	50 USD	
	402071611/0102		- without coverage	from 0,1% - 20% per annum		
3.2.	402071611/0103	4606	Changing the terms of the issued guarantee** (per service, regardless of the number of changes made)	50 USD		
			**An increase in the amount of the guarantee is considered as an independent issue of the guarantee to calculate the fee			
3.3.		4900	Penalty for cancellation of guarantee before expiration date:			
	402071611/0104		- by requesting the beneficiary's consent	40 USD		
	402071611/0105		- upon receipt of a formal waiver from the beneficiary without prior request	0 USD		
3.4.	402071611/0106	4606	Verification of documents accompanying the payment demand	0.10%	100 USD	300 USD
3.5.	402071611/0107	4601	Making a payment in execution of a demand under the guarantee	according to the Bank's tariffs for transfers for correspondent banks		
			***The guarantee issuance fee is reduced by the amount of this fee when issuing the guarantee			
3.6.	402071612/0109	4608^	Requests for guarantees (including VAT)	20 USD		
4.	402071610/0200		Export guarantees			
4.1.		4606	Fee for issuing a guarantee under a counterguarantee:			
	402071611/0201		- with coverage	0.10%	50 USD	
	402071611/0202		- without coverage	from 0,15% - 10% per annum		

4.2.	402071611/0203	4606	Pre-advising of export guarantee	30 USD		
4.3.	402071611/0204	4606	Advising of export guarantee	0.10%	40 USD	300 USD

	1000=1011/000=	4000	Advising of changes in the terms of the guarantee	(2.1.25		
4.4.	402071611/0205	4606	(per advising)	40 USD		
4.5.	402071611/0206	4606	Export guarantee message advising (per advising)	20 USD		
4.6.	402071611/0207	4900	Penalty for cancellation of guarantee before expiration date	40 USD		
4.7.	402071611/0208	4606	Verification of documents accompanying the payment demand	0.10%	100 USD	300 USD
4.8.	402071612/0209	4921^	Receiving, processing and sending a package of shipping documents via mail (including VAT)	40 USD + postage on actual basis		
4.9.	402071612/0210	4608^	Requests for guarantees (including VAT)	20 USD		
5.	402101610/0100		Documentary collection provided for under a commercial import contract			
5.1.	402101611/0101	4612	Advising of import collection	0.10%	20 USD	200 USD
5.2.	402101611/0102	4612	Issuance of documents against acceptance or payment	0.10%	20 USD	200 USD
5.3.	402101611/0103	4612	Advising of changes in the terms of the collection order (per advising)	40 USD		
5.4.	402101611/0104	4601	Payment by collection	according to the Bank's tariffs for transfers for correspondent banks		
5.5.	402101611/0105	4612	Endorsement of documents in favor of the buyer or his/her bank (per document);	10 USD		
5.6.	402101612/0106	4921^	Return (sending) documents without payment (including VAT)	0 USD + postage on actual basis (including VAT)		
5.7.	402101612/0107	4608^	Collection requests (including VAT)	20 USD		
6.	402101610/0200		Documentary collection provided for under a commercial export contract			
6.1.	402101611/0101	4612	Issuing a collection order (acceptance and preparation of documents for collection)	0.10%	33 USD	300 USD
6.2.	402101612/0102	4921	Issuing a collection order (sending documents for collection) (including VAT)	postage on actual basis		
6.3.	402101611/0103	4612	Changing the terms of the collection order (per service, regardless of the number of changes made)	50 USD		
6.4.	402101611/0104	4900	Penalty for revocation of a collection order at the request of a client	40 USD		
6.5.		4921^	Return of unpaid documents (including VAT):			
	402101612/0105		- without protest	40 USD + postage on actual basis		

	402101612/0106	- with protest	40 USD + postage on actual basis + legal expenses	
6.6.	402101612/0107	Collection requests (including VAT)	20 USD	

Fees for transactions not listed in Section 5 are charged according to the tariffs of Section 3