

**Tariffs for documentary and credit operations for legal entities (Subsidiary JSC VTB Bank (Kazakhstan) acts
as a tax agent paying income to non-resident (foreign bank) in accordance with the Article 15 of the Tax Code
of the Republic of Kazakhstan)**

No.	Code	List of services / operations	Effective tariffs				
			Base rate	Minimum in national currency	Minimum in foreign currency	Maximum in national currency	Maximum in foreign currency
1.	102081610/0100	Export letters of credit (including stand-by letters of credit)					
1.1.		Confirmation of letter of credit:					
	102081611/0101	- with provision of covering	0,15%	15 000 KZT	100 USD		
	102081611/0102	- without provision of covering	0,15% - 10% per annum	15 000 KZT	100 USD		
1.2.	102081611/0103	Preliminary advising of letter of credit	50 USD				
1.3.	102081611/0104	Advising of letter of credit	0,15%	15 000 KZT	100 USD	75 000 KZT	500 USD
1.4.	102081611/0105	Advising of changes in terms of letter of credit (per one advising)	50 USD				
1.5.	102081611/0106	Advising of messages under letter of credit (per one advising)	20 USD				
1.6.	102081611/0107	Forfeit for cancellation of letter of credit before expiration of validity	50 USD				
1.7.	102081611/0108	Examination of documents under letter of credit	0,15%	15 000 KZT	100 USD	105 000 KZT	700 USD
1.8.	102081611/0109	Commission for inconsistencies in documents (per each set of documents)	50 USD				
1.9.	102081611/0110	Transfer of transferable letter of credit	0,20%	15 000 KZT	100 USD	120 000 KZT	800 USD
1.10.	102081611/0111	Changes in terms of transferable letter of credit (per one service irrespective of number of changes made)	100 USD				
1.11.	102081611/0112	Acceptance and processing of set of documents under letter of credit	50 USD				
1.12.	102081611/0113	Sending documents by mail (including VAT)	mail expenses on actual basis				
1.13.	102081611/0114	Negotiation, discounting and acceptance of bills of exchange	0,15% - 10% per annum	15 000 KZT	100 USD		
1.14.		Preparing text of letter of credit on the basis of contract (including VAT)	50 USD				
1.15.		Crediting payment under letter of credit:					
		- US Dollars	0,20%		33 USD		400 USD
		- EURO	0,20%		24 EUR		286 EUR
		- Russian Rubles	0,08%		250 RUB		2 700 RUB
		- Tenge	0,20%	3 000 KZT		7 500 KZT	
2.	102081610/0200	Import letters of credit (including stand-by letters of credit)					
2.1.		Opening letter of credit:					
	102081611/0201	- with provision of covering	0,30%	15 000 KZT	100 USD	150 000 KZT	1 000 USD
	102081611/0202	- without provision of covering*	0,20%	15 000 KZT	100 USD	120 000 KZT	800 USD
	102080611/0203	Commission fee for risks under letters of credit without 100% coverage	0,1% - 20% per annum				
2.2.	102081611/0204	Preliminary advising of letter of credit	50 USD				
2.3.	102081611/0205	Changes in terms of letter of credit** (per one service irrespective of number of changes made)	100 USD				
		** Increase of amount of letter of credit shall be treated as independent issue of letter of credit in order to calculate commission.					
2.4.		Forfeit for cancellation of letter of credit before expiration of validity:					
	102081611/0206	- by requesting consent of beneficiary	80 USD				
	102081611/0207	- on receipt of official release from obligations without preliminary request from beneficiary	0 USD				
2.5.	102081611/0208	Examination of documents under letter of credit	0,15%	15 000 KZT	100 USD	105 000 KZT	700 USD
2.6.	102081611/0209	Commission for inconsistencies in documents (per each set of documents)	50 USD				
2.7.		Payment under letter of credit:					
	102081611/0210	- US Dollars	0,20%		33 USD		400 USD
	102081611/0211	- EURO	0,20%		24 EUR		286 EUR
	102081611/0212	- Russian Rubles	0,08%		250 RUB		2 700 RUB
		- Tenge	0,20%	3 000 KZT		7 500 KZT	
2.8.	102081611/0214	Preparing text of letter of credit on the basis of contract at refusal of issue thereof (including VAT)	50 USD				
2.9.		Sending documents by mail (including VAT)	mail expenses on actual basis				

No.	Code	List of services / operations	Effective tariffs				
			Base rate	Minimum in national currency	Minimum in foreign currency	Maximum in national currency	Maximum in foreign currency
2.10.		Services* which are provided at cooperation with foreign banks	according to invoice of foreign bank + 25% of invoice amount				
		<i>*Commissions of foreign banks for advising of letter of credit, adding confirmation, examination of documents, arrangement of financing, payment deferral, discounting, conducting of payment, early termination of liabilities, changes, requests.</i>					
2.11.		Indemnification* of costs on transactions at cooperation with foreign banks (including VAT)	according to invoice of foreign bank + 25% of invoice amount				
		<i>*Indemnification of mail, communication and other costs of foreign banks.</i>					
2.12.		Financing* which is provided at cooperation with foreign banks	according to invoice of foreign bank + 17,65% of invoice amount				
		<i>*Interest remuneration for discounting within the framework of letter of credit.</i>					
3.	102071610/0100	Import guarantees					
3.1.		Commission for issue of guarantee:					
	102071611/0101	- tender guarantees in tenge with 100% cash covering	0,30%		15 000 KZT		65 000 KZT
	102071611/0102	- uncovered tender guarantees in tenge (except for blank guarantees)*	0,20%		9 000 KZT		65 000 KZT
	102071611/0105	- blank tender guarantees**	9 000 KZT				
	102071611/0103	- other guarantees with 100% cash covering	0,30%	15 000 KZT	100 USD	150 000 KZT	1 000 USD
	102071611/0104	- other guarantees without provision of covering*	0,20%	15 000 KZT	100 USD	120 000 KZT	800 USD
	102071611/0106	*Commission fee for risks	0,1% - 20% per annum				
		**Commission fee for risks:					
	102071611/0105	- when guarantee amount is up to 4 000 000 tenge inclusively	6-10% per annum				
	102071611/0105	- when guarantee amount is above 4 000 000 tenge inclusively	3-5% per annum				
3.2.	102071611/0107	Changing terms of issued guarantee*** (per one service irrespective of number of changes made)	100 USD				
		<i>***Increase of guarantee amount shall be treated as independent issue of guarantee in order to calculate commission</i>					
3.3.		Forfeit for cancellation of guarantee before expiration of validity:					
	102071611/0108	- by requesting consent of beneficiary	80 USD				
	102071611/0109	- on receipt of official release from obligations without preliminary request from beneficiary	0 USD				
3.4.	102071611/0110	Examination of payment request under guarantee	0,15%	15 000 KZT	100 USD	60 000 KZT	400 USD
3.5.	102071611/0111	Conducting of payment at execution of request under guarantee:					
	102071611/0112	- US Dollars	0,20%		33 USD		400 USD
	102071611/0113	- EURO	0,20%		24 EUR		286 EUR
	102071611/0114	- Russian Rubles	0,08%		250 RUB		2 700 RUB
	102071611/0115	- Tenge	0,20%	3 000 KZT		7 500 KZT	
3.6.	102071611/0116	Preparing text of guarantee on the basis of contract (including VAT)	50 USD				
3.7.		Sending documents by mail (including VAT)	mail expenses on actual basis				
3.8.		Services**** which are provided at cooperation with foreign banks	according to invoice of foreign bank + 25% of invoice amount				
		<i>****Commissions of foreign banks for advising, issue of guarantees, examination of request, conducting of payment, early termination of liabilities, changes, requests.</i>					
3.9.		Indemnification***** of costs on transactions at cooperation with foreign banks (including VAT)	according to invoice of foreign bank + 25% of invoice amount				
		<i>*****Indemnification of mail, communication and other costs of foreign banks.</i>					
4.	102071610/0200	Export guarantees					
4.1.		Commission for issue of guarantee under counter-guarantee:					
	102071611/0201	- with provision of covering	0,30%	15 000 KZT	100 USD	150 000 KZT	1 000 USD
	102071611/0202	- without provision of covering	0,15% - 10% per annum	15 000 KZT	100 USD		
4.2.	102071611/0203	Preliminary advising of guarantee	50 USD				
4.3.	102071611/0204	Advising of guarantee	0,10%	15 000 KZT	100 USD	75 000 KZT	500 USD
4.4.	102071611/0205	Advising of changes in terms of guarantee (per one advising)	50 USD				
4.5.	102071611/0206	Advising of messages under guarantee (per one advising)	20 USD				
4.6.	102071611/0207	Forfeit for cancellation of guarantee before expiration of validity	80 USD				
4.7.	102071611/0208	Examination of payment request under guarantee	0,15%		100 USD		400 USD

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4.8.	102071611/0209	Acceptance and processing of set of documents under guarantee	50 USD				
4.9.	102071611/0210	Sending documents by mail (including VAT)	mail expenses on actual basis				
5.	102101610/0100	Documentary collection provided under commercial contract for import					
5.1.	102101611/0101	Advising of import collection	0,10%		20 USD		200 USD
5.2.	102101611/0102	Issue of documents against acceptance or payment	0,10%		20 USD		200 USD
5.3.	102101611/0103	Advising of changes in terms of collection order (per one advising)	50 USD				
5.4.		Payment under collection:					
	102101611/0104	- US Dollars	0,20%		33 USD		400 USD
	102101611/0105	- EURO	0,20%		24 EUR		286 EUR
	102101611/0106	- Russian Rubles	0,08%		250 RUB		2 700 RUB
	102101611/0107	- Tenge	0,20%	3 000 KZT		7 500 KZT	
5.5.	102101611/0108	Endorsement of documents in favor of buyer or his bank (per each document)	10 USD				
5.6.	102101612/0109	Return (sending) of documents without payment (including VAT)	почтовые расходы по факту				
5.7.		Acceptance and processing of set of documents under collection	50 USD				
6.	102101610/0200	Documentary collection provided under commercial contract for export					
6.1.	102101611/0201	Issue of collection order (acceptance and preparation of documents for collection)	0,10%		33 USD		300 USD
6.2.	102101612/0202	Issue of collection order (sending documents for collection) (including VAT)	mail expenses on actual basis				
6.3.	102101611/0203	Changing terms of collection order (per one service irrespective of number of changes made)	100 USD				
6.4.	102101612/0204	Forfeit for withdrawal of collection order by request of client	80 USD				
6.5.		Return of unpaid documents (including VAT)					
	102101612/0205	Return of unpaid documents (including VAT):	mail expenses on actual basis				
	102101612/0206	- with protest	mail expenses on actual basis + legal expenses				
6.6.		Acceptance and processing of set of documents under collection	50 USD				
8	102040611/0100	Tariffs for credit operations					
8.1.	102041612/0101	Commission for consideration of application (in case of negative decision (including VAT) (of amount of application)			0%		30%
8.2.	102040611/0102	Commission for arrangement of financing (of amount of credit line)			0%		30%
8.3.	102041611/0103	Commission for early repayment of credit amount			0%		30%
8.4.	102041611/0104	Commission for termination of agreement, of limit amount			0%		30%
8.5.	102041611/0105	Commission for prolongation, of prolonged credit amount			0%		5%
8.6.	102041611/0106	Commission for liability, annual			0%		10%
8.7.	102041611/0107	Commission for change of financial conditions (of amount of credit line)			0%		30%
8.8.	102041611/0108	Commission for providing delays (of amount of credit line)			0%		30%
8.9.	102041611/0109	Commission for urgent issue / providing financial instruments (of amount of credit line)			0%		30%
8-1		Reimbursement obligations					
8-1.1.		Commission for issue of reimbursement obligation:					
		- with provision of covering	0,30%	15 000 KZT	100 USD	150 000 KZT	1 000 USD
		- without provision of covering*	0,20%	15 000 KZT	100 USD	120 000 KZT	800 USD
		*Commission fee for risks	0,1% - 20% per annum				
8-1.2.		Changes in terms of reimbursement obligation** (per one service irrespective of number of changes made)	100 USD				
		** Increase of amount of reimbursement obligation shall be treated as independent issue of letter of credit in order to calculate commission.					
8-1.3.		Forfeit for cancellation of reimbursement obligation before expiration of validity:	100 USD				
8-1.4.		Payment under reimbursement obligation:					
		- US Dollars	0,20%		33 USD		400 USD
		- EURO	0,20%		24 EUR		286 EUR
		- Russian Rubles	0,08%		250 RUB		2 700 RUB
		- Tenge	0,20%	3 000 KZT		7 500 KZT	
8-1.5.		Sending documents by mail (including VAT)	mail expenses on actual basis				
8-2		Structuring of transaction / attraction of financing from international financial sources					
8-2.1.		Commission for structuring of transaction on attraction of financing from international financial sources (without use of letter of credit) (including VAT)					
		up to 1 year	0,5%		500 USD		5 000 USD
		above 1 year	1,0%		1 000 USD		5 000 USD

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8-2.2.		Commission for structuring of transaction on post-financing of letter of credit / attraction of financing by issue of letter of credit which provides discounting (including VAT)					
		<i>up to 1 year</i>	0,5%		500 USD		5 000 USD
		<i>above 1 year</i>	1,0%		1 000 USD		5 000 USD
8-2.3.		Commission for structuring of transaction on attraction of financing under insurance coverage of Export Credit Agencies (ECA)/Export Insurance Agencies (EIA), including structuring of transaction (including VAT)	1,0%		5 000 USD		30 000 USD
8-2.4.		Commission for early repayment of loan/early closing of letter of credit which provides discounting	0,5% of repayment amount		100 USD		
9		Other commissions					
9.1.		Commission for consulting services for the purposes of financing (of amount of financing) (including VAT)			0%		30%
9.2.		Execution of requests related to documentary and guarantee operations (including VAT)	20 USD				