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Approved by
the minutes of the Management Board
of Subsidiary Bank VTB (Kazakhstan)
No. 57 dated 04.10.2022

As amended and revised under no.1 (approved by the Minutes of
the Bank Management no.63 dated 09.11.2022)

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the Bank Management no.67 dated 30.11.2022)

**Tariffs (basic and preferential rates)
for conducting retail business operations
Subsidiary JSC VTB Bank (Kazakhstan)**

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SECTION 1. Base tariff rates for cash and settlement services for individuals

Comments: The commission amount in a currency other than the one prescribed by these Tariffs, not marked "At the Bank's rate", is calculated at the official rate of the National Bank of Kazakhstan prevailing at the time of transaction.

If the tariff is reflected in % (percentage) ratio, % (percentage) in accordance with the tariffs is charged from the amount of the transaction at the time of its completion, but not less than the prevailing minimum and not more than the prevailing maximum (if any).

For Bank commissions subject to VAT, the tariff is inclusive of VAT.

No.	List of services/operations	Current rates	
		Base rates	Note
1	Bank account: opening, maintenance and closing		
1.1.	Opening a current account	0 KZT	
1.1.1.	Opening of current account for deposit	0 KZT	Tariff 1.1.1 shall also apply when opening current accounts "Compensation" and for payment of amounts received from Otbas Bank JSC. The rate specified in clause 1.2.2 not applicable
1.2.	Opening a savings account	0 KZT	
1.2.1.	Monthly subscription fee for SMS notification on a current / savings account, including VAT	150 KZT	
1.2.2.	Maintaining a current account, if there is no movement on the account for 6 months (monthly, for each account)*	Amount of balance, but not more than 500 KZT	* Bank account maintenance fee is withheld on the last day of the month after the end of transaction day from current Bank accounts opened in KZT and in foreign currency, with no movements within 6 (six) months, irrespective of the account balance, with the exception of subitem 1.1.1. of this Section of the tariffs and item 42 of the Rules of the General terms and conditions of banking and other operations at Subsidiary JSC VTB Bank (Kazakhstan). This commission does not apply to current accounts linked to existing loan agreements.
1.3.	Search for amounts of money that have not been credited to the Client's account at his request or at the request of his heirs (including VAT)	1 000 KZT per week	
1.4.	Issuing duplicate bank deposit and current account agreements (including VAT)	1 000 KZT	
1.5.	Issuing statements at the Client's request (including VAT)	1 000 KZT	
1.6.	Issuing a bank account statement (including VAT):		
1.6.1.	current for the period less than 1 year	0 KZT	
1.6.2.	archived for the period over 1 year	2 000 KZT	
1.7.	Closing a current account	0 KZT	
1.8.	Closing a savings account	0 KZT	
1.9.	Closing of current account for deposit	0 KZT	Tariff 1.9. shall also apply when closing current accounts "Compensation" and for payment of amounts received from Otbas Bank JSC.
2.	Money transfers to bank accounts in local currency*		
2.1.	Intra-bank transfer between accounts of one Client	0 KZT	
2.2.	Intrabank transfer between accounts of different Clients*	0,2% (min 500 KZT, max 3000 KZT)	* Not applicable when transferring loan funds of individuals in favor of car dealerships / construction companies / trading companies, partners (appraisal companies (appraisers), companies providing registration services) and when transferring funds of individuals in favor of other legal entities / individual entrepreneurs with whom the Bank has concluded the relevant contracts / agreements, and also not applicable when granting / refinancing a loan. Tariff under paragraph 2.3. does not apply to service at the Bank branches without cash desks
2.3.	External transfers (payments) to bank accounts opened with other banks*	0,3% (min 500 KZT, max 5 000 KZT)	
2.4.	Execution of the Client's order to cancel or change the transfer after its acceptance by the Bank for execution and refund (if the Bank has the technical capability) (including VAT)	2 000 KZT	
2.5.	For urgent transfer of money to bank accounts opened in other banks - the fee is charged in addition to the base fee (in the order of payments according to the internal documents of the Bank)	2 000 KZT	

3.	Money transfers to bank accounts in foreign currency		
3.1.	Intra-bank transfer between accounts of one Client	0 KZT	
3.2.	Intrabank transfer between accounts of different Clients	0,2% (min 500 KZT, max 5 000 KZT)	
3.3.	Transfers to bank accounts opened with other banks:		
3.3.1.	Upon instruction for charging a fee at the sender's expense (OUR option):		
	USD	0,3% (min 5 000 KZT, max 100 000 KZT)	
	EUR	0,3% (min 5 000 KZT, max 100 000 KZT)	
	RUB	1 % (min 5000 KZT max 100 000 KZT)	
	GBP	0,3% (min 15 000 KZT, max 80 000 KZT)	
	CNY	0,3% (min 15 000 max 80 000 KZT)	
	other currencies (except USD, EUR, RUB, GBP, CNY)	0,3% (min 5 000 KZT, max 100 000 KZT)	
	USD with guaranteed receipt of the full payment amount by the beneficiary	0,3% (min 12 000 KZT, max 120 000 KZT)	
3.3.2.	Upon instruction for charging a fee at the beneficiary's expense (BEN/SHARE option):		
	USD	0,2% (min 3 000 KZT, max 50 000 KZT)	
	EUR	0,2% (min 3 000 KZT, max 50 000 KZT)	
	RUB	0,2% (min 5 000 KZT max 50 000 KZT)	
	GBP	0,2% (min 15 000 KZT, max 80 000 KZT)	
	CNY	0,3% (min 15 000 max 80 000 KZT)	
	other currencies (except USD, EUR, RUB, GBP, CNY)	0,2% (min 4 000 KZT, max 70 000 KZT)	
3.4.	Money transfers to VTB Group clients (USD, EUR)	0,15% (min 2000 KZT, max 45 000 KZT)	
	<i>Note to item 3.4.: For Ukraine, the fee applies in accordance with subitems 3.3.1. and 3.3.2.</i>		
3.5.	Money transfers to VTB Group clients (RUB)	0,5% (min 5 000 KZT, max 50 000 KZT)	
3.6.	Withdrawal of the Client's instruction on his own before its execution by the Bank (if the Bank has the technical capability) (including VAT)	10 000 KZT per transfer	
3.7	Providing copies of SWIFT messages for outgoing money transfers in foreign currency (including VAT)	1 000 KZT per message	
3.8.	Investigation of incoming payments in case of insufficient/incorrect details of the beneficiary (at the initiative of the recipient) with the involvement of a correspondent bank (including VAT)		
	<i>in US dollars (USD)</i>	70 USD	
	<i>in Russian rubles (RUB)</i>	700 RUB	
	<i>in foreign currency, except US dollars (USD)</i>	70 EUR	
3.9.	Sending a request to the beneficiary's bank upon the client's request to change / add the transfer details (including VAT)		
	<i>in US dollars (USD)</i>	70 USD	
	<i>in Russian rubles (RUB)</i>	700 RUB	

	<i>in foreign currency, except US dollars (USD)</i>	70 EUR	
3.10.	Investigation of outgoing payments for the date of crediting, the destination of payment with the involvement of a correspondent bank (including VAT)		
	<i>in US dollars (USD)</i>	70 USD	
	<i>in Russian rubles (RUB)</i>	700 RUB	
	<i>in foreign currency, except US dollars (USD)</i>	70 EUR	
3.11.	Request for refund of the transfer (with the involvement of a correspondent bank) (including VAT)		
	<i>in US dollars (USD)</i>	70 USD	
	<i>in Russian rubles (RUB)</i>	700 RUB	
	<i>in foreign currency, except US dollars (USD)</i>	70 EUR	
4.	Transfers without opening a bank account		
4.1.	Transfers without opening a bank account under "Fast money transfers in the intra-branch network of Subsidiary JSC VTB Bank (Kazakhstan)"	1% (min 300 KZT, max 35 000 KZT)	
5.	Cash operations		
5.1.	Recounting and packaging when withdrawing cash:		
5.1.1.	from current accounts in local currency*	1,5%(min 100 KZT)	<i>* not applicable when granting a loan</i>
5.1.2.	from current accounts in foreign currency	1,5% (min 200 KZT)	
5.1.3.	from savings accounts in the national currency:		
	When depositing money by wire transfer and keeping the deposit/each additional contribution on the savings account for less than 30 calendar days	1,5% (min 100 KZT)	
	When depositing money by wire transfer and keeping the deposit/each additional contribution on the savings account for more than 30 calendar days	0 KZT	
5.1.4.	from savings accounts in the foreign currency:		
	When depositing money by wire transfer and keeping the deposit/each additional contribution on the savings account for less than 30 calendar days	1,5% (min 200 KZT)	
	When depositing money by wire transfer and keeping the deposit/each additional contribution on the savings account for more than 30 calendar days	0 KZT	
5.1.5.	from current account for deposit in national currency	0 KZT	Tariff 5.1.5. shall also apply for current accounts "Compensation" and payment of amounts received from Otbasny Bank JSC
5.1.6.	from current account for deposit in foreign currency	0 KZT	Tariff 5.1.6. shall also apply for current accounts "Compensation" and payment of amounts received from Otbasny Bank JSC
5.2.	Exchange of large denomination banknotes for small ones and vice versa, subject to the Bank's ability, upon the Client's prior request	1% of amount min 1 000 KZT	
5.3.	Verification of banknotes under 50 banknotes	20 KZT per banknote (min 100 KZT)	
5.4.	Verification of banknotes above 50 banknotes	10 KZT per banknote	
5.5.	Deposit to the current account in cash:		
5.5.1.	in local currency	1% (min 300 KZT, max 35 000 KZT)	not applicable: 1) when repaying the loan; 2) when making an initial payment on the loan, as well as for paying the post-credit service fee; 3) for employees of Subsidiary JSC VTB Bank (Kazakhstan) (when depositing to the own account) 4) to the «Prime» и «VIP» clients 5) when depositing money by an individual for the purpose of further crediting / transferring money in favor of a legal entity / individual entrepreneur with whom the Bank has concluded relevant agreements / agreements
	in foreign currency		

5.5.2.	<i>in Russian rubles (RUB)</i>	5% min 5 000 KZT	1) not applicable: for employees of Subsidiary JSC VTB Bank (Kazakhstan) (when depositing to the own account) 2)for conversion with subsequent opening of a "Profitable" deposit in KZT (same day)
	<i>in other foreign currency, except Russian rubles (RUB)</i>	0 KZT	
5.6.	Deposit to the savings account in cash:		
5.6.1.	by depositor (account holder - depositor)	0 KZT	
5.6.2.	by third party (other person, not a depositor)	1% (min 300 KZT, max 35 000 KZT)	not applicable: 1) to the «Prime» и «VIP» clients 2)when depositing to the "Educational" deposit
6.	Conversion on current accounts of individuals		
6.1.	Conversion of non-cash currency with funds credited to the client:		
	- on the same day	0% at the Bank's rate	

SECTION 2. Base tariff rates for credit operations for individuals

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

Comments : For Bank commissions subject to VAT, the tariff is inclusive of VAT.

The commission amount in a currency other than the one prescribed by these Tariffs, not marked "At the Bank's rate", is calculated at the official rate of the National Bank of Kazakhstan prevailing at the time of transaction.

No.	List of services/operations	Base rate	Note
1.	For review of loan application and documents:		<i>If a customer is rejected from loan, it is subject to VAT.</i>
1.1.	Cash loan (unsecured)	0 KZT	
1.2.	Cash loan secured by a deposit	0 KZT	
1.3.	PoS "Interest Bearing" loan	0 KZT	
1.4.	PoS "Profitable" loan	0 KZT	
1.5.	Preferential auto loan	0 KZT	
1.6.	Car under "Trade-in" program	0 KZT	
1.7.	Auto-Standard	0 KZT	
1.8.	Used Car	0 KZT	
1.9.	Mortgage	7 000 KZT	
1.10.	Unsecured auto loan	0 KZT	
2.	Origination fee:		
2.1.	Cash loan (unsecured)	0 KZT/ 2% of loan amount*	<i>*applies to special conditions by the decision of the authorized body of the Bank</i>
2.2.	Cash loan secured by a deposit	0 KZT	
2.3.	PoS "Interest Bearing" loan	0 KZT	
2.4.	PoS "Profitable" loan	0 KZT	
2.5.	Preferential auto loan	0 KZT	
2.6.	Car under "Trade-in" program	0 KZT	
2.7.	Auto-Standard	0 KZT	
2.8.	Used Car	0 KZT	
2.9.	Mortgage	2% of loan amount	
2.10.	Unsecured auto loan	0 KZT	
3.	Changes in the terms of the loan (except for potentially problem and problem loans):		<i>1. In case of two or more services/operations, only one tariff with the maximum value is charged; 2. The commission is not refundable if the Bank refuses to change the terms of the loan.</i>
3.1.	repayment schedule	1% of principal balance (min. 30 000 KZT)	<i>no charge, if payment date changes according to the repayment schedule within the loan term (subject to no change in the monthly payment and the loan term)</i>
3.2.	loan currency	1% of principal balance (min. 30 000 KZT)	
3.3.	interest rate	1% of principal balance (min. 30 000 KZT)	
3.4.	lon repayment method	1% of principal balance (min. 30 000 KZT)	

3.5.	For partial early repayment for individuals (during the moratorium period according to the concept)	5% of maturity value	<i>not applicable for the product PoS Loan "Interest", PoS Loan "Profitable", "Car loan without collateral", "Cash loan (without collateral)"</i>
3.6.	For full early repayment for individuals (during the moratorium period according to the concept)	10% of maturity value	<i>not applicable for the product PoS Loan "Interest", PoS Loan "Profitable", "Car loan without collateral", as well as in case of internal refinancing under the products "Cash loan (without collateral)", "Trade-in", "Car-Standard", "Used Car" and "Car loan without collateral"</i>
3.7.	Review of issues on changing the terms and conditions related to the borrower (co-borrower), the guarantor (surety) at the initiative of the borrower (co-borrower), the guarantor (surety)	1% of the principal balance (min. 30 000 KZT) /5% of the principal balance in review of the issue related to the termination of the borrower's obligations	1. In case of two or more services/operations, only one tariff with the maximum value is charged; 2. The commission fee is not refundable in case the Bank makes a negative decision according to the results of the consideration of the issue.
3.8.	Review of issues related to changing the terms of encumbrance of the loan security, the intended purpose of the security, as well as replacing the security	1% of principal balance (min. 30 000 KZT)	
3.9.	Review of pledger replacement issues	1% of principal balance (min. 30 000 KZT)	
4.	Issuance of certificates, consents, information and other documents in the course of post-credit servicing of individuals		
4.1.	Review of issues related to the issuance of title documents on the pledge contained in the credit file (including VAT), at the client's request	12 000 KZT	<i>The client also reimburses the notary expenses</i> <i>No charge when the encumbrance is removed from the pledged property due to the early full repayment of the loan</i>
4.2.	Review of issues related to the issuance of a certificate of consent for registration (de-registration) at the place of residence of an individual, for the legalization of alterations, buildings, extensions made on the territory of pledge (including VAT), at the client's request	10 000 KZT	
4.3.	Review of issues related to the issuance of a certificate of authorization for the replacement of the registration number for a vehicle, which is a pledge, for the reissue of the vehicle registration certificate, for the recovery of lost documents for the vehicle (including VAT), at client's request	10 000 KZT	
4.4.	For issuing a certificate of outstanding loan (including VAT), at the client's request	5 000 KZT	
4.5.	For issuing a copy/archival records (including VAT)	5000 KZT	<i>Each copy of documents is charged, if more than 2 copies of documents are issued</i>

SECTION 3. Base tariff rates for safe deposit services for individuals

No.	Code	Available sizes of safe deposit boxes	Base tariff rate in KZT* in accordance with safe deposit box size					Note
			1 week	1 month	3 months	6 months	12 months	* subject to VAT included in the price
1.	202091102/0100	Small safe (72*260*390)	1800 KZT	5800 KZT	15600 KZT	18000 KZT	30000 KZT	
2.	202091102/0200	Medium safe (146*260*390)	2500 KZT	8000 KZT	16000 KZT	28000 KZT	50000 KZT	
3.	202091102/0300	Big safe (220*260*390)	3200 KZT	10000 KZT	20000 KZT	38000 KZT	70000 KZT	
4.	202091102/0400	Large safe (440*260*390)	4900 KZT	14000 KZT	33000 KZT	57100 KZT	100900 KZT	
No.	Code	List of services/operations			Current rates			
5.	202091102/0500	Supplementary services			Base rate			
5.1.	202091102/0501	Opening the safe (including VAT)			cost of third party services + 15%			
5.2.	202091102/0502	Compensation for damage caused to the Bank in case of key loss or breakage due to the Customer's fault (including VAT)			60000 KZT			
5.3.	202091102/0503	Custody of the Client's property in the Bank's vault during the forced opening of the individual safe/deposit box (including VAT)			9000 KZT for each full or partial month			
5.4.	202091102/0504	For the delay in the lease agreement for each overdue day (without VAT)			Small safe - 200 KZT Medium safe - 300 KZT Big safe - 400 KZT Large safe - 700 KZT			

SECTION 4. Base tariff rates within the system of remote banking services for individuals

Note. The commission amount in a currency other than the one prescribed by these Tariffs, not marked "At the Bank's rate", is calculated at the official rate of the National Bank of Kazakhstan prevailing at the time of transaction.

No.	List of services/operations	Base rate	Note
1.	Payment for connection and registration in the system (including VAT)	KZT 0	
2.	Payment of cash and non-cash payments in favor of suppliers of goods/works/services in the system:		
2.1.	payments in favor of providers of services, including utilities	KZT 0	except item 2.2.
2.2.	payments in favor of Institutions*	KZT 40	available only in Information and payment terminals
2.3.	transfer of money to pay taxes and other payments to the budget	KZT 0	
3.	Commission for money transfers from bank accounts in the network of Subsidiary JSC VTB Bank (Kazakhstan):		
3.1.	Intra-bank transfer between accounts of one Client	KZT 0	except credit card transactions (see item 5)
3.2.	Intrabank transfer between accounts of different Clients		including transfers via social networks/contact book in the client's mobile phone
3.2.1.	in local currency	0 KZT	except credit card transactions (see item 5)
3.2.2.	in foreign currency	0 KZT	
4.	Commission for money transfers to bank accounts opened with other banks:		available only in Mobile Banking
4.1.	Transfers to bank accounts opened with other banks:		
4.1.1.	in KZT	KZT 250	except credit card transactions (see item 5)
4.1.2.	in foreign currency (except Russian rubles)	0,2% (min KZT 3 000 - equivalent in foreign currency)	
4.1.3.	in Russian rubles	0,2% (min KZT 1 000 - equivalent in foreign currency)	
4.2.	Money transfers to VTB Group clients (USD, EUR)	0,1% (min KZT 1 000 - equivalent in foreign currency)	
4.3.	Money transfers to VTB Group clients (RUB)	0,05% (min KZT 600 - equivalent in foreign currency)	
5.	Money transfers from bank accounts using credit payment cards	according to the tariffs for individuals' credit payment cards	of transferred amount
6.	Commission for conversion of non-cash transactions in the network of Subsidiary JSC VTB Bank (Kazakhstan)	0% at the Bank's rate	of amount
7.	Monthly subscription fee (including VAT)	KZT 0	
8.	Statement of account in the remote banking service system (RBSS) (including VAT)	KZT 0	
9.	Commission for issuing / reissuing the basic / additional payment card in RBSS	according to payment card rates	available only in Mobile Banking
10.	Opening of current / savings accounts in RBSS	KZT 0	
11.	Commission for replenishment of bank accounts in cash:		available only in Information and payment terminals
11.1.	Replenishment of bank accounts opened in the network of Subsidiary JSC VTB Bank (Kazakhstan)	KZT 0	with the exception of replenishment of bank accounts (payment cards) for payroll projects
11.2.	Replenishment of bank accounts (payment cards) for payroll projects	according to the rates for payment cards for legal entities and individual entrepreneurs (Payroll projects)	
11.3.	Replenishment of bank accounts for repayment of the loan issued in the network of Subsidiary JSC VTB Bank (Kazakhstan)	KZT 0	
12.	Commission for (P2P) money transfers for individuals in RBSS, ATM and P2P Portal (Bank's website)		
12.1.	Commission for transfer from Visa/MasterCard cards of other banks of the Republic of Kazakhstan to Visa/MasterCard payment cards of Subsidiary JSC VTB Bank (Kazakhstan)	KZT 0	per transaction
12.2.	Commission fee for the transfer from Visa/MasterCard cards of Subsidiary JSC VTB Bank (Kazakhstan) to Visa/MasterCard payment cards issued by STB of the Republic of Kazakhstan or foreign banks (except for the transfers from credit card)	1% (min KZT 200), or equivalent in foreign currency	per transaction
12.3.	Commission for transfer from Visa/MasterCard credit cards of Subsidiary JSC VTB Bank (Kazakhstan) to any Visa/MasterCard payment cards	3% (min KZT 300), or equivalent in foreign currency	per transaction
12.4.	Commission for transfer between Visa/MasterCard cards of other banks of the Republic of Kazakhstan	1% (min KZT 200), or equivalent in foreign currency	per transaction

* A legal entity/individual entrepreneur with whom the Bank has entered into individual agreement to accept payments from individuals for the goods, works, and services provided

SECTION 5. Base tariff rates for individuals under the "Prime" and "Privilege" packages			
No.	List of services/operations	Prime	Privilege
1.	Package price	Package price includes: - issue and annual service of Visa Infinite basic debit/credit payment card; - 2 VISA Platinum payment cards, including issue and annual service of VISA Platinum basic/additional debit card and/or issue and annual service of VISA Platinum basic/additional credit payment card;	The package price includes: - issue and annual service of the Visa Platinum basic debit/credit payment card ; - 2 Visa Platinum payment cards, including issue and annual service of the Visa Platinum basic/additional debit card and/or issue and annual service of the Visa Platinum basic/additional credit payment card;
1.1.	First year and following years	120 000 KZT	45 000 KZT
1.2.	First and subsequent years	1 KZT*	
2.	Ugent issue of a payment card (only in Almaty - 2 business days)		5 000 KZT
3.	Reissuing basic / additional payment card at the client's request or in case of loss		
3.1.	Visa Infinite		10 000 KZT
3.2.	VISA Platinum		5 000 KZT
4.	Replacement of the payment card upon expiration and at the initiative of the Bank		0 KZT
5.	Commission for cash withdrawal from basic and additional debit payment cards		
5.1.	At ATMs of Subsidiary JSC VTB Bank Kazakhstan		0 KZT
5.2.	At ATMs of the network of other banks in the Republic of Kazakhstan and outside the Republic of Kazakhstan	0% (max 1 million KZT/equivalent in foreign currency per month), above 1% (min 200 KZT)	0% (max 500 thousand KZT/equivalent in foreign currency per month), above 1% (min 200 KZT)
5.3.	In the branches of JSC VTB Bank (Kazakhstan)		1% min. 500 KZT, foreign currency 1,2% min. 500 KZT
5.4.	In the branches of other banks		2% min. 1000 KZT, foreign currency 2,2% min. 1000 KZT
6.	View the balance of payment card account at ATMs, including VAT		100 KZT
7.	Monthly subscription fee for SMS notification on cards, including VAT		150 KZT
8.	Other commissions	For debit cards - according to the tariff rates for debit payment cards for individuals, for credit cards - according to the tariff rates for credit payment cards for individuals.	
9.	Personal service for customers who have a valid "Prime" package of VTB Group, including those who are related parties to the Bank (including VAT)	1 KZT	
*	For Clients who meet one of the following conditions: 1) the total balance on the savings accounts of the Client's term deposits opened with the Bank as of the date of signing the Agreement is not less than 35,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan); 2) are the founders/shareholders/chief executive officers/ members of the Board of Directors/ Management Board of an organization whose total balance on savings accounts of term deposits opened with the Bank as of the date of signing the Agreement is at least 500,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan) or a Payroll Project with the number of employees of 500 people and more; 3) are the founders/shareholders/chief executive officers/members of the Board of Directors/ Management Board of an organization registered on the Kazakhstan Stock Exchange (KASE) as an issuer. www.kase.kz/ru/emitters ; 4) if the amount of Retail transactions with Visa Infinite card for 12 months before the date of renewal is not less than 5,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan); 5) by the decision of the authorized body of the Bank.		
**	For Clients who meet one of the following conditions: 1) the total balance on the savings accounts of the Client's term deposits opened with the Bank as of the date of renewal of the Agreement is not less than 5,000,000 KZT (equivalent in foreign currency at the exchange rate of the National Bank of Kazakhstan); 2) are the founders/shareholders/chief executive officers/ members of the Board of Directors/ Management Board of an organization participating in the Payroll Project with the number of employees of 100 people and more; 3) are the founders/shareholders/chief executive officers/members of the Board of Directors/ Management Board of an organization registered on the Kazakhstan Stock Exchange (KASE) as an issuer. www.kase.kz/ru/emitters ; 4) by the decision of the authorized body of the Bank		

	SECTION 6. Base tariff rates for debit payment cards for individuals and company employees under "PAYROLL PROGRAMS"						
Nen/n	Name of service/transaction	Visa Instant/ MASTERCARD STANDARD Unembossed	VISA CLASSIC/ MASTERCARD STANDARD	VISA GOLD/ MASTERCARD GOLD	VISA PLATINUM/ MASTERCARD PLATINUM	VISA INFINITE	MIR Virtual
1.	Issuance of a basic payment card						
1.1.	as part of a payroll program	not applicable	not issued	not issued	0 KZT	45 000 KZT	not applicable
1.2.	for individuals	0 KZT	not issued	not issued	0 KZT	As part of the Prime Package	0 KZT
2.	Issuance of an additional card****	not applicable	not issued	not issued	0 KZT	45 000 KZT	not applicable
3.	Re-issuance of primary/supplementary payment card at customer's request (loss, theft, damage, forgotten PIN code)	not applicable	not issued	not issued	3 000 KZT	30 000 KZT	0 KZT
4.	Urgent issuance of payment card (only in Almaty) - 2 working days:	not applicable	not issued	not issued	2 000 KZT	10 000 KZT	not applicable
5.	Annual basic/supplementary payment card service	0 KZT	5 000 KZT	5 000 KZT	0 KZT	15 000 KZT	0 KZT
6.	Crediting the payment card account at the cash desk of VTB Bank (Kazakhstan)	2% of amount + 1 000 KZT, foreign currency - 1% (min. 500 KZT)					in KZT: 2% of amount + 1 000 KZT, in RUB: 1% (min. 500 KZT)
7	Cash withdrawal fee:						
7.1.	Cash withdrawals from ATMs at Subsidiary JSC VTB Bank (Kazakhstan) for basic cards for company employees under "PAYROLL PROGRAMS"	Up to 3,000,000 KZT per month - 0%, from 3,000,000 KZT per month - 1% of amount (min 200 KZT)	Up to 500,000 KZT per month - 0%, from 500,000 KZT per month - 1% of amount (min 200 KZT)				not applicable
7.1.1.	Cash withdrawals from ATMs in other banks' networks for basic cards within and outside the Republic of Kazakhstan	1% of amount (min 200 KZT)	Up to 200 000 KZT per month - 0%, from 200 000 KZT per month - 1.5% of amount (min 200 KZT)				2% (min. 500 KZT)
7.1.2.	Cash withdrawals from ATMs at Subsidiary JSC VTB Bank (Kazakhstan) for basic/supplementary cards		1.5% of amount (min 200 KZT)				not applicable
7.2.	Cash withdrawal at ATMs of Subsidiary JSC VTB Bank (Kazakhstan) for supplementary cards for company employees under "PAYROLL PROGRAMS"		Up to 200 000 KZT per month - 0%, from 200 000 KZT per month - 1% of amount (min 200 KZT)				not applicable
7.2.1.	Cash withdrawals from ATMs in other banks' networks for supplementary cards within and outside the Republic of Kazakhstan		Up to 100 000 KZT per month - 0%, from 100 000 KZT per month - 1% of amount (min 200 KZT)				not applicable
7.3.	At the branches of Subsidiary JSC VTB Bank (Kazakhstan)*****	2% (min. 1 000 KZT), foreign currency - 1% (min. 500 KZT)					1% (min. 500 KZT)
7.5	At branches of other banks	2% of amount + 1 000 KZT, foreign currency - 1% (min. 500 KZT)					2% (min. 500 KZT)
7.6.	Cash withdrawal at branches (cash desk) of Subsidiary JSC VTB Bank (Kazakhstan) using cards of other banks	1%					1%
8	View your payment card account balance via ATMs, including VAT:	100 KZT					100 KZT
9	Transfer transactions via ATM, mobile Subsidiary JSC VTB Bank (Kazakhstan)**:						
9.1	Intra-bank transfer to another person's account (Payment card)	0 KZT					0 KZT
9.2	Fee for transfer from Visa/MasterCard/MIR cards at Subsidiary JSC VTB Bank (Kazakhstan) to Visa/MasterCard/MIR payment cards emitted by second-tier banks of the Republic of Kazakhstan	1% (min. 200 KZT)					1% (min. 200 KZT)
9.3	Fee for transfer from Visa/MasterCard/MIR cards at Subsidiary JSC VTB Bank (Kazakhstan) to Visa/MasterCard/MIR cards issued by foreign banks	1% (min. 700 KZT)					1% (min. 700 KZT)

10	Payment card account statement, including VAT:		
10.1	Monthly statement	0 KZT	0 KZT
10.2	For the last 6 months (at a bank branch)	700 KZT	700 KZT
10.3	For a month exceeding the last 6 months (at a bank branch)	1 000 KZT	1000 KZT
10.4	ATM mini-statement (10 recent account transactions)	100 KZT	not applicable
11	Blocking a payment card if it is lost and put on the stop list	10 000 KZT per region (for 2 weeks)	not applicable
12	Other services		
12.1	Provision of ATM camera footage to cardholders at Subsidiary JSC VTB Bank (Kazakhstan), including VAT	3 000 KZT	not applicable
12.2	Provision of ATM footage for cardholders of other banks, including VAT	10 000 KZT	10 000 KZT
12.3	Fee for a "Customs payment" transaction	according to the tariffs of Halyk Bank of Kazakhstan JSC	not applicable
12.4	Monthly subscription fee for SMS notification on cards, including VAT	300 KZT	300 KZT
12.5	Fee for PIN code change via ATM, including VAT	250 KZT for one PIN code change	not applicable
12.6	Payment for goods and services by card via POS terminals	0 KZT	0 KZT

Number of free cards for the company's top management as part of the payroll program*

Payment card class	Average number of employees			
	up to 100	from 101-300	from 301-500	over 501
Visa Infinite (pcs.)	1	2	3	5

* applies upon agreement with the Retail Business Department

Payroll deposit fee (charged to the legal entity)*	
Average salary fund within the payroll program (in KZT)	Base tariff rate
up to 90,000 KZT	0.1%
over 90,000 KZT	0.0%

* applies upon agreement with the Retail Business Department

** Fee for Transfers to bank accounts opened with other banks is charged in accordance with the tariffs of Settlement Cash Services SECTION 1. Base tariff rates for cash management services for individuals

**** A debit payment card for individuals is issued for the company's Salary Program employees

When closing the card and/or account, the balance of up to 1,000 KZT will be issued free of charge at the bank's cash desk.

SECTION 7. Base tariff rates for credit payment cards for individuals

No.	List of services/operations	Base rates
1.	Annual maintenance of basic / additional payment card:	
1.1.	VISA Instant	1 000 KZT
1.2.	VISA Platinum/MasterCard Platinum	5 000 KZT
2	Urgent issue of basic / additional payment card (only in Almaty) - 2 working days:	
2.1.	VISA Platinum	7 000 KZT
3	Reissue of payment card at the client's request or at loss:	
3.1.	VISA Instant (Instant is reissued only on embossed card)	500 KZT
3.2.	VISA Platinum/MasterCard Platinum	3 500 KZT
4	Cash withdrawal fee:	
4.1.	at ATMs of Subsidiary JSC VTB Bank (Kazakhstan) branch network	3% (min. 300 KZT)
4.2.	at ATMs of other banks' network	4,3% (min. 1000 KZT)
4.3.	at the branches of Subsidiary JSC VTB Bank (Kazakhstan)**	4,3% (min. 1000 KZT)
4.4.	in the branches of other banks	4,3% + 1200 KZT
5	Transfer operations at branches, ATM, mobile banking of Subsidiary JSC VTB Bank (Kazakhstan) and in other banks' network*:	
5.1.	intra-bank transfer to your own account (Payment card)	2% (min. 500 KZT)
5.2.	Intrabank transfer to another person's account (Payment card)	2% (min. 500 KZT)
5.3.	Commission for transfer from Visa / MasterCard cards of Subsidiary JSC VTB Bank (Kazakhstan) to Visa/MasterCard payment cards issued by the STB of the Republic of Kazakhstan and foreign banks	3% (min. 300 KZT)
6	View the balance on the payment card account at ATMs, including VAT:	100 KZT
7	Payment card account statement, including VAT:	
7.1.	For the last 6 months	700 KZT
7.2.	For a month exceeding the last 6 months	1 000 KZT
7.3.	mini-ATM statement (last 10 transactions on the account) (Payment card)	100 KZT
8	Blocking payment card if lost and placing it in the stop list	10 000 KZT per region (for 2 weeks)
9	Other services:	
9.1.	Provision of video recordings from ATM cameras for cardholders of Subsidiary JSC VTB Bank (Kazakhstan), including VAT	5 000 KZT
9.2.	Provision of video recordings from ATM cameras for cardholders of other banks, including VAT	10 000 KZT
9.3.	Commission for the " Customs payment" operation	according to Halyk Bank tariff rates
9.4.	Monthly subscription fee for SMS notification, including VAT	150 KZT
9.5.	Commission for changing the PIN code at ATM, including VAT	250 KZT per change of PIN code

* The commission for Transfers to bank accounts opened with Subsidiary JSC Bank VTB Kazakhstan and other banks is charged according to Item 5.3 SECTION 7 "Base tariff rates for credit payment cards for individuals"

** When closing the card and/or account, the balance of up to 1,000 KZT is given out without commission at the Bank's cash desk

**SECTION 8. Base tariff rates for corporate payment cards for legal entities
(for customers whose payment card was issued before 15.06.2020)**

No.	List of services/operations	Tariff rates
1.	VISA Business payment card annual maintenance:	10 000 KZT
2.	Urgent issue of VISA Business payment card (only in Almaty) - 2 working days:	3 000 KZT
3.	Reissue of VISA Business payment card at the client's request or at loss:	3 000 KZT
4.	Cash withdrawal fee:	
4.1.	at ATMs of Subsidiary JSC VTB Bank (Kazakhstan) branch network	KZT - 0,35% (min. 100 KZT), foreign currency - 1% (min. 200 KZT)
4.2.	at ATMs of other banks' network and in branches of Subsidiary JSC VTB Bank (Kazakhstan)	KZT - 1% (min 500 KZT), foreign currency - 1,5% (min 500 KZT)
4.3.	in the branches of other banks	2% of amount + 1 000 KZT
5.	View the balance on the payment card account at ATMs, including VAT:	100 KZT
6.	Payment card account statement, including VAT:	
6.1.	For the last 6 months	500 KZT
6.2.	For a month exceeding the last 6 months	700 KZT
6.3.	mini-ATM statement (last 10 transactions on the account)	200 KZT
7.	Blocking payment card if lost and placing it in the stop list	7 500 KZT per region (for 2 weeks)
8.	Other services:	
8.1.	Provision of video recordings from ATM cameras for the Bank cardholders, including VAT	5 000 KZT
8.2.	Provision of video recordings from ATM cameras for cardholders of other banks, including VAT	10 000 KZT
8.3.	Commission for the "Customs payment" operation	according to Halyk Bank tariff rates
8.4.	Monthly subscription fee for SMS notification, including VAT	150 KZT
8.5.	Commission for changing the PIN code at ATM, including VAT	250 KZT per change of PIN code (No commission is charged for the initial change of the PIN code received via SMS message)

**SECTION 8-1. Base tariff rates for corporate payment cards
for legal entities and individual entrepreneurs
(for customers whose payment card was issued on or after 15.06.2020)***

No.	List of services/operations	Tariff rates
1.	VISA Business/Visa Platinum payment card annual maintenance:	
1.1	START tariff	10 000 KZT
1.2.	STANDART tariff	20 000 KZT
1.3.	PREMIER tariff	30 000 KZT
2.	Urgent issue of VISA Business/Visa Platinum payment card (only in Almaty) - 2 working days:	3 000 KZT
3.	Reissue of VISA Business/Visa Platinum payment card at the client's request or at loss:	3 000 KZT
4.	Cash withdrawal fee:	
4.1.	'at ATM network of Subsidiary JSC VTB Bank (Kazakhstan):	
4.1.1.	START tariff	up to 100,000 KZT per month - 0%, from 100,000 to 1,000,000 KZT - 0.4% of amount, at least 500 KZT, from 1,000,000 KZT - 1.5% of amount
4.1.2.	STANDART tariff	up to 200,000 KZT per month - 0%, from 200,000 to 3,000,000 KZT - 0.35% of amount, at least 1,000 KZT, from 3,000,000 KZT - 1.5% of amount
4.1.3.	PREMIER tariff	up to 1 000 000 KZT per month - 0%, from 1 000 000 to 3 000 000 KZT - 0,35% of amount min 1000 KZT, from 3 000 000 KZT - 1,5% of amount
4.2.	at ATMs of other banks' network	
4.2.1.	START tariff	up to 100 000 KZT per month 0%, from 100 000 KZT to 1 000 000 KZT per month - 1% of amount, minimum 500 KZT, above 1 000 000 KZT - 1,5% of amount, minimum 1000 KZT
4.2.2.	STANDART tariff	up to 200 000 KZT per month 0%, from 200 000 KZT to 3 000 000 KZT per month - 1% of amount, minimum 1000 KZT, above 3 000 000 KZT - 1,5% of amount, minimum 1500 KZT
4.2.3.	PREMIER tariff	up to 500 000 KZT per month 0%, from 500 000 KZT to 5 000 000 KZT per month - 1% of amount, minimum 1000 KZT, above 5 000 000 KZT - 1,5% of amount, minimum 1500 KZT
4.3.	in the branches of Subsidiary JSC VTB Bank (Kazakhstan)	1%
4.4	in the branches of other banks	2% of amount min 1,000 KZT
5	Commission for transfer of money to payment card:	
5.1.	at terminals and branches of Subsidiary JSC VTB Bank (Kazakhstan)	0.15% of amount min 200 KZT
5.2.	at terminals of partners of Subsidiary JSC VTB Bank (Kazakhstan)	2% of amount

5.3.	at Cash-in ATMs of other banks (if the Bank has technical capacity)	1% of amount
6	View the balance on the payment card account at ATMs, including VAT:	100 KZT
7	Payment card account statement, including VAT:	
7.1.	For the last 6 months	500 KZT
7.2.	For a month exceeding the last 6 months	700 KZT
7.3.	mini-ATM statement (last 10 transactions on the account)	200 KZT
8	Blocking payment card if lost and placing it in the stop list	7 500 KZT per region (for 2 weeks)
9	Other services:	
9.1.	Provision of video recordings from ATM cameras for the Bank cardholders, including VAT	5 000 KZT
9.2.	Provision of video recordings from ATM cameras for cardholders of other banks, including VAT	10 000 KZT
9.3.	Commission for the " Customs payment" operation	according to Halyk Bank tariff rates
9.4.	Monthly subscription fee for SMS notification, including VAT	150 KZT
9.5.	Commission for changing the PIN code at ATM, including VAT	250 KZT per change of PIN code

* tariff rates apply separately to individual payment card

** Fee for transfer from the bank account, access to which is provided by payment card to the bank accounts opened with JSC VTB Bank (Kazakhstan) and/or with other banks, access to which is provided without use of payment cards, is charged according to the tariffs of Settlement Cash Services in Annex 1. SECTION 1. Basic tariffs for settlement-cash services for legal entities and SECTION 1-2. Tariffs for settlement-cash services for legal entities/peasant (farm) households/individual entrepreneurs/notaries/advocates/private bailiffs and professional mediators (for the clients serviced in the Bank's branch network). In this case, the price/size of tariff on such transfer shall be determined in accordance with:

- Transfers in the national currency (KZT) on paper;
- Transfers via RBSS (except for transfers within the Bank);

SECTION 11. Merchant acquiring tariff rates

No.	List of services/operations	Base rate	Note
1.	The Bank's commission for non-cash payments on transactions with payment cards of other Banks when selling goods/ services/works by the Merchant	3.5%	
2.	The Bank's commission for non-cash payments on transactions with payment cards of Subsidiary JSC VTB Bank (Kazakhstan) when selling goods/ services/works by the Merchant	1.5%	
3.	Monthly subscription fee including VAT*: For each installed POS terminal, for which the actual turnover is less than 500,000 tenge in the billing period**	5 000 KZT***	

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

** Provided that the company does not reach a turnover equal to N*500,000 tenge (N is the number of the company's installed Pos-terminals), the subscription fee is charged only for an underreached turnover of every 500,000 tenge.

***The billing period is the full period from the 20th day of the month to the 20th day of the following month.

SECTION 12. Acquiring base tariff rates for agents

No.	List of services/operations	Base rate	Note
1.	The Bank's commission for non-cash payments on transactions with payment cards of other Banks when selling goods/ services/works by the Merchant	2.75%	
2.	The Bank's commission for non-cash payments on transactions with payment cards of Subsidiary JSC VTB Bank (Kazakhstan) when selling goods/ services/works by the Merchant	1.50%	