

**Marginal tariffs for conducting banking operations by subjects of medium and small business
in subsidiary VTB Bank JSC (Kazakhstan)**

SECTION 1. Limiting values for cash account services for the subjects of medium and small business *				
No.	Service type	Marginal tariffs		Notes
		minimum	maximum	
1	2	3	4	5
1	Bank account: opening			
1.1.	Opening of bank account (except for Escrow accounts)	0 KZT	500 000 KZT	One-time commission for each account
1.3.	Opening of Escrow accounts	0 KZT	1 500 000 KZT	One-time commission for each account
2	Bank account: maintenance			
2.1.	Maintenance of each bank account (except for Escrow account)	0 KZT	1 000 000 KZT	Monthly for each account (subject to individual settings, if necessary)
2.3.	Escrow accounts maintenance	0 KZT	5 000 000 KZT	Monthly for each account (subject to individual settings, if necessary)
3	Bank account: closing			
3.1.	Bank account closure (excluding Escrow account) (VAT included)	0 KZT	1 000 000 KZT	One-time commission for each account
3.3.	Escrow account closing (including VAT)	0 KZT	5 000 000 KZT	One-time commission for each account
4	Cash transfers through bank accounts, including RBSS "Internet banking"			
4.1.	Cash transfers through bank accounts in national currency			
4.1.1.	Intrabank transfers	0 KZT	10 000 KZT	One-time fee for each transfer (subject to availability of technical capabilities of the Bank)
4.1.2.	External transfers inside Kazakhstan:			
4.1.2.1.	Acceptance of payment orders with the current value date	0% min 0 KZT	20% max 5 000 000 KZT	One-time fee for each transfer (subject to availability of technical capabilities of the Bank)
4.1.2.2.	Express transfers	0 KZT	5 000 000 KZT	One-time fee for each transfer (subject to availability of technical capabilities of the Bank)
4.1.3.	External transfers outside Kazakhstan	0% min 0 KZT	20% max 5 000 000 KZT	One-time fee for each transfer (subject to availability of technical capabilities of the Bank)
4.1.4.	Acceptance of payment orders with a future value date with the execution of the payment on the second banking day	0% min 0 KZT	20% max 5 000 000 KZT	One-time fee for each transfer (subject to availability of technical capabilities of the Bank)
4.2.	Cash transfers under bank accounts in foreign currency			
4.2.1.	Intrabank transfers	0 KZT	20% max 5 000 000 KZT	One-time fee for each transfer (subject to availability of technical capabilities of the Bank)
4.2.2.	International transfers in favor of clients of other banks	0% min 0 KZT	20% max 5 000 000 KZT	One-time fee for each transfer (subject to availability of technical capabilities of the Bank)
4.3.	Additional fee for processing lists on hard carrier on pension and social contributions for 10 people or more (including VAT)	0 KZT	1 000 000 KZT	One-time fee per each list
4.4.	Acceptance of payment orders in non-operating time subject to availability of technical capabilities of the Bank (commission is charged additionally to the main commission)	0 KZT	1 000 000 KZT	
5	Other services			
5.1.	Provision of bank account statements (excluding clause 8.2) (including VAT)	0 KZT	500 000 KZT	One-time fee per each statement
5.2.	Provision of customer statements by SWIFT messages in MT 940 format or via Fasti channel in MT 998 format or in XML format upon the written application of the Client (including VAT)	0 KZT	5 000 000 KZT	Monthly for each account
5.3.	Issue of statements on the status of accounts, account turnovers and certificates related to the maintenance of the account (including VAT)	0 KZT	5 000 000 KZT	One-time fee per each certificate

5.4.	Provision of archive documents for any period of time (including VAT)	0 KZT	5 000 000 KZT	One-time fee for each document
5.5.	Issuance of duplicates of banking and financial documents (including VAT)	0 KZT	5 000 000 KZT	One-time fee for each document
5.6.	Confirmation of transfers in SWIFT format (including VAT)	0 KZT	5 000 000 KZT	One-time fee for each document
5.7.	Investigation of outgoing payments (including VAT)	0 KZT	3 000 000 KZT + expenses of foreign banks (in accordance with the commissions of correspondent banks)	One-time fee for each document
5.8.	Investigation of incoming payments (including VAT)	0 KZT	3 000 000 KZT + expenses of foreign banks (in accordance with the commissions of correspondent banks)	One-time fee for each document
5.9.	Making changes to payment instructions	0 KZT	3 000 000 KZT + expenses of foreign banks (in accordance with the commissions of correspondent banks)	One-time fee for each document
5.10.	Acceptance of a request for withdrawal of a payment order upon the request of the Client	0 KZT	3 000 000 KZT + expenses of foreign banks (in accordance with the commissions of correspondent banks)	One-time fee for each document
5.11.	Typing of payment order by a specialist of the Bank upon the request of a Client (including VAT)	0 KZT	500 000 KZT	One-time fee for each document
5.12.	Crediting/transfer of cash (payments) from individuals to legal entity/individual entrepreneur with whom the Bank has entered into the relevant contract/agreement	0	90%	The use and amount of the commission is agreed upon by the parties and fixed in the relevant contract/agreement
5.13.	Sale of cash checkbook (including VAT)	0 KZT	6 000 KZT	One-time commission for each checkbook
5.14.	Crediting the current account with collected money to third-party cash desks:	0%	20%	One-time service commission fee
5.15.	Crediting the current account with money accepted in cash through terminals and cash-in ATMs of the Bank's partners.	0%	20%	One-time service commission fee
5.16.	For direct debiting the account in the event of assets exchange (cash for non-cash):	0%	20%	One-time service commission fee
6	Currency control			
6.1.	Maintaining foreign trade contracts (including VAT)	0 KZT	3 000 000 KZT	One-time commission per each contract
6.2.	Acceptance, verification of amendments and changes to the contract with the assigned account number of the contract (including VAT)	0 KZT	1 000 000 KZT	One-time fee for each document
6.3.	Verification of documents and acceptance of foreign exchange control contracts that do not require accounting registration (including VAT)	0 KZT	1 000 000 KZT	One-time fee for each document
6.4.	Issuance of duplicate currency control documents (per one sheet) (including VAT)	0 KZT	1 000 000 KZT	One-time fee for each document
6.5.	Issuance of certificates of payments under foreign economic contracts, responses to customer inquiries on currency control issues (including VAT)	0 KZT	1 000 000 KZT	One-time fee per each certificate
6.6.	Removal of the contract from the account registration in connection with the transfer of the Client to another bank (including VAT)	0 KZT	3 000 000 KZT	One-time commission for the service
7.	Cash transactions			
7.1.	Cash disbursement	0% min 0 KZT	20% min 200 000 KZT	One-time commission for the service
7.2.	Cash recalculation and packing at disbursement	0% min 0 KZT	20% min 2000 KZT	One-time commission for the service
7.3.	Cash acceptance	0% min 0 KZT	20% min 2000 KZT	One-time commission for the service
7.4.	Additional commission charged if there is a surplus or shortage of cash at recalculation (double counting)	0% min 0 KZT	20% min 2000 KZT	One-time commission for the service
7.5.	Exchange of banknotes and coins according to the Client's prior request, subject to availability in the Bank	0% min 0 KZT	20% min 2000 KZT	One-time commission for the service
8.	Currency translation services			
8.1.	The operation of exchanging non-cash foreign currency funds when crediting money to the Client's bank account (at the Bank's exchange rate at the time of the transaction if the required amount is available at the Client's)	0% min 0 KZT	10% min 200 000 KZT	One-time fee for each application

8.2.	Refusal of the client to convert on the day of filing the application (with positive approval of the refusal by an authorized division of the Bank). Refusal to carry out the conversion is possible only prior the performance of application by the Bank	0%	40%	One-time fee for each application
9.	Remote account servicing			
9.1.	Activation of RBSS (including VAT)	0 KZT	5 000 000 KZT	One-time commission for the service (subject to individual settings, if necessary)
9.2.	Monthly subscription fee for RBSS (including VAT)	0 KZT	5 000 000 KZT	Monthly fee (subject to individual settings, if necessary)
9.3.	Reconnecting of the RBSS "Internet banking" upon the Client's request (including VAT)	0 KZT	5 000 000 KZT	One-time commission
9.4.	Issue / Reissue of eToken (including VAT)	0 KZT	120 000 KZT	One-time commission
9.5.	Departure of the Bank's employee for the works implementation at the Client's workplace (including VAT)	0 KZT	1 000 000 KZT	One-time commission
9.6.	Re-issue of electronic signature to the RBSS "Internet banking" (including VAT)	0 KZT	25 000 KZT	One-time commission

* shall be applied, inter alia, to the cash and settlement Service Package Tariffs for SMB customers