

## Schedule of charges for banking services for clients – Diplomatic missions and International Organizations

(valid from 12 February, 2018)

Service	Rate (KZT/%)
<b>ACCOUNTS (in foreign/national currency)</b>	
Current/deposit account opening	0
Fixed monthly administration/maintenance fee per current account/Escrow account	0
Fixed monthly administration/maintenance fee per deposit account	0
Closing of current account	0
Opening of conditional bank deposit account (withholding tax for non-resident (one-time fee))	46 500.00
Opening of conditional bank deposit account (for liquidation fund purposes (one-time fee))	31 000.00
Opening of Escrow account	As per agreement (minimum 155 000.00 - maximum 3 100 000.00)
<b>TRANSFERS/PAYMENTS <sup>1</sup></b>	
<b>IN NATIONAL CURRENCY</b>	
Internal transfer/payments within the Bank between the accounts of the client(s)	0
Incoming transfer/payments	0
Outgoing transfer/payment from the client's account: - on the basis of payment document, received by the Bank <b>via the «Internet Banking» System;</b> - <b>by a diskette/CDR</b> /via agreed e-mail address (at transfer/payment of social deductions, payment to pension fund and transfer of due social medical insurance):	
From 09:00 to 13:00	130.00
From 13:00 to 16:00	210.00
After 16:00 as agreed with the Bank's Treasury and in the availability of necessary documents and technical capabilities of the Bank	1550.00
Payment to pension fund and payment to accounts opened with another bank, <b>paper-based (per person, max 10 persons)</b>	775.00

<sup>1</sup> This section contains cut off times frames for receipt/acceptance of payment orders by the Bank. Please note that for transfers/payments, which are subject to currency control checking, all supporting documents are to be provided to the Bank together with the payment orders. In case supporting documents are submitted to the Bank later than payment orders or the Bank finds any discrepancies in the documents submitted, the Bank will have to refuse the execution of the above mentioned transfers/payments. Please also take into consideration in relation to payment documents with a specific value date, received by the Bank by means of the "Internet Banking" System, the Bank reserves the right to either apply the fees referred to in this section, including the fees for late payments or to refuse acceptance of such payment orders received beyond the Bank's operating hours or based on the above conditions.

Outgoing transfer/payment received by the Bank ( <b>paper-based</b> ):	
From 09:00 to 13:00	
up to 5 million Kazakh Tenge	775.00
over 5 million Kazakh Tenge	1 240.00
From 13:00 to 15:00 (irrespective of the amount)	1 550.00
Investigations on transfer/payment or return of transfer/payment <sup>2</sup>	775.00
<b>IN FOREIGN CURRENCY</b>	
Internal transfer/payment within the Bank between the accounts of the client(s). Transfer/payment from 15:00 to 17:00 as agreed with the Bank	0
Incoming transfers/payments by SWIFT	0
International transfer/payment and conversion applications are accepted from 09:00 to 15:00	
Outgoing transfers/payments by SWIFT	0.30%
minimum fee	2 000.00
maximum fee	50 000.00
Correspondent charges of third party banks <sup>3</sup>	Reimbursement of actual expenses
Conversion <sup>4</sup>	At the commercial rate of the Bank
Additional commission for transfer/payment/conversion from 15-00 to 17-00 (upon consent with Treasury of the Bank, upon availability of required documents and technical capabilities of the Bank)	4 650.00
Investigations on transfer/payment or return of transfer/payment or redirection of transfer/payment <sup>5</sup>	3 875.00
Preparation of payment order (including conversions application) upon request of legal entity on transfer and payment of funds (per payment order)	1 550.00
Cancellation of payment order	310.00
Commission for assignment of registration number to the contract, registration of changes in the contract with the assigned registration number (standard execution time - 2 business days) <sup>6</sup>	1 210.00
Commission for registration of changes to contract with the assigned registration number (standard execution time - 1 business day)	2 500.00
Notification on payments executed within contract of the current year (plus VAT)	775.00
Notification on payments executed within contract of the previous year (plus VAT)	2 325.00
<b>CASH<sup>7</sup></b>	
Withdrawal and deposit of cash funds in national/foreign currency can be done from 9:00 to 16:00	
<b>WITHDRAWALS</b>	

<sup>2</sup> Bank charges commission for each type of service.

<sup>3</sup> Please be advised on the following commission instructions to be presented in payment order:

«OUR» - commission for the execution of the payment of the Remitting bank, commissions of the Intermediary banks and commission of the beneficiary's bank to be borne by the remitter of the money.

«BEN» - commission for the execution of the payment of the Remitting bank, commissions of the Intermediary banks and commission of the beneficiary's bank to be borne by the beneficiary of the money.

«SHA» - commission for the execution of the payment of the Remitting bank to be borne by the remitter of the money, commission of Intermediary banks and commission of the beneficiary's bank to be borne by the beneficiary of the money.

<sup>4</sup> If the client has not provided the necessary documents for the implementation of the conversion on the exchange rate fixing date, it is necessary to re-fix the conversion rate on the day when all necessary documents will be provided.

<sup>5</sup> Bank charges commission for each type of service.

<sup>6</sup> Operating hours for documents receipt for assignment of the registration numbers to a contract for transfers/payments are from 9:00 to 15:00.

<sup>7</sup> We also kindly draw your attention to the necessity to submit cash withdrawal application one day prior to withdrawal of large amounts of cash (over 2 million Kazakh Tenge / 20 thousand USD / 15 thousand EUR). In the absence of such application, the Bank will charge extra fee of 0.10% of cash withdrawn.

National currency withdrawals	0
Foreign currency withdrawals	0,50%
Extra fee for withdrawal of cash funds in national and foreign currency after 16:00 (upon technical capabilities of the Bank)	0,10%
Fee for issuance of a money cheque book (plus VAT)	775.00
<b>DEPOSITS</b>	
National currency deposits	0
National currency deposit to clients' current account from third parties:	0,15%
minimum fee:	
for individuals	250.00
for legal entities	1 000.00
Foreign currency deposits	0
Extra fee for withdrawal of cash funds in national and foreign currency after 16:00 (upon technical capabilities of the Bank)	0,10%
<b>«INTERNET BANKING» SYSTEM</b>	
Initial implementation fee (including two tokens for authorized signers)	0
Fee for every additional token or token replacement in case of loss or damage of token (per token, plus VAT)	3 000.00
Monthly processing fee for maintaining and service for each user of Internet banking system	1 085.00
On-site training (plus VAT) <sup>8</sup>	15 500.00
Trouble-shooting upon client's request (plus VAT) <sup>9</sup>	11 625.00
<b>BANK STATEMENTS AND CERTIFICATES</b>	
Fee per paper-based account statement	0
Fee per additional statements/certificates <sup>10</sup>	500.00
FASTI statements in MT 998/XML format, SWIFT statements in MT 940 (per month)	15 500.00
Comprehensive report for audit purposes; certificates - confirmations related to credit facilities under credit limits (info on accrued/paid interest, fees, principal, info on outstanding liabilities, etc.). Standard execution time - 5 business days (plus VAT)	7 750.00
Hard copies of bank documents from clients' files and duplicates of deposit agreements, payment orders (per page of every item requested) (plus VAT), dated to the period:	
- up to 6 months old	155.00
- more than 6 months old	775.00
<b>FACSIMILE INSTRUCTIONS</b>	
Commission for execution of client's payment order/instruction connected with account keeping and transfer operations sent to the Bank via facsimile (per payment order)	15 500.00
<b>LOANS/FINANCING</b>	
Lending / Financing <sup>11</sup>	As per agreement
Penalties, including, but not limited to, for untimely and/or incomplete repayment, full or partial early repayment within the first year, for failure to provide information, for	As per agreement

<sup>8</sup> Please note, that in case of the system implementation and/or additional training outside Almaty city, in addition for initial implementation fee the client shall pay for travel expenses of the Bank employees.

<sup>9</sup> Please note that within this service, the Bank employees shall provide technical assistance at the request of a client.

<sup>10</sup> Standard execution time -1 business day, the Bank will charge extra commission for urgent preparation (the same day) of certificates in the amount of 775.00 Kazakh Tenge.

<sup>11</sup> In accordance with a separate agreement and subject to a specific deal structure and financial standing of a borrower (may be subject to VAT depending on the deal structure).

misapplication of funds, in the event of invalidity of any of the representations and/or warranties, violation of any other terms of agreement etc <sup>12</sup>	
<b>TRADE SERVICES</b>	
<b>IMPORT L/Cs</b>	
L/C opening <sup>12</sup>	As per agreement, minimum 21 700.00
L/C pre-advising	15 500.00
In case of extension of the validity or amount increasing L/C opening charges are applicable	minimum 21 700.00
L/C amendment other than extension or amount increasing	21 700.00
L/C cancellation fee with obtaining Beneficiary's consent	15 500.00
<b>IMPORT DOCUMENTATION UNDER L/Cs &amp; COLLECTIONS</b>	
Fee for execution of liabilities under L/Cs: - Handling/checking/payment charges per set of documents	0,2%, minimum 31 000.00 - maximum 775 000.00
Claim under non documentary Standby L/C handling fee	15 500.00
Discrepancy fee (per each set of documents)	7 750.00
Documents received on collection basis:	
Handling charges including one payment under collection	0,15%, minimum 15 500.00 - maximum 108 500.00
Each partial payment under collection starting from the second payment	4 650.00
Advising of amendment to collection instruction	3 100.00
<b>EXPORT L/Cs</b>	
L/C advising fee	15 500.00
L/C amendment advising fee	15 500.00
Handling /checking/payment charges per set of documents	0,2%, minimum 31 000.00 - maximum 775 000.00
Discrepancy fee (per each set of documents)	7 750.00
Export bills under L/Cs sent on collection basis	0,15%, minimum 15 500.00 - maximum 232 500.00
Transfer of L/C	23 250.00
Transfer of L/C amendments	Same as advising fee
Payment under transferable L/C	7 750.00
Transfer operations (transfer of funds as per client's instructions as per assignment of Proceeds under L/C) <sup>12</sup>	As per agreement, minimum 23 250.00
<b>GUARANTEES</b>	
Guarantee charges are the same as the L/C charges described above	
Extra fee for urgent issuance of the guarantee (same day)	31 000.00
Claim handling fee	15 500.00
<b>INQUIRY MESSAGES UNDER DOCUMENTARY OPERATIONS</b>	
via SWIFT (plus VAT)	4 650.00
<b>OTHER SERVICES</b>	
Courier charges (plus VAT)	Reimbursement of actual expenses

NOTES:

<sup>12</sup> In accordance with a separate agreement and subject to a specific deal structure and financial standing of a borrower.

1. Services which are not considered as "financial services" are subject to VAT in accordance with the tax legislation of the Republic of Kazakhstan.
2. The Services are offered at the sole discretion of the Bank and will be subject to periodic review. The Bank reserves the right to change the terms of this Schedule in case there are any changes in market conditions and/or client's profile.
3. Bank commission is recovered in accordance with the acting legislation of the Republic of Kazakhstan. Commission recovery process is carried out in accordance with Terms and Conditions for banking services under a Bank Account Agreement and / or other agreements signed with the Bank which may stipulate additional commissions other than in the present Schedule.
4. Cut-off times frames stipulated in the present Schedule are perceived as operational hours for execution of respective types of transactions. Schedule of charges indicates Almaty time.