

**APPROVED**  
**by Decision of the Management Board**  
**Minutes of Meeting No.21022019 dated 21.02.2019.**

### Tariffs for banking services for individual customers<sup>1</sup>

(coming into force from March 1 2019)

#### **OPENING AND MAINTENANCE OF ACCOUNTS (in national / foreign currency)**

Opening current/savings account	KZT 0
Maintaining current/savings account	KZT 0
Closing current/savings account (excluding VAT)	KZT 0
Maintaining a current account with a balance on the account above zero (0) (charged once a month), for which there is no movement of money for more than 12 calendar months (commissions paid to the bank are not taken into account) (inactive current account), except for the current account opened for the transfer of remuneration on the contribution of an individual	amount of account balance, but not more than KZT 500 per month

#### **BANKING STATEMENTS/CERTIFICATES**

Standard statement of current/savings account (at the request of the client for the period up to 12 months inclusive)	KZT 500
Standard statement of current/savings account (at the request of the client for a period of more than 12 months)	KZT 1,500
Certificate of availability of current/savings account(s) and account balance(s) (excluding VAT)	KZT 1,500
Certificate of absence of loan debt (excluding VAT)	KZT 2,000/0 – at the request of the client after full repayment of the debt
Certificate of availability of loan/overdue debt (excluding VAT)	KZT 0 (for individuals with mortgage loans at the Bank)

#### **CREDITING OF MONEY (in national/foreign currency)**

cashless	KZT 0
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#### **MONETARY CASH OPERATIONS (in national/foreign currency)**

Cash withdrawal from current account	0.8%, min. KZT 500
Cash withdrawal from savings account upon early termination/partial withdrawal before the expiration of 7 days from the date of receipt of the contribution (regardless of the money receipt method)	0.8%, min. KZT 500
Cash withdrawal from savings account upon early termination/partial withdrawal after the expiration of 7 days from the date of receipt of the contribution (regardless of the money receipt method)	KZT 0
Cash deposit in national and foreign currency	KZT 0
Cash deposit in national currency from third parties to current accounts of individuals	KZT 0

Note:

When withdrawing cash in excess of KZT two millions (2,000,000) or the equivalent in foreign currency, a preliminary application must be submitted to the Bank.

**TRANSFERS/MONEY PAYMENTS****IN NATIONAL CURRENCY:**

intrabank: - between accounts of one client - to the account of another client	KZT 0 KZT 100
Outgoing transfer/payment from the client's account on the basis of the payment document received by the Bank on paper	0.3%, min. KZT 500, max. KZT 3,000
Cancellation of a payment document, investigation/amendment of payment documents on external transfers (subject to technical capabilities of the Bank)	KZT 3,000

**IN FOREIGN CURRENCY:**

intrabank: - between accounts of one client - to the account of another client Outgoing transfer/payment via SWIFT: - minimum amount of commission - maximum amount of commission Additional fee for transfer services of correspondent banks <sup>2</sup>	KZT 0 KZT 200 0.30% KZT 4,650 KZT 77,500 Reimbursement in fact
Investigation of executed outgoing transfers/payments at the request of the client (excluding VAT)	KZT 10,000
Cancellation within the business day of an unfulfilled payment or other document of a client accepted by the Bank (subject to capability of the Bank) (including VAT)	KZT 10,000

**CONVERSION:**

Conversion	At the commercial rate of the Bank
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## Notes:

- Including for persons connected with the Bank by special relations
- Instructions regarding commissions should be presented in the payment order in the form of one of the three codes as described below:  
 "OUR" – the commission for making the payment of the sending bank, the commission of the correspondent banks and the commission of the beneficiary bank should be borne by the sender of the money.  
 "BEN" – the commission for making the payment of the sending bank, the commission of the correspondent banks and the commission of the beneficiary bank should be borne by the payee.  
 "SHA" – the commission for making the payment of the sending bank should be paid by the sender, the commission of the correspondent banks and the commission of the beneficiary bank should be paid by the payee.
- The supporting documents necessary for making transfers/payments subject to the currency regulation legislation should be submitted to the Bank along with payment orders.
- Services that do not fall into the category of "financial services" in accordance with the tax laws of the Republic of Kazakhstan shall be subject to VAT.
- Banking fees shall be charged in accordance with the current legislation of the Republic of Kazakhstan.
- Service fees shall be debited from the Client's account without prior notice.
- These Tariffs shall be subject to change taking into account the provisions of the Comprehensive Banking Services Agreement, the General Conditions for the Bank's operations and the requirements of the current legislation of the Republic of Kazakhstan.