

**Schedule of charges for banking services
for clients - private individuals having mortgage loans
(valid from July 20, 2018)**

ACCOUNT MANAGEMENT (in foreign/ national currency)

Current account closing	Not applicable
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Note: 3 working days for execution.

BANK STATEMENTS

Fee per paper-based account statement for each month by client's request	500 tenge
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Note: 5 working days for execution.

ISSUANCE OF CERTIFICATE

Of account(s) availability (plus VAT)	1 000 tenge
Of account(s) balance (plus VAT)	2 000 tenge
Of absence/ availability of loan/ overdue debt (plus VAT)	Not applicable

Note:

- 5 working days for execution.
- Bank provides certificates for all loan agreements

CASH TRANSACTIONS

Foreign currency withdrawals	1,4%, min. 5 USD/ EUR
National currency withdrawals	1%, min. 1 500 tenge
Withdrawal of balance full amount in cash when closing account	Not applicable
Cash contribution in national currency to the current account	Not applicable
Cash contribution in foreign currency to the current account	Not applicable

Notes:

- Cash acceptance in national and foreign currency is performed from 9:00 a.m. until 3:00 p.m. Astana time.
- For withdrawal of more than KZT 2 (two) million or USD 20 (twenty) thousand and EUR 15 (fifteen) thousand an application to the Bank must be provided a day before actual withdrawal. If no application was submitted in advance, additional fee is withdrawn for 0.10% of the issued amount

MONEY TRANSFER/PAYMENT (in foreign/ national currency)

IN NATIONAL CURRENCY:

Outgoing transfer/payment received by the Bank (paper-based)	3 000 tenge
Incoming transfer/payment to current account purposed for transactions of mortgage loan repayment	Not applicable
Execution of requests of payment document status/payment to current account purposed for transactions of mortgage loan repayment	Not applicable
Execution of requests of payment document status/outgoing payment from current client's account	1 775 tenge

Cancellation of payment document for outgoing transfer/payment from current client's account	3 000 tenge
Cancellation of payment document purposed for transactions of mortgage loan repayment	Not applicable

IN FOREIGN CURRENCY:

International outgoing transfer/payment received by SWIFT: -minimum fee	0.30% 4 650 tenge
-maximum fee	77 500 tenge
Correspondent charges of third party Banks	5 000 tenge
Incoming transfer/ payment to current account purposed for transactions of mortgage loan repayment	Not applicable
Execution of requests of payment document status /incoming payment to current account purposed for transactions of mortgage loan repayment	Not applicable
Execution of requests of payment document status /outgoing payment from current client's account	3 875 tenge
Cancellation of payment document for outgoing transfer/payment from current client's account	3 000 tenge
Cancellation of payment document purposed for transactions of mortgage loan repayment	Not applicable

Notes:

1. For transfers/payments subject to the legislation of the currency control regulations supporting documents shall be provided to the Bank together with payment orders.
2. Applications for transfers/payments in the national and foreign currency as well as applications for currency conversions are accepted from 09:00 a.m. until 01:00 p.m. Astana time.

GENERAL NOTES:

1. Tariffs for issue and servicing mortgage loans for clients are regulated by separate credit agreements between Bank and client.
2. Services that do not refer to the "banking services" category in accordance with the tax legislation of the Republic of Kazakhstan are subject to VAT withdrawal.
3. Fees for banking services are withdrawn in accordance with the current legislation of the Republic of Kazakhstan.
4. Time indicated in these Tariffs specify trade hours for performing the respective types of transactions.
5. Credit interest on customer accounts is not applicable.