

APPROVED
by the Decision of the Management Board
Minutes #16102018 dated 16 October, 2018

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

(valid from 29 October, 2018)

Service	Rate (KZT/%)
ACCOUNTS OPENING, MAINTENANCE AND CLOSING in foreign and national currency	
Current/ savings account opening	0
Fixed monthly administration/ maintenance fee per current account/ Escrow account	0
Fixed monthly administration/ maintenance fee per savings account	0
Closing of current account (plus VAT)	0
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)
Paper-based account statement	0
Additional paper-based statement	500.00
FASTI statements in MT 998/XML format (per month)	0
SWIFT statements in MT 940 format (per month)	15 500.00
PAYMENTS/ FUNDS TRANSFERS ¹	
IN NATIONAL CURRENCY	
Funds transfer/ payments within the Bank between the accounts of the client(s)	0
Incoming funds transfer/ payments	0
Outgoing funds transfer/ payment from the client's account: - on the basis of payment document, received by the Bank via the «Internet Banking» System ; - on the basis of received collection order, request for debit, sent by electronic means	

¹ This section contains cut off time frames for receipt of payment orders by the Bank. Please note that for transfers/payments, which are subject to currency control, 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 that 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 mentioned conditions.

- by a CDR disk/ USB drive (for transfer/ payment of social deductions, contributions to pension fund, contributions to social medical insurance fund):	
From 09:00 to 13:00	130.00
From 13:00 to 16:45	210.00
After 16:45 subject to the Bank's Treasury agreement, availability of necessary documents and technical capabilities of the Bank	1550.00
Contributions to pension fund and funds transfer to accounts opened with another bank, provided on paper-based order (per person, max 10 persons)	775.00
Outgoing transfer/ payment on the basis of payment document, including collection order, request for debit, received by the Bank on paper-based order :	
From 09:00 to 13:00	
up to 5 million Tenge	775.00
over 5 million 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 ² (plus VAT)	775.00
IN FOREIGN CURRENCY	
Funds transfer/ payment within the Bank between the accounts of the client(s). Transfer/ payment from 15:00 to 17:00 to be agreed with the Bank	0
Incoming transfers/payments by SWIFT	0
Funds transfer/ payment orders in foreign currency 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	15 500.00
Additional charge for transfer by correspondent banks ³	Reimbursement of actual expenses
Investigations on transfer/ payment or return of transfer/ payment ⁴ (plus VAT)	3 875.00
Conversion ⁵	At the commercial rate of the Bank
Additional fee for transfer/ payment/ conversion from 15-00 to 17-00 (subject to the Bank's Treasury agreement, availability of necessary documents and technical capabilities of the Bank)	4 650.00

² Bank charges commission for each type of service provided.

³ 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.

⁴ Bank charges commission for each type of service provided.

⁵ 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.

Preparation of payment order (including conversions application) upon request of legal entity on transfer and payment of funds, per payment order (plus VAT)	1 550.00
Cancellation of payment order (including conversions application) within operational day (subject to availability of necessary documents and technical capabilities of the Bank)	310.00
CURRENCY CONTROL	
Commission for assignment of registration number to the contract, standard execution time - 2 business days ⁶ (plus VAT)	1 000.00
Commission for urgent assignment of registration number to the contract, within 1 business day (plus VAT)	2 500.00
Notification on payments executed according to valid contract (plus VAT)	775.00
Notification on payments executed according to closed contract (plus VAT)	2 500.00
CASH⁷	
Withdrawal and deposit of cash funds in national/ foreign currency can be done from 9:00 to 16:00	
WITHDRAWALS	
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
DEPOSITS	
National currency deposit	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%
«INTERNET BANKING» SYSTEM, or other system	
Initial installation and implementation fee, including two tokens for authorized signers (plus VAT)	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 servicing users of Internet banking system, per token (plus VAT)	950.00

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

⁷ 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.

On-site training (plus VAT) ⁸	15 500.00
Trouble-shooting upon client's request (plus VAT) ⁹	11 625.00
BANK CERTIFICATES	
Fee per certificate ¹⁰	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 - more than 6 months old	155.00 775.00
LOANS/FINANCING	
Lending / Financing ¹¹	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 misapplication of funds, in the event of invalidity of any of the representations and/or warranties, violation of any other terms of agreement etc ¹²	As per agreement
TRADE SERVICES¹³	
IMPORT L/Cs	
L/C opening ¹¹	0,1%, minimum 21 700.00, maximum 100 000.00
L/C use without cash coverage	As per agreement
Amendment to L/C terms	21 700.00
Premature cancellation of L/C with receipt of beneficiary's consent	15 000.00
Checking up of shipping documents, per each set (plus VAT)	0,2%, minimum 15 000.00, maximum 150 000.00
Discrepancy fee, per each set of documents (plus VAT)	7 000.00
EXPORT L/Cs	
L/C advising fee	0,1%, minimum 20 000.00, maximum 70 000.00
L/C amendment advising fee	10 000.00

⁸ 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.

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

¹⁰ Standard execution time -1 business day, the Bank will charge extra fee for urgent preparation (the same day) of certificates in the amount of 775.00 Tenge (plus VAT).

¹¹ 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).

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

¹³ Fee for payments and funds transfers with regards to trade services are charged according to "Payments/ Funds transfers" section.

L/C confirmation	As per agreement, minimum 110 000.00
Checking up of shipping documents, per each set (plus VAT)	0,2%, minimum 15 000.00, maximum 150 000.00
Discrepancy fee, per each set of documents (plus VAT)	7 000.00
GUARANTEES	
L/G issuance	0,1%, minimum 21 700.00, maximum 100 000.00
L/G use without cash coverage	As per agreement
Amendment to L/G terms	21 700.00
Checking up of demand	0,1%, minimum 15 000.00, maximum 70 000.00
L/G advising fee (plus VAT) ¹⁴	0,1%, minimum 15 000.00, maximum 50 000.00
L/G amendment advising fee (plus VAT) ¹⁵	10 000.00
INQUIRY MESSAGES UNDER DOCUMENTARY OPERATIONS	
Requests on documentary transactions (plus VAT)	3 000.00
Documentary collections	
Payment documents acceptance for collection	0,2%, minimum 15 000.00, maximum 110 000.00
Amendment to collection	5 000.00
Advising (plus VAT)	0,15%, minimum 15 000.00, maximum 70 000.00
Advising of amendment to collection (plus VAT)	5 000.00
OTHER SERVICES	
Courier charges (plus VAT)	Reimbursement of actual expenses

NOTES:

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.

¹⁴ VAT is not applicable in case of advising of the L/G issued by the Bank.

¹⁵ VAT is not applicable in case of advising of amendments to the L/G issued by the Bank.