



Approved by the Management Board of
ATFBank JSC Minutes No.73 dated July 31,
2018

As supplemented in accordance with Decision
of the Management Board of ATFBank JSC
Minutes No.91 dated September 3, 2020

TARIFFS

FOR LEGAL ENTITIES / INDIVIDUAL ENTREPRENEURSHIPS - SMES AND CORPORATE BUSINESSES SERVED IN ATFBANK JSC (HEREINAFTER – BANK)

BLOCK I. CASH AND SETTLEMENT SERVICE				
Section 1. Accounts of customers: opening, maintenance and closing (including via systems of remote access to bank accounts)				
№	Type of operation	Charged fee		Note
		SME	Corporate	
1.1.	Opening of current account (in various modes, except for paragraphs 1.3 and 1.4 of this section):			
1.1.1.	to legal entities in Almaty and Nur-Sultan (except for s-p. 1.1.4.-1.1.6.)	KZT 5,000		One-time fee, payable at the time of opening the account, for each account
1.1.2.	to legal entities in other regions (except for s-p. 1.1.4.-1.1.6.)	KZT 2,500		
1.1.3.	“Lucky account Number” for legal entities in Almaty and Nur-Sultan	KZT 10,000		
1.1.4.	“Lucky account Number” for legal entities in other regions and individual entrepreneurs	KZT 5,000		
1.1.5.	to individual entrepreneurships (all regions)	KZT 2,500		
1.1.6.	together with provision of “Payroll Project” service	free		
1.1.7.	the third and further accounts with one branch	free		in case of having two or more operating current accounts, opened in one branch
1.1.8.	together with entering into cooperation agreement on servicing payment cardholders with trade and service outlets	free		
1.2.	Opening and maintenance of savings account	free		
1.3.	Opening of escrow account	KZT 0	KZT 300,000	One-time fee, payable for each account
1.4.	Opening / transfer of a current account to limited use mode	KZT 300,000		One-time fee, payable for each account
1.5.	Maintenance of current account (in various modes, except for p. 1.6 of this section)	KZT 1,000 (for accounts idle for more than 1 year in the amount of balance on the account)		Monthly, payable no later than the last day of the month for each account (not charged in the month of opening the account)
1.6.	Maintenance of escrow account	KZT 15,000	KZT 1,000	Monthly, payable at the end of each month for each account (not charged in the month of opening the account)

1.7.	Closing of current account (except for paragraph 1.9 of this section)*:		
1.7.1.	at the customer's request*	KZT 5,000	One-time fee, payable before closing the account, for each account. In the event of having three or more accounts to be closed at the same time, total amount of fee is KZT 15,000 for all accounts being closed.
1.7.2.	in the event of reorganization, winding-up of the customer*	free	
1.7.3.	Closing of current account at the Bank's initiative	KZT 0	
1.8.	Closing of savings account*	free	
1.9.	Closing of escrow account	KZT 0	
Section 2.			
Payments and transfers in tenge (including via systems of remote access to bank accounts)			
2.1.	Payments and transfers from current account (including taxes and other mandatory payments)⁽¹⁾ at the customer's instruction, except for those indicated in paragraphs 2.3, 2.4 and 2.8 of this section:		
2.1.1.	Between 9.00 and 13.00, with transfer on the same day:		
2.1.1.1.	up to 5,000,000 (five million) tenge	in print format - KZT 400 Via ATF Online - KZT 320	One-time fee, payable at the time of making the operation
2.1.1.2.	over 5,000,000 (five million) tenge	in print format - KZT 700 Via ATF Online - KZT 560	
2.1.2.	Between 13.00 and 16.00, with transfer on the same day	in print format - 0,24% min KZT 440, max KZT 1100 Via ATF Online – 0.21% min KZT 400, max KZT 940	One-time fee, payable at the time of making the operation, calculated of the amount of transfer
2.1.3.	Between 16.00 and 18.00 with transfer on the same day (if technically feasible for the Bank)	in print format - KZT 2 400 Via ATF Online - KZT 1 950	
2.1.4.	With value date on the next day:		
2.1.4.1.	up to 5,000,000 (five million) tenge	in print format - KZT 300 Via ATF Online - KZT 200	One-time fee, payable at the time of making the operation. Payments and transfers for paying taxes and other mandatory payments to the state, mandatory pension contributions, mandatory occupational
2.1.4.2.	over 5,000,000 (five million) tenge	in print format - KZT 400	

		Via ATF Online - KZT 320	pension contributions, social deductions, compulsory medical insurance contributions with value date on the next day are not made
	⁽¹⁾ Transfers accepted in print format with a list of up to 50 people for manual entry are charged a fee of KZT 250 for each last name. For transfers for over 50 people, lists are provided to the Bank in soft copy, no additional fee is charged.		
2.2.	Express transfers (within one hour of receipt of a payment document by the Bank)	0,30% min KZT 1 200 max KZT 6 700	One-time fee, payable at the time of making the operation, calculated of the amount of transfer
2.3.	Intrabank payments and transfers, including made on accounts opened with different branches of the Bank:		
2.3.1.	for customers - legal entities:		
2.3.1.1.	between own accounts of the customer	KZT 0	
2.3.1.2.	to other customers	in print format KZT 250 Via ATF Online KZT 0	KZT 0
			One-time fee, payable at the time of making the operation
2.3.2.	for customers - individual entrepreneurs:		
2.3.2.1.	between own accounts opened for the individual entrepreneurship	KZT 0	
2.3.2.2.	to other customers – legal entities and individual entrepreneurs	in print format KZT 250 Via ATF Online KZT 0	KZT 0
			One-time fee, payable at the time of making the operation
2.3.2.3.	to other customers, as well as own accounts opened for the individual	0,40% min KZT 450 max KZT 1 200	One-time fee, payable at the time of making the operation, calculated of the amount of transfer
2.4.	Transfer on the basis of a standing order or by direct debit on the basis of a direct debit agreement:		
2.4.1.	between own accounts opened for the legal entity / individual entrepreneurship with the Bank	KZT 250	
2.4.2.	intrabank payments to other customers – legal entities / individual entrepreneurs	KZT 250	
2.4.3.	intrabank payments, as well as payments to accounts opened for the individual	0,35% min KZT 350	
			One-time fee, payable at the time of making the operation, calculated of the amount of transfer
2.5.	Withdrawal of the order at the customer's initiative prior to the execution of the order by the Bank (if technically feasible for the Bank):		
2.5.1.	interbank payment within banking day*	0,10% min KZT 1,000 max KZT 7,000	One-time fee, payable at the time of making the operation, calculated of the amount of transfer
2.5.2.	intrabank transfer within banking day and in lack of payee's back acceptance*	KZT 700	
			One-time fee, payable at the time of making the operation
2.6.	issue at the customer's request of the confirmation of transfer, clarification of details on the transfers made as part of providing payment and transfer service*	KZT 300	
			One-time fee, payable prior to providing the service, for each confirmation
2.7.	Crediting of transfer amount:		
2.7.1.	Crediting of money on non-cash payments and transfers to a current account opened in	free	

	tenge, except for those specified in paragraphs 7.8, 7.9.		
2.7.2.	Crediting of money to escrow account in tenge	KZT 0	0,11% min. KZT 2,000 max. KZT 30,000
2.7.3.	Crediting of money to current account in limited use mode in tenge		0,11% min. KZT 2,000 max. KZT 30,000
2.8.	Payments without opening the account for:		
2.8.1.	Payment of taxes and other mandatory payments to the state in tenge	1% min KZT 400	One-time fee, payable at the time of making the operation, calculated of the amount of payment
2.8.2.	Payment of pension contributions, social deductions, charges and contributions to the social medical insurance fund**:		
2.8.2.1.	in case of filing a payment document with a list of depositors in soft copy	KZT 200 for each payment document + KZT 50 for each depositor	One-time fee, payable at the time of making the operation
2.8.2.2.	in case of filing a payment document with a list of depositors in print format (up to 50 depositors)	KZT 200 for each payment document + KZT 150 for each depositor	
Section 3. Operations in foreign currency (including via systems of remote access to bank accounts)			
3.1.	Intrabank transfers in foreign currency to the Bank's customers (subject to requirements of FX legislation of the Republic of Kazakhstan):		
3.1.1.	between accounts of legal entities / individual entrepreneurship; from accounts of legal entities to accounts of individuals	free	
3.1.2.	from current account of individual entrepreneurship to own accounts opened for the individual	1,39% min KZT 725 max KZT 1500	One-time fee, payable at the time of making the operation, calculated of the amount of transfer
3.2.	International transfers in foreign currency⁽²⁾:		
3.2.1.	with full or partial payment of the fee by the payee (BEN\SHARE option), except for Chinese RMB:		
3.2.1.1.	when the Bank receives the customer's request before 13.00	0,19% min KZT 5,000 max KZT 70,000	One-time fee, payable at the time of making the operation, calculated of the amount of transfer
3.2.1.2.	when the Bank receives the customer's request between 13.00 and 16.00	0,40% min KZT 5,000 max KZT 70,000	
3.2.1.3.	Transfers with future value date	0,19% min KZT 5,000 max KZT 70,000	
3.2.2.	with full or partial payment of the fee by the payee (BEN\SHARE option) in Chinese RMB	0,20% min KZT 10,000 max KZT 72,000	When the customer files a request before 16.00 (with the date of execution of the payment document by the Bank on the next business day)
3.2.3.	with full payment of the fee by the payer (OUR option), when the customer files a request before 16.00:		
3.2.3.1.	for all types of currencies, except for USD, EUR and CNY	0,35% min KZT 10,000 max KZT 90,000	One-time fee, payable at the time of making the operation, calculated of

3.2.3.2.	in USD	0,45% min KZT 20,000 – for SME customers min KZT 15,000 – for Corporate customers max KZT 135,000	the amount of transfer
3.2.3.3.	in EUR	0,29% min KZT 13,000 max KZT 90,000	
3.2.4.	with full payment of the fee by the payer (OUR option), with future value date:		
3.2.4.1	for all types of currencies, except for USD, EUR and CNY	0,35% min KZT 10,000 max KZT 90,000	One-time fee, payable at the time of making the operation, calculated of the amount of transfer
3.2.4.2	in USD	0,45% min KZT 20,000 – for SME customers min KZT 15,000 – for Corporate customers max KZT 135,000	
3.2.4.3	in EUR	0,29% min KZT 13,000 max KZT 90,000	
3.2.4.4.	CNY (in Chinese yuans)	0,45% min KZT 10,000 max KZT 90,000	
3.3.	International transfers in the local currencies of CIS countries ⁽²⁾:		
3.3.1.	transfers in Russian rubles when the Bank receives the customer's request before 16.00	0,15% min KZT 3 800 max KZT 50,000	One-time fee, payable at the time of making the operation, calculated of the amount of transfer
3.3.2.	other types of currencies: when the Bank receives the customer's request before 16.00	0,35% min KZT 5,000 max KZT 67,500	
3.3.3.	transfers with future value date in the local currencies of CIS countries:		
3.3.3.1.	in Russian rubles	0,15% min KZT 3 800 max KZT 50,000	One-time fee, payable at the time of making the operation, calculated of the amount of transfer
3.3.3.2	other types of currencies	0,35% min KZT 5,000 max KZT 67,500	
3.4.	International transfers in foreign currency after 16.00 (if technically feasible for the Bank) ⁽²⁾	KZT 162,000	One-time fee, payable at the time of making the operation
3.5.	International transfer in foreign currency to legal entities – customers of OptimaBank OJSC (Kyrgyzstan)	KZT 1,000	One-time fee, payable at the time of making the operation, calculated of the amount of transfer
3.6.	Withdrawal of the instruction at the initiative of the customer before the Bank executes the instruction ^{*(3)}	KZT 15,000	One-time fee, payable at the time of making the operation
3.7.	Changing the payment instructions by the customer after the Bank accepts the instruction for execution ^{*(3)}	KZT 10,000	One-time fee, payable prior to providing the service, for changing the instructions in one payment order
3.8.	Issue at the customer's request of the confirmation of transfer, clarification of details on the transfers made as part of	KZT 750	One-time fee, payable at the time of making the operation

	providing payment and transfer service (SWIFT format)*		
3.9.	Non-cash crediting of the transfer amount:		
3.9.1.	to current account in foreign currency	free	
3.9.2.	Crediting of money to escrow account in foreign currency	KZT 0	0,11% min. KZT 2,000 max. KZT 30,000 One-time fee, payable at the time of making the operation, calculated of the amount of crediting
3.9.3.	Crediting of money to current account in limited use mode in foreign currency	0,11% min. KZT 2,000 max. KZT 30,000 One-time fee, payable at the time of making the operation, calculated of the amount of crediting	
3.10.	Issue at the customer's request of information on crediting money to the beneficiary (date of crediting and/or currency of crediting and/or amount of crediting), amounts of fees of the third persons and other information on outgoing payments and transfers at the request of the customer, not related to consideration by the Bank of dispute situations, as part of providing payment and transfer service*(³)	KZT 10,000 One-time fee, payable at the time of making the operation, for each inquiry	
<p>(²) In case of sending an international transfer in foreign currency by telegraph, the Customer will additionally reimburse the Bank for actual expenses of using communication services. (³) In case of presentation / charging of the fee by the intermediary bank / correspondent bank / beneficiary bank, the Customer will additionally reimburse the Bank for the actual expenses associated with that service.</p>			
Section 4. Cash desk operations			
4.1.	Acceptance of cash in tenge (except for acceptance of collected cash) to the customer's current account:		
4.1.1.	paid to cash desk between 9.00 and 16.00	0,20% min KZT 450	One-time fee, payable at the time of making the operation, calculated of the amount of accepted cash
4.1.2.	paid to cash desk between 16.00 and 18.00	0,35% min KZT 490	
4.2.	Acceptance of collected cash to the customer's current account, except for paragraph 4.3:		
4.2.1.	up to 5,000,000.00 (five million) tenge	0,17% min KZT 725	One-time fee, payable at the time of making the operation, calculated of the amount of collected cash
4.2.2.	over 5,000,000.00 (five million) tenge	0,17%	
4.3.	Express recounting of collected cash with crediting to the customer's current account within three (3) banking hours from the moment of collection	0,30% min KZT 1,500	One-time fee, payable at the time of making the operation, calculated of the amount of collected cash
4.4.	Recounting of cash at the request and in presence of the customer	0,20% min KZT 600	One-time fee, payable at the time of making the operation, calculated of the amount of recounted cash
4.5.	Acceptance of cash in tenge to the current account through the cash desk of another branch of the Bank	0.20% min KZT 600	One-time fee, payable at the time of making the operation, calculated of the amount of accepted cash
4.6.	Acceptance of cash in foreign currency to the current account	0,30% min KZT 600	

4.7.	Repeated recounting (in case of finding surplus / shortage or invalid / dubious banknotes at the time of recounting)	0,20% min KZT 1000 max KZT 10,000	One-time fee, payable at the time of making the operation, calculated of the amount of recounted cash
4.8.	Payout of cash from current account of the customer in tenge:		
4.8.1.	To legal entities by prior request (to be filed no later than one day prior to payout)		
4.8.1.1.	up to 15,000,000.00 (fifteen million) tenge	0,50%	
4.8.1.2.	over 15,000,000.00 (fifteen million) tenge	0,34%	
4.8.2.	To individual entrepreneurships		
4.8.2.1.	up to 1,000,000.00 (one million) tenge	0,40% min KZT 450	One-time fee, payable at the time of making the operation, calculated of the amount of paid out cash
4.8.2.2.	over 1,000,000.00 (one million) tenge:		
4.8.2.2.1.	by prior request (to be filed no later than one day prior to payout)	0,34%	
4.8.2.2.2.	without prior request	0,50%	
4.9.	Payout of cash in foreign currency from current account	1,39% min KZT 725	One-time fee, payable at the time of making the operation, calculated of the amount of paid out cash
4.10.	Preparation and/or packing of cash in the amount of over 10,000,000.00 (ten million) tenge (equivalent) on the basis of a prior request of the customer (paid in case of refusal to receive cash) as part of cash payout from the account	0,10% of the amount	One-time fee, payable upon refusal from receipt of cash, calculated of the requested amount
4.11.	Exchange (change) of cash in tenge (banknotes to coins, coins to banknotes):	0,50% of the amount min KZT 2,000	One-time fee, payable at the time of making the operation, calculated of the amount subject to exchange
Section 5.			
Conversion services (including via systems of remote access to bank accounts)			
5.1.	Purchase / sale of foreign currency for tenge / foreign currency for other foreign currency (at the exchange rate of the Bank set on the day of operation) upon receipt of request by the Bank:		
5.1.1.	between 9.00 and 15.00, with current value date	0,20% min KZT 1 250	One-time fee, payable at the time of making the operation, calculated of the amount of money subject to conversion
5.1.2.	between 15.00 and 17.00, with current value date (if technically feasible for the Bank)	0,50% min KZT 1 400	
5.1.3.	between 09.00 and 17.00, with future value date	0,15% min KZT 1 100	
Section 6.			
Services associated with remote access systems, as part of maintenance of bank accounts			
6.1.	Services through ATF Online		
6.1.1.	Provision of remote access to bank accounts of the customer via ATF Online*	KZT 1 550	Monthly, payable no later than the last day regardless of the number of accounts (not charged for the month of connecting the account)
6.1.2.	Signing up of the Customer in ATF Online (including provision of JaCarta token and EDS means)*	KZT 10,000	One-time fee, payable at the time of filing a request, for signing up each user of the Customer

6.1.3.	Getting the customer connected to ATF Online, without calling in for Bank specialist to the Customer's office*	KZT 2,000	One-time fee, payable at the time of filing a request for connection
6.1.4.	Replacement of key – JaCarta token and EDS means (in case of loss / damage, etc., through the fault of the Customer) of ATF Online system*	KZT 10,000	One-time fee, payable prior to providing the service, for each key
6.1.5.	Visit of a Bank specialist to the Customer's office as part of providing remote access to ATF Online at the Customer's initiative *		
6.1.5.1.	in Almaty, Nur-Sultan*	KZT 5,000	One-time fee, payable at the time of filing a request for specialist visit
6.1.5.2.	other cities*	KZT 2,500	
6.2.	Services through ATF Business		
6.2.1.	Registration in ATF Business*	KZT 0	one-off fee payable upon Customer registration
6.2.2.	Providing remote access to bank accounts of the customer through ATF Business*	KZT 0	Monthly, payable not later than the last day irrelevant of the number of accounts
Section 7. Other fees of the Bank			
7.1.	Fulfillment of obligations of a collecting bank *	KZT 1,000	One-time fee, payable at the time of making the operation, for each document
7.2.	Provision of checkbook*:		
7.2.1	25 sheets*	KZT 700	One-time fee, payable prior to providing the service, for each checkbook
7.2.2.	50 sheets*	KZT 1000	
7.3.	As part of servicing a current account*:		
7.3.1.	Provision at the customer's request of the copies of current account statements and payment documents*	KZT 750 For each sheet	One-time fee, payable prior to providing the service, for each sheet
7.3.2.	Provision at the customer's request of current account certificates*:		
7.3.2.1	for tender*	KZT 1,000	One-time fee, payable at the time of filing a request, for each certificate
7.3.2.2.	for audit companies*	KZT 8,000	
7.3.2.3.	Information certificates on the presence of bank accounts, bank details, presence of unfulfilled claims of third parties (card index 2), certificates on the cash flows and confirmation of balances on bank accounts (turnover balance reports) and other bank account certificates (except for the certificates indicated in paragraphs 7.3.2.1 and 7.3.2.2.)*	KZT 900	
7.3.2.4.	Provision of certificates on the cash flows on the account for a certain period of time or account statements sent via SWIFT channel in MT940/950 format*:		
	- daily*	KZT 7 700	payable monthly, on the last business day of the month, for each account, service is provided based on the request of the customer
	- weekly / monthly*	KZT 6,000	

7.3.2.5.	Express provision of certificates indicated in subparagraphs 7.3.2.1 - 7.3.2.4 (1 day)*	KZT 1000	One-time fee payable for each certificate in addition to the fee indicated in subparagraphs 7.3.2.1 - 7.3.2.4.
7.3.3	Provision to third parties (except for persons who are provided with information containing bank secrecy by virtue of the requirements of the legislation of the Republic of Kazakhstan) of certificates on balances and cash flows on the customer's account or account statements for a certain period of time, in print format or via FASTI system*	KZT 9 200	One-time fee, payable monthly, on the last business day of the month. Service is provided based on the written consent and instruction of the customer.
7.3.4.	Provision of copies of banking documents indicated in paragraphs 7.3.2 – 7.3.3*	50%	One-time fee payable for each copy at the time of filing the request for a copy; calculated of the amount of a respective fee indicated in paragraphs 7.3.2 - 7.3.3
7.4.	As part of making exchange operations*:		
7.4.1.	Provision at the customer's request of a certificate on FX rates *:		
7.4.1.1.	set by the Bank at the certain date*	KZT 750	One-time fee, payable at the time of filing a request, for each certificate
7.4.1.2.	set by the Bank, for the period specified by the customer *	KZT 1,500	
7.5.	As part of servicing correspondent accounts*:		
7.5.1.	provision at the customer's request of a certificate on the presence of a correspondent account*	KZT 1,000	One-time fee, payable at the time of filing a request, for each certificate
7.6.	As part of providing a service on payments and transfers *:		
7.6.1.	execution of a request for a tracking number of a contract by an authorized bank employee, at the customer's request*	free	One-time fee, payable at the time of providing the service, for each request
7.6.2.	consideration of a request for accepting a FX contract on export or import to FX control within the time period established by the legislation of the Republic of Kazakhstan*	KZT 5,000	One-time fee, payable at the time of providing the service (subject to assignment of a tracking number to FX contract), for each request
7.6.3.	consideration of a request for accepting a FX contract on export or import to FX control on the day of submission of documents*	KZT 7,000	
7.6.4.	provision at the customer's request of a certificates on payments made on contracts *	KZT 700	Certificate is executed for each contrat separately. One-time fee, payable at the time of filing a request, for each certificate.
7.6.5.	provision at the customer's request of copies of FX control documents*	KZT 2,000	One-time fee, payable at the time of filing a request, for each document
7.6.6.	consideration of a request for withdrawal of a FX contract from record registration due to a transfer of a contract to another bank*	KZT 4,000	One-time fee, payable at the time of filing a request, for each document

7.6.7.	execution of payment orders of the customer by the authorized employee of the Bank at the request of the customer*:		
7.6.7.1	payment order in tenge*	KZT 300	One-time fee, payable at the time of making the operation
7.6.7.2	payment order for conversion and request for transfer in foreign currency*	KZT 500	
7.7.	Crediting of money received by depositing cash to the Bank's cash desk by individuals to the current account of a legal entity / individual entrepreneurship opened with the Bank under agreements on accepting payments from individuals in favor of a legal entity / individual entrepreneurship:		
7.7.1.	as payment of utility services	0%; 0,1%; 0,2%; 0,3%; 0,4%; 0,5%; 0,6%; 0,7%; 0,8; 0,9; 1%; 1,1%; 1,2%; 1,3%; 1,4%; 1,5%; 1,6%; 1,7%; 1,8%; 1,9%; 2%; 2,1%; 2,2%; 2,3%; 2,4%; 2,5%; 2,6%; 2,7%; 2,8%; 2,9%; 3%	One-time fee charged to utility service supplier, payable at the time of making the operation. The amount is determined depending on the region where the payment is accepted and depending on the utility service supplier
7.7.2.	as payment of insurance premium	5,0%; 10,0%; 15,0%;20,0%; 25,0%; 30,0%;35,0%; 40,0%; 45,0%; 50,0%; 55,0%; 60,0%; 65,0%; 70,0%; 75,0%; 80,0%; 85,0%; 90,0%; 95,0%	One-time fee charged to service supplier. Calculated of the amount of crediting. The amount is determined depending on the insurance premium
7.7.3	other	0,3% min KZT 200	One-time fee, payable at the time of making the operation, calculated of the amount of crediting
7.8.	Crediting of money received by depositing cash to the Bank's cash desk by legal entities / individual entrepreneurs (without opening a current account for a transaction below 1,000 MCIs), to the current account of a legal entity / individual entrepreneurship:		
7.8.1.	as payment of utility services	KZT 100 KZT 200 KZT 300 KZT 500 KZT 700 KZT 1,000 KZT 1,500	One-time fee charged to utility service supplier, payable at the time of making the operation. The amount is determined depending on the region where the payment is accepted and depending on the utility service supplier
7.8.2.	as payment of insurance premium	5,0%, 10,0%,15,0%; 20,0%; 25,0%; 30,0%; 35,0%; 40,0%; 45,0%; 50,0%; 55,0%; 60,0%; 65,0%; 70,0%; 75,0%; 80,0%; 85,0%; 90,0%; 95,0%	One-time fee charged to service supplier. Calculated of the amount of crediting. The amount is determined depending on the insurance premium
7.9.	Crediting of money from non-cash payments and transfers to the current account of the insurance company as payment of insurance premium	5,0%; 10,0%; 15,0%; 20,0%; 25,0%; 30,0%; 35,0%; 40,0%; 45,0%; 50,0%; 55,0%; 60,0%; 65,0%; 70,0%; 75,0%; 80,0%; 85,0%; 90,0%; 95,0%	One-time fee charged to service supplier. Calculated of the amount of crediting. The amount is determined depending on the insurance premium
7.10.	SMS notification about the cash flows on current and/or savings accounts for the main number*	KZT 1,000	Monthly fee, payable at the start of each month, for the main number.

7.11.	SMS notification about the cash flows on current and/or savings accounts for additional numbers*	KZT 500	For each additional number.
7.12.	SMS notification about the blocking of a bank account on the basis of the received claims of third parties to the bank account for the main number*	KZT 1,500	Monthly fee, payable at the start of each month, for the main number.
7.13.	SMS notification about the blocking of a bank account on the basis of the received claims of third parties to the bank account for additional numbers*	KZT 500	For each additional number.
7.14.	CIT service of each office of the customer through third party service supplier*	KZT 2000, 2500, 3000, 3500, 4000, 4500, 5000, 5500, 6500, 7000, 7500, 8000, 8500, 9000, 9500, 10000	One-time fee (per trip), payable at the time of making the operation. The amount of fee depends on the terms of the contract with the service supplier. The tariff is applicable to customers whose volume of CIT revenue is less than 50mn tenge per month and a frequency is not more than 15 trips per month.
7.15.	Replacement of a CIT bag in case of loss or damage through the fault of the Customer*	KZT 2000	For each lost / damaged CIT bag

BLOCK II. OPERATIONS WITH STATE SECURITIES

Section 8. Operations with state securities

№	Type of operation	Charged fee	Note
8.1	For legal entities (minimum amount of operation is 10,000,000.00 (ten million) tenge):		
8.1.1.	Purchase / sale of securities	0,03%, Min. 3 MCIS ⁽⁴⁾	One-time fee, payable at the time of making the operation, calculated of the amount of nominal value of securities
8.1.2	Repo / reverse repo operations (attracting money / placing money):	0,25% Min. 2 MCIS ⁽⁴⁾	One-time fee, payable at the time of making the operation, calculated of the difference between the amounts of opening and closing the repo
8.2	Nominal holding services (opening, closing and maintenance of a personal account)	free	Payment of the commission for services provided as part of custody service, made as per the tariffs for custody operations
8.3	Provision of reporting to the customer (history of personal account, personal account statement and reporting documents at the request of the customer)	free	

⁽⁴⁾ Monthly calculation index set by the law on the republican budget for the relevant year.

BLOCK III. SAFE DEPOSIT OPERATIONS

Section 9 Safe deposit operations

№	Type of operation	Charged fee	Note
9.1	Execution of issuing a copy of the agreement as part of the provision of services for safe deosit	free	

	operations *						
9.2	Replacement of the lock of a safe deposit box in case of breakage or loss of a key through the fault of the customer as part of the provision of services for safe deosit operations *			KZT 17,500		One-time fee, payable prior to providing the service, for each lock of a safe deposit box	
9.3	Making of a duplicate key to a safe deposit box in case of breakage or loss of a key through the fault of the customer as part of the provision of services for safe deosit operations *			KZT 20,000		One-time fee, payable prior to providing the service, for each key of the safe deposit box	
9.4	Rental of a safe deposit box: *						
9.4.1.	For corporate clients:						
Type of safe deposit box	1 day, KZT	1 month, KZT	1 quarter, KZT	6 months, KZT	1 year, KZT		
Small (6cm x 24cm x 42cm) *	100	2 300	6,000	11,000	22,000	One-time fee, payable prior to providing the service, for each safe deposit box	
Medium (15cm x 24cm x 42cm) *	200	5,000	15,000	26,000	52,000		
Large (48cm x 24cm x 42cm) *	220	8000	22,000	42,000	80,000		
9.4.2.	for SME customers:						
Type of safe deposit box	1 day, KZT	1 month, KZT	1 quarter, KZT	6 months, KZT	1 year, KZT		
Small (6cm x 24cm x 42cm) *	200	2 600	6 750	12 800	24 640	One-time fee, payable prior to providing the service, safe deposit box	
Medium (15cm x 24cm x 42cm) *	300	4200	12 200	23,000	45,000		
Large (48cm x 24cm x 42cm) *	450	6,500	19,000	35,000	69,000		

BLOCK IV. PAYROLL PROJECT					
Section 10 Payroll project					
№	Type of operation	Charged fee		Note	
		SME	Corporate		
10.1	Crediting of salary to bank accounts of employees of the customer:				
10.1.1.	from current accounts of the customer specified in the Agreement on the procedure for the payment of salary and other payments to employees of a legal entity:				
10.1.1.1	up to 3,000,000.00 (three million) tenge	0,7%	0,6%	One-time fee, payable at the time of making the operation, calculated of the amount of crediting of salary and/or other payments as part of provision of "Payroll project" service	
10.1.1.2	from 3,000,001.00 (three million and one) tenge to 6,000,000.00 (six million) tenge	0,6%	0,5%		
10.1.1.3	from 6,000,001.00 (six million and one) tenge to 10,000,000.00 (ten million) tenge	0,5%	0,4%		
10.1.1.4	from 10,000,001.00 (ten million and one) tenge to 20,000,000.00 (twenty million) tenge	0,4%			
10.1.1.5	from 20,000,001.00 (twenty million and one) tenge to 30,000,000.00 (thirty million) tenge				

10.1.1.6	from 30,000,001.00 (thirty million and one) tenge and over	0,3%	0,3%	
10.1.2.	from the current accounts of the customer – organization with public ownership, specified in the Agreement on the procedure for the payment of salary and other payments to employees of a legal entity	0,3%	0,3%	One-time fee, payable at the time of making the operation, calculated of the amount of crediting of salary and/or other payments as part of provision of “Payroll project” service
10.1.3.	from the current accounts of the customer not specified in the Agreement on the procedure for the payment of salary and other payments to employees of a legal entity	1,0	1,0%	One-time fee, payable at the time of making the operation, calculated of the amount of crediting of salary and/or other payments as part of provision of “Payroll project” service

GENERAL INFORMATION

Operations marked by * are subject to VAT. The corresponding tariffs are indicated net of VAT.

** Payments from third parties and legal entities on mandatory pension contributions without opening a bank account are not accepted.

Exchange rates are set by Nur-Sultan time.

The Agreement concluded between the Bank and the customer may establish other terms and procedure for payment of fees that are different from those specified in these Tariffs.

In some cases, the Bank may provide a discount on the fee upon the relevant decision of the Authorized Body / group of authorized persons of the Bank on the basis of the criteria set out in the Rules on the general conditions of transactions in the Bank and other corporate normative documents of the Bank.