

**Approved by the Management**  
**Board of ATFBank JSC**  
**Minutes No. 76 dated 09.08.2018**  
**Minutes No. 2 dated 09.01.2019**  
**Minutes No. 13 dated 07.02.2019**  
**Minutes No. 89 dated 22.08.2019**  
**Minutes No. 97 dated 19.09.2019**  
**Minutes No. 129 dated 05.12.2019**  
**Minutes No. 133 dated 19.12.2019**  
**Minutes No. 4 dated 16.01.2020**  
**Minutes No. 7 dated 23.01.2020**  
**Minutes No. 45 dated 23.04.2020**  
**Minutes No. 71 dated 09.07.2020**

*Tariffs come into force from 22.07.2020*

**I. The amount of the loan products commissions for Bank employees**  
**(fees apply to bank loan agreements concluded**  
**until June 30, 2016 (inclusive))**

<b>Type of transaction</b>	<b>Amount of comission</b>	<b>Comments</b>
<b>1. Servicing of the bank loan:</b>		
1.1. Under the program Mortgage, Consumer loan secured by real estate, Car loan, except in cases specified in paragraph 1.2.	0,3%	Monthly commission is payable in cases provided for in the Bank Loan Agreement, calculated from the amount of the Bank Loan
1.2. Under the Mortgage program (if the loan currency is US dollars), Consumer loan secured by real estate, Car loan (if the loan currency is USD) - for directors of branches / departments of the Bank	0,4%	Monthly commission is payable in cases provided for in the Bank Loan Agreement, calculated from the amount of the Bank Loan
1.3. Under the unsecured loan program	1%	Monthly commission is payable in cases provided for in the Bank Loan Agreement, calculated from the amount of the Bank Loan
<b>2. Other comissions:</b>		
2.1. Technical registration of the change of the payment date on the repayment schedule based on the application of the borrower (Mortgage, Car loan, Consumer loan secured by real estate)	4 000 KZT	One-time commission is payable before the service is provided (subject to the positive decision of the Authorized body / person of the Bank)

2.2. Technical execution of the temporary issuance of originals of title documents on the basis of the application of the borrower, without lifting the ban on the alienation of the collateral, under the servicing the provided bank loan *	1 000 KZT	One-time commission is payable before the service is provided (subject to the positive decision of the Authorized body / person of the Bank)
2.3. Technical execution of the temporary issuance of originals of title documents on the basis of the application of the borrower, without lifting the ban on the alienation of the collateral, under the servicing the provided bank loan *	1 000 KZT	One-time commission is payable before the service is provided (subject to the positive decision of the Authorized body / person of the Bank)
2.4. Technical registration of issuance of a duplicate letter or power of attorney to remove the burden from the collateral to be presented to the competent authorities under the servicing the provided bank loan *	1 000 KZT	One-time commission is payable before the service is provided (subject to the positive decision of the Authorized body / person of the Bank), for each requested duplicate
2.5. Issuance of a statement of the presence (absence) of loan debt, as part of the service provided by a bank loan *	300 KZT	One-time commission is payable before submitting the application, for each statement
2.6. Consideration of the borrower's application for the extension of the deadline for returning the original title documents up to 1 calendar month, under the servicing the provided bank loan *	1 000 KZT	One-time commission is payable before submitting the application, for each document for which the borrower requests the extension of the repayment period without refund, regardless of the results of the decision made by the Authorized body / person of the Bank
2.7. Consideration of the borrower's application for the extension of the deadline for returning the original title documents for more than 1 calendar month, under the servicing the provided bank loan *	2 000 KZT	One-time commission is payable before submitting the application, for each document for which the borrower requests the extension of the repayment period without refund, regardless of the results of the decision made by the Authorized body / person of the Bank
2.8. Technical registration of the replacement of the collateral, under the servicing the provided bank loan, based on the application of the borrower *	2 000 KZT	One-time commission is payable before submitting the application, for each document for which the borrower requests the extension of the repayment period without refund, regardless of the results of the decision made by the Authorized body / person of the Bank
2.9. Technical execution by the Bank of the consent to re-pledge the property and documents required for such re-pledge, under the servicing the provided bank loan, based on the application of the borrower *	2 000 KZT	One-time commission is payable prior to the provision of the service (subject to the positive decision of the Authorized body / person of the Bank) in respect of each subject of pledge

2.10. Consideration of the borrower's application for the Bank to give consent for the alienation of the collateral subject, with preservation of the right of pledge in favor of the Bank, as part of servicing the provided bank loan *	3 000 KZT	One-time commission is payable before submitting an application for each subject of pledge, without refund, regardless of the results of the decision of the Authorized body / person of the Bank
2.11. Consideration of the borrower's application for the Bank to give consent for the provision of a collateral for rent or for use to a third party, while maintaining the right of pledge in favor of the Bank, as part of servicing the provided bank loan	1 000 KZT	One-time commission is payable before filing an application, without refund, regardless of the results of the decision of the Authorized body / person of the Bank
2.12. Technical execution of the letter of consent of the Bank to the legalization of construction	1 000 KZT	One-time commission is payable before the service is provided
2.13. Consideration of the borrower's application for the Bank to give consent for the withdrawal of real estate from the housing stock, which is the subject of a pledge	1 000 KZT	One-time commission is payable before filing an application, without refund, regardless of the results of the decision of the Authorized body / person of the Bank
2.14. Technical registration of the Bank's statement confirming that the Bank is the pledgee and the originals of title documents on the collateral are in the Bank	1 000 KZT	One-time commission is payable before the service is provided
2.15. Technical clearance of the Bank's confirmation letter to the state body on registration / de-registration at the location of the real estate that is the subject of the pledge *	1 000 KZT	One-time commission is payable before the service is provided

**Services marked with \* are subject to VAT. The corresponding commissions are indicated without VAT.**

**I-I. The amount of the commission on loan products for Bank employees  
(fees apply to bank loan agreements concluded from July 1, 2016)**

<b>Type of transaction</b>	<b>Amount of comission</b>	<b>Comments</b>
1. Maintaining a current account/ card account associated with servicing a loan under an unsecured loan program	0,1%, 0,2%, 0,3%, 0,4%, 0,5%, 0,6%, 0,7%, 0,8%, 0,9%, 1%	Monthly commission, calculated from the amount of a bank loan. The amount of the fee is determined depending on the approved conditions of the loan programs and is specified in the Bank Loan Agreement
2. Loan issue	0%, 0,5%, 1%, 1,5%, 2%, 2,5%, 3%	One-time fee, payable when issuing a loan, is calculated from the amount of issued bank loan. The amount of the fee is determined depending on the approved conditions of the loan programs and is specified in the Bank Loan Agreement

3. Loan organization	0%, 1%, 2%, 3%, 4%, 5%	One-time fee, payable when issuing a loan, is calculated from the amount of issued bank loan. The amount of the fee is determined depending on the approved conditions of the loan programs and is specified in the Bank Loan Agreement
4. Changes in loan terms (repayment schedule, loan currency, interest rates, repayment method)	0 KZT; 4 000 KZT	One-time commission is payable for changing each condition separately before the service is provided (subject to the positive decision of the Authorized Body of the Bank). The amount of the fee is determined depending on the approved conditions of the loan programs and indicated in Bank loan agreement
5. Issuance of a statement of loan debt on a loan at the client's request (except for a letter of request for partial or full early repayment of the loan with the amount due for repayment broken down into principal, remuneration, commissions, penalties, fines and other amounts payable, indicating overdue payments) *	300 KZT	One-time commission is payable before submitting an application, for each statement
<b>6. Consideration of questions on:</b>		
6.1. issuance of title documents for collateral contained in the client's dossier *	1 000 KZT	One-time commission is payable after the provision of service at the request of the client, in respect of each subject of pledge (subject to the positive decision of the Authorized Body of the Bank) and before issuing documents
6.2 change of conditions related to the borrower (co-borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety)	1 000 KZT	One-time commission, payable after the provision of service at the request of the client (subject to the positive decision of the Authorized Body of the Bank) and before registration of changes
6.3. changing the conditions of encumbrance on the loan subject, as well as when replacing the subject of pledge *:		One-time commission is payable after the provision of service at the request of the client (subject to the positive decision of the Authorized Body of the Bank), in case of replacement of subject of pledge – in respect of each replaced subject of pledge and before registration of changes
6.3.1. changing the conditions of encumbrance	1 000 KZT	
6.3.2. Replacement of pledged item	2 000 KZT	
6.4. issuing, upon the client's request, a certificate of consent to registration (deregistration) at the place of residence of the individual, to legalize redevelopments, buildings, outbuildings made in the pledged security territory *	1 000 KZT	One-time commission is payable after provision of service at the request of the client (subject to the positive decision of Authorized Body of the Bank) and before issuance of the statement

6.5. provision of services for registration of property rights and (or) the right of pledge on property put into operation when the pledger is changed *	1 000 KZT	One-time commission is payable after provision of service at the request of the client (subject to the positive decision of Authorized Body of the Bank). Registration is carried out after the Bank receives the appropriate payment only.
6.6. the provision of services to change the purpose of real estate, the division of land plots into shares *	1 000 KZT	One-time commission is payable after provision of service at the request of the client (subject to the positive decision of Authorized body of the Bank). Registration is carried out after Bank receives appropriate payment only.
6.7. replacement of the pledger *	1 000 KZT	One-time commission is payable after provision of service at the request of the client (subject to the positive decision of Authorized body of the Bank) and before registration of documents
6.8. issuing, upon the client's request, a certificate of permission to replace the registration number of the vehicle, which is the collateral, to renew the vehicle registration certificate, to recover the lost vehicle documents *	1 000 KZT	One-time commission is payable after provision of service at the request of the client (subject to the positive decision of Authorized body of the Bank) and before issuing the statement

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#### **TARIFFS FOR INDIVIDUALS ON CASH AND SETTLEMENT SERVICES, SAFE TRANSACTIONS**

<b>Unit 1. CASH AND SETTLEMENT SERVICES AND SAFE TRANSACTIONS</b>		
<b>Type of transaction</b>	<b>Amount of fee</b>	<b>Comments</b>
<b>Section 1. OPENING AND MAINTENANCE OF THE CUSTOMER ACCOUNT</b>		
<b>1. Opening of a bank account (current account, savings account, current account in different modes, escrow account)</b>		
<b>1.1.</b> Opening of a current account, with the exceptopm of p.1.2. of this section	KZT 500	One-off fee to be paid before opening of the account
<b>1.2.</b> Opening of a current account:		
1.2.1. which reflects payment card payments, upon issue of a payment card	KZT 0	One-off fee to be paid before opening of the account
1.2.2. upon simultaneous opening of a savings account		
1.2.3. for crediting of benefit payments, from the state budget, and/or welfare payments from the State Social Insurance Fund and/or pension payments from the State Center for Pension Payments		
1.2.4. for crediting child support (money intended for supporting minor and disabled adult children)		
1.2.5. for money crediting when applying for unsecured loan through the Agents ("Kazpochta" JSC, "Technodom Operator" JSC, "Arena S" LLP and others)		
<b>1.3.</b> Opening of an Escrow account	KZT 10,000	One-off fee to be paid before opening of the account.
<b>1.4.</b> Opening of a savings account	KZT 0	
<b>2. Bank account management (current account, savings account, current account in different modes,</b>		

<b>escrow account)</b>		
<b>2.1.</b> Maintenance of current account, absent any movements for over 1 year (except for current accounts opened for the purposes of p. 1.2.1., 1.2.2., 1.2.3., 1.2.4. and 2.2. of this section)	In the amount of the balance, but no more than KZT 500	Monthly fee, to be paid at the end of each month
<b>2.2.</b> Management of an Escrow account	500 KZT	Monthly fee, to be paid at the end of each month.
<b>Section 2. CASH SERVICE</b>		
<b>2.1. Cash withdrawal:</b>		
<b>2.1.1. from the current account</b>		
2.1.1.1. in KZT	0,75% min KZT 200	One-time fee is payable at the time of the transaction, calculated from the amount of cash disbursed
2.1.1.2. in foreign currency	1,2%	
2.1.1.3. when issuing the deposit amount from the current account, on condition that the deposit is kept for 7 days or more and / or the amount of interest on the deposit	KZT 0	
<b>2.1.2. from savings account (including demand deposits):</b>		
2.1.2.1. when storing the deposit amount deposited on a savings account in KZT, less than 7 calendar days from the date of deposit	0,75% min KZT 200	One-time fee is payable at the time of the transaction, calculated from the amount of cash disbursed
2.1.2.2. when storing the deposit amount deposited to a savings account in a foreign currency, less than 7 calendar days from the date of deposit	1,2%	
2.1.2.3. when storing the deposit amount deposited to a savings account in tenge or foreign currency for 7 or more calendar days from the date of deposit	KZT 0	
2.1.2.4. when storing the amount deposited to the savings account in KZT through the terminal of a payment agent or a payment subagent of the Bank (Kassa 24, QIWI or others), for less than sixty (60) calendar days of depositing	1%, min KZT 400	One-time fee, payable upon completion of the transaction, calculated based on the amount of cash paid out
2.1.2.5. when storing the amount deposited to the savings account in KZT through the terminal of a payment agent or a payment subagent of the Bank (Kassa 24, QIWI or others), for sixty (60) or more calendar days of depositing	KZT 0	
<b>2.1.3. from transit accounts and for payments and intrabank transfers without opening a bank account:</b>		
<b>2.1.3.1.</b> in KZT	0,95% min KZT 200	One-time fee is payable at the time of the transaction, calculated from the amount of cash disbursed
<b>2.1.3.2.</b> in foreign currency	1,2 %	
<b>2.1.4.</b> in KZT (from a bank account / without opening an account) the amount of redemption of a unit of an investment fund serviced by the Bank	0,15%	One-time fee is payable at the time of the transaction, calculated from the amount of cash disbursed
<b>2.1.5.</b> in KZT from a special current account opened for crediting benefits paid from the state budget and (or) social payments from the State Social Insurance Fund and / or pension payments from the State Center for Pension Payments	KZT 0	
<b>2.1.6.</b> reimbursable for payment documents accepted for collection in foreign currency, as well as non-payment and unfit notes in foreign currency, from a bank account / without opening an account	KZT 0	
<b>2.1.7.</b> using a payment card issued by another bank	3%	One-time fee is payable at

through POS-terminals (imprinters) at the Bank's cash desks		the time of the transaction, calculated from the amount of cash disbursed
<b>2.1.8.</b> in tenge from a special-purpose current account opened for alimony payments (money for supporting minor children and disabled children of majority age)	KZT 0	One-time fee is payable at the time of the transaction, calculated from the amount of cash disbursed
<b>2.2. Acceptance of cash, in KZT and foreign currency:**</b>		
2.2.1. to customer's current account	KZT 0	
2.2.2. to current account of other customer, opened in other branch of the Bank, in KZT or other foreign currency **	0,2% min KZT 400	One-time fee is payable at the time of the transaction regardless of the amount of the transaction
2.2.3. to savings account	KZT 0	
<b>2.3.</b> Crediting money to the current account received under housing payments to employees of special state bodies of the Republic of Kazakhstan	0,6%	
<b>2.4. Recalculation and verification of cash:</b>		
2.4.1. Recalculation when accepting transfers from the current account and without opening an account exceeds KZT 10,000,000.00 (ten million), or in foreign currency more than the amount equivalent to KZT 10,000,000.00 at the market exchange rate on the day of the operation	0,20%	One-time fee is payable at the time of the transaction calculated on the basis of recalculated cash
2.4.2. Recalculation and / or verification of authenticity of cash (in tenge or foreign currency), if it is technically possible for the Bank not to accept cash by the Bank for the purpose of carrying out other operations by the client in the Bank as part of cash transactions	0,20 % min KZT 500	One-time fee is payable at the time of the transaction, calculated on the basis of recalculated cash
<b>2.5. Exchange of banknotes and coins:</b>		
2.5.1. Exchange of banknotes and coins of large denomination / small denomination for banknotes and coins of large denomination / small denomination	0,5% min. KZT 500	One-time fee is payable at the time of the transaction, calculated from the amount to be exchanged
2.5.2. Exchange of coins for banknotes	KZT 0	
<b>Раздел 3. EXCHANGE OPERATIONS WITH NON-CASH FOREIGN CURRENCY</b>		
<b>3.1.</b> Exchange of one non-cash foreign currency for another non-cash foreign currency through the implementation of relevant operations within the client's bank accounts opened at the Bank	KZT 0	The exchange is carried out at the rate of non-cash purchase / sale of foreign currency established by the Bank on the date of the transaction.
<b>3.2.</b> Exchange of non-cash foreign currency for non-cash national currency and non-cash national currency for non-cash foreign currency by performing relevant operations within the client's bank accounts opened at the Bank.	KZT 0	The exchange is carried out in the case of the Bank's established rates of non-cash purchase / sale of foreign currency.
<b>3.3.</b> Exchange of non-cash foreign currency from a client's bank account opened with the Bank, with the subsequent issuance of cash in national currency to the client.	KZT 0	The exchange is carried out at the rate of purchase / sale of cash foreign currency established by the Bank on the date of the transaction.
<b>3.4.</b> Exchange of non-cash national currency from a client's bank account opened with the Bank, with subsequent issuance of cash foreign currency.	KZT 0	The exchange is carried out in case of availability of purchase / sale cash foreign currency rates established by

the Bank.

**Section 4. PAYMENTS AND TRANSFERS IN KZT.  
(except for payments and transfers via Internet banking)**

**4.1. Payments and transfers within the Bank**

<b>4.1.1.</b> transfer of money to your own current account, including on which payments are recorded using a payment card	KZT 0	
<b>4.1.2.</b> transfer of money to your own current account at the Bank, which reflects payments using the INSTANT payment card	0,6%	One-time fee is payable at the time of the transaction, calculated for each document held
<b>4.1.3.</b> transfer of money to the current account of another individual, which reflects payments using a payment card	0,2% min. KZT 300 max. KZT 3000	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>4.1.4.</b> transfer of money to the current account of another individual (with the exception of s-p. 4.1.3. of this section) or without opening an account (with the exception of s-p. 4.1.11. of this section) to an individual receiving money in a bank account	0,2% min. KZT 300 max. KZT 3000	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>4.1.5.</b> contributions to mutual investments funds (MIF)	0,15% max. KZT 10 000	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>4.1.6.</b> in favor of the construction companies participating in the loan program for the purchase of real estate at a free price from the funds of the Samruk-Kazyna National Wealth Fund JSC	0,2%	
<b>4.1.7.</b> from clients' current accounts to KZ06826A0KZT0T000076 account for the purchase of securities by clients for brokerage / dealer activities in the Bank	KZT 0	
<b>4.1.8.</b> payments in favor of the «Bolashak University» Non-state educational institution	KZT 100	One-time fee is payable at the time of the transaction. The transfer is carried out only in cases permitted by the legislation of the Republic of Kazakhstan on currency regulation.
<b>4.1.9.</b> in favor of legal entities with which concluded relevant agreements	KZT 0,50,100,200, 250, 500,1000, 2000, 2250, 2500	One-time fee is payable when a transaction is performed, the amount of which is determined according to the agreement concluded with the legal entity
<b>4.1.10.</b> in favor of legal entities not listed in s-p. 4.1.5.-4.1.9. of this section, as well as the transfer of money to one's own current account, used to carry out operations related to business, law, private notarial activities, the activities of a private enforcement agent, the activities of a professional mediator	0,20% min. KZT 300 max. KZT 3000	One-time fee is payable at the time of the transaction, calculated from the amount of transfer

<b>4.1.11.</b> fast money transfer to an individual recipient without opening an account (transfer ATF Quick)	0,8% min. KZT 300 max. KZT 9 000	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>4.1.12.</b> transfer from the savings account of the amount deposited to the savings account in KZT through the terminal of a payment agent or a payment subagent of the Bank (Kassa 24, QIWI or others), in the event of storing the deposit amount for less than sixty (60) calendar days of depositing	1%, min KZT 400	One-time fee, payable upon completion of the transaction, calculated based on the transfer amount
<b>4.1.13.</b> transfer from the savings account of the amount deposited to the savings account in KZT through the terminal of a payment agent or a payment subagent of the Bank (Kassa 24, QIWI or others), in the event of storing the deposit amount for sixty (60) or more calendar days of depositing	KZT 0	
<b>4.2. Interbank payments and money transfers</b>		
<b>4.2.1.</b> in favor of individuals and legal entities (not specified in paragraphs 4.2.3. of this section), with transferring on the same day	0,5% min. KZT 500 max. KZT 4000	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>4.2.2.</b> in favor of individuals and legal entities (not specified in paragraphs 4.2.3. of this section), with a future value date	0,40% min KZT 400 max. KZT 4000	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>4.2.3.</b> in favor of legal entities in the payment of utilities	KZT 0, 30, 50, 80, 100, 120, 150, 200, 250, 300, 500, 700, 850, 1000, 2000, 2250, 2500	One-time fee from the payer of utilities is payable at the time of the transaction. The amount is determined depending on the region where the payment is received from the payer of utilities, and depending on the utility provider
<b>4.2.4.</b> as mandatory and other payments to the budget		
<b>4.2.4.1.</b> in the amount of KZT from 1 to 1 000	KZT 150	One-off fee payable upon holding the transaction per each payment
<b>4.2.4.2.</b> in the amount of KZT from 1 001 to 3 000	KZT 200	
<b>4.2.4.3.</b> in the amount of KZT from 3 001 to 5 000	KZT 250	
<b>4.2.4.4.</b> in the amount of KZT from 5 001 to 10 000	KZT 300	
<b>4.2.4.5.</b> in the amount of KZT from 10 001 to 35 000	KZT 500	
<b>4.2.4.6.</b> in the amount above KZT 35 000	1,5%	One-off fee payable upon holding the transaction, to be calculated of the amount of transfer
<b>4.2.5.</b> to legal entities (not specified in p. 4.2.1, 4.2.3. of the current Section), within performance of liabilities on unsecured loans disbursed through the Agents ("Kazpochta" JSC, "Technodom Operator" JSC, "Arena S" LLP and others, with the transfer on the same day	KZT 0	One-time commission is to be paid before opening an account
<b>4.2.6.</b> to legal entities (not specified in p. 4.2.2, 4.2.3. of the present Section), within performance of liabilities on	KZT 0	One-time commission is to

unsecured loans disbursed through the Agents (“Kazpochta” JSC, “Technodom Operator” JSC, “Arena S” LLP and others, with future value date		be paid before opening of an account
<b>Section 5. PAYMENTS AND TRANSFERS IN FOREIGN CURRENCY (except for payments and transfers via Internet banking)</b>		
<b>5.1. Payments and transfers within the ATFBank JSC</b>		
<b>5.1.1.</b> transfer of money to your own current account, including on which payments are recorded using a payment card	KZT 0	
<b>5.1.2.</b> transfer of money to your own current account, used for operations related to business, lawyer, private notarial activities, the activities of a private enforcement agent, the activities of a professional mediator, as well as to a current physical account (with the exception of paragraph 5.1.3. of this section) or legal entity	0,25% min. USD 1 max. USD 29	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>5.1.3.</b> transfer of money to the current account of another individual, which reflects payments using a payment card	0,25% min. USD 1 max. USD 29	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>5.1.4.</b> fast money transfer to an individual recipient without opening an account (transfer ATF Quick)	0,8% min. USD 1 max. USD 25	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>5.2. Interbank payments and money transfers</b>		
<b>5.2.1. in foreign currency (FCC)</b>		
<b>5.2.1.1.</b> money transfer in case the commission of a foreign bank is fully or partially payable at the expense of the beneficiary (BEN/SHA)	0,30% min. USD 9 max. USD 209	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>5.2.1.2.</b> money transfer in case the commission of a foreign bank is fully payable at the transmitter’s expense (OUR)	0,30% min. USD 28 max. USD 272	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>if the transfer is made after 5 p.m. Astana time, with the value date on the same day, if the Bank has technical capability</b>		
<b>5.2.1.3.</b> money transfer in case the commission of a foreign bank is fully or partially payable at the expense of the beneficiary (BEN/SHA)	0,30% min. USD 12 max. USD 241	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>5.2.1.4.</b> money transfer in case the commission of a foreign bank is fully payable at the transmitter’s expense (OUR)	0,30% min. USD 32 max. USD 300	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>5.2.2. in RUB:</b>		
<b>5.2.2.1.</b> money transfer in case the commission of a foreign bank is fully payable at the sender’s expense	0,25% min. USD 8 max. USD 117	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>if the transfer is made after 5 p.m. Astana time, with the value date on the same day, if the Bank has technical capability</b>		
<b>5.2.2.2.</b> money transfer in case the commission of a foreign bank is fully payable at the transmitter’s expense	0,25% min. USD 10 max. USD 125	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>5.3.</b> international transfers on payment systems Western	in accordance with the tariffs approved by money	

Union, UNISStream, CONTACT, Golden Crown, Ria	transfer systems ***	
<b>5.3.1.</b> to Russia and the CIS countries, the Baltic countries and Georgia in foreign currency (USD/ EUR/ RUB):		
<b>5.3.1.1.</b> remittance amount less than USD 4,950 / EUR or 175,000 RUB	0,67%	One-time fee is due at the time of the transaction for each transfer. Calculated from the amount of commission established by the International Remittance System
<b>5.3.1.2.</b> remittance amount equal to or higher than 4,950 USD / Euro	33 USD/EUR	One-time fee, payable at transaction, for each transfer
<b>5.3.1.3.</b> in foreign currency, USD/ euro - the amount of money transfer is equal to more than 175,000 RUB	1,167 RUB	
<b>5.3.2.</b> to countries not mentioned in s-p. 5.3.1., 5.3.3., 5.3.4. of this section in foreign currency (USD / EUR and RUB)	1%	
<b>5.3.3.</b> to China in USD:		
Remittance amount till USD 500	3 USD	One-time fee, payable when sending a transfer, for each transfer
Remittance amount USD 501-1 000	4 USD	
Remittance amount USD 1 001-2 000	8 USD	
Remittance amount USD 2 001-5 000	12 USD	
Remittance amount above USD 5 001	18 USD	
<b>5.3.4.</b> to Israel in USD/Eur	0,7%	One-time commission, payable when sending a transfer, for each transfer. Calculated from the amount of transfer.
<b>5.3.5.</b> to countries not listed in subparagraph 5.3.1. of this section, in foreign currency (USD/ EUR and RUB).	0,67%	One-time commission, payable when sending a transfer, for each transfer. Calculated from the amount of transfer.
<b>5.4.</b> excluded.		
<b>5.4.1.</b> excluded.		
<b>5.4.2.</b> excluded.		
<b>5.4.2.1.</b> excluded.		
<b>5.4.2.2.</b> excluded.		
<b>5.5.</b> excluded.		
<b>5.5.1.</b> excluded.		
<b>5.5.2.</b> excluded.		
<b>5.5.3.</b> excluded.		
<b>5.5.4.</b> excluded.		
<b>5.5.5.</b> excluded.		
<b>5.5.6.</b> excluded.		
<b>Section 6. RETURN OF TRANSFERS (for all types of transfers)</b>		
<b>6.1.</b> Return of the transfer returned by the beneficiary's bank	KZT 0	
<b>6.2.</b> Return of unfulfilled transfer by the Bank	KZT 0	
<b>Section 7. PAYMENTS AND TRANSFERS THROUGH INTERNET BANKING</b> (with the exception of payments and transfers from the current account on which payments are made using a payment card)		
<b>7.1.</b> Payments and money transfers within the Bank:		

<b>7.1.1.</b> to own current account or current account on which payments are made using a payment card in tenge or foreign currency	KZT 0	
<b>7.1.2.</b> to the current account of another Customer - an individual, on which payments are recorded using a payment card		
- in KZT	0,1% min KZT 150 max. KZT 1000	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
- in foreign currency	0,1% min USD 1 max. USD 5	
<b>7.1.3.</b> to the current account of another Client, a legal entity, on which payments are recorded using a payment card		
- In KZT	0,1% min KZT 150 max. KZT 1000	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
- In foreign currency	0,1% min USD 1 max. USD 5	
<b>7.1.4.</b> money transfer from savings account of the amount deposited to savings account in KZT through the terminal of a payment agent or payment sub-agent of the Bank (Kassa 24, QIWI and other) if the deposit amount is kept less than 60 (sixty) calendar days from the date of the money is deposited	1% min KZT 400	one-off fee payable upon the transaction, calculated of the transfer amount
<b>7.1.5.</b> money transfer from savings account of the amount deposited to savings account in KZT through the terminal of a payment agent or payment sub-agent of the Bank (Kassa 24, QIWI and other) if the deposit amount is kept 60 (sixty) or more calendar days from the date of the money is deposited	KZT 0	
<b>7.2. Interbank payments and money transfers in KZT</b>		
<b>7.2.1.</b> in favor of physical and juridical persons, carried out to 17.30 Astana time from the transfer on the same day	0,15% min. KZT 250 max. KZT 2000	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>7.2.2.</b> in favor of individuals and legal entities with a future value date	0,15% min. KZT 250 max. KZT 2000	
<b>7.3. Interbank payments and money transfers in foreign currency from the current account</b>		
<b>7.3.1. in foreign currency (excluding RUB)</b>		
<b>7.3.1.1.</b> money transfer in case the commission of a foreign bank is fully or partially payable at the expense of the beneficiary (BEN / SHA)	0,25% min. USD 8 max. USD 176	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>7.3.1.2.</b> money transfer in case the commission of a foreign bank is fully payable at the sender's expense (OUR)	0,25 % min. USD 18 max. USD 140	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>if the transfer is made after 5 p.m. Astana time, with the value date on the same day, if the Bank has technical capability</b>		
<b>7.3.1.3.</b> money transfer in case the commission of a foreign bank is fully or partially payable at the expense of the beneficiary (BEN / SHA)	0,25% min. USD 9 max. USD 185	One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>7.3.1.4.</b> money transfer in case the commission of a foreign bank is fully payable at the sender's expense (OUR)	0,25 % min. USD 20 max.USD 170	One-time fee is payable at the time of the transaction, calculated from the amount

						of transfer
<b>7.3.2. in RUB:</b>						
<b>7.3.2.1.</b> money transfer in case the commission of a foreign bank is fully or partially payable at the expense of the beneficiary				0,20% min. USD 6 max. USD 100		One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>in case of a transfer after 5:00 pm of Astana time with a transfer on the same day, if the Bank has technical capability</b>						
<b>7.3.2.2.</b> money transfer in case the commission of a foreign bank is fully or partially payable at the expense of the beneficiary				0,15% min. USD 15 max. USD 150		One-time fee is payable at the time of the transaction, calculated from the amount of transfer
<b>Section 8. SAFE OPERATIONS</b>						
<b>8.1. Simple safe rent *:</b>	<b>Commission charged</b>					
	<b>for 1 day</b>	<b>For a month</b>	<b>For a quarter</b>	<b>For 6 months</b>	<b>For a year</b>	
Small safe * up to 7.5 thousand cubic meters (inclusive)	KZT 200	KZT 2600	KZT 6750	KZT 12 800	KZT 24 640	
Medium safe * up to 16 thousand cubic cm (inclusive)	KZT 300	KZT 4200	KZT 12200	KZT 23 000	KZT 45 000	
Large safe * more than 16 thousand cubic meters	KZT 450	KZT 6500	KZT 19000	KZT 35 000	KZT 69 000	
<b>8.2. Additional services:</b>						
<b>8.2.1.</b> Commission fee for replacing the safe deposit box in case of breakage or loss of a key due to the client's fault as part of safe deposit services *				KZT 17 500		One-time fee is payable before the service is provided, for each safe deposit box lock
<b>Section 9. OTHER SERVICES</b>						
<b>9.1.</b> Issuing upon the client's request, confirmation of the execution of the payment document in tenge as part of the payment and transfer service *				KZT 1000		One-time fee is payable before the service is provided, for each document
<b>9.2.</b> Return of the payment document executed inside the Bank (if the Bank has technical capabilities) *				KZT 3500		
<b>9.3.</b> Issuance of a duplicate "MRV Payment" transfer application for a non-immigrant US visa as part of a payment and transfer service *				KZT 500		
<b>9.4.</b> Return of interbank payment document *				KZT 9000		
<b>9.5.</b> Change by the client of payment instructions after the Bank has accepted the payment document for execution, subject to the availability of technical capabilities of the Bank *						
- on transfers in Kazakhstan				KZT 3500		
- on international transfers				KZT 12 000		
<b>9.6.</b> Issuance of a confirmation of the execution of a payment document in a foreign currency at the request of a payment service and transfer service *				KZT 3000		
<b>9.7.</b> Providing the client with a copy of SWIFT confirmation as part of the payment and transfer service				KZT 500		
<b>9.8.</b> Issuance of a standing order in the framework of the provision of payment and transfer services				KZT 500		

<b>9.9.</b> Issuance of a duplicate payment document / application for transfer within the framework of the provision of payment and transfer services *	KZT 1500	
<b>9.10.</b> Issuance of current account statements in the framework of maintaining a current account:		
9.10.1. during the operation	KZT 0	One-time fee is payable before the service is provided, for each document
9.10.2. up to 1 year	KZT 1000	
9.10.3. for the period from 1 year to 5 years	KZT 2500	
9.10.4. over 5 years	KZT 5000	
<b>9.11.</b> Issuance of duplicate payment documents within the current account management *	KZT 1500	One-time fee is payable before the service is provided, for each document
<b>9.12.</b> Issuance of a duplicate bank deposit agreement, bank account agreement within the framework of current / savings account *	KZT 1000	
<b>9.13.</b> Issue of a certificate of the presence (absence) of a current account / savings account, as part of the maintenance of a current / savings account *	KZT 1000	
<b>9.14.</b> sms-informing about cash flow on current and / or savings accounts	KZT 200	Monthly fee due at the beginning of each month
<b>GENERAL INFORMATION</b>		
<b>1. * Services marked with “*” are subject to VAT. Relevant rates are shown without VAT.</b>		
<b>2. ** Acceptance of cash to a current account in foreign currency to repay a loan debt, regardless of the loan program - in favor of other clients without a power of attorney, is made in tenge to current account in tenge opened by the client in favor of which a deposit is made, with subsequent conversion by the rate of non-cash purchase / sale of foreign currency established by the Bank on the day of the transaction</b>		
<b>3. *** The size of the maximum-maximum rate for international money transfer for payment systems is not more than 4.50% (four point five percent) of the amount of transfer, depending on the chosen direction of transfer.</b>		

### TARIFFS FOR PHYSICAL PERSONS FOR CREDITING

<b>Unit 2. The amount of commission for services related to consumer lending to individuals (commissions apply to bank loan agreements concluded before June 30, 2016 (inclusive))</b>		
<b>Type of transaction</b>	<b>Amount of commission</b>	<b>Comments</b>
<b>1. Commissions charged prior to the decision of a bank loan by the Authorized body of the Bank:</b>		
1.1. Consideration of the borrower's application for a bank loan by loan programs Mortgage, Car loan, Consumer loan. **	KZT 4 000	One-time commission is payable before the application for the loan and the decision of the authorized body of the bank
<b>2. Commissions charged after the Bank's Authorized body takes a positive decision on the provision of a bank loan:</b>		
<b>2.1. Organization of issuance of a bank loan:</b>		
2.1.1. The provision of a bank loan for lending programs Mortgage, Car loan, Consumer loan.	10%	One-time fee, payable when issuing a loan, calculated from the amount of a bank loan or the amount of a tranche in the case of a loan in the

		form of a credit facility
<p>2.1.2. Under the program of unsecured loans Cash &amp; Go / Easy, Cash &amp; Go. Refinancing / "Easy. Refinancing":</p> <p>2.1.2.1. when specifying the conditions for repayment of the loan by the method of differentiated payments in the bank loan agreement.</p> <p>2.1.2.2. when specifying the terms on loan repayment using the annuity payment method in the bank loan agreement:</p>	<p>KZT 45 000</p> <p>+5% (with a loan term of up to 12 months.);</p> <p>+7% (with a loan term of over 12 months);</p> <p>1%,2%,3%,4%,5%, 6%,7%,8%,9%,10%</p>	<p>One-time fee, payable when issuing a loan, calculated from the amount of bank loan</p> <p>One-time fee, payable when issuing a loan, calculated from the amount of a bank loan. The size is determined depending on the credit product.</p>
<p>2.1.3. Under the program of unsecured lending Cash &amp; Go. Light (Accelerated):</p> <p>2.1.3.1. when specifying the conditions for the repayment of the loan by the method of differentiated payments in the bank loan agreement:</p> <p>2.1.3.2. when specifying the terms on loan repayment using the annuity payment method in the bank loan agreement:</p>	<p>KZT 45 000 + 5%</p> <p>5%</p>	<p>One-time fee, payable when issuing a loan, calculated from the amount of bank loan</p> <p>One-time fee, payable when issuing a loan, calculated from the amount of bank loan</p>
<p>2.1.4. Under the Cash &amp; Go unsecured loan program. Easy. Installment:</p> <p>2.1.4.1. when specifying the conditions for repayment of the loan by the method of differentiated payments in the bank loan agreement</p> <p>2.1.4.2. when specifying the terms on loan repayment using the annuity payment method in the bank loan agreement</p>	<p>KZT 45 000 + 0 %, 1%, 2%, 3%, 4%, 5%, 5,5%, 6%, 7%, 8%, 9%, 10%, 11%, 12%, 13%, 14%, 15%, 16%, 17%, 18%, 19%, 20%</p> <p>0 %, 1%, 2%, 3%, 4%, 5%, 5,5%, 6%, 7%, 8%, 9%, 10%, 11%, 12%, 13%, 14%, 15%, 16%, 17%, 18%, 19%, 20%</p>	<p>One-time fee, payable when issuing a loan, calculated from the amount of a bank loan. The size is determined depending on the supplier of the goods (work, services) and the term of the bank loan</p> <p>One-time fee, payable when issuing a loan, calculated from the amount of a bank loan.</p> <p>The amount is determined depending on the supplier of the goods (work, services) and the term of the bank loan</p>

2.1.5. Under the loan program for the purchase of real estate at a free price from the funds of the NWF Samruk-Kazyna JSC:  with a loan term of 60 months  with a loan term of 72 months  with a loan term of 84 months  with a loan term of 96 months	1,3%  1,75%  2%  2,5%	One-time fee, payable when issuing a loan, calculated from the amount of a bank loan.
<b>2.2. Bank loan service on unsecured lending programs:</b>		
2.2.1 Under the programs of unsecured lending Cash & Go / Easy, Cash & Go. Easy. Refinancing.	1,99%	Monthly fee payable in cases stipulated by the Bank Loan Agreement, calculated from the amount of bank loan
2.2.2. Under the program of unsecured lending Cash & Go Light (Accelerated).	1,14%	Monthly fee payable in cases stipulated by the Bank Loan Agreement, calculated from the amount of bank loan
2.2.3. Under the program of unsecured lending Cash & Go Easy. Installment.	1,48%	Monthly fee payable in cases stipulated by the Bank Loan Agreement, calculated from the amount of bank loan
2.2.4. Under the program of unsecured crediting "Salary payment card with revolving credit facility"	0%, 0,3%, 0,5%, 0,6%, 0,7%, 0,8%, 0,9%, 1%, 1,2%, 1,4%, 1,6%, 1,8%, 2%, 2,3%, 2,6%, 2,9%, 3%, 3,3%	The monthly commission is payable in the cases and in the amount stipulated by the Bank Loan Agreement, calculated from the amount of the credit facility. The size of the commission is determined depending on the approved conditions of the loan programs.
2.2.5. Under the program of unsecured lending "Payment card with a revolving credit facility (Revolving credit card)"	0%, 0,3%, 0,5%, 0,6%, 0,7%, 0,8%, 0,9%, 1%, 1,2%, 1,4%, 1,6%, 1,8%, 2%, 2,3%, 2,6%, 2,9%, 3%, 3,3%	The monthly commission is subject to payment in the cases and in the amount stipulated by the Bank Loan Agreement, calculated from the used amount of the credit facility. The size of the commission is determined depending on the approved conditions of the loan programs.
<b>2.3. Other commissions on loan programs with collateral:</b>		
2.3.1. Registration of the following changes in	1,0% min. 10 000 KZT	One-time commission, is

<p>financing conditions on the basis of the application of the borrower in the framework of servicing the granted bank loan:</p> <ol style="list-style-type: none"> <li>1. a change in the remuneration rate downward (excluding the cases of such a change in consumer lending under the ATF-Universal program);</li> <li>2. change of loan currency;</li> <li>3. change the date of payment on the repayment schedule;</li> <li>4. change of the loan repayment method;</li> <li>5. change the term of the loan;</li> <li>6. replacement of the borrower/ co-borrower/ pledger/guarantor/surety;</li> <li>7. Replacement of 1 (one) pledged item.</li> </ol>		<p>payable before the service is provided (subject to the positive decision of the Authorized body / person of the Bank), is calculated from the balance of loan debt</p>
<p>2.3.2. Registration of the temporary issuance of originals of title documents on the basis of the application of the borrower, without removing the Bank on the subject of collateral, within the framework of servicing the provided bank loan *</p>	<p>5 000 KZT</p>	<p>One-time fee is payable before the service is provided (subject to the positive decision of the Authorized body / person of the Bank) in respect of each subject of collateral</p>
<p>2.3.3. Registration of the issuance of the original title documents based on the application of the borrower about the release of the collateral, within the framework of servicing the granted bank loan (except for cases of issuing the original title documents in connection with the termination of obligations under the bank loan agreement) *</p>	<p>5 000 KZT</p>	<p>One-time fee is payable before the service is provided (subject to the positive decision of the Authorized body / person of the Bank) in respect of each subject of pledge</p>
<p>2.3.4. Consideration of the borrower's application for the extension of the deadline for returning the original title documents and / or the extension of the deadline for issuing a pledge up to 1 calendar month, as part of servicing the provided bank loan *</p>	<p>3 000 KZT</p>	<p>One-time fee, payable before filing an application, for each subject of a pledge in respect of which the borrower requests an extension of the repayment period, without refund, regardless of the results of the decision of the Authorized body / person</p>
<p>2.3.5. Consideration of the borrower's application for the extension of the deadline for the return of the original title documents and / or the extension of the deadline for issuing a pledge over 1 calendar month, as part of servicing the provided bank loan *</p>	<p>5 000 KZT</p>	<p>One-time fee, payable before filing an application, for each subject of a pledge in respect of which the borrower requests an extension of the repayment period, without refund, regardless of the results of the decision of the Authorized body / person</p>
<p>2.3.6. Registration of the Bank's consent and documents for re-pledge of property, as part of servicing the provided bank loan, based on the application of the borrower *</p>	<p>1,0% min. 10 000 KZT</p>	<p>One-time commission, is payable before the provision of services for each item of collateral, is calculated from the</p>

		balance of loan debt.
2.3.7. Registration of issuance of a duplicate letter or power of attorney to remove the burden from the pledged item to be presented to the competent authorities, as part of servicing the provided bank loan *	3 000 KZT	One-time fee, payable before submitting the application, for each requested duplicate
2.3.8. Issuance of a certificate of the presence (absence) of loan debt, as part of servicing the provided bank loan *	2 500 KZT max. 25 000 KZT	One-time fee, due before filing an application, for a certificate on each bank loan agreement
2.3.9. Consideration of a borrower's application for the Bank to provide other certificates and / or consents not covered by s-p. 2.3.6. - 2.3.8. of this table, on issues related to real estate / movable property, which is the subject of a pledge *	2 500 KZT	One-time fee, payable prior to application, without refund, regardless of the results of the decision of the Authorized body / person of the Bank
2.3.10. Consideration of the borrower's application for the Bank to provide duplicates / copies of the Bank Loan Agreement and / or the Collateral Agreement within the framework of servicing the Bank loan provided *	2 500 KZT	One-time fee, payable prior to application, for each document
2.3.11. Consideration of the borrower's application for the Bank to provide copies of title documents for collateral as part of servicing the provided bank loan *	2 500 KZT	One-time fee is due before filing an application (for 1 set of documents)
2.3.12. Bank loan service	0%, 0,1%, 0,2%, 0,3%, 0,4%, 0,5%, 0,6%, 0,7%, 0,8%, 0,9%,1%	The monthly commission payable in cases provided for in the Bank Loan Agreement is calculated from the amount of the bank loan. The size is determined depending on the availability of appropriate approved credit programs.
<b>2.4. Other commissions on unsecured lending programs:</b>		
2.4.1. Consideration of the application of the borrower to change the terms of the provided bank loan	1%, min 10 000 KZT	One-time commission, is payable before the application and decision is made by the authorized body of the Bank, without refund, regardless of the outcome of the decision, is calculated from the balance of loan debt
2.4.2. Under the program of crediting Cash & Go / Easy, Cash & Go Easy (Accelerated), Cash & Go Easy. Refinancing:  Consideration of the application for full early repayment of the loan (with full early repayment within 6 months from the date of the conclusion of the bank loan agreement) initiated by the Borrower	2%	One-time commission, payable at the time of actual repayment, calculated from the balance of loan debt
2.4.3. Under the Cash & Go unsecured loan program. Light. Installment:	10%	One-time fee is payable at the time of actual

Consideration of the application for full early repayment of the loan (with full early repayment within 12 months from the date of the conclusion of the bank loan agreement) initiated by the Borrower		repayment, calculated from the amount of bank loan
2.4.4. Issue of a certificate of the presence (absence) of loan debt, as part of servicing the granted bank loan (except for issuing a certificate within 15 (fifteen) calendar days after full repayment of the loan debt) *	2 500 KZT max. 25 000 KZT	One-time fee, payable before submitting the application, for a certificate for each bank loan agreement
2.4.5. Consideration of a borrower's application for the Bank to provide other certificates and/or consents not covered by sub-clause 2.4.4. this table. *	2 500 KZT	One-time fee, payable prior to application, without refund, regardless of the results of the decision of the Authorized body / person of the Bank
<b>GENERAL INFORMATION</b>		
<p>1. Services marked with * are subject to VAT. Relevant commission amounts are exclusive of VAT.</p> <p>2. Services marked with ** sign are subject to VAT if a negative decision is taken by the Authorized body of the Bank (the VAT amount is included in the fee). In the case of a positive decision by the Authorized body of the Bank - VAT is not subject to.</p>		

<b>Unit 3. The amount of commission for services related to consumer lending to individuals (commissions, apply to bank loan agreements concluded from July 1, 2016)</b>		
<b>Type of transaction</b>	<b>Amount of comission</b>	<b>Comments</b>
<b>1. Commissions charged after the Bank authorized decision of a bank loan:</b>		
<b>1.1. Loan issuance:</b>		
1.1.1. under loan programs Mortgage, Car loan, Consumer loan.	0%, 0,5%, 1%, 1,5%, 2%, 2,5%, 3%, 3,5%, 4%, 4,5%, 5%	One-time fee, payable when issuing a loan, is calculated from the amount of issued bank loan. The amount is determined depending on the conditions of the credit product and is indicated in the Bank Loan Agreemen
<b>1.2. Loan organization:</b>		
1.2.1. provision of bank loans for loan programs Mortgage, Car loan, Consumer loan.	0%, 0,5%, 1%, 1,5%, 2%, 2,5%, 3%, 3,5%, 4%, 4,5%, 5%	One-time fee, payable when issuing a loan, is calculated from the amount of issued bank loan. The amount is determined depending on the conditions of the credit product and is indicated in the Bank Loan Agreemen
1.2.2. under the program of unsecured loans Light/Light. Refinancing/Light. Pensioners/Light. Pensioners.		
Refinancing:		
1.2.2.1. when specifying the conditions for repayment of the loan by the method of differentiated payments in the bank loan agreement.	KZT 45 000 +5% (with a loan term of up to 12 months); +7% (with a loan term of over 12 months)	One-time fee, payable when issuing a loan, the variable part (in percentage terms) is calculated from the amount of bank loan
1.2.2.2. when specifying the terms on loan repayment using the annuity payment method	1%,2%,3%, 4%,5%,	One-time fee, payable when issuing a loan, is calculated

in the bank loan agreement:	6%,7%,8%, 9%,10%	from the amount of issued bank loan. The amount is determined depending on the conditions of the credit product and is indicated in the Bank Loan Agreement
<b>1.2.3. under the unsecured loan program Light (Accelerated):</b>		
1.2.3.1. when specifying the conditions for the repayment of the loan by the method of differentiated payments in the bank loan agreement:	KZT 45 000 + 5%	One-time fee, payable when issuing a loan, the variable part (in percentage terms) is calculated from the amount of bank loan
1.2.3.2. when specifying the terms on loan repayment using the annuity payment method in the bank loan agreement:	5%	One-time fee, payable when issuing a loan, calculated from the amount of bank loan
<b>1.2.4. under the program of unsecured lending Easy. Installment:</b>		
1.2.4.1. when specifying the conditions for repayment of the loan by the method of differentiated payments in the bank loan agreement	KZT 45 000 + 0 %, 1%, 2%, 3%, 4%, 5%, 5,5%, 6%, 7%, 8%, 9%, 10%, 11%, 12%, 13%, 14%, 15%, 16%, 17%, 18%, 19%, 20%	One-time fee, payable when issuing a loan, the variable part (in percentage terms) is calculated from the amount of bank loan. The amount is determined depending on the approved conditions of the loan programs and is indicated in the Bank Loan Agreement
1.2.4.2. when specifying the terms on loan repayment using the annuity payment method in the bank loan agreement	0 %, 1%, 2%, 3%, 4%, 5%, 5,5%, 6%, 7%, 8%, 9%, 10%, 11%, 12%, 13%, 14%, 15%, 16%, 17%, 18%, 19%, 20%	One-time fee, payable when issuing a loan, is calculated from the amount of issued bank loan. The amount is determined depending on the conditions of the credit product and is indicated in the Bank Loan Agreement
<b>1.3. Maintaining a current account / card account related to loan servicing:</b>		
1.3.1. under the program of unsecured loans Light, Light. Refinancing/Light. Pensioners/Light. Pensioners. Refinancing.	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%	Monthly commission, calculated from the amount of bank loan. The amount of the fee is determined depending on the approved conditions of the loan programs and is specified in the Bank Loan Agreement
1.3.2. Under the unsecured loan program Light (Accelerated).	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%	Monthly commission, calculated from the amount of bank loan. The amount of the fee is determined depending on the approved conditions of the loan programs and is specified in the Bank Loan Agreement
1.3.3. Unsecured loan program Easy. Installment plan.	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%	Monthly commission, calculated from the amount of bank loan. The amount of the fee is determined depending on the approved

		conditions of the loan programs and is specified in the Bank Loan Agreement
1.3.4. under the program of unsecured loans «Salary payment card with a revolving credit facility».	0%, 0,3%, 0,5%, 0,6%, 0,7%, 0,8%, 0,9%, 1%, 1,2%, 1,4%, 1,6%, 1,8%, 2%, 2,3%, 2,6%, 2,9%, 3%, 3,3%	Monthly commission, calculated from the amount of the credit facility. The amount of the fee is determined depending on the approved conditions of the loan programs and is specified in the Bank Loan Agreement
1.3.5. under the unsecured lending program «Payment card with revolving credit facility (Revolving credit card)»	0%, 0,3%, 0,5%, 0,6%, 0,7%, 0,8%, 0,9%, 1%, 1,2%, 1,4%, 1,6%, 1,8%, 2%, 2,3%, 2,6%, 2,9%, 3%, 3,3%	Monthly fee, calculated from the used amount of the credit facility. The amount of the fee is determined depending on the approved conditions of the loan programs and is specified in the Bank Loan Agreement
1.3.6. on the program of mortgage lending	0%, 0,1%, 0,2%, 0,3%, 0,4%, 0,5%, 0,6%, 0,7%, 0,8%, 0,9%, 1%	Monthly commission, calculated from the amount of bank loan. The amount is determined depending on the availability of the relevant approved conditions of the loan programs and is indicated in the Bank Loan Agreement
<b>1.4. Other commissions on loan programs with collateral:</b>		
1.4.1. change in loan terms (repayment schedule, loan currency, interest rates, repayment method)	1,0% min. 10 000 KZT	A one-time commission fee is payable for changing each condition separately before the service is provided at the client's request (subject to the positive decision of the Authorized body of the Bank), calculated from the balance of loan debt
1.4.2. Review questions on:		
1.4.2.1. to issue, upon the client's request, title documents on the subject of pledge contained in the client's dossier *	5 000 KZT	One-time commission is payable after the provision of the service at the request of the client, in respect of each subject of pledge (subject to the positive decision of the Authorized Body of the Bank) and before issuing documents
1.4.2.2. change of conditions related to the borrower (co-borrower), guarantor (surety) at the initiative of the borrower (co-borrower), guarantor (surety)	1,0% min. 10 000 KZT	One-time commission is payable after the provision of the service at the request of the client (subject to the positive decision of the Authorized Body of the Bank) and prior to the issuance of changes,

		calculated from the balance of loan debt
1.4.2.3. changing the conditions of encumbrance on the loan subject, as well as when replacing the subject of pledge *:		One-time commission fee is payable after the service is provided at the request of the client (subject to the positive decision of the Authorized Body of the Bank), in case of replacement of the pledged item - for each replaceable pledged item, and before making changes, it is calculated from the balance of loan debt
1.4.2.3.1. Changing the conditions of encumbrance	5 000 KZT	
1.4.2.3.2. replacement of the collateral	1,0% min. 10 000 KZT	
1.4.2.4. issuing upon the client's request, a certificate of consent to registration (deregistration) at the place of residence of the individual, to legalize redevelopments, buildings, outbuildings made in the pledged security territory *	5 000 KZT	One-time commission fee is payable after the provision of the service at the request of the client (subject to the positive decision of the Authorized Body of the Bank) and before issuing the certificate
1.4.2.5. provision of services for registration of property rights and (or) the right of pledge on property put into operation when the pledger is changed *	5 000 KZT	A one-time commission is payable after the provision of the service at the request of the client (subject to the positive decision of the Authorized Body of the Bank). Registration is carried out only after the Bank receives the appropriate payment.
1.4.2.6. the provision of services to change the purpose of real estate, the division of land into shares *	5 000 KZT	One-time commission is payable after the provision of the service at the request of the client (subject to the positive decision of the Authorized Body of the Bank). Registration is carried out only after the Bank receives the appropriate payment.
1.4.2.7 replacement of the pledger *	1,0% min. 10 000 KZT	One-time commission is payable after the provision of the service at the request of the client (subject to the positive decision of the Authorized Body of the Bank) and prior to the execution of the documents, is calculated from the balance of loan debt
1.4.2.8 issuing upon the client's request, a certificate of permission to replace the registration number of the vehicle, which is a collateral, to renew the vehicle registration certificate, to recover lost vehicle documents *	5 000 KZT	A one-time commission fee is payable after the provision of the service at the request of the client (subject to the positive decision of the

		Authorized Body of the Bank) and before issuing the certificate
1.4.2.9. issuance of a certificate on the client's application for loan indebtedness on the loan (with the exception of a statement on the application for partial or full early repayment of the loan with the amount due to be returned broken down into principal debt, remuneration, commissions, penalties, fines and other amounts payable, indicating overdue payments) *	3 000 KZT	One-time commission is payable before submitting the application, for each certificate
<b>1.5. Other fees on unsecured lending programs:</b>		
1.5.1. changes in the terms of a bank loan provided (repayment schedule, loan currency, interest rates, loan repayment method)	1%, min 10 000 KZT	One-time commission, due before the application and decision is made by the authorized body of the Bank, without refund, regardless of the outcome of the decision, is calculated from the balance of loan debt
1.5.2. full early repayment of a loan under the crediting program Light, Light (accelerated), Light. Refinancing, Light. Pensioners, Light. Pensioners. Refinancing (upon full repayment within 6 months from the date of conclusion of the Bank Loan Agreement) at the initiative of the Borrower.	2%	One-time commission, payable at the time of actual repayment, calculated from the balance of loan debt
1.5.3. full early repayment of a loan under the unsecured loan program Easy. Installment plan (with full early repayment within 6 months from the date of the conclusion of the bank loan agreement), at the initiative of the Borrower	10%	One-time fee is payable at the time of actual repayment, calculated from the amount of bank loan
1.5.4. issuance of a statement of loan indebtedness at the request of the Client (with the exception of the statement of the application for partial or full early repayment of the loan with the amount due to return, broken down into principal debt, remuneration, commissions, penalties, fines and other amounts payable, indicating overdue payments, and also with the exception of issuing a certificate within 15 (fifteen) calendar days after the full repayment of the loan debt) *	2 500 KZT max. 25 000 KZT	One-time fee, payable before submitting the application, for a certificate for each bank loan agreement
<b>GENERAL INFORMATION:</b>		
* Services marked with (*) are subject to VAT. The amount of VAT is not included in the commission and is charged to the client additionally.		