

LOANS FOR SMALL AND MEDIUM ENTERPRISE

OVERDRAFT

Main advantages	<ul style="list-style-type: none"> • Overdraft limits are opened for current and new clients of the Bank; • Upon setting the Overdraft limit, the Client's turnovers in other banks are taken into account. • Limits can be renewed within a day. • decision on possibility of providing the Overdraft can be made before opening a current account with the Bank. • Revision of the Overdraft limit with increase in average monthly income on the current account with the Bank. • Early repayment without penalties.
Aim of financing	<ul style="list-style-type: none"> • to finance working assets. • To cover current cash gaps arising in the course of financial and economic activities of the borrower, with the exception of payments related to repayment of accounts payable in other second-tier banks. • To pay salary, as well as customs, tax and other payments to the state budget.
Financing amount	up to 40% of total amount of average monthly net credit turnovers on the current account at ATFBank JSC and other second-tier banks.
Financing currency	KZT
Credit facility term	up to 12 months (inclusive)
Loan (tranche) term	From 30 to 45 calendar days
Interest rate	From 15% per annum (AEIR from 25.8% per annum).
Loan arrangement commission	From 1% of the CF/BLA amount.
Application consideration commission	From 5 000 KZT to 20 000 KZT
Security	Without
Consideration period	1 business day after receipt of the full package of documents

ATF-CONTRACT

Aim of financing	To finance working assets for execution of the contract.
Financing amount	up to 80% of the amount of receivables under the financed Contract (but not more than 375,000,000 KZT).
Financing currency	KZT
Credit facility term	Up to 12 months
Loan (tranche) term	up to 6 months
Security	Assignment of rights of claim under the contract, guarantee of the founder (s).
Main requirements to the contract	<ul style="list-style-type: none">• Availability of a direct contract concluded with the Company - the Customer included in the list of reliable debtors of ATFBank JSC.• Availability of receivables under the Contract.• Inclusion of the details of ATFBank JSC in the Contract.• Work experience under such contracts for at least 1 year.• Availability of at least 2 completed contracts with the Customer.
Consideration period	From 7 business days after receipt of the full package of documents.

BUSINESS MONEY

Advantages	<ul style="list-style-type: none">• The minimum package of documents.• Minimum interest rates.• The deposit may belong to a third party.
Aim of financing	<ul style="list-style-type: none">• To finance working assets.• For investments.• To issue bank guarantees.• To refinance loan debt.
Financing amount	With no restrictions
Financing currency	KZT,USD, EUR (in foreign currency, financing is carried out in the presence of foreign exchange earnings)
Financing term	Investments up to 84 months, replenishment of working assets up to 60 months.
Security	Money placed in the accounts of ATFBank JSC. *
Commissions and penalties	Loan / credit facility arrangement fee – none, according to the existing tariffs of the Bank.
Consideration period	From 1 business day after receipt of the full package of documents.

* Depositor's rights under a bank deposit agreement (deposit-guarantee), money in the mortgage

BUSINESS STANDARD

Main advantages	Loans for any business purpose, with a maximum loan term of up to 84 months.
Aim of financing	<ul style="list-style-type: none"> • To finance fixed assets. • For investments. • To finance working assets. • To issue bank guarantees. • To refinance loan debt.
Financing amount	Till 70 % of the market value of real estate.
Financing currency	KZT, USD, EUR (in foreign currency, financing is carried out in the presence of foreign exchange earnings)
Financing term	<ul style="list-style-type: none"> • To finance working assets up to 36 months. • To finance fixed assets and for investments up to 84 months. • Refinancing - depends on the purpose of the refinanced loan.
Type of financing	<ul style="list-style-type: none"> • Revolving credit facility. • Non-revolving credit facility. • Bank loan.
Interest rate	From 6% per annum (AEIR– from 13.2%) to 15.7% per annum (to 17.2% per annum)
Security	<ul style="list-style-type: none"> • Immovable/movable property. • Money held on the accounts of ATFBank JSC.*
Guarantees	Guarantee of Damu Entrepreneurship Development Fund JSC - guarantee of founders (business owner) - guarantee of the pledger when accepting the collateral of a third party
Commissions and penalties	According to the current rates of the bank
Consideration period	From 7 business days after receipt of the full package of documents

* Depositor's rights under a bank deposit agreement (deposit-guarantee), money in the mortgage

LOAN IN 3 DAYS

Main advantages	Accelerated decision-making procedure with a simplified scheme for considering an application for any business purpose	
Aim of financing	<ul style="list-style-type: none"> • To finance fixed/ working assets. • For investments. • For issue of bank tender guarantees. • To refinance current debt. 	
Financing amount	up to 60% of the market value of the security: 30,000,000 KZT	20,000,000 KZT
	Nur-Sultan, Almaty, Aktau, Atyrau, Aktobe, Shymkent	for other cities
Financing currency	KZT	
Financing term	<ul style="list-style-type: none"> • To finance working assets – up to 24 months. • For investments and purchase of fixed assets – up to 60 months. 	
Type of financing	For investments and purchase of fixed assets – up to 60 months.	
Interest rate	From 13% per annum (AEIR from 15,7%)	
Security	<ul style="list-style-type: none"> • Apartments, residential building, commercial real estate shall be not older than 50 years as of the date of pledge. • Guarantee of the pledger and the founder (s) (obligatory). 	
Commissions and penalties	<ul style="list-style-type: none"> • Loan / credit facility arrangement - 0.5% of the limit / loan amount. • Tranche arrangement commission – none. • According to current rates of the Bank. 	
Consideration period	3 business days from the date of receipt of the full package of documents.	