



**JOINT-STOCK COMPANY  
«SUBSIDIARY BANK «PUNJAB NATIONAL BANK»- KAZAKHSTAN»  
(JSC «SB «PNB»-KAZAKHSTAN»)**

**APPROVED**  
BOARD OF DIRECTORS  
JSC «SB «PNB»-KAZAKHSTAN»  
PROTOCOL № 22  
«15» DECEMBER 2014 Y

**BASIC TARIFFS OF JSC «SB «PNB» - KAZAKHSTAN»  
FOR BANKING SERVICES FOR INDIVIDUALS, LEGAL ENTITY,  
INDIVIDUALS DEALING WITH ENTREPRENEURSHIP AND FARMING**

**APPENDIX №3 TO THE GENERAL TERMS AND CONDITIONS OF OPERATIONS IN  
JSC «SB «PNB»-KAZAKHSTAN»**

(WITH CHANGES AND ADDITIONS, APPROVED BY BOARD OF DIRECTORS OF THE BANK  
(PROTOCOL № 7) FROM 13.03.2015 Y.)

(WITH CHANGES AND ADDITIONS, APPROVED BY BOARD OF DIRECTORS OF THE BANK  
(PROTOCOL № 27) FROM 30.11.2015 Y.)

(WITH CHANGES AND ADDITIONS, APPROVED BY BOARD OF DIRECTORS OF THE BANK  
(PROTOCOL № 29) FROM 24.12.2015 Y.)

**Part V. Tariffs and commissions for services rendered to bank-correspondents on LORO accounts**

| <b>1. Opening of correspondent accounts Loro</b> |   |                                 |             |                   |   |            |
|--|---|---------------------------------|-------------|-------------------|---|------------|
| <b>№</b>   | <b>Type of service</b>  | <b>Tariff</b>                   | <b>Min.</b> | <b>Max.</b>       | <b>Note</b>   | <b>VAT</b> |
| V.1.1.   | <b>Opening of correspondent account</b>   | free                            |             |                   |   |            |
| V.1.2.   | <b>Maintenance of current account</b>   | free                            |             |                   | if there are no movements in the account within month, commission is charged at the rate of KZT 750 / USD 5 |            |
| V.1.3.   | <b>Closing of correspondent account:</b>  |                                 |             |                   |   |            |
| V.1.3.1.   | In case of zero balance   | free                            |             |                   |   |            |
| V.1.3.2.   | In case of nonzero balance  | in the amount of actual balance |             | KZT 4 500 /USD 30 | For each account separately   |            |
| V.1.4.   | <b>Issuance of statement of account:</b>  |                                 |             |                   |   |            |
| V.1.4.1.   | Providing of statement of account   | free                            |             |                   |   |            |
| V.1.4.2.   | Providing of archive statement for any interval of time   | KZT 5 500 /USD 40               |             |                   |   |            |
| <b>2. Remittance operations</b>                  |   |                                 |             |                   |   |            |
| <b>№</b>   | <b>Type of service</b>  | <b>Tariff</b>                   | <b>Min.</b> | <b>Max.</b>       | <b>Note</b>   | <b>VAT</b> |
| V.2.1.   | Intrabank remittances (in KZT and in currency)  | free                            |             |                   |   |            |
| <b>V.2.2.</b>                                    | <b>Remittances in KZT in favor of clients of other banks</b> <i>(this line was changed by decision of Board of Directors dated 24 December 2015 )</i> |                                 |             |                   |   |            |
| V.2.2.1.   | - up to 13:00   | KZT 500                         |             |                   | For each operation  |            |
| V.2.2.2.   | - from 13:00 up to 16:00  | KZT 700                         |             |                   | For each operation  |            |
| V.2.2.3.   | - from 16:00 up to 17:00  | KZT 1 500                       |             |                   | For each operation  |            |
| V.2.2.4  | Remittance with future value date (receiving of funds in future days)   | KZT 300                         |             |                   | (Except for pension and social payments)  |            |
| V.2.2.5  | - from 17.00  | KZT 3 000                       |             |                   | For each operation  |            |
| V.2.3.   | <b>Express remittance to another banks (within 1-hour)</b>  | KZT 6 000                       |             |                   |   |            |

|          |  |           |  |  |  |   |
|----------|--|-----------|--|--|--|---|
| V.2.4.   | <b>Acceptance and processing of register enclosed to payment order on pension contributions and social expenditures:</b>   |           |  |  |  |   |
| V.2.4.1. | If data is provided in hard copy by introducing the data by bank employee (additionally to tariffs of clauses 2.2.1., 2.2.2., 2.2.3.)  | KZT 1 000 |  |  | For one surname                          | * |
| V.2.4.2. | If data is provided in soft copy ( additionally to tariffs of clauses 2.2.1., 2.2.2., 2.2.3.)  | KZT 100   |  |  | For one surname                          | * |
| V.2.5.   | Inquiry on external remittance, change of details of external remittance, recall of remittance within operational day (if there is technical feasibility and acceptance of beneficiary customer)   | KZT 3 000 |  |  | For each operation                       | * |
| V.2.6.   | Inquiry on intrabank remittance, change of details of intrabank remittance, recall of remittance within operational day (if there is technical feasibility and acceptance of beneficiary customer) | KZT 1 500 |  |  | For each operation                       | * |
| V.2.7.   | <b>Remittances in favor of clients of other banks through internet-banking system in KZT:</b>  |           |  |  |  |   |
| V.2.7.1. | - up to 13:00  | KZT 250   |  |  | For each operation                       |   |
| V.2.7.2. | - from 13:00 up to 16:00   | KZT 350   |  |  | For each operation                       |   |
| V.2.7.3. | - from 16:00 up to 17:00   | KZT 1000  |  |  | For each operation                       |   |
| V.2.7.4. | Remittance with future value date of funds to be received in future days   | KZT 200   |  |  | (Except for pension and social payments) |   |
| V.2.7.5. | -from 17.00  | KZT 2500  |  |  | For each operation                       |   |
| V.2.8.   | <b>Express remittance to another banks (within 1-hour)</b>   | KZT 6 000 |  |  |  |   |
| V.2.9.   | <b>Acceptance and processing of register enclosed to payment order on pension</b>  | free      |  |  |  |   |

|  |  |               |             |             |   |            |
|--|--|---------------|-------------|-------------|---|------------|
|  | <b>contributions and social expenditures</b>   |               |             |             |   |            |
| V.2.10.  | Inquiry on external remittance, change of details of external remittance, recall of remittance within operational day (if there is technical feasibility and acceptance of beneficiary customer)   | KZT<br>1 500  |             |             | For each operation  |            |
| V.2.11.  | Inquiry on intrabank remittance, change of details of intrabank remittance, recall of remittance within operational day (if there is technical feasibility and acceptance of beneficiary customer) | KZT 700       |             |             | For each operation  |            |
| <b>Remittances (in USD/EUR/RUB/INR/GBP) from 9:00 up to 15:30</b>              |  |               |             |             |   |            |
| <b>№</b>   | <b>Type of service</b>   | <b>Tariff</b> | <b>Min.</b> | <b>Max.</b> | <b>Note</b>   | <b>VAT</b> |
| Remittances in favor of clients of other banks in USD, EURO, pounds sterling   |  |               |             |             |   |            |
| V.2.12.  | <b>- at the expense of sender (OUR):</b>   |               |             |             |   |            |
| V.2.12.1   | - application is filed up to 14:00   | 0,25%         | USD<br>50   | USD 650     |   |            |
| V.2.12.2   | - application is filed up to 16:00   | 0,3%          | USD<br>50   | USD 650     |   |            |
| V.2.13.  | <b>- at the expense of beneficiary (BEN) / mutual expenses (SHA):</b>  |               |             |             |   |            |
| V.2.13.1   | - application is filed up to 14:00   | 0,2%          | USD<br>40   | USD 600     |   |            |
| V.2.13.2   | - application is filed up to 16:00   | 0,25%         | USD<br>40   | USD 600     |   |            |
| <b>Remittances in favor of clients of other banks in RUB (Russian rubles):</b> |  |               |             |             |   |            |
| V.2.14   | <b>- at the expense of sender:</b> telegraph expenses are paid additionally  |               |             |             |   |            |
| V.2.14.1   | - application is filed up to 14:00   | 0,20%         | USD<br>20   | USD 650     |   |            |
| V.2.14.2   | - application is filed up to 16:00   | 0,25%         | USD<br>20   | USD 650     |   |            |
| <b>Remittances in INR (Indian rupee)</b>                                       |  |               |             |             |   |            |
| V.2.15.  | from the account of the client of JSC SB PNB-Kazakhstan to the account of clients of Punjab National Bank, India   | 0,15%         | USD<br>20   | USD 500     | of the amount of equivalent in KZT INR, to be remitted, at the selling rate of INR for KZT fixed by Treasury unit of the Bank as on the day of filing the application, OR of the equivalent in KZT USD at |            |

|                                 |   |                    |             |             |  |            |
|---------------------------------|---|--------------------|-------------|-------------|--|------------|
|                                 |   |                    |             |             | the selling rate of USD for KZT, fixed by Treasury unit of the Bank as on the day of filing the application, after conversion of INR, to be remitted, in equivalent of USD at the buying rate of USD/INR, fixed by Treasury unit of the Bank as on the day of filing the application   |            |
| V.2.16.                         | from the account of the client of JSC SB PNB-Kazakhstan to the account of clients of other banks of India | 0,20%              | 25 USD      | 650 USD     | of the amount of equivalent in KZT INR, to be remitted, at the selling rate of INR for KZT fixed by Treasury unit of the Bank as on the day of filing the application, OR of the equivalent in KZT USD at the selling rate of USD for KZT, fixed by Treasury unit of the Bank as on the day of filing the application, after conversion of INR, to be remitted, in equivalent of USD at the buying rate of USD/INR, fixed by Treasury unit of the Bank as on the day of filing the application |            |
| V.2.17.                         | <b>Other commissions on remittance operations</b>   |                    |             |             |  |            |
| V.2.17.1                        | Making changes in payment instructions on remittances executed  | KZT 9 000 /USD 50  |             |             | for each operation the commission charged by third party is paid additionally  | *          |
| V.2.17.2                        | Investigation on outgoing payments  | KZT 5 500 /USD 30  |             |             | for each operation the commission charged by third party is paid additionally  | *          |
| V.2.17.3                        | Inquiry for cancellation of interbank payment   | KZT 9 000 / USD 50 |             |             | for each operation the commission charged by third party is paid additionally  | *          |
| <b>3. Conversion operations</b> |   |                    |             |             |  |            |
| <b>№</b>                        | <b>Type of service</b>  | <b>Tariff</b>      | <b>Min.</b> | <b>Max.</b> | <b>Note</b>  | <b>VAT</b> |

|        |   |       |              |  |   |  |
|--------|---|-------|--------------|--|---|--|
| V.3.1. | Buying/selling of noncash foreign currency (at the rate fixed by the Bank as per the application of the client from 9:00 up to 16:00 with value date same day)      | 1,0%  | KZT<br>2 000 |  | of the amount and currency to be received by the Bank calculated in equivalent of KZT after conversion at the selling rate fixed by Treasury unit of the Bank as on the day of filing the application |  |
| V.3.2. | Buying/selling of noncash foreign currency ( at the rate fixed by the Bank as per the application of the client from 9:00 up to 16:00 with value date for next day) | 0,75% | KZT<br>1 500 |  | of the amount and currency to be received by the Bank calculated in equivalent of KZT after conversion at the selling rate fixed by Treasury unit of the Bank as on the day of filing the application |  |
| V.3.3. | Conversion of foreign currency to another foreign currency (at the rate fixed by the Bank)  | 1,0%  | KZT<br>2 000 |  |   |  |

#### 4. Internet-banking

| №      | Type of service   | Tariff    | Min. | Max. | Note                                  | VAT |
|--------|---|-----------|------|------|---------------------------------------|-----|
| V.4.1. | Payment for connection (one time)   | KZT 3 000 |      |      |                                       | *   |
| V.4.2. | User maintenance for 1 workplace  | KZT 1 500 |      |      | monthly                               | *   |
| V.4.3. | Consultations on issues related to rendering of remote service by the bank (distance) | KZT 2500  |      |      |                                       | *   |
| V.4.4. | Providing of key information carrier eToken Java                                      | KZT 6 850 |      |      | Per one                               | *   |
| V.4.5. | Change of device eToken pass  | KZT 6 300 |      |      | Replacement in case of loss/breakdown | *   |
| V.4.6. | Regeneration of electronic-digital signature  | KZT 1 800 |      |      | Per carrier                           | *   |

#### 5. Other commissions

| №      | Type of service   | Tariff  | Min. | Max. | Note | VAT |
|--------|---|---------|------|------|------|-----|
| V.5.1. | Providing of certificates as per the inquiries of bank correspondents | KZT 600 |      |      |      |     |

|         |  |                         |  |  |             |  |
|---------|--|-------------------------|--|--|-------------|--|
|         | (about availability of correspondent accounts, on account operations and other certificates) |                         |  |  |             |  |
| V.5.2.  | Commission for tax registration of banks-nonresidents (assignment of TRN)                    | KZT<br>30 000           |  |  |             |  |
| V.5.3.  | Commission for confirmation of balance of account for auditors:                              |                         |  |  |             |  |
| V.5.3.1 | For banks - residents  | KZT<br>4 000            |  |  |             |  |
| V.5.3.2 | For banks-nonresidents   | KZT<br>7 000<br>/USD 50 |  |  |             |  |
| V.5.4.  | Overdraft  |                         |  |  | not allowed |  |
| V.5.5.  | Remuneration on balances on correspondent accounts "LORO"                                    |                         |  |  | not charged |  |

### **General information**

|          |  |
|----------|--|
| <b>1</b> | Services not specified in this list are provided as agreed by parties.   |
| <b>2</b> | Tariffs can be changed and amended informed to the client by public announcement in operational hall either on official Bank site.   |
| <b>3</b> | Operations highlighted by sign * are subject to VAT and specified without VAT.   |
| <b>4</b> | Operations not highlighted by sign * are not subject to VAT.   |
| <b>5</b> | Separate commission is not charged for conversion on all remittances in rupees.  |
| <b>6</b> | ** Bank-participant of processing – JSC «Kazkommertzbank», JSC «ATFBank», JSC «Eurasian Bank», JSC «Nurbank», JSC SB «Alfa-Bank», JSC «AsiaCredit Bank», JSC «DeltaBank», JSC «Bank CenterCredit», SO JSC Bank VTB (Kazakhstan), JSC «Bank RBK»<br><i>(this clause was changed by decision of Board of Directors dated 24 December 2015)</i>                               |
| <b>7</b> | *** In cases if charging of commission from legal entity/individual for remittance is stipulated in conditions of the agreement for acceptance and remittance of payments  |
| <b>8</b> | ***** Rates of commissions for remittance operations from current account, the access device of which is payment card, carried out without using payment card, are established as per Tariffs for services and conducting of operations for individuals with opening bank account <i>(this line was included by decision of Board of Directors dated 24 December 2015)</i> |