



**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 I. Tariffs for services and conducting of operations for individuals
(This title was changed by decision of Board of Directors dated 24 December 2015)

| 1. Opening, maintenance and closing of bank accounts | | | | | | |
|---|--|---------------|-------------|-------------|---|------------|
| № | Type of service | Tariff | Min. | Max. | Note | VAT |
| I.1.1. | Opening of current account | free | | | | |
| I.1.2. | Acceptance and withdrawal of deposits | free | | | in case of crediting the noncash deposit, its payment will be made by charging the commission according to commission for cash withdrawal – upon actual storage period of the amount received by noncash in the account not less 30 (thirty) days, free – upon actual storage period in the account more than 30 (thirty) days | |
| I.1.3. | Statement of account | free | | | Up to one year | |
| I.1.3.1. | Statement of account for period more than one year | KZT 1000 | | | | |
| I.1.4. | Annual service of bank account <i>(this clause was changed by decision of Board of Directors dated 24 December 2015)</i> | KZT 0 | | | if there are no movements on bank account within three months the commission is charged every month for annual service of bank account (except for bank account meant for payment of pensions and allowances, bank account opened under bank product) at the rate of KZT 200/USD/Euro 1 / Russian rubles 40; further, if balance of account is less than KZT 200 / USD/Euro 1 /Russian rubles 40 the commission is charged at the rate of balance | |
| I.1.5. | Closing of current account | free | | | | |
| 2. Remittance operations in KZT | | | | | | |
| <i>(This section was changed by decision of Board of Directors dated 24 December 2015)</i> | | | | | | |
| № | Type of service | Tariff | Min. | Max. | Note | VAT |
| I.2.1. | Remittance within the Bank from the account of | KZT 0 | | | | |

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| | the client | | | | | |
| I.2.1.1. | Remittance within the Bank without opening of account | KZT 100 | | | | |
| I.2.1.2. | Cancellation of intrabank remittance within the current business day, if there is technical feasibility of the Bank | KZT 500 | | | | * |
| I.2.2. | Crediting of money by non-cash transfer to the bank account of client | KZT 0 | | | | |
| I.2.3. | Remittance in favor of clients of other banks up to 15:00 of Almaty time | 0,18 % | KZT 250 | KZT 1 800 | of the remittance amount | |
| I.2.3.1 | Remittance in favor of clients of other banks after 15:00 up to 17:00 of Almaty time | 0,20 % | KZT 370 | KZT 2 700 | of the remittance amount | |
| I.2.3.2 | Remittance in favor of clients of other banks after 17:00 of Almaty time (if there is technical feasibility) | | KZT 3 000 | | for one remittance | |
| I.2.3.3 | Remittance in the amount not more than five mio KZT through the retail payment system – CLEARING in favor of clients of other banks with value date for next business day | 0,15 % | KZT 230 | KZT 1 700 | of the remittance amount (if there is technical feasibility) | |
| I.2.3.4 | Remittance through interbank remittance system in favor of clients of other banks with value date for next business day | 0,18 % | KZT 250 | KZT 1 800 | of the remittance amount (any amount of the payment if there is technical feasibility) | |
| I.2.4. | Acceptance of utility bills in favor of utility service providers | KZT 100 | | | for each bill, for pensioners (if pension certificate is provided) – KZT 50 | |
| I.2.6. | Acceptance of tax and other payments (fees, penalties, pension, social expenditures etc.) except for utility bills | up to KZT 500 – KZT 100, from KZT 501 up to 1 000 – KZT 50, from KZT 1 001 up to KZT 5 000 – KZT 300, from KZT 5 001 up to 10 000 – KZT 350, from KZT 10 001 up to 100 000 – KZT 550. Above KZT 100 000 – KZT 1 100 | | | | |

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| I.2.7. | Client request of the Bank about changing of payment details prior to execution of payment | KZT 300 | | | for each payment | * |
| I.2.7.1 | Client request of the Bank about changing of payment details on payment executed | KZT 500 | | | for each payment if there is technical feasibility but not later than refund day by the bank of beneficiary | * |
| I.2.8. | Cancellation of external remittance within current business day if there is technical feasibility of the Bank | KZT 1000 | | | | * |

Note: The value date for next business day is any next date of business day but not more than three business days from the day of providing of instruction about remittance by the client of the Bank

3. Remittance operations in foreign currency

(This section was changed by decision of Board of Directors dated 24 December 2015)

| № | Type of service | Tariff | Min. | Max. | Note | VAT |
|---------------|--|--------|--------------|---------------|--|-----|
| I.3.1. | Crediting of money by non-cash to the current account in foreign currency of account maintenance | KZT 0 | | | | |
| I.3.2. | 2. International remittances in foreign currency in favor of clients of other banks (except for currencies of CIS countries) | | | | | |
| I.3.2.1. | remittance in USD at the expense of beneficiary (BEN) / mutual expenses (SHA) – with value date for next business day | 0,19 % | KZT 4 500 | KZT 51 000 | of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application | |
| I.3.2.2. | remittance in USD at the expense of beneficiary (BEN) / mutual expenses (SHA) – with current value date. Application is filed up to 16.00 of Almaty time | 0,20 % | KZT 6 500 | KZT 51 000 | of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application | |
| I.3.2.3 | remittance in USD at the expense of sender (OUR) – with value date for next business day | 0,25% | KZT 7 300 | KZT 65 000 | of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application на день подачи заявки | |
| I.3.2.4. | - remittance in USD at | 0,30 % | KZT | KZT | of the remittance | |

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| | the expense of sender (OUR) – with current value date. Application is filed up to 16:00 of Almaty time | | 8 300 | 75 000 | amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application |
| I.3.2.5 | -remittance in USD guaranteed payment with code «FULL PAY» | 0,40 % of the amount | KZT 9 500 | KZT 85 000 | commission is allowed to be paid in currency of remittance. Code «FULL PAY» - code designation of type of tariff fixed by bank-correspondents. It is done if there is technical feasibility. Commission is paid by remitter, beneficiary receives the full amount of payment sent, without charging the commission by bank correspondent of JSC SB PNB-Kazakhstan. In case if there are other banks on payment route, commissions may be charged by third bank correspondents |
| I.3.2.6. | - remittance in another currency, except for USD and currencies of CIS countries, with value date for next business day | 0,2% | KZT 6 500 | KZT 51 000 | of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application |
| I.3.2.7. | - remittance in another currency, except for USD and currencies of CIS countries, with current value date . Application is filed up to 16:00 of Almaty time | 0,25 % | KZT 8 300 | KZT 57 000 | of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application |
| I.3.3. | Remittances in favor of clients of other banks in currencies of CIS countries: | | | | |
| I.3.3.1. | - remittance with value date for next business day | 0,15 % | KZT 2 300 | KZT 35 000 | of the remittance amount calculated in equivalent in KZT after |

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| | | | | | conversion of RUB (other currency of CIS countries) at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application. This tariff is not applied to payments made through fast remittance system |
| I.3.3.2. | --remittance with current value date. Application is filed up to 16:00 of Almaty time | 0,20 % | KZT 3 000 | KZT 55 000 | of the remittance amount calculated in equivalent in KZT after conversion of RUB (other currency of CIS countries) at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application. This tariff is not applied to payments made through fast remittance system |
| I.3.4. | Remittance in INR (Indian rupee) | | | | |
| I.3.4.1. | Remittance to the account of client of Punjab National Bank India, with value date for next business day **** | 0,10 % | KZT 2 000 | KZT 25 000 | of the amount of equivalent of money in KZT – INR, to be remitted at the selling rate of INR in KZT, fixed by Treasury subdivision of the Bank as on the day of filing of application, OR of the equivalent in KZT – USD at the selling rate of USD in KZT, fixed by Treasury subdivision of the Bank as on the day of filing of application, after conversion of INR, to be remitted, in equivalent in USD at the buying rate of USD/INR, fixed by Treasury subdivision of the Bank as on the day of filing of application |
| I.3.4.2. | Remittance to the account of client of Punjab National Bank India, with current value date. Application is filed up to 16:30 of Almaty time **** | 0,15 % | KZT 2 500 | KZT 30 000 | of the amount of equivalent of money in KZT – INR, to be remitted at the selling rate of INR in KZT, fixed by Treasury subdivision of the Bank as on the day of filing of application, OR of the equivalent in KZT – |

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| | | | | | USD at the selling rate of USD in KZT, fixed by Treasury subdivision of the Bank as on the day of filing of application, after conversion of INR, to be remitted, in equivalent in USD at the buying rate of USD/INR, fixed by Treasury subdivision of the Bank as on the day of filing of application |
| I.3.4.3. | Remittance in favor of clients of other banks of India with value date for next business day | 0,20 % | KZT 4 500 | KZT 24 000 | от суммы эквивалента of the amount of equivalent of money in KZT – INR, to be remitted at the selling rate of INR in KZT, fixed by Treasury subdivision of the Bank as on the day of filing of application, OR of the equivalent in KZT – USD at the selling rate of USD in KZT, fixed by Treasury subdivision of the Bank as on the day of filing of application, after conversion of INR, to be remitted, in equivalent in USD at the buying rate of USD/INR, fixed by Treasury subdivision of the Bank as on the day of filing of application |
| I.3.4.4. | Remittance in favor of clients of other banks of India, with current value date. Application id filed up to 16:00 of Almaty time | 0,25 % | KZT 4 600 | KZT 45 000 | of the amount of equivalent of money in KZT – INR, to be remitted at the selling rate of INR in KZT, fixed by Treasury subdivision of the Bank as on the day of filing of application, OR of the equivalent in KZT – USD at the selling rate of USD in KZT, fixed by Treasury subdivision of the Bank as on the day of filing of application, after conversion of INR, to be remitted, in equivalent in USD at |

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| | | | | | the buying rate of USD/INR, fixed by Treasury subdivision of the Bank as on the day of filing of application | |
| I.3.4.5. | Remittance in favor of clients of other banks of India, with current value date. Application id filed up to 16:00 of Almaty time. | 0,30% | KZT 5 700 | KZT 65 000 | of the amount of equivalent of money in KZT – INR, to be remitted at the selling rate of INR in KZT, fixed by Treasury subdivision of the Bank as on the day of filing of application, OR of the equivalent in KZT – USD at the selling rate of USD in KZT, fixed by Treasury subdivision of the Bank as on the day of filing of application , after conversion of INR, to be remitted, in equivalent in USD at the buying rate of USD/INR, fixed by Treasury subdivision of the Bank as on the day of filing of application | |
| I.3.5. | Remittance within the Bank | KZT 0 | | | | |
| I.3.6. | Making changes to details or conditions of remittance, recall, cancellation of remittance accepted by the Bank (except for cases of refusal on basis set by SWIFT rules) | KZT 1 500 | | | if there is technical feasibility and subject to the condition that remittance at the moment of addressing of the client was not sent by the bank to the address of the bank beneficiary | * |
| I.3.7. | Making changes by the client of the Bank in details or conditions of remittance, recall, cancellation of accepted by the bank beneficiary and/or bank correspondent, formalization of request about execution of remittance | KZT 10 000 | | | if there is technical feasibility after execution of payment by bank beneficiary | * |

Note: Value date for next business day is any next date of business day but not more than three business days from the date of , providing of instruction about remittance by the client of the Bank

4. Conversion operations

| № | Type of service | Tariff | Min. | Max. | Note | VAT |
|--------|---|--------|------|------|--|-----|
| I.4.1. | Buying/selling of foreign currency up to 16:30 of | 0,15 % | KZT | KZT | of the amount and currency of money to | |

| | Almaty time (at the rate fixed by the Bank as on the buying/selling day) <i>(this clause was changed by decision of Board of Directors dated 24 December 2015)</i> | | 5 00 | 155 000 | be received by the Bank, calculated in equivalent in KZT after conversion at the selling rate fixed by Treasury division of the Bank as on the day of filing of application | |
|---------------------------|--|---------------|-------------|-------------|--|------------|
| I.4.2. | Abandonment of application | 0,5% | | | of the amount and currency of money to be received by the Bank, calculated in equivalent in KZT after conversion at the selling rate fixed by Treasury division of the Bank as on the day of filing of application | * |
| 5. Cash operations | | | | | | |
| № | Type of service | Tariff | Min. | Max. | Note | VAT |
| I.5.1. | Acceptance of cash: | | | | | |
| I.5.1.1. | Acceptance of cash in KZT | free | | | | |
| I.5.1.2. | Acceptance of cash in foreign currency | free | | | | |
| I.5.2. | Cash withdrawal **** | | | | preliminary application for cash withdrawal is formalized minimum for one business day if amount is withdrawn for more than KZT 1 mio. / USD 5 000 / Euro 5 000 / Russian rubles 200 000 | |
| I.5.2.1. | in KZT as per preliminary application ****: | | | | | |
| I.5.2.1.1. | - if money is received by cash | free | | | | |
| I.5.2.1.2. | - if money is received by non-cash | 0,3% | KZT 150 | | of the amount | |
| I.5.2.2. | in KZT without preliminary application ****: | | | | | |
| I.5.2.2.1. | - if money is received by cash | free | | | | |
| I.5.2.2.2. | - if money is received by non-cash | 0,4% | KZT 150 | | of the amount | |
| I.5.2.3. | in foreign currency as per preliminary application ****: | | | | | |
| I.5.2.3.1. | - if money is received by cash | free | | | Without commissions, in case if money is received by intra-bank transfer | |
| I.5.2.3.2. | - if money is received by non-cash | 1 % | | | In case if money is received by interbank transfer, received from other banks in foreign currency | |

| I.5.2.4. | in foreign currency without preliminary application ****: | | | | | |
|--|--|--|-------------|--|---|---|
| I.5.2.4.1. | - if money is received by cash | free | | | Without commissions, in case if money is received by intra-bank transfer | |
| I.5.2.4.2. | - if money is received by non-cash | 1,2 % | | | In case if money is received by interbank transfer, received from other banks in foreign currency | |
| I.5.3 | Acceptance of payments for payment to third parties through «Avangard-plat» system (this group of lines is included by decision of Board of Directors dated 24 December 2015) | | | | | |
| I.5.3.1. | Mobile communication | KZT 30 | | | for pensioners KZT 20 | |
| I.5.3.1.2 | Television | KZT 50 | | | for pensioners KZT 30 | |
| I.5.3.1.3 | Internet | KZT 50 | | | for pensioners KZT 30 | |
| I.5.3.1.4. | Security services | KZT 50 | | | for pensioners KZT 30 | |
| I.5.3.1.5. | Kazakhtelecom | KZT 50 | | | for pensioners KZT 30 | |
| I.5.3.1.6. | Utility bills | KZT 75 | | | for pensioners KZT 50 | |
| I.5.3.1.7. | Social networks | KZT 50 | | | for pensioners KZT 30 | |
| I.5.3.1.8. | Penalty for violation | KZT 50 | | | for pensioners KZT 30 | |
| I.5.3.1.9. | Other (newspapers, online games etc.) | KZT 50 | | | for pensioners KZT 30 | |
| I.5.4. | Other cash operations for individuals without opening of account (this group of lines is included by decision of Board of Directors dated 24 December 2015) | | | | | |
| I.5.4.1. | Verification of validation of foreign currency with technical facilities of the Bank **** | KZT 30 | | | for each denomination | * |
| I.5.4.2. | Exchange of coins: banknotes to coins, coins to banknotes**** | 0,5% | KZT 150 | | of the amount of coins to be exchanged | * |
| 6. Loan operations <i>(this section as changed by decision of Board of Directors dated 30 November 2015)</i> | | | | | | |
| № | Type of service | Tariff | Note | | VAT | |
| I.6.1. | Consideration of application and documents for receiving one-time loan/credit line | KZT 5 000 | | | | |
| I.6.2. | Consideration of application and documents for receiving the second or any further tranche within credit line | KZT 3 000 | | | | |
| I.6.3. | Arrangement of issuance of blank loan | 5,0 % of the amount | | | | |
| I.6.4. | Arrangement of issuance of one-time loan/credit line, secured with a pledge of movable property (except for money) and/or immovable property | 1,0 % of the amount of one-time loan/credit line | | | | |

| I.6.5. | Changing of financing conditions: extending the availability period, decrease of rate of remuneration, change of currency of financing, extending the period of credit line, change of payment date as per repayment schedule based on application of borrower as well as other changing of parameters and conditions of providing of one-time/credit line, not covered in abovestated cases of changes | KZT 5 000 | | | | |
|--------------------------|---|---------------|-------------|-------------|-------------------|------------|
| I.6.6. | Changing the structure of security including guaranties of third parties, granting of indulgence on providing of collateralized property in favor of the Bank based on the application of the borrower or pledger as well as on relevant registration with authorized body of Security Agreement (s) or Addendum (s) to Agreement (s) based on the application of borrower or pledger. | KZT 5 000 | | | | |
| I.6.7. | Providing of certificate to the borrower related to sevice of one-time loan/credit line, as well as Bank consent for exchange of technical passports to movable property, making changes, replacement, reregistration and issuance of entitling documents for immovable property | KZT 5 000 | * | | | |
| 7. Other services | | | | | | |
| № | Type of service | Tariff | Min. | Max. | Note | VAT |
| I.7.1. | Issuance of certificates: | | | | | |
| I.7.1.2. | - about availability of account (current, deposit) | KZT 1 000 | | | | * |
| I.7.1.1. | - about availability (failure) of outstanding loans | KZT 1 000 | | | for each document | * |

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|--------|--|-----------|--|--|---|---|
| I.7.2. | Issuance of duplicates of documents | KZT 1000 | | | for each document | * |
| I.7.3. | Issuance of duplicates of documents with period of limitation of more than one operational year | KZT 2 000 | | | for each document | * |
| I.7.4. | Providing of information on other written requests | KZT 500 | | | | * |
| I.7.5. | Services for keeping of valuables | KZT 500 | | | for each day | * |
| I.7.6. | If service is rendered after completion of operational day, if there is technical feasibility of the Bank **** | KZT 2 500 | | | additionally to the amount of basic commission | * |
| I.7.7. | Providing of copies of SWIFT-messages on incoming/outgoing payments executed (<i>this section as changed by decision of Board of Directors dated 30 November 2015</i>) | KZT 500 | | | | * |
| I.7.8. | Providing of certificates within 1 hour (<i>this section as changed by decision of Board of Directors dated 30 November 2015</i>) | KZT 2 000 | | | charged additionally to the basic of tariffs specified in lines I.7.1.2, I.7.1.3, I.7.2–I.7.4 | * |

General information

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| 1 | Services not specified in this list are provided as agreed by parties. |
| 2 | Tariffs can be changed and amended informed to the client by public announcement in operational hall either on official Bank site. |
| 3 | Operations highlighted by sign * are subject to VAT and specified without VAT. |
| 4 | Operations not highlighted by sign * are not subject to VAT. |
| 5 | Separate commission is not charged for conversion on all remittances in rupees. |
| 6 | ** 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» (<i>this clause was changed by decision of Board of Directors dated 24 December 2015</i>) |
| 7 | *** 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 |
| 8 | ***** 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>) |