



**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 III. Tariffs for services for legal entities, individuals engaged in entrepreneurship and farming

1. Opening, maintenance and closing of bank accounts						
№	Type of services	Tariff	Min.	Max.	Note	VAT
III.1.1.	Opening of account (current and deposit)	free				
III.1.2.	Maintenance of Bank account	free			if there are no movements on the account within month, commission is charged at the rate of KZT 250 /USD 2 /Euro 2 for individual entrepreneur and KZT 500 /USD 4 /Euro 4 for legal entities per month	
III.1.3.	Issuance of statement about current movement in the account for the period up to 1 year	free			More than one year KZT1000	
III.1.3.1.	Issuance of statement about current movement in the account for the period of more than 1 year	KZT 1000				
III.1.4.	Closing of current account as per the application of client	KZT 4 500				*
2. Remittance operations in KZT						
№	Type of service	Tariff	Min.	Max.	Note	VAT
III.2.1.	Intrabank remittances between clients of the Bank	free				
III.2.2	Remittances in KZT in favor of clients of other banks (this section as changed by decision of Board of Directors dated 30 November 2015)					
III.2.2.1.	- up to 13:00 of Almaty time	KZT 300			for each remittance	
III.2.2.2.	- from 13:00 up to 16:00 of Almaty time	KZT 500			for each remittance	
III.2.2.3.	- from 16:00 up to 17:00 of Almaty time	KZT 1 400			for each remittance	
III.2.2.4.	Remittance of money with value date of next business day	KZT 300			(except for pension and social payments)	
III.2.2.5	-from 17.00 (if there is technical feasibility of the Bank) of Almaty time	KZT 3 500			for each remittance	
III.2.3.	Express remittance to other banks, within one hour (if there is technical feasibility of the	1 500 теңге			charged additionally to the basic of	

	Bank) <i>(this line was changed by decision of Board of Directors dated 24 December 2015)</i>				tariffs specified in group of lines III.2.2, except for lines III.2.2.5	
III.2.4.1.	If data is provided in hard copy by introduction of data by bank employee (additionally to tariffs of clauses 2.2.1., 2.2.2., 2.2.3.)	KZT 500			For one surname	*
III.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	*
III.2.5.	Request on external remittance, changing of details of external remittance, recall of remittance within operational day (if there is technical feasibility and acceptance of beneficiary)	KZT 1 500			For each operation	*
III.2.6.	Request on intrabank remittance, changing of details of intrabank remittance recall of remittance within operational day (if there is technical feasibility and acceptance of beneficiary)	KZT 1000			For each operation	*
III.2.7.	Acceptance (crediting) of money received by non-cash payment from legal entity or individuals engaged in entrepreneurship to current accounts of individuals as per the Agreement about complex service of individuals (this group of lines is included by decision of Board of Directors dated 24 December 2015)					
III.2.7.1.	under conditions of tariff plan «Basic» for legal entities and individuals engaged in entrepreneurship	KZT 0				
III.2.7.2.	under conditions of tariff plan «Unique» for legal entities and individuals engaged in entrepreneurship	0,50 %			of the amount	
III.2.7.3.	under conditions of tariff plan «Unique» for public enterprise/ noncommercial organization	0,30 %			of the amount	
<p>Note: Public enterprise – an enterprise established on the right of economic management or on the basis of operational management (public enterprise).</p> <p>Noncommercial organization – establishment, public association, religious association, consumers cooperative or fund</p>						
2.a. Remittance operations through Internet-banking						
№	Type of service	Tariff	Min.	Max.	Note	VAT
III.2.1.a.	Intrabank remittances between clients, including between branches	free				
III.2.2.a.	Remittances in favor of clients of other banks through internet-banking system in KZT:					
III.2.2.1.a.	- up to 13:00	KZT 250			For each operation	
III.2.2.2.a.	- from 13:00 up to 16:00	KZT 350			For each operation	

III.2.2.3.a.	- from 16:00 up to 17:00	KZT 1 000			For each operation	
III.2.2.4.a.	Remittance with future currency date of funds to be received in future days	KZT 180			(Except for pension and social payments)	
III.2.2.5.a	-from 17.00	KZT 2 500			For each operation	
III.2.3.a.	Express remittance to other banks (within 1-hour)	KZT 1 000			Charged additionally to c. III.2.2.a.	
III.2.4.a.	Acceptance and processing of register enclosed to payment instructions on pension contributions and social expenditures	free				
III.2.5.a.	Request on external remittance, change of details of external remittance, recall of remittance within operational day (if there is technical feasibility and acceptance of beneficiary)	KZT 1 000			For each operation	
III.2.6.a.	Request on intrabank remittance, change of details of intrabank remittance, recall of remittance within operational day (if there is technical feasibility and acceptance of beneficiary)	KZT 500			For each operation	

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
III.3.1.	Remittance in favor of clients of other banks in USD					
III.3.1.1.	- at the expense of beneficiary (BEN)/mutual expenses (SHA):					
III.3.1.1.1.	remittance in USD at the expense of beneficiary (BEN) – with value date for next business day	0,20%	KZT 5 800	KZT 60 000	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	
III.3.1.1.2.	-remittance in USD at the expense of beneficiary (BEN)	0,25 %	KZT	KZT	of the remittance	

	with current value date. Application is filed up to 16:00 of Almaty time		7 000	93 000	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	
III.3.1.2. - at the expense of sender (OUR):						
III.3.1.2.1.	-remittance in USD at the expense of sender (OUR) – with value date for next business day	0,30 %	KZT 8 300	KZT 100 000	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	
III.3.1.2.2.	-remittance in USD at the expense of sender (OUR) with current value date. Application is filed up to 16:00 of Almaty time	0,35%	KZT 10 000	KZT 120000	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	
III.3.1.2.3.	- remittance in USD guaranteed	0,40 %	KZT	KZT	commission is	

	payment with code «FULL PAY»		12 500	250 000	allowed to be paid in currency of remittance. Code «FULL PAY» - code designation of type of tariff set by bank-correspondents. It is done if there is technical feasibility. 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	
<p>Note:</p> <p>-Tariff 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.</p> <p>- Value date for next business day is any next business day but not more than three business days from the date of providing of instruction about remittance by the client</p>						
III.3.1.3 Remittances in other currencies except for USD and currencies of CIS						
III.3.1.3.1	- remittance in another currency except for USD and CIS countries with value date for next business day	0,2 %	KZT 7 900	KZT 75 000	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	
III.3.1.3.2	- remittance in another currency except for USD and CIS countries with current value date. Application is filed up to 16:00 of Almaty time	0,25 %	KZT 9 500	KZT 105 000	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	
<p>Note:</p> <p>-Tariff 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.</p> <p>- Value date for next business day is any next business day but not more than three business days from the date of providing of instruction about remittance by the client</p>						
III.3.2.	Remittance in favor of clients of other banks in currencies of CIS countries including RUB (Russian ruble):					
III.3.2.1.	- at the expense of sender:				telegraph expenses are paid additionally	
III.3.2.2.	- with value date on next business day	0,15 %	KZT 2 300	KZT 35 000	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	
III.3.2.3.	- with current value date. Application was 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 foreign currency at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application
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Note:

- Tariff 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.
- Value date for next business day is any next business day but not more than three business days from the date of providing of instruction about remittance by the client

III.3.3. Remittance in INR (Indian rupee)

III.3.3.1.	from the bank account of the client of JSC SB PNB-Kazakhstan to the account of clients of Punjab National Bank, India with value date of next business day	0,14%	KZT 3000	KZT 70 000	of the amount of equivalent of money in 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
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					of application	
III.3.3.2.	from the bank account of the client of JSC SB PNB-Kazakhstan to the account of clients of Punjab National Bank, India with current value date . Application is filed up to 16:30 of Almaty time	0,15 %	KZT 3 100	KZT 80 000	of the amount of equivalent of money in 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	
III.3.3.3.	from the bank account of the client of JSC SB PNB-Kazakhstan to the account of clients of other banks of India with value date on next business day	0,19 %	KZT 3900	KZT 85 000	of the amount of equivalent of money in 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
III.3.3.4.	from the bank account of the client of JSC SB PNB-Kazakhstan to the account of clients of other banks of India with current value date . Application is filed up to 16:00 of Almaty time	0,20 %	KZT 4 000	KZT 100 000	of the amount of equivalent of money in 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 for 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	
III.3.3.4.	<p>from the bank account of the client of JSC SB PNB-Kazakhstan to the account of clients of other banks of India with current value date. Application was filed after 16:00 of Almaty time</p>	0,25 %	KZT 6 000	KZT 130 000	<p>of the amount of equivalent of money in 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 for 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</p>	
III.3.5.	Remittance in INR inside the Bank between clients of the Bank	KZT 0				

III.3.6.	Making changes in details or conditions of remittance, recall, cancellation of remittance of money accepted by the Bank (except for cases of refusal on basis set by SWIFT rules)	KZT 1500			if there is technical feasibility and subject to the condition that payment at the moment of addressing of the client was not executed by the Bank in favor of bank beneficiary	*
III.3.7.	Making changes in details or conditions of remittance, recall, cancellation of accepted by bank beneficiary and/or bank-correspondent, formalization of request about execution of remittance	KZT 10 000			if there is technical feasibility	*

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

4. Conversion operations

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.4.1.	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 of same day)	0,2%	KZT 1000	KZT 150 000	of the amount and currency to be received by the Bank in equivalent in KZT after conversion at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application	
III.4.2.	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 on next business day)	0,15%	KZT 1 000	KZT 100 000	of the amount and currency to be received by the Bank in equivalent in KZT after conversion at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application	

III.4.3.	Conversion of foreign currency to another foreign currency (at the rate fixed by the Bank)	0,2%	KZT 1000	KZT 400 000		
III.4.4.	Cancellation of request for conversion (<i>this line was included by decision of Board of Directors dated 24 December 2015</i>)	0,3 %			of the amount and currency received by the Bank in equivalent in KZT after conversion at the selling rate fixed by Treasury subdivision of the Bank as on the day of filing of application	*

5. Cash operations

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.5.1.	Cash operations in KZT:					
III.5.2.	Cash acceptance:					
III.5.2.1.	- KZT (<i>this line was changed by decision of Board of Directors dated 24 December 2015</i>)	0,20%	KZT 200		of the amount	
III.5.2.2.	- foreign currency	0,20 %	KZT 200		of the amount	
III.5.3.	Cash withdrawal as per preliminary application (for 1 bank day)	0,30%	KZT 250		preliminary application for cash withdrawal is formalized minimum for one business day if the amount is withdrawn for more than KZT 1 mio. or USD 5 000 / Euro 5 000 / Russian rubles 200 000	
III.5.3.1	Without preliminary application	0,40%	KZT 250		of the amount	
III.5.4.	Cash acceptance for repayment of loans issued by the Bank	free				
III.5.5.	Cash withdrawal in foreign currency as per preliminary application	1,0%	KZT 500		of the amount	
III.5.5.1.	Cash withdrawal in foreign currency without preliminary application	1,20%	KZT 500		of the amount	
III.5.6.	Exchange of big banknotes to small and on vice versa if there is technical feasibility of the Bank	0,50%	KZT 100		of the amount	

III.5.7.	Verification of validation of foreign currency with the help of technical facilities of the Bank	KZT 15			for one banknote	*
III.5.8.	Recounting of collect money	0,25%	KZT 500			*
6. Loan operations <i>(this section was changed by decision of Board of Directors dated 30 November 2015)</i>						
№	Type of services	Tariff	Note		VAT	
III.6.1.	Consideration of application and documents for receiving one-time loan/credit line	KZT 15 000				
III.6.2.	Consideration of application and documents for receiving one-time loan/credit line in the form of operational overdraft	KZT 0				
III.6.3.	Arrangement of issuance of one-time loan/first tranche within credit line	1,0 % of the amount of one-time loan/credit line	Not less than KZT 15 000			
III.6.4.	Arrangement of issuance of second or any further tranche within credit line	0,25 % of the amount of every tranche	Not less than KZT 15 000			
III.6.5.	Changing of conditions of financing based on the application of the borrower:					
1)	changing the availability period, rate of remuneration, currency of financing, structure of security, including guaranties of third parties	KZT 50 000				
2)	increase of final maturity date of one-time loan/tranche within credit line	1 % of the amount of outstanding principal debt	Not less than KZT 10 000			
3)	change of repayment schedule within acting period	0,5 % of the amount of outstanding principal debt	Not less than KZT 10 000			
4)	changing of payment date as per repayment schedule	0,5 % of the amount of monthly repayment	Not less than KZT 7 000			
5)	increase of the amount of credit line	1 % of the amount of increase in credit line	Not less than KZT 10 000			
6)	extension of credit line period	1 % of the amount of outstanding principal debt	Not less than KZT 10 000			
III.6.6.	Providing of certificate to the borrower related to service of one-time loan/credit line	KZT 5 000			*	
III.6.7.	Granting of Bank consent to	KZT 10 000			*	

	pledger for exchange of technical passports to movable property, making changes, replacement, legalization and issuance of entitlement documents to immovable property			
7. Bank guarantees <i>(this section was changed by decision of Board of Directors dated 30 November 2015)</i>				
№	Type of service	Tariff	Note	VAT
III.7.1.	Issuance of blank tender guaranty			
1)	technical execution of bank guaranty (operational issuance)	KZT 7 000		
2)	issuance of bank guaranty (additional tariff for risk)	2,0 % of the amount of guarantee	Not less than KZT 10 000	
III.7.2.	Issuance of bank tender guaranty, for 100 % secured by money			
1)	technical execution of bank guaranty (operational issuance)	KZT 7 000		
2)	issuance of bank guaranty without accrual of remuneration on money provided as pledge (additional tariff for risk)	KZT 0		
3)	issuance of bank guaranty with accrual of remuneration on money provided as pledge (additional tariff for risk)	5,0 % per annum	Not less than KZT 10 000	
III.7.3.	Issuance of bank guaranty of fulfillment of obligations under the contract/agreement/advance refund, for 100 % secured by money			
1)	technical execution of bank guaranty issued (operational issuance)	KZT 15 000		
2)	issuance of bank guaranty without accrual of remuneration on money provided as pledge (additional tariff for risk)	KZT 0		
3)	issuance of bank guarantee with accrual of remuneration on money provided as pledge (additional tariff for risk)	6,0 % per annum	Not less than KZT 10 000	
III.7.4.	Issuance of bank tender guaranty secured by pledge of property			
1)	technical execution of bank guaranty issued (operational issuance)	KZT 7 000		
2)	issuance of bank guaranty (additional tariff for risk)	0,6 % of the guaranty amount (one-time)	Not less than KZT 7 000	
III.7.5.	Issuance of bank guaranty of fulfillment of obligations under contract/agreement/advance refund, secured by collateral or right of demand of executor under contract/agreement (except for, set by line III.7.3. of this section)			
1)	Technical execution of bank guaranty issued (operational issuance)		*	
	Technical execution of bank	KZT 15 000		

	guaranty (operational issuance) secured by collateralized property					
	Technical execution of bank guaranty (operational issuance) secured by claim under contract/agreement	0,3 % of the guaranty amount				
2)	issuance of bank guaranty secured by pledge of property (additional tariff for risk)	6,0 % per annum		Not less than KZT 10 000		
3)	issuance of bank guaranty secured by right of demand under the contract/agreement (additional tariff for risk)	7,0 % per annum		Not less than KZT 10 000		
III.7.6.	Making changes to conditions of bank guaranty as per the application of principal (operational issuance of change of guaranty), except for changes concerning increase of guaranty amount	KZT 5 000		For each application for change		
	<i>Increase of bank guaranty amount is considered for accrual of commission as an independent issuance of bank guaranty for the amount of increase</i>					
III.7.7.	<i>This line was exclude by decision of Board of Directors dated 24 December 2015</i>					
III.7.8.	<i>This line was exclude by decision of Board of Directors dated 24 December 2015</i>					
III.7.9.	<i>This line was exclude by decision of Board of Directors dated 24 December 2015</i>					
III.7.10.	<i>This line was exclude by decision of Board of Directors dated 24 December 2015</i>					
III.7.1.	<i>This line was exclude by decision of Board of Directors dated 24 December 2015</i>					
7-1. International bank guaranties <i>(this section was included by decision of Board of Directors dated 24 December 2015)</i>						
№	Type of service	Tariff	Min.	Max.	Note	VAT
7-1.1.	Import guaranties (issued as per instruction of clients)					
III.7-1.1.1.	Issuance of guaranty (commission for risks)	5 % per annum				
III.7-1.1.2.	Technical issuance of guaranty	0,15% of the guaranty amount	KZT 30 000 / USD 100	KZT 150 000 / USD 500		*
III.7-1.1.3.	Making changes to conditions of guaranty	KZT 15 000 / USD 50 for each change				*
III.7-1.1.4.	Increase in the amount of guaranty (considered as an independent issuance of guaranty for accrual of commissions)	in compliance with tariff, envisaged by line III.7-1.1.1				
III.7-1.1.5.	Verification of documents accompanying the requirement for payment	0,15 % of the requirement amount	KZT 30 000 / USD 100	KZT 300 000 / USD 1000		*
III.7-	Making payments under the	0,20 % of the	KZT	KZT		

1.1.6.	guaranty	payment amount	15 000 / USD 50	150 000 / USD 500		
III.7-1.1.7.	Dispatch of package of documents by postal/courier service	KZT 6 000 / USD 20 + postal/courier services on actual cost				*
III.7-1.1.8.	Cancellation of guaranty ahead of time of guaranty	KZT 30 000 / USD 100			as per application of the client	*
III.7-1.1.9.	SWIFT-message	KZT 4 500 / USD 15				*
7-1.2.	Export guaranties (issued in favor of clients)					
III.7-1.2.1.	Advise of guaranty	0,10 % of the guaranty amount	KZT 30 000 / USD 100	KZT 150 000 / USD 500		
III.7-1.2.2.	Advise of changes of guaranty conditions	KZT 15 000 / USD 50 for each advise				
III.7-1.2.3.	Verification of documents accompanying the requirement for payment	0,15 % of the requirement amount	KZT 30 000 / USD 100	KZT 300 000 / USD 1000		*
III.7-1.2.4.	Dispatch of package of documents by postal/courier service	KZT 6 000 / USD 20 + postal/courier expenses on actual cost				*
III.7-1.2.5.	Cancellation of guaranty ahead of time of guaranty	KZT 30 000 / USD 100			as per the application of the client	*
III.7-1.2.6.	SWIFT-message	KZT 4 500 / USD 15				*

Note: Rates of tariffs specified in USD are applied in case of payment of commissions by nonresidents.

8. Letter of credits

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

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.8.1.	Import LCs (issued as per instruction of clients), including reserve LCs					
III.8.1.1.	Opening of LSc (commission for risks)	5 % per annum				
III.8.1.2.	Technical issuance of LC	0,15 % of the LC amount	KZT 30 000 /	KZT 150 000 /		*

			USD 100	USD 500		
III.8.1.3.	Making changes in conditions of LC	KZT 15 000 / USD 50 for each change				*
III.8.1.4.	Increase in LC amount (considered as an independent issuance of LC for accrual of commission)	In compliance with tariff, stipulated by line III.8.1.1				
III.8.1.5.	Verification of documents on LC	0,15 % of the payment amount (for each package of documents)	KZT 30 000 / USD 100	KZT 300 000 /USD 1000		*
III.8.1.6.	Detection of discrepancies in documents	KZT 15 000 / USD 50 (for each package of documents with discrepancies)			applied additionally to the commission stipulated by line III.8.1.5.	*
III.8.1.7.	Payment on LC	0,20 % of the payment amount	KZT 15 000 / USD 50	KZT 150 000 /USD 500		
III.8.1.8.	Dispatch of package of documents by postal/courier service	KZT 6 000 / USD 20 + postal/courier expenses on actual cost				*
III.8.1.9.	Cancellation of LC ahead of time of LC	KZT 30 000 /USD 100			as per application of client	*
III.8.1.10.	SWIFT-message	KZT 4 500 / USD 15				*
III.8.2.	Export LCs (issued in favor of clients), including reserve LCs					
III.8.2.1.	Confirmation of LC	5 % per annum				
III.8.2.2.	Advise of LC	0,10 % of LC amount	KZT 30 000 / USD 100	KZT 150 000 /USD 500		
III.8.2.3.	Transfer of transferrable LC	0,15 % of LC amount	KZT 30 000 / USD 100	KZT 150 000 /USD 500		
III.8.2.4.	Transfer of changes of conditions of transferable LC	KZT 15 000 / USD 50 for each change				

III.8.2.5.	Advise of changes of LC conditions	KZT 15 000 /USD 50 for each advise				
III.8.2.6.	Verification of documents on LC	0,15 % of the payment amount (for each package of documents)	KZT 30 000 / USD 100	KZT 300 000 /USD 1000		*
III.8.2.7.	Detection of discrepancies in documents	KZT 15 000 / USD 50 (for each package of documents with discrepancies)			Applied additionally to the commission on c.III.8.2.6	*
III.8.2.8.	Dispatch of package of documents by postal/courier service	KZT 6 000 / USD 20 + postal/courier expenses on actual cost				*
III.8.2.9.	Negotiation	5 % per annum				
III.8.2.10.	Cancellation of LC ahead of time of LC	KZT 30 000 / USD 100			As per application of the client	*
III.8.2.11.	SWIFT-message	KZT 4 500 / USD 15				*

Note: Rates of tariffs specified in USD are applied in case of payment of commission by nonresidents

9. Collecting operations

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

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.9.1.	Acceptance for collection of payment/forwarding documents for transfer them to acceptor against accept / payment	0,15 %	KZT 9 000 / USD 30	KZT 90 000 / USD 300		
III.9.2.	Change of conditions of collection order	KZT 9 000 / USD 30 for each change				*
III.9.3.	Preparation and/or transfer of package of payment/forwarding documents	KZT 6 000 / USD 20 + postal/courier services on actual cost				*
III.9.4.	Advise of collection	KZT 30 000 / USD 100				
III.9.5.	Payment for collection	0,20 % of the amount of	KZT 15 000	KZT 150 000		

		operation	/ USD 50	/ USD 500		
III.9.6	Return of unpaid documents:					*
III.9.6.1	without protesting of bill	KZT 6 000 / USD 20 + postal/courier expenses on actual cost				*
III.9.6.2.	with protesting of bill	KZT 9 000 / USD 30 + + postal/courier expenses on actual cost				*
III.9.7.	Storage of papers for collection	KZT 3 000 / USD 10 per quarter				*

Note: Rates of tariffs specified in USD are applied in case of payment of commission by nonresidents.

9-1. Services on arrangement of financial operations/structuring of deal
(This section was included by decision of Board of Directors dated 24 December 2015)

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.9-1.1.	Structuring of deal	1,5 % of the deal amount				*
III.9-1.2.	Financial services on change of repayment schedule of liabilities set by foreign bank or pre-term repayment of liabilities on LC/international bank guaranty issued	KZT 30 000 / USD 100				*
III.9-1.3.	Annulment of application filed earlier for search of financing and/or confirmation on LC/international bank guaranties after obtaining proposal of foreign bank	KZT 30 000 / USD 100				*

Note: Rates of tariffs specified in USD are applied in case of payment of commission by nonresidents.

10. Currency control

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.10.1.	Acceptance, verification and assignment of Account number of the contract;	KZT 3 500			within 2 business days not taking into account the day of filing the application	*
III.10.2.	Acceptance, verification and assignment of Account number of the contract on an urgent basis (the same day);	KZT 6 000			if documents are applied up to 13:00, if documents are applied after 13:00 documents will be vetted only	*

					to the next bank day of the Bank.	
III.10.3.	Acceptance, verification and assignment of Account number of the contract (within one hour)	KZT 7 500				*
III.10.4.	Acceptance and verification of amendments and changes to the contract with assigned Account number of the contract	KZT 1 500				*
III.10.5.	Verification and acceptance of external-economic contract without assigning of Account number of contract	KZT 1 500			if documents are applied up to 13:00, if documents are applied after 13:00 documents will be vetted only to the next bank day of the Bank	*
III.10.6.	Written notification of the client by post about necessity of obtaining of registration certificate of NBRK or certificate about notification	KZT 700				*
III.10.7.	Providing of certificate-notice about movement of funds under acting contracts and Account number of contract	KZT 1 000				*
III.10.8.	Providing of certificate-notice about movement of funds under nonworking contracts and Account number of contract	KZT 3 000				*
III.10.9.	Written inquiry to the client by post about providing of documents and information confirming fulfillment of obligations or changing the time of repatriation	KZT 1 000				*
III.10.10.	Issuance of duplicates of documents of currency control	KZT 200			Per sheet	*
III.10.11.	Renewal of Account number of contract shifted off accounting registration	KZT 4 000				*
III.10.12.	Shifting off Accounting number of contract in view of transferring to another bank for service	KZT 2 000				*
11. Other commissions of the Bank						
№	Type of service	Tariff	Min	Max	Note	VAT
III.11.1.	Issuance of money cheque book	KZT 1000				*
III.11.2.	Preparation and sending of notifications to customs bodies:					*
III.11.2.1.	- on letterhead	KZT 600				*

III.11.2.2.	- on simple letterform	KZT 500				*
III.11.3.	Issuance of certificates to clients about payments made on currency operations	KZT 300			on each contract	*
III.11.4.	Information to be provided to clients:					*
III.11.4.1.	Notices (of bank accounts held, bank file № 2, about availability/failure of outstanding loan)	KZT 500				*
III.11.4.2.	Providing of information on other written inquiries	KZT 500			for each inquiry	*
III.11.4.3.	Issuance of duplicates of documents	KZT 300			for each document	*
III.11.4.4.	Issuance of duplicates of documents with period of limitation of more than one operational year	KZT 2 000			for each document	*
III.11.4.5.	Certificates about movement of funds and confirmation of balances of accounts (balance reports)	KZT 500			for each document	*
III.11.4.5-1.	Providing of certificates specified in lines III.11.4.1 and III.11.4.2 within one hour (<i>this line was included by decision of Board of Directors dated 24 December 2015</i>)	KZT 2 950			for each document	*
III.11.4.5-2.	Providing of certificates specified in lines III.11.4.1 and III.11.4.2 within one business day (<i>this line was included by decision of Board of Directors dated 24 December 2015</i>)	KZT 1 450			for each document	*
III.11.4.5-3.	Providing of copies of SWIFT-messages about payment (<i>this line was included by decision of Board of Directors dated 24 December 2015</i>)	KZT 1 000				*
III.11.4.6.	Issuance of copies of foundation documents	KZT 500			for document	*
III.11.5.	Fax about Kazakhstan	KZT 150			for page	*
III.11.6.	International fax	KZT 1 000			for page	*
III.11.7.	By means of SWIFT	KZT 4 600			for document	*
III.11.8.	Printing of settlement and payment documents	KZT 100			for one copy	*
III.11.9.	Services for deposits of valuables	KZT 500			for each day	*
III.11.10.	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	*
III.11.11.	Entry and formalization of payment order as per the request of the client	KZT 500			За одно платежное поручение	*

12. Other commissions on Internet Banking						
№	Type of service	Tariff	Min.	Max.	Note	VAT
III.12.1.	Payment for connection (one time)	KZT 2500				*
III.12.2.	User-maintenance for 1 work position	KZT 1350			monthly	*
III.12.3.	Consultations on issues related to rendering of remote service by the bank (with visit of bank specialist)	KZT 2500				*
III.12.4.	Providing of key information carrier eToken Java	KZT 6250			Per one	*
III.12.5.	Replacement of device eToken pass	KZT 6000			Replacement if lost/ brokendown	*
III.12.6.	Regeneration of electronic-digital signature	KZT 1500			Per carrier	*
13. Commission for arrangement of noncash payments for commodities and/or services provided by entrepreneur by means of POS terminals						
<i>(This section was changes by decision of Board of Directors dated 24 December 2015)</i>						
№	Type of service	Tariff	Min.	Max.	Note	VAT
III.13.1	Acceptance of noncash payment on payment for commodities and/or services provided by entrepreneur using payment card VISA, MasterCard, Altyn by means of POS-terminal (mobile POS-terminal)	3,00 %			of the amount of noncash payment	
III.13.2	Connection of mobile POS-terminal	KZT 2 500			onetime payment	*
III.13.3	Monthly payment for mobile POS-terminal service	KZT 700			monthly payment	*
III.13.4	Installation and connection of POS-terminal to card base	KZT 2520			onetime payment	*
III.13.5	Maintenance of contract of entrepreneur in card base	KZT 375			onetime payment	*
III.13.6	Readjustment of POS-terminals	KZT 2 520			for each adjustment	*
III.13.7	Upgrade installation of software, new versions of software	KZT 2 520			for each renewal	*

General information

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>