



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

**APPROVED**  
BY DECISION OF BOARD OF DIRECTORS  
JSC SB PNB-Kazakhstan  
dated «24» DECEMBER 2015  
(DECISION OF ABSENT VOTING DATED 24 DECEMBER 2015 № 29)

**ENCLOSURE 3-2**  
to Rules about general conditions for  
conducting of operations in JSC SB  
PNB-Kazakhstan

**PACKAGE «TARIFFS FOR EMBASSIES»**

<b>1. Opening, maintenance and closing of bank accounts</b>						
<b>№</b>	<b>Type of service</b>	<b>Basic tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
1.	Opening of bank account (current and savings)	KZT 0				
1.1.	Maintenance of bank account	KZT 0				
1.2.	Providing of statement about current movement of money in bank account	KZT 0				
1.3.	Closing of current account as per application of client	KZT 0				
<b>2. Remittance operations in KZT</b>						
<b>№</b>	<b>Type of service</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
2.1.	Remittance within the Bank between clients of the Bank	KZT 0				
<b>2.2.</b>	<b>Remittances in favor of clients of other banks in hard copy in KZT:</b>					
2.2.1.	- up to 13:00	KZT 250			for each operation	
2.2.2.	-from 13:00 up to 16:00	KZT 400			for each operation	
2.2.3.	- from 16:00 up to 17:00	KZT 1200			for each operation	
2.2.4.	Remittance with value date for next business day (receipt of money in future days)	KZT 250			(except for pension and social payments)	
2.2.5.	-from 17.00 (if there is technical feasibility)	KZT 2500			for each operation	
2.2.6.	<b>Express remittance to other banks (within one hour if there is technical feasibility)</b>	KZT 800			additionally to commissions charged as per lines 2.2.1–2.2.3	
<b>3. Remittance operations in foreign currency</b>						
<b>№</b>	<b>Type of service</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
<b>3.1</b>	<b>- in USD at the expense of sender ( code BEN)/mutual expenses (SHA):</b>					
3.1.1.	-remittance in USD at the expense of beneficiary (BEN) – with value date for next business day	0,20% min	KZT 5 000	KZT 54 000	of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank as on the day of filing of application	

3.1.2.	-remittance in USD at the expense of beneficiary (BEN) – with current value date. Application is filed up to 16:00 of Almaty time	0,25% min	KZT 6 000	KZT 84 000	of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank as on the day of filing of application	
<b>3.2.</b>	<b>- at the expense of sender (OUR):</b>					
3.2.1.	-remittance in USD at the expense of sender (OUR) – with value date for next business day	0,30%	KZT 7 300	KZT 98 000	of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank as on the day of filing of application	
3.2.2	-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 8 800	KZT 110 000	of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank as on the day of filing of application	
3.2.3	Guaranteed payment (code «FULL PAY»)	0,40 % от суммы.	KZT 10 000	KZT 250 000	of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank as on the day of filing of application	
3.2.4	Remittance in other currencies except for USD and currencies of CIS countries, with value date for next business day	0,20 %	KZT 7 000	KZT 65 000	of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank as on the day of filing of application	
3.2.5	Remittance in other currencies except for USD and currencies of CIS countries, with current value date. Application is filed up to 16:00 of Almaty time	0,30%	KZT 8500	KZT 95 000	of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank as on the day of filing of	

					application	
3.2.6	<b>- In RUB at the expense of sender:</b>				Telegraph expenses are paid additionally (in case of wiring off by bank correspondent)	
3.2.7	-remittance in RUB and other currencies of CIS countries (if there is technical feasibility) with value date of next business day	0,15%	KZT 2 300	KZT 45 000	of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank as on the day of filing of application	
3.2.8	-remittance in RUB and other currencies of CIS countries (if there is technical feasibility) with current value date. Application is filed up to 16:00 of Almaty time.	0,20%	KZT 3 500	KZT 70 000	of the remittance amount calculated in equivalent in KZT after conversion of RUR at the selling rate fixed by Treasury unit of the Bank as on the day of filing of application	
<b>4. Conversion operations</b>						
№	Type of service	Tariff	Min.	Max.	Note	VAT
4.1.	Buying/selling of noncash foreign currency (at the rate fixed by the Bank as per application of client from 9:00 up to 16:00 of Almaty time)	KZT 0				
4.2.	Conversion of foreign currency to another foreign currency (at the rate fixed by the Bank)	0,15%	KZT 950	KZT 170 000		
<b>5. Cash operations</b>						
№	Type of service	Tariff	Min.	Max.	Note	VAT
<b>5.1.</b>	<b>Cash operations in KZT:</b>					
<b>5.2.</b>	<b>Acceptance of cash:</b>					
5.2.1.	- KZT	0,18 %	KZT 200		of the amount	
5.2.2.	- foreign currency	0,18 %	KZT		of the amount	

			200			
5.2.3	<b>Cash withdrawal in KZT as per preliminary application (for one business day)</b>	0,15%	KZT 200		<b>preliminary application for cash withdrawal is formalized at least for one business day if amount is withdrawn for more than KZT 1 mio or USD 5 000 / euro 5000 / RUB 200 000</b>	
5.2.4	Without preliminary application	0,20%	KZT 250		of the amount	
5.2.5	Recounting of collect money	0,15%	KZT 1000			*

<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.