

**Basic tariffs for conducting loan operations, to be charged from individuals**

Maximum tariffs were approved as per the minutes №22 of the Board of Directors dated 15 December 2014 in view of changes and amendments made as per the Board of Directors decision dated 18 March 2017.

№	Type of service	Fee amount, in case of charging fee	Note	Fee amount, in case of charging by the Bank fees and other payments, to be taken into account upon calculation of the annual effective interest rate on bank loan	VAT
1	Processing of application and documents to get one-time loan/credit line	KZT 0		KZT 0	
2	Arrangement of issuance of the second or further tranche within the credit line	5 %		KZT 0	
3	Arrangement of issuance of blank loan	5,0 % of the amount		KZT 0	
4	Arrangement of issuance of one-time loan/credit line, secured by the movable property (except for cash) and/or immovable property	1,0 % of the amount of one-time loan / credit line		KZT 0	
5	Change of terms and conditions of financing at the initiative of the borrower:*				
1)	Change of the availability period	0,1 % of the principal debt balance amount	at least KZT 10 000	KZT 0	
2)	Change of the interest rate	0,25 % of the principal debt balance amount	at least KZT 10 000	KZT 0	
3)	Change of the currency of financing	0,25 % of the principal debt balance amount	at least KZT 10 000	KZT 0	
4)	Introduction of changes to the authorized body decision	0,1 % of the principal debt balance amount	at least KZT 10 000	KZT 0	
5)	Change of the collateral structure, including guarantees of third parties	0,1 % of the principal debt balance amount	at least KZT 10 000	KZT 0	

\* In case of use of two or more services, only one out of tariffs established with maximum value is charged from the client.

6)	Increase of the final maturity date of the one-time loan /tranche within the credit line, extension of the credit line period	1 % of the principal debt balance amount	at least KZT 10 000	KZT 0	
7)	Change of the repayment schedule within the effective loan period, including delay of payment	0,25 % of the principal debt balance amount	at least KZT 10 000	KZT 0	
8)	Change of the monthly date within the effective loan period	0,1 % of the principal debt balance amount	at least KZT 7 500	KZT 0	
9)	Increase of the credit line amount	1% of the credit line increase amount	at least KZT 10 000	KZT 0	
6	Granting of indulgence on registration with the authorized body of the Security agreement (-s) or Addendum(-s) to the Security agreement(-s) on the basis of the borrower's or pledger's application	0,1 % of the loan amount	at least KZT 25 000	KZT 0	
7	Providing the borrower with certificate, related to service of one-time loan/credit line	KZT 5 000	Fee is charged for each certificate. Once a month a certificate, related to service of one-time loan/credit line is provided free	KZT 0	*
8	Granting of the written consent of the Bank to introduce changes, replace or re-legalize the entitling documents for the pledged property at the initiative of the borrower or pledger	KZT 10 000		KZT 0	*
9	Issuance of entitling documents for the pledged property, required for bringing into line (in case of issuance of entitling documents not through the authorized person of the Bank)	KZT 40 000		KZT 0	