

Maximum tariff amounts approved as per the Minutes No 22 of the Board of Directors dated 15.12.2014 in view of changes and amendments pursuant to decisions:

For customers – physical persons.

5. Cash operations					
№	Service	Tariff	Min.	Max.	Note
5.1.	Cash acceptance:				
5.1.1.	Cash acceptance in tenge	Free of charge			
5.1.2.	Cash acceptance in foreign currency	Free of charge			
5.2.	Cash withdrawal****				Preliminary application for cash withdrawal is to be completed at least one day prior to the date of disbursement iao more than 1 million tenge /5 000 US dollar/5 000 euro/200 000RUR
5.2.1.	In tenge by preliminary application ****:				
5.2.1.1.	- cash receipts	Free of charge			
5.2.1.2.	s	0,3%	150 tenge		Of the value
5.2.2.	в tenge без предварительной заявки****:				
5.2.2.1.	- cash receipts	бесплатно			
5.2.2.2.	- cashless receipts	0,4%	150 tenge		Of the value
5.2.3.	In foreign currency by preliminary application ****:				
5.2.3.1	- cash receipts	Free of charge			Without commission if the funds received by intrabank transfer
5.2.3.2.	- cashless receipts	1 %			If the funds received by interbank transfer in foreign currency
5.2.4.	In foreign currency without preliminary application ****:				
5.2.4.1.	- cash receipts	Free of charge			Without commission if the funds received by intrabank transfer
5.2.4.2.	- cashless receipts	1,2 %			If the funds received by interbank transfer in foreign currency
5.3	Acceptance of payments to third parties through system “Avangard-plat”				
5.3.1.	Mobile phone	30 tenge			For pensioners - 20 tenge
5.3.1.2	TV	50 tenge			For pensioners - 30 tenge
5.3.1.3	Internet	50 tenge			For pensioners - 30 tenge
5.3.1.4.	Security services	50 tenge			For pensioners - 30 tenge
5.3.1.5.	Kazakhtelecom	50 tenge			For pensioners - 30 tenge
5.3.1.6.	Utilities	75 tenge			For pensioners - 50

					tenge
5.3.1.7.	Social networks	50 tenge			For pensioners - 30 tenge
5.3.1.8.	Penalties and fines	50 tenge			For pensioners - 30 tenge
I.5.3.1.9.	Other (newspapers, on-line games and so on)	50 tenge			For pensioners - 30 tenge
5.4.	Other cash operations for physical persons without opening an account				
5.4.1.	Authentication of foreign currency by technical facilities of the bank ****	30 tenge			Per each banknote
5.4.2.	Exchange of coins: banknotes to coins, coins on banknotes ****	0,5%	150 tenge		Of the amount to be exchanged

General information

1	The services uncovered by the present list of tariffs are provided by the parties' agreement.
2	The tariffs can be amended the information will be provided to customers by public notices placed in the operating area or on the official website of the bank.
3	The operations marked with * subject to VAT and are stated net of VAT
4	The operations not marked with * not subject to VAT.
5	With regard to any operations in rupee the fee for conversion is not charged
6	**The bank-participants of processing – JSC “Kazkommerzbank”, JSC ATFBank, JSC Eurasian Bank, JSC Nurbank, JSC SB Alfa-Bank, JSC AsiaCredit Bank, JSC DeltaBank, JSC Bank CenterCredit, JSC SB BTB Bank (Kazakhstan), JSC Bank RBK <i>(the line was changed by the decision of the Board of Directors, dated December 24, 2015)</i>
7	*** if the terms of agreement on acceptance and transfer of payments concluded between the bank and a legal entity provide for charging a transfer fee on legal entity/physical person.
8	**** the commission is not charged on the bank employees
9	***** the commission size The amount of commission for transfer transactions from the current account, which accessible by a payment card, performed without the use of payment cards, is to be set according to the tariffs for services and operations for physical persons with the opening of a bank account <i>(this line was included by the decision of the Board of Directors, dated December 24, 2015).</i>