

The maximum values of tariffs approved by the Minutes of Meeting of the Board of Directors, dated 15.12.2014, No22:

1. Board of Directors dated 14 July 2016;
2. ALCO № 78 dated 26 July 2016.

For customers – physical persons.

<b>2. Remittance operations in tenge</b>						
<b>№</b>	<b>Service</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
2.1.	Transfer of funds inside the Bank from customer's account	0 tenge				
2.1.1.	Transfer of funds inside the Bank without opening an account	100 tenge				
2.1.2.	Annulment of intra-bank remittance during a working day provided technical possibility of the Bank	500 tenge				*
2.2.	Crediting customer account in cashless form	0 tenge				
2.3.	Transfer of funds in favor of customers of other banks by 15:00 Almaty time	0,18 %	250 tenge	1 800 tenge	Of the transferred value	
2.3.1	Transfer of funds in favor of customers of other banks after 15:00 to 17:00 Almaty time	0,20 %	370 tenge	2 700 tenge	Of the transferred value	
2.3.2	Transfer of funds in favor of customers of other banks after 17:00 Almaty time (if technically possible)		3 000 tenge		Per one remittance	
2.3.3	Remittance iao no more than five million tenge through the retail payments system CLEARING in favor of customers of other banks with value date next working day	0,15 %	230 tenge	1 700 tenge	Of the transferred value (if technically possible)	
2.3.4	Transfer of funds via interbank money transfer system in favor of customers of	0,18 %	250 tenge	1 800 tenge	Of the transferred value (any amount provided technical possibility)	

	other banks with value date next working day					
2.4.	Utility payments in favor of utility service providers	100 tenge			Per each receipt; for pensioners (on presentation of pensioner ID) – 50 tenge	
2.6.	Tax and other payments (duties, fines, pension and social deductions in favor of contractual counterparties, including for education and the like) except for utility payments	Up to 500 tenge - 100 tenge, from 501 to 1 000 tenge - 250 tenge, from 1 001 tenge to 5 000 tenge - 300 tenge, from 5 001 to 10 000 tenge - 350 tenge, from 10 001 to 100 000 tenge - 550 tenge. More than 100 000 tenge - 1 100 tenge				
2.7.	Customer request to the Bank to change the payment details before execution of payment	300 tenge			Per each payment	*
2.7.1	Customer request to the Bank to change the payment details on the executed payment	500 tenge			Per each payment provided technical possibility but, no later the date of refund by the beneficiary bank	*
2.8.	Cancelation of external transfer during current working day provided technical possibility of the Bank.	1000 tenge				*

Note: the value date next working day is a succeeding working day but no later than three working days from the date of customer's payment order to the Bank.

### 3. Remittance operations in foreign currency

№	Service	Тариф	Min.	Max.	Примечание	НДС
3.1.	Crediting account in cashless form in foreign currency of account	0 tenge				
<b>3.2.</b>	<b>2. International transfer in foreign currency in favor of customers of other banks (except for currencies of CIA countries)</b>					
3.2.1.	Funds transfer in USD at beneficiary's	0,20 %	6 500 tenge	51 000 tenge	Of the transferred value, calculated in	

	expense (BEN / mutual expenses by 16:00 Almaty time. If submitted after 16:00 of Almaty time, the payment will be executed next working day				tenge equivalent at the sale rate set by the Treasury division of the Bank on the date of application.	
3.2.2.	- Transfer of funds in USD at sender's expense (OUR) – by 16:00 Almaty time. If a payment submitted after 16:00 Almaty time, the payment will be executed next working day.	0,30 %	8 300 tenge	75 000 tenge	Of the transferred value, calculated in tenge equivalent at the sale rate set by the Treasury division of the Bank on the date of application.	
3.2.3.	-remittance in USD guaranteed payment with code «FULL PAY» - by 16:00 Almaty time. If a payment submitted after 16:00 Almaty time, the payment will be executed with value date next working day.	0,40 % от суммы	9 500 tenge	85 000 tenge	The commission payment is permitted in the currency of transfer. The code «FULL PAY» - the code of tariff type set by the bank-correspondents. Executed when it is technically possible. The commission is to be paid by sender, a beneficiary receives the total amount remitted without charging fee in favor of the bank-correspondent JSC Tengri Bank. If there are other banks on the payment route, the commission may be charged by the third bank-correspondents	
3.2.4.	- transfer of funds in other currencies except for USD and currencies of CIS countries by 16:00 Almaty time. If a payment submitted after 16:00 Almaty time, the payment will be executed with the value date next working day	0,25 %	8 300 tenge	57 000 tenge	Of the transferred value, calculated in tenge equivalent at the sales exchange rate set by the Treasury division of the Bank on the date of application.	
<b>3.3.</b>	<b>Transfer of funds in favor of customers of other banks in the currencies of CIS countries:</b>					
3.3.1.	-remittance by 16:00	0,15 %	2 000 tenge	20 000	Of the value	

	Almaty time. If a payment submitted after 16:00 Almaty time, the payment will be executed with the value date next working day			tenge	transferred calculated in tenge equivalent after conversion RUB (other currency of CIS countries) set by the Treasury unit of the Bank on the date of application. This tariff does not apply to the payments executed via the fast money transfer systems <i>(The interest rate approved by the decision of ALC No78, dated July 26, 2016)</i>	
<b>3.4.</b>	<b>Переводы денег в INR (Индийские рупии)</b>					
3.4.1.	Transfer of funds to the customer account with Punjab National Bank, India. The application submitted before 17:00 Almaty time****. If the payment submitted after 17:00 Almaty time, the payment will be executed with the value date next working day ****	0,15 %	2 500 tenge	30 000 tenge	Of the tenge equivalent to INR, to be remitted; at the sales exchange rate INR to tenge, set by the Treasury unit of the Bank on the date of application, OR tenge equivalent to USD at the sales exchange rate USD to tenge, set by the Treasury unit of the Bank on the date of application after conversion INR to be remitted, in USD equivalent at the purchasing rate of exchange USD/INR, set by the Treasury unit of the Bank on the date of application	
3.4.2.	Transfer of funds in favor of customers of other banks of India. The application has been submitted by 16:00 Almaty time. If the payment submitted after 16:00 Almaty time, the payment will be executed with the value date next working day ****	0,25 %	4 600 tenge	45 000 tenge	Of the tenge equivalent to INR, to be remitted; at the sales exchange rate INR to tenge, set by the Treasury unit of the Bank on the date of application, OR tenge equivalent to USD at the sales exchange rate USD to tenge, set by the Treasury unit of the Bank on the date of application after conversion INR to	

					be remitted, in USD equivalent at the purchasing rate of exchange USD/INR, set by the Treasury unit of the Bank on the date of application.	
3.5.	Intra-bank transfer	0 tenge				
3.6.	Making changes in the details and terms of funds transfer, revocation, annulment of the funds transfer accepted by the Bank (failing acceptance on the grounds of SWIFT rules in effect)	1 500 tenge			Provided technical possibility and on the condition that at the time the customer applied to the Bank the funds were not remitted to the beneficiary bank.	*
3.7.	Making changes by the Bank's customer in the details or terms of payment, revocation, annulment of accepted by the beneficiary bank and/or correspondent bank, processing of the payment order execution request	10 000 tenge			Provided technical possibility after execution of payment by the beneficiary bank	*

Note: the value date next working day is any succeeding working day but no later than three working days after the date of customer's instruction to the Bank on the money transfer

### General information

1	Services not specified in this list are to be provided by agreement of the parties.
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 transfers in rupee, the fee for conversion is not charged..
6	** The bank-participant 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>(this 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	**** if the operation is marked like this, the commission is not charged on the bank employees.
9	***** 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>

**"Tengri Bank"**  
акционерлік қоғамы



**Акционерное общество**  
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