

Collection of Eurasian Bank Tariffs

s.p.No.	THE TARIFF NAME	THE TARIFF NAME IN THE BANK MOBILE APP	STANDARD FEE
Block 1. Eurasian Bank Tariffs for individuals			
1.	OPENING, MAINTENANCE AND CLOSING A BANK ACCOUNT (including VAT)		
1.1.	Opening, maintenance* and closing a bank account	Opening, maintenance and closing a deposit, current account	0 tenge, maintenance of a current account/Demand Deposit in the absence of movements for more than a year - in the amount of the balance, max. 1, 000 tenge
1.2.	Transfer of a deposit from one person to another **	The fee for transfer of a deposit to another person	2, 000 tenge
Notes to S. 1.			
<p>*The account management fee is deducted monthly. The fees are debited from accounts opened in foreign currency in tenge at the official exchange rate on the day of payment. The current account maintenance fee shall not apply; -if the client holds a deposit in the currency of the current account; -if the client holds a current account with a balance of at least 5,000 tenge (equivalent in foreign currency); -to a current account related to a bank loan issuance and servicing (for the loan term). **Excepting a reissue by inheritance.</p>			
2.	CASH SERVICES (including VAT)		
2.1.	Consolidation/change/exchange of notes/coins	Consolidation, change, exchange of notes, coins	Consolidation/change of notes in national currency: up to 20, 000 tenge - 0 tenge, over 20, 000 tenge - 1% of a transaction amount, min. 1, 000 tenge Exchange of coins for notes in the national currency: 1% of a transaction amount, min. 1, 000 tenge
2.2.	Checking foreign currency for authenticity of banknotes using a detector	Verification of foreign currency for authenticity of notes	50 tenge banknote (min. 200 tenge)
2.3.	Recount of cash with or without transferring to a bank account		
2.3.1.	Recount of cash with or without transferring to a bank account	Cash recount with or without adding an account	With crediting to a current/savings account - 0 tenge, Cash recount with transfer to a current/savings account in Russian rubles - 5% of a transaction amount, minimum - 10,000 tenge, With crediting to a current/savings account in US Dollars accepted in notes issued before 2013 (old model) - 0.6% of a transaction amount. Without crediting to an account - 1% of a transaction amount, min. 1, 000 tenge.
2.3.2.	Recount of cash at paying off a loan through the Bank cash desk	The fee for the cash recount at paying off a loan through the Bank cash desk	0 tenge
2.4.	Cash withdrawal from a bank account*	The fee for cash withdrawal from an account	- Up to 7 calendar days ** (inclusive) after replenishment in national currency - 0.9% of a transaction amount; in foreign currency - 1.2% of a transaction amount. - Over 7 days after replenishment - 0 tenge.
Notes to S. 2.			
<p>*No cash withdrawal fee shall be deducted: - from the interest amount on a savings account received to a current account; - from a salary under a contract with a company transferred to a current account; - from a guaranteed compensation amount to be paid to a depositor under an insured deposit in accordance with the Law of the Republic of Kazakhstan; - from a loan amount, including an amount transferred to an account of a seller of housing/loan downpayment, transferred to a current account; - from pensions, allowances and other deductions from the state budget received into a current account; - at returning a deposit amount to a savings account, which was previously a collateral under loan obligations. are calculated including the placement day</p>			
			**calendar days
3.	TRANSFERS (including VAT)		
3.1.	Intra-bank transfers between a client's accounts*	Inside the Bank, between own accounts by account number	150 tenge
3.2.	Intra-bank transfer to another bank client's account**	Inside the Bank, to a third party by account number	0.3% of a transaction amount, min. - 650 tenge, max. - 5, 000 tenge
3.3.	Transfer in national currency in favor of another bank client	To another bank of the RoK by account number	0.35% of a transaction amount, min. 700 tenge, max. 7, 500 tenge with the future value date: 0.25% of a transaction amount, min. 300 tenge, max. 5, 000 tenge
3.4.	Transfer in a foreign currency in favor of another bank client***	International SWIFT transfer	OUR: 0.5% of a transaction amount, min. 6, 000 tenge, max. 77, 500 tenge BEN: 0.4% of a transaction amount, min. 6, 000 tenge, max. 77, 500 tenge
3.5.	Changes and additions to a transfer in foreign currency, cancellation, refund, payment search	The fee for making changes and additions to the transfer in foreign currency, cancellation, refund, payment search	15, 000 tenge
3.5.1.	Inquiry for confirmation of a transfer in a foreign currency in favor of another bank client	Inquiry for confirmation of a transfer in a foreign currency in favor of another bank client	500 tenge
3.6.	Transfers via the Zolotaya Korona money transfer system	Zolotaya Korona transfer fee	At the Zolotaya Korona Payment System fees
3.7.	The fee for the execution of Card File documents (collection order, payment demand), for specifying the requirements of authorized bodies/third parties (equivalent in foreign currency)	The fee for executing the demands of third parties	250 tenge
3.8.	Transfer of the balance to the client's account specified in the Application (funds remaining after loan repayment)	The fee for transferring the funds balance (remaining after a loan repayment) to a client's account	0 tenge
Notes to S. 3.			
<p>* No fee shall apply: - from transfers at closing a savings and current account; - from transfers at opening a savings account; - from the transfer of a guaranteed compensation amount to be paid to a depositor under an insured deposit in accordance with the Law of the Republic of Kazakhstan; - from transfers using payment cards; At transferring money to an account of an individual entrepreneur, a peasant farm, a private notary, a private bailiff, or an advocate, if the sender's and beneficiary's IIN match, you should follow s.p. 3.2 of the individual tariffs.</p>			
<p>** No fee shall apply: at making a transfer in favor of SaryarkaAvtoProm LLP, Aster Auto LLP and Orion Distribution LLP; at making a transfer to a corporate account at the Bank custodial servicing.</p>			
<p>*** The client's Application is submitted from 9.00 a.m. to 5.00 p.m. Astana time. OUR - charges are paid by the sender. BEN - charges are paid by the beneficiary (the sending bank fees are paid by the sender, the correspondent bank and other banks fees are paid by the beneficiary) (excepting transfers in Russian rubles).</p>			
4.	CLIENT SERVICE IN THE BANK MOBILE APP (including VAT)		
4.1.	Generating statements from a bank account, a current account linked to a payment card, and a repayment schedule	Generating account statements, repayment schedules	0 tenge
4.2.	Payments to service providers, payments to the budget	Payment for services, transfer of payments to the budget	0 tenge
4.3.	Intra-bank transfers*	Inside the Bank by account number	0 tenge
4.4.	Inter-bank transfers in national currency in Kazakhstan	To another bank of the RoK by account number	0.2% of a transaction amount, min. 150 tenge, max. 500 tenge
4.5.	International transfers in foreign currency outside Kazakhstan	International SWIFT transfer	OUR: 0.3% of a transaction amount. USD/EUR/GBP: min. 5, 000 tenge, max. 45, 000 tenge RUB: min. 2, 000 tenge, max. 30, 000 tenge

4.6.	Inquiry for a foreign currency purchase/sale personal rate	Inquiry of a foreign currency purchase/sale personal rate via the mobile app	0 tenge				
Notes to S. 4.							
*The fee for transfers using credit cards is deducted at the payment card fees.							
5. OTHER OPERATIONAL SERVICES (including VAT)							
5.1.	The account statement issuance fee	The statement issuance fee	100 tenge per sheet				
5.2.	Provision of informational certificates and letters, duplicates *	Fee for provision of certificates, informational letters, duplicates *	Duplicates: 0 tenge Certificates and letters: within 3 business days - 1, 200 tenge, day to day (urgent) - 2, 500 tenge				
5.3.	Providing PUSH/SMS-notifications about bank account transactions, changing phone numbers in the ABS, etc.	SMS/PUSH-notification fee	0 tenge				
5.4.	Provision of a duplicate receipt and other cash documents at the client's request for a period not exceeding 5 years from the date of issue	The fee for providing a duplicate receipt and other cash documents	1, 000 tenge				
Notes to S. 5.							
* Informational certificates and letters: on availability of bank accounts (including Bank details); on cash movement and certification of account balances, and others. The fee for issuing certificates under retail credit products is set out in Section 9.							
6. SAFETY DEPOSIT BOX OPERATIONS							
6.1.	Rental of an individual bank safety deposit box (cell) (the rental period is set in days, whole weeks and months, a part-time week is equivalent to a full week) (including VAT)		Small safety deposit box - S (up to 10, 000 cc)	Medium safety deposit box - M1 (10 000 - 14, 999 cubic cm.)	Medium safety deposit box - M2 (15, 000 - 20, 000 cubic cm.)	Large safety deposit box - L (20, 000 - 50, 000 cubic cm.)	Giant safety deposit box - G (from 50, 000 cc.)
	- 1 - 5 days		300 tenge a day	350 tenge per day	400 tenge per day	500 tenge per day	700 tenge per day
	- 1 - 4 weeks		1, 500 tenge per week	1, 750 tenge per week	2, 000 tenge per week	2, 500 tenge per week	3, 500 tenge per week
	- 1 - 3 months		3, 000 tenge per month	3, 500 tenge per month	4, 000 tenge per month	5, 000 tenge per month	7, 000 tenge per month
	- 4 - 6 months		2, 850 tenge per month	3, 325 tenge per month	3, 800 tenge per month	4, 750 tenge per month	6, 650 tenge per month
	- 7 - 12 months		2, 700 tenge per month	3, 150 tenge per month	3, 600 tenge per month	4, 500 tenge per month	6, 300 tenge per month
	- 13 months or more		2, 550 tenge per month	2, 975 tenge per month	3, 400 tenge per month	4, 250 tenge per month	5, 950 tenge per month
6.2.	The fee for special terms of access to the safety deposit box at purchase and sale transactions (applied in addition to the safety deposit box rental fees at each visit) (including VAT)		3, 000 tenge				
6.3.	The safety deposit box rental fee in case of transfer of a lock and two keys to the client (applied in addition to the safety deposit box rental fees) (including VAT)		15, 000 tenge				
6.4.	The deposit amount for use of the safety deposit box		40, 000 tenge				
6.5.	Reimbursement of expenses for loss or damage to the Bank property (key, cassette, lock) (including VAT)		by an invoice issued by the company servicing the IBS				
6.6.	Penalty for late release of the safety deposit box (applied before the transfer of the client's property to the Bank storeroom) for each day overdue		at the safety deposit box rental fees for one day, depending on the cell size				
6.7.	The fee for storing the client's property in the Bank storeroom upon forced opening of an individual safety deposit box (including VAT)		300 tenge a day				
7. OPERATIONS WITH REFINED PRECIOUS METALS (INGOTS) (including VAT)							
7.1.	Examination of a certified measured bar of refined investment gold of a new sample issued by the National Bank of the Republic of Kazakhstan (including VAT)		3%*				
Notes to S. 7.							
* 3% from the client of the cost of a certified measured bar of refined investment gold of a new sample issued by the National Bank of the Republic of Kazakhstan (hereinafter referred to as the RIG in bullion) (on the day of receipt, at the Bank purchase rate for the RIG in bullion), upon acceptance by the Bank from the Client of the RIG in bullion in an opened special package or without packaging for submission to examination at the Branch of the National Bank of the Republic of Kazakhstan (Cash Operations and Storage of Valuables Center)							
8. CONVERSION OPERATIONS							
8.1.	Transactions for purchase/sale of foreign currency for the national currency, conversion operations on depositors' accounts		For free				
9. LENDING							
9.1. The fee for reviewing the loan application and documents (one-time)⁷ (including VAT)							
	Under retail loan products, including new loans issued as part of external and internal refinancing (including VAT)		0 tenge				
9.2.	The loan issue fee (single-time) (including VAT)¹		0%				
9.3.	The fee for partial (full) early loan repayment (including VAT)⁶		0% of the early repayment transaction amount				
	Under retail loan products (including VAT)		0% of the early repayment transaction amount				
9.4. Issuance of certificates at the client's request (including VAT) 4, 5, 6, 7							
9.4.1. Certificate of consent to registration (de-registration) at the place of residence of an individual, to legalization of alterations, buildings, extensions made on the territory of a collateral (including VAT)							
	Under retail loan products secured by real estate collateral (including VAT)		Standard Fee - 5, 000 tenge (execution within 5 business days)				
9.4.2. Certificate of loan indebtedness (including VAT)							
	Under retail loan products (including VAT)		Standard Fee - 3, 000 tenge (execution within 3 business days) Urgent Fee - 5, 000 tenge (execution within 1 business day)				
9.4.3. Certificate of permission for replacement of the vehicle registration number, which is a collateral, for reissue of the vehicle registration certificate, for restoration of lost documents for the vehicle (including VAT) 6							
	Under retail loan products secured by a vehicle collateral (including VAT)		Standard Fee - 5, 000 tenge (execution within 5 business days)				

9.5.	The fee for changing the loan terms, namely: (including VAT) 4 - the repayment schedule; - the loan currency; - the interest rates; - the loan repayment methods.		
	For retail credit products		0 tenge
9.6.	Fee for reviewing issues related to: (including VAT) 2, 4, 5, 7 - changes to terms and conditions related to the borrower (co-borrower) or guarantor (surety) at the borrower's (co-borrower's) or guarantor's initiative; - changes to the terms of the encumbrance on the collateral under the loan, as well as at replacing the collateral; - replacement of the pledger; - issuance, at the client's request, of title documents for the collateral contained in the client's credit file.		
	Under retail loan products (including VAT)		0 tenge
9.6.	The fee for consideration of issues related to: (including VAT) 2, 4, 5, 7 - change in the terms related to the borrower (co-borrower), guarantor on the initiative of the borrower (co-borrower), the guarantor; - change in the terms of encumbrance of the loan collateral, as well as at replacing the collateral; - replacement of the pledgor; - issuing, at the client's request, of title documents for the collateral contained in the client's credit file.		
	Under retail loan products (including VAT)		0 tenge
	Under retail loan products secured by real estate collateral (including VAT)		10, 000 tenge
9.6.1.	The fee for the service of providing duplicate documents generated in the CrediLogic/RS-Bank systems (including VAT); - Bank loan agreement/repayment schedule; - Addendum; - Insurance agreement		250 tenge (per duplicate sheet)
	Notes to S. 9.		
	1 In the case the fee is indicated in percentage terms, it is calculated as % of the initial loan amount (excluding funded bank fees, Client expenses and insurance premium)		
	2 In case of simultaneous changes in several terms within the specified fee, only one fee amount shall apply (excepting issuance of title documents for the collateral together with the change in the terms).		
	3 The Bank shall not be entitled to demand payment of forfeitures (fines, penalties) accrued after one hundred and eighty consecutive calendar days overdue in fulfilling the obligation to repay any of the payments under the principal debt and (or) interest amounts under the housing mortgage loan agreement.		
	4 In the case of exceeding the AERR maximum amount established by the National Bank of the Republic of Kazakhstan, no fee shall apply (if the fee is provided for in bank loan agreements).		
	5 Excepting cases stipulated by the terms of the bank loan agreement and the current legislation of the Republic of Kazakhstan		
	6 Under agreements entered into before 1 February 2019: excepting cases when the Bank Loan Agreement specifies the fee amount charged by the Bank		
	7 Under to the 7-20-25. New Housing Purchase Opportunities for Each Family State Program - a fee is not provided		
9.7.	Lending. For borrowers who rejected in writing the Bank proposal to improve the agreement terms regarding the monthly fees cancellation by the Bank dated 15.04.2019.		
9.7.1.	The loan servicing fee (monthly) (including VAT)1		
	Under agreements entered into from 8 February 2012 to 30 June 2016 (inclusive)2		
	Under retail loan products secured by vehicle collateral, including new loans issued as part of external and internal refinancing		from 0% to 2% of a loan amount (step - 0.001%)
	Under agreements entered into before 7 February 2012 inclusive		
	under the Mortgage Express Program		0.15% of a loan amount
	under the Eurasian Mortgage Program (Package No. 1)		0.15% of a loan amount
	under unsecured retail lending products (interest accrual, interest repayment, principal debt repayment)		0.4% of a loan amount
	under the Eurasian Auto retail lending product (with provision of a downpayment)		0.1% of a loan amount
	under the Eurasian Auto retail lending product (with a mortgage)		0.05% of a loan amount
	under the Lord of Wheels/Express Auto retail lending product for loans issued in the period of 01.06.2007 - 21.09.2007 in the amount of:		
	- for clients with confirmation of income with a downpayment of 20% or more for purchase of a new car		0.3% of a loan amount
	- for clients with confirmation of income and for clients without confirmation of income with any amount of money deposited to purchase a new or used car		0.2% of a loan amount
	under the Lord of Wheels/Express Auto retail lending product for loans issued in the period of 21.09.2007 - 17.06.2009 in the amount of: under the Lord of Wheels/Express Auto retail lending product for loans issued in the period of 21.09.2007 - 17.06.2009 in the amount of:		
	- for clients with confirmation of income with a downpayment of 20% or more for purchase of a new car		0.5% of a loan amount
	- for clients with confirmation of income and for clients without confirmation of income with any amount of money deposited to purchase a new or used car		0.4% of a loan amount
	under the Eurasian Auto retail lending product for loans issued in the period of 28.11.2008 - 22.10.2010 in the amount of:		
	- for clients with confirmation of income		0.2% of a loan amount
	- for clients without confirmation of income		0.35% of a loan amount
	under the Distributor Package within the cooperation with the Rikom-Kaz LLP, the Mitsubishi Motors Distribution Company		6.66 US Dollars
9.7.2.	The loan issue fee (monthly) (including VAT) 1,2		
	under agreements entered into from 1 July 2016 to 1 February 2019		
	Under retail loan products secured by vehicle collateral, including new loans issued as part of external and internal refinancing		from 0% to 3% of a loan amount (step - 0.001%)/under the Bank Loan Agreement terms
	Notes to S. 9.7.		
	1 Is calculated as % of the loan transaction amount (including funded bank fees, Client expenses, and insurance premium). In case of partial early repayment, the loan issue fee is calculated from the principal debt balance as of the date of partial early repayment.		
	2 The fee is established by the Authorized Body at approving interest rates under products/packages.		
10.	TRANSACTIONS VIA ELECTRONIC CASHIER-RECIRCULATOR AND INFORMATIONAL-PAYMENT TERMINAL*		
10.1.	Transfer of change to pay for mobile communications either to a bank account (between the Client's accounts) or to a Eurasian Bank payment card at conducting a transaction through an electronic cashier-recirculator		0 tenge
	Notes to S. 10.		

*By those types of services through an electronic recycling cashier under which no fee is provided, you should follow the cash register service fees.

Eurasian Bank fees

No.	Service	Standard fee
	BLOCK 3. Eurasian Bank fees for transactions with securities and for custodial services for individuals and legal entities, issue of own securities (excluding shares)	
1.	TRANSACTIONS WITH SECURITIES (individuals and legal entities)*	
1.1.	Nominal holding services	
1.1.1.	Opening a Depo account	0 tenge
1.1.2.	Depo account maintenance	0 tenge
1.1.3.	Closing a Depo account (VAT included)	0 tenge
1.1.4.	Crediting to Depot account/Debiting of financial instruments from Depot account	0.1% of the amount; min. 3 000 tenge, max. 50 000 tenge
1.1.5.	Depot account statement (including VAT)	0 tenge
1.1.6.	Certificates, reports, statements on request (including VAT):	2000 tenge (per 1 sheet)
1.1.7.	Restoration of one document at the customer's request (including VAT)	1000 tenge (per 1 sheet)
1.1.8.	Services of the Kazakhstan Stock Exchange (KASE) and Central Depository of Securities	According to the KASE and CDS rates
1.1.9.	Services of the external custodian	According to the rates of the external custodian
1.2.	Brokerage services	
1.2.1.	Purchase/sale of financial instruments on the local organized market of KASE/AIX	0,1% (of the actual transaction amount)
1.2.2.	Purchase/sale of financial instruments on the local unorganized market	0,3% (of the actual transaction amount)
1.2.3.	Purchase/sale of financial instruments on international markets	0,3% (of the actual transaction amount)
1.2.4.	Conducting REPO operations	0,1% (of the actual transaction amount)
1.2.5.	Changing the parameters of REPO operation	0,05% (of the actual transaction amount)
	* Minimum transaction amount is 25 000 000 tenge.	
	Notes to p.1: - fee, third-party fees shall be invoiced separately and on a pay-as-you-go basis; - personal account statement and account history shall be issued to the customer once a month free of charge if a balance on the customer's account and/or movement on the customer's account are available; - in calculation, the rounding of tiyns upwards to a whole tenge shall be applied; - all settlements and fee deductions shall be made in tenge at the official exchange rate of the National Bank of the Republic of Kazakhstan as of the date of the fee accrual.	
2.	CUSTODIAN SERVICES	
2.1.	Opening of the investment account (VAT included)	0 tenge
2.2.	Closing of the investment account (VAT included)	5 000 tenge
2.3.	Maintenance of an investment account in national/foreign currency (including VAT)	0 tenge
2.4.	Opening a personal account/subaccount in the nominal holding system	0 tenge
2.5.	Closing a personal account/subaccount in the nominal holding system	0 tenge
2.6.	Crediting/write-off of financial instruments, other property, including the commission of accounting institutions (international custodian, depositories, other organizations):*	
2.6.1.	- on the internal securities market	1000 tenge (domestic market) 500 tenge (domestic organized market, with 2 or more transactions for 1 application for the purchase/sale of financial instruments)
2.6.2.	- on the external securities market	7000 tenge (Euroclear/Clearstream/DTC/Fedwire) Other local markets - in fact

2.7.	Accounting of assets (in % per annum of the volume of assets), including the commission of accounting institutions (international custodian, depositories, other organizations)	for clients taking into account assets at par value - from the value of assets, excluding cash, for the last calendar day of the month, min. 30,000 tenge per month	for clients taking into account assets at fair (market) value - from the average monthly balance of assets, including cash, for each day of the month, min. 50,000 tenge per month
		In the absence of assets, the minimum monthly rate applies.	
	- from 1 to 5 bln. tenge	0.21% per annum	0.42% per annum
	- from 5 to 10 bln. tenge	0.18% per annum	0.30% per annum
	- from 10 to 50 bln. tenge	0.15% per annum	0.24% per annum
	- from 50 to 100 bln. tenge	0.05% per annum	0.15% per annum
	- over 100 bln. tenge	0.035% per annum	0.12% per annum
2.8.	Transfer transactions on an investment account (VAT included)	acc. to fee for transfer transactions on a current account	
2.9.	Accounting registration of a contract or amending a contract with an account number for transactions with assets of customers on custodial services	0 tenge	
2.10.	Transfer of securities without payment (change of storage location)	1 000 tenge	
2.11.	Making changes and additions to transaction details/cancelling an order:		
2.11.1.	- on the internal securities market	1 000 tenge	
2.11.2.	- on the external securities market	5 000 tenge	
2.12.	Crediting income on securities, money from redemption of securities	0 tenge	
2.13.	Corporate actions (voting, restructuring, choosing an option offered by the issuer, conversion) per one (1) instruction	5 000 tenge	
2.14.	Issuance of reporting documents:		
2.14.1.	Scheduled issuance of account (subaccount) statement in the nominal holding system, report on transactions conducted	0 tenge	
2.14.2.	Unscheduled issuance of account (subaccount) statement in the nominal holding system, report on transactions conducted	1 000 tenge	
2.14.3.	reconciliation report on the composition and movement of assets (including VAT)	10 000 tenge	
2.15.	Payment for other services of accounting institutions (international custodian, depositories, other organizations)	by fact	
	Notes to p.2: *- when entering into nominal holding when concluding a custody agreement, no commission is charged; for a REPO transaction, it is charged 1 (one) time when opening a REPO.		
3.	BANK DEPOSIT CERTIFICATE (for individuals)		
3.1.	Issue and circulation of a bank deposit certificate	0 tenge	
3.2.	Payment of the nominal value of a bank deposit certificate	0 tenge	