

Fees for Eurasian Bank services	
Chapter B. INDIVIDUAL LOAN AND OTHER TRANSACTIONS	
Section 30. INDIVIDUAL TARIFFS FOR LOAN TRANSACTIONS	(for agreements, concluded from 1 July 2016)
30.1. Single-time fee for loan application and documents consideration (VAT included in case of loan rejection) ^{1,7}	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Ipoteka product - Urgent Needs product	5,000 tenge or 0 tenge
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Kredit product	500 tenge or 0 tenge
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Auto product - Exclusive Auto product	0 tenge
30.2. Fee for loan issuance (VAT is not taxed) ^{1,2,8}	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Ipoteka product	1.25% or 0 tenge
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Urgent Needs product	4% or 0 tenge
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Auto product	40,000 tenge; 50,000 tenge or 0 tenge
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Exclusive Auto product	50,000 tenge or 0 tenge
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Kredit product	1%; 2%; 3%; 4%; 5%; 6%; 7%; 8%; 9%; 10% or 0 tenge
30.3. Fee for loan issuance (monthly) ^{1,4} (VAT is not included)	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Auto product - Exclusive Auto product	from 0% to 3% (interval - 0.001%)
30.4. Other services (VAT is included) ¹	
Expenses on state registration of the right of ownership for a vehicle and state registration of the right of pledge for a vehicle under Prosto Auto, Exclusive Auto products, and external and internal loans re-financed under Prosto Auto, Exclusive Auto products	0 tenge / 35,000 tenge / 43,000 tenge
30.5. Fee for partial (full) early loan repayment (VAT is not included) ^{1,3,7}	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Ipoteka product - Urgent Needs product	1% of earlier paid amount or 0 tenge
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Auto product - Exclusive Auto product	4% of earlier paid amount or 0 tenge
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Kredit product	10% of earlier paid amount or 0 tenge
30.6. Statement issuance at a client's request (VAT is included) ^{1,7}	
30.6.1. Statement for consent to registration (removal from registration) at the individual's residential address, for legalization of re-planning, buildings, additional buildings, performed in the territory of the	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Ipoteka product - Urgent Needs product	"Standard Fee" - 3,000 tenge (executed within 3 business days) "Urgent Fee" - 5,000 tenge (executed within 1 business day) or 0 tenge (executed within 3 business days)
30.6.2. Loan debt statement.	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Auto product - Exclusive Auto product - Prosto Ipoteka product - Urgent Needs product - Prosto Kredit product	"Standard Fee" - 3,000 tenge (executed within 3 business days) "Urgent Fee" - 5,000 tenge (executed within 1 business day) or 0 tenge (executed within 3 business days)
30.6.3. Statement for consent to replacement of registration number of a pledged vehicle, re-registration of a vehicle, replacement of lost documents for a vehicle.	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Auto product - Exclusive Auto product	"Standard Fee" - 3,000 tenge (executed within 3 business days) "Urgent Fee" - 5,000 tenge (executed within 1 business day)
30.7. Fee for changing the terms of the loan issued, and namely: (VAT is not included) ^{1,5,7} - repayment schedule; - loan currency; - rate of return; - loan repayment methods.	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Auto product - Exclusive Auto product - Prosto Ipoteka product - Urgent Needs product - Prosto Kredit product	0 tenge
30.8. Fee for reviewing issues on: (VAT is included) ^{1,5,7} - changing the terms related to the borrower (co-borrower), guarantor at the borrower's (co-borrower's), guarantor's initiative; - changing the terms of encumbrance of the pledged object under the loan, and when replacing the pledge object; - replacing the pledgor; - issuing at the client's request of the legal documents for the pledge object, contained in the client's credit file.	

For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Auto product - Exclusive Auto product	0 tenge
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Ipoteka product - Urgent Needs product	10, 000 tenge or 0 tenge
30.9. Penalties (VAT is not included)	
30.9.1. Penalties (forfeit) for violence of obligation for loan repayment and (or) interest payment and (or) other payments ⁶	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Auto product - Exclusive Auto product - Prosto Kredit product	Within 90 days overdue - 0.5% of the amount of the overdue payment for each day overdue only at the end of the grace period, after 90 days overdue - 0.03% of the amount of the overdue payment for each day overdue, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: - Prosto Ipoteka product - Urgent Needs product	Within 90 days overdue - 0.5% of the amount of the overdue payment for each day overdue only at the end of the grace period, after 90 days overdue - 0.03% of the amount of the overdue payment for each day overdue, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement
30.9.2. Penalty for unintended loan use ²	
- Prosto Ipoteka product	25%
- Urgent Needs product (including the failure to provide supporting documents) only under contracts executed before 1 November 2016 (inclusive), unless otherwise provided by a decision of the Authorized body	25%
30.9.3 Penalty in case of late submission of documents certifying intended loan use (VAT is not included) ²	
- Urgent Needs product (including the failure to provide supporting documents) only under contracts executed before 1 November 2016 (inclusive), unless otherwise provided by a decision of the Authorized body	5%

Comments:	
1	Fee is established by the Authorized body when approving interest rates by products / packages
2	If the fee is indicated in percentage terms, it is calculated as % of the initial loan amount (loan amount excluding the financed Bank fees, the Customer expenses and the insurance premium).
3	If the fee is indicated in percentage terms, it is calculated as % of the earlier paid amount. In the event if the early repayment fee is provided in the Fees, then it is not applied at loan repayment within 14 calendar days from the date of loan receipt and upon expiry of: - 6 (six) months from the date of receipt of a loan issued for the period of up to 1 (one) year; - 1 (one) year months from the date of receipt of a loan issued for the period over 1 (one) year. The early repayment fee is not applied at internal loan re-financing.
4	If the fee is indicated in percentage terms, it is calculated as % of the loan amount (considering the financed Bank fees, the Customer expenses and the insurance premium). In the case of partial early repayment, the fee for loan issuance is calculated from the balance of the principal debt at the date of partial early repayment.
5	In case of simultaneous change of several conditions within the specified fee, only one fee amount shall be charged (except for issuing title documents for the pledge object together with a change in conditions).
6	The Bank shall not be entitled to demand payment of penalties (fines, charges) accrued after a period of one hundred and eighty consecutive calendar days of delay in fulfillment of the obligation to repay any of the payments on the principal debt and (or) interest under the mortgage loan agreement.
7	In case of exceeding the AERR limit established by the NB RK, the fee shall not be charged (if the fee is stipulated in bank loan agreements).

⁸ Not applied under agreements concluded from 19 October 2018

Section 31. INDIVIDUAL TARIFFS FOR LOAN TRANSACTIONS	(by products, effective from 8 February 2012 and agreements, concluded before 30 June 2016 (including))
31.1. Fee for loan issuance (monthly) ^{1,4} (VAT is not included)	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: <ul style="list-style-type: none"> - Prosto Auto product - Exclusive Auto product - Personal Auto product - Bipek Auto product 	from 0% to 2% (interval - 0.001%)
31.2.1. Statement for consent to registration (removal from registration) at the individual's residential address, for legalization of re-planning, buildings, additional buildings, performed in the territory of the pledged property.	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: <ul style="list-style-type: none"> - Prosto Ipoteka product - Urgent Needs product - KIK Mortgage with float rate of return - KIK Mortgage with fixed rate of return - KIK Mortgage with fixed/float rate of return 	"Standard Fee" - 3,000 tenge (executed within 3 business days) "Urgent Fee" - 5,000 tenge (executed within 1 business day)
31.2.2. Loan debt statement.	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: <ul style="list-style-type: none"> - Prosto Auto product - Exclusive Auto product - Personal Auto product - Bipek Auto product - Prosto Ipoteka product - Urgent Needs product - KIK Mortgage with float rate of return - KIK Mortgage with fixed rate of return - KIK Mortgage with fixed/float rate of return - Prosto Kredit product 	"Standard Fee" - 3,000 tenge (executed within 3 business days) "Urgent Fee" - 5,000 tenge (executed within 1 business day)
31.2.3. Statement for consent to replacement of registration number of a pledged vehicle, re-registration of a vehicle, replacement of lost documents for a vehicle.	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: <ul style="list-style-type: none"> - Prosto Auto product - Exclusive Auto product - Personal Auto product - Bipek Auto product 	"Standard Fee" - 3,000 tenge (executed within 3 business days) "Urgent Fee" - 5,000 tenge (executed within 1 business day)
31.3. Fee for changing the terms of the loan issued, and namely: (VAT is not included) ⁵	
<ul style="list-style-type: none"> - repayment schedule; - loan currency; - rate of return; - loan repayment methods. 	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: <ul style="list-style-type: none"> - Prosto Auto product - Exclusive Auto product - Personal Auto product - Bipek Auto product - Prosto Ipoteka product - Urgent Needs product - KIK Mortgage with float rate of return - KIK Mortgage with fixed rate of return - KIK Mortgage with fixed/float rate of return - Prosto Kredit product 	0 tenge
31.4. Fee for reviewing issues on: (VAT is included) ^{5,8}	
<ul style="list-style-type: none"> - changing the terms related to the borrower (co-borrower), guarantor at the borrower's (co-borrower's), guarantor's initiative; - changing the terms of encumbrance of the pledged object under the loan, and when replacing the pledge object; - replacing the pledgor; - issuing at the client's request of the legal documents for the pledge object, contained in the client's credit file. 	
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: <ul style="list-style-type: none"> - Prosto Auto product - Exclusive Auto product - Personal Auto product - Bipek Auto product 	0 tenge
For retail loan products, including new loans, issued under external and internal re-financing by the specified products: <ul style="list-style-type: none"> - Prosto Ipoteka product - Urgent Needs product - KIK Mortgage with float rate of return - KIK Mortgage with fixed rate of return - KIK Mortgage with fixed/float rate of return 	10,000 tenge
31.5. Penalties (VAT is not included) ⁷	
31.5.1. Penalties (forfeit) for violence of obligation for loan repayment and (or) interest payment and (or) other payments ⁶	

Penalty for violation of obligation for loan repayment and (or) interest payment by Prosto Auto, Exclusive Auto, Personal Auto, Prosto Kredit, Bipek Auto products, as well as at external and internal loan re-financing under the Prosto Auto, Exclusive Auto, Personal Auto, Bipek Auto, Prosto Kredit retail lending products	Before 30 June 2016 (including): 0.5% of the amount of the overdue payment for each day overdue only at the end of the Grace period, but not more than 10% of the amount of the loan. After 1 July 2016: Within 90 days overdue - 0.5% of the amount of the overdue payment for each day overdue only at the end of the Grace period, after 90 days overdue - 0.03% of the amount of the overdue payment for each day overdue, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement.
Penalty for violation of obligation for loan repayment and (or) interest payment, and (or) other payments provided by the bank loan agreement by the Prosto Ipoteka and Urgent Needs products, as well as by external and internal re-financed loans under the Prosto Ipoteka and Urgent Needs products (applies to loans applications for which were accepted before 31 December 2013 (including)).	Before 30 June 2016 (including): 0.3% of the amount of the overdue payment for each day overdue only at the end of the Grace period, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement (applies to loans issued before 1 January 2014). After 1 July 2016: Within 90 days overdue - 0.5% of the amount of the overdue payment for each day overdue only at the end of the Grace period, after 90 days overdue - 0.03% of the amount of the overdue payment for each day overdue, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement.
Penalty for violation of obligation for loan repayment and/or interest payment, and/or other payments provided by the bank loan agreement by the Prosto Ipoteka and Urgent Needs products, as well as at external and internal loan re-financing under the Prosto Ipoteka and Urgent Needs products (applies to loans applications for which were accepted after 1 January 2014).	Before 30 June 2016 (including): 0.3% of the amount of the overdue payment for each day overdue only at the end of the Grace period, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement (applies to loans issued after 1 January 2014). After 1 July 2016: Within 90 days overdue - 0.5% of the amount of the overdue payment for each day overdue only at the end of the Grace period, after 90 days overdue - 0.03% of the amount of the overdue payment for each day overdue, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement.
31.5.2. Penalties for early loan repayment (full/partial) (VAT is not included)³	
Penalties for full or partial early repayment, including by loans issued under external and internal re-financing by the Prosto Ipoteka product	1% of early repaid amount (not applied to loans, applications for which were accepted after 31 December 2013)
Penalties for full or partial early repayment, including by loans issued under external and internal re-financing by the Urgent Needs product	0 tenge
Penalties for full or partial early repayment by the Prosto Auto, Exclusive Auto, Personal Auto, Bipek Auto products	1% of early repaid amount (applies to loans, applications for which were accepted from 31 December 2013 to 10 May 2014) 4% of early repaid amount (applies to loans, applications for which were accepted from 11 May 2014).
Penalties for full or partial early repayment, including new loans issued under external and internal re-financing by the Prosto Kredit product	4% of early repaid amount (applies to loans, applications for which were accepted from 31 December 2013 to 10 May 2014) 10% of early repaid amount (applies to loans, applications for which were accepted from 11 May 2014).
Penalties for full or partial early repayment at internal loan financing under the Prosto Ipoteka, Prosto Auto, Exclusive Auto, Personal Auto, Bipek Auto, Prosto Kredit retail lending products	0 tenge
31.5.3. Penalty for unintended loan use (VAT is not included)²	
- Prosto Ipoteka product, including new loans, issued under external and internal re-financing by this product	25%
- Urgent Needs product, including new loans, issued under external and internal re-financing by this product (including the failure to provide supporting documents)	25%
31.5.4. Penalty in case of late submission of documents certifying intended loan use (VAT is not included)²	
- Urgent Needs product, including new loans, issued under external and internal re-financing by this product (including the failure to provide supporting documents)	5%

Comments:	
1	Fee is established by the Authorized body when approving interest rates by products / packages
2	If the fee is indicated in percentage terms, it is calculated as % of the initial loan amount (loan amount excluding the financed Bank fees, the Customer expenses and the insurance premium).
	If the fee is indicated in percentage terms, it is calculated as % of the earlier paid amount. In the event if the early repayment fee is provided in the Fees, then it is not applied at loan repayment within 14 calendar days from the date of loan receipt and upon expiry of: - 6 (six) months from the date of receipt of a loan issued for the period of up to 1 (one) year; ³ - 1 (one) year months from the date of receipt of a loan issued for the period over 1 (one) year. The early repayment fee is not applied at internal loan re-financing.
4	If the fee is indicated in percentage terms, it is calculated as % of the loan amount (considering the financed Bank fees, the Customer expenses and the insurance premium). In the case of partial early repayment, the fee for loan issuance is calculated from the balance of the principal debt at the date of partial early repayment.
5	In case of simultaneous change of several conditions within the specified fee, only one fee amount shall be charged (except for issuing title documents for the pledge object together with a change in conditions).
6	The Bank shall not be entitled to demand payment of penalties (fines, charges) accrued after a period of one hundred and eighty consecutive calendar days of delay in fulfillment of the obligation to repay any of the payments on the principal debt and (or) interest under the mortgage loan agreement.
7	Penalty (fine, charge) by bank loan agreements concluded with individuals, paid before 1 July 2016, or penalty (fine, charge) to be paid in accordance with the judicial act that entered into force, shall not be recalculated.
8	In case of exceeding the AERR limit established by the NB RK.

Section 32. INDIVIDUAL TARIFFS FOR LOAN TRANSACTIONS	(by products, effective before 7 February 2012 (including))
32.1. Fee for issued loan servicing (monthly) (VAT is not included) ¹	
- Mortgage Express program	0.15%
- Eurasian Mortgage program (Package No. 1)	0.15%
- retail lending unsecured product (interest accrual, interest repayment, principal debt repayment)	0.4%
- Eurasian Auto retail lending product (downpayment provision)	0.1%
- Eurasian Auto retail lending product (pledge)	0.05%
- The Lord of Wheels/Express Auto retail lending product by loans issued from 1.06.2007 to 21.09.2007 in the amount:	
- for customers with income confirmation, with the downpayment from 20% and more for purchasing a new car	0.3%
- for customers with income confirmation and for customers without income confirmation with any amount of money pledge for purchasing a new or used car	0.2%
- The Lord of Wheels/Express Auto retail lending product by loans issued from 21.09.2007 to 17.06.2009 in the amount:	
- for customers with income confirmation, with the downpayment from 20% and more for purchasing a new car	0.5%
- for customers with income confirmation and for customers without income confirmation with any amount of money pledge for purchasing a new or used car	0.4%
- Eurasian Auto retail lending product by loans issued from 28.11.2008 to 22.10.2010 in the amount:	
- for customers with income confirmation	0.2%
- for customers without income confirmation	0.35%
- Distributor package to Eurasian Auto retail lending product, under cooperation with the Rikom-Kaz Mitsubishi Motors Distribution company	6.66 US Dollars
32.2. Statement issuance at a client's request (VAT is included) ⁵	
32.2.1. Statement for consent to registration (removal from registration) at the individual's residential address, for legalization of re-planning, buildings, additional buildings, performed in the territory of the pledged property.	"Standard Fee" - 3,000 tenge (executed within 3 business days) "Urgent Fee" - 5,000 tenge (executed within 1 business day)
32.2.2. Loan debt statement.	"Standard Fee" - 3,000 tenge (executed within 3 business days) "Urgent Fee" - 5,000 tenge (executed within 1 business day)
32.2.3. Statement for consent to replacement of registration number of a pledged vehicle, re-registration of a vehicle, replacement of lost documents for a vehicle.	"Standard Fee" - 3,000 tenge (executed within 3 business days) "Urgent Fee" - 5,000 tenge (executed within 1 business day)
32.3. Fee for changing the terms of the loan issued, and namely: (VAT is not included) ²	
- repayment schedule; - loan currency; - rate of return; - loan repayment methods.	0 tenge
32.4. Fee for reviewing issues on: (VAT is included) ^{2,5}	
- changing the terms related to the borrower (co-borrower), guarantor at the borrower's (co-borrower's), guarantor's initiative; - changing the terms of encumbrance of the pledged object under the loan, and when replacing the pledge object; - replacing the pledgor; - issuing at the client's request of the legal documents for the pledge object, contained in the client's credit file.	10,000 tenge
32.5. Penalties (VAT is not included) ⁴	
32.5.1. Penalties (forfeit) for violence of obligation for loan repayment and (or) interest payment and (or) other payments ³	
Penalty for violence of obligation for loan repayment and/or interest payment, and/or other payments, provided by the bank loan agreement, under the Unsecured loan (excepting PSL; PCL; KAZPOST; LOYALTY packages), Corporate Loan, Urgent Needs, Eurasian Auto (excepting NEW CAR LOAN (NCL); USED CAR LOAN (UCL) packages), Eurasian Mortgage, Eurasian Elite, Mortgage Express, Eurasian Line, EPA Mortgage, EPA Auto, Distributor, Express Auto/The Lord of Wheels, Eurasian Express, Kazpost products.	Before 30 June 2016 (including): 0.3% of the amount of the overdue payment for each day overdue only at the end of the Grace period, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement (applies to loans issued before 1 January 2014). After 1 July 2016: Within 90 days overdue - 0.5% of the amount of the overdue payment for each day overdue only at the end of the Grace period, after 90 days overdue - 0.03% of the amount of the overdue payment for each day overdue, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement.
Penalty for violence of obligation for loan repayment and (or) interest payment by Eurasian Auto (NEW CAR LOAN (NCL); USED CAR LOAN (UCL) packages), Unsecured Loan (PSL; PCL; KAZPOST; LOYALTY packages), Unsecured Purpose Loan	Before 30 June 2016 (including): 0.5% of the amount of the overdue payment for each day overdue only at the end of the Grace period, but not more than 10% of the amount of the loan. After 1 July 2016: Within 90 days overdue - 0.5% of the amount of the overdue payment for each day overdue only at the end of the Grace period, after 90 days overdue - 0.03% of the amount of the overdue payment for each day overdue, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement.
Comments:	
¹ If the fee is indicated in percentage terms, it is calculated as % of the initial loan amount (loan amount excluding the financed Bank fees, the Customer expenses and the insurance premium).	
² In case of simultaneous change of several conditions within the specified fee, only one fee amount shall be charged (except for issuing title documents for the pledge object together with a change in conditions).	
³ The Bank shall not be entitled to demand payment of penalties (fines, charges) accrued after a period of one hundred and eighty consecutive calendar days of delay in fulfillment of the obligation to repay any of the payments on the principal debt and (or) interest under the mortgage loan agreement.	
⁴ Penalty (fine, charge) by bank loan agreements concluded with individuals, paid before 1 July 2016, or penalty (fine, charge) to be paid in accordance with the judicial act that entered into force, shall not be recalculated.	
⁵ In case of exceeding the AERR limit established by the NB RK, the fee shall not be charged	