

**Fees for Eurasian Bank services in tenge and foreign currencies**

**Chapter B. SERVICES, PROVIDED BY THE BANK FOR INDIVIDUALS\***

**Section 6. NON-CREDIT TRANSACTIONS (in national and foreign currency)**

**6.1 Opening, maintenance and closing of a savings account**

6.1.1. Opening, management, reregistration and closing of savings and current accounts in national and foreign currencies	Free
6.1.2. Crediting funds to current and savings accounts (deposits)	Free
6.1.3. <b>Monthly fee for current-account management (in national and foreign currencies), on which from the date of the customer's last credit/debit transaction on the account more than a year passed**</b>	in the amount of balance on the account, but not more than 1000 tenge (not charged if the customer has a deposit with the Bank)
6.1.3.1. Monthly fee for "Term" savings account management (in national and foreign currencies), on which from the date of the customer's last credit/debit transaction on the account more than a year passed**	in the amount of balance on the "Term" savings account, but not more than 1000 tenge
6.1.4. Opening "Temporary savings account" bank deposit (in national and foreign currencies)	2000 tenge
6.1.5. Issuance of informational summaries and letters (on availability of bank accounts <b>(including on the Bank details)</b> , on movement of funds and confirmation of the balances and others) within 3 business days.	1200 tenge *
6.1.5.1 Issuance of informational summaries and letters (on availability of bank accounts <b>(including on the Bank details)</b> , on movement of funds and confirmation of the balances and others) on the same day (urgent).	2500 tenge *
6.1.6. Issuance of account statement by way of sending an SMS-notification on conducting a debit transaction on the savings/current account for the amount of 10 000 tenge and above (equivalent in foreign currency)	Free
6.1.7. Fee for reissuing a deposit from one person to another (except for the case when by inheritance and certificate)	2000 tenge *
6.1.8. Fee for issuing a standing order to your bank account / to a third party bank account (except for a savings account)	2000 tenge *
6.1.9. Fee for account statement issuance	100 tenge (per 1 sheet)
6.1.10 Fee for non-acceptance execution of File-2 documents <b>(equivalent in foreign currency)</b>	250 tenge

**6.2. CASH SERVICES**

6.2.1. Banknotes consolidation (changing money):	
up to 20 000 tenge	Free
over 20 000 tenge	1% of the amount
6.2.2. Recounting cash and checking banknotes' authenticity in cases where money is not transferred to a bank account	
- Recounting cash in cases where money is not transferred to a bank account	0.65 % of an amount (min. 250 tenge)
- Checking foreign-currency banknotes' authenticity with a testing device	50 tenge per 1 banknote (min. 200 tenge)
6.2.3. Withdrawal of money from a current account:	
6.2.3.1. At receipt in cash	Free
6.2.3.2. At receipt of amount of interest on a deposit to a current account	Free
6.2.3.3. At receipt of payroll under contracts with companies	Free
6.2.3.4. At receipt in non-cash:	
in tenge, if money has been on the current account fewer than 30 calendar days	0.9% of an amount
of guarantee compensation***** in tenge, if money has been on the current account fewer than 30 calendar days	0% of an amount of payment of guarantee compensation
in foreign currency, if money has been on the current account 30 calendar days	1.2% of an amount
if money has been on the current account more than 30 calendar days, regardless of currency	Free
as loans, received from Eurasian Bank JSC, regardless of currency and term	Free
as initial payment under a pledged loan, regardless of currency and term	Free
as loans, received from Kazakhstan Mortgage Company MO JSC under Orda Mortgage Program, regardless of currency and term	Free
6.2.3.5. At depositing cash into a current account with subsequent withdrawal from a current account of the equivalent of the amount deposited in foreign currency (within one operational day)***	Free
6.2.4. <b>Cash advance from a savings account</b>	
6.2.4.1. At cash advance at one Branch/outlet	Free
6.2.4.2. When customer does not require cash:	
- in tenge, when funds are in a savings account fewer than 30 calendar days	0.9 % of an amount
guarantee compensation***** in tenge, when funds are in a current account fewer than 30 calendar days	0% of guarantee compensation payment amount
- in foreign currency, when funds are in a savings account fewer than 30 calendar days	1.2% of the amount
- funds in a savings account more than 30 days, regardless of currency	Free
- when a deposit amount is refunded after being used earlier for collateral for a loan.	Free
- for customers – employees of Payroll project companies regardless of currency and holding period in Kazyna Premium deposit	Free
- for customers – Kazyna Premium depositors who are the clients of pension funds - parties of cooperation agreements with the Bank, if funds are in a savings account for fewer than 7 (seven) calendar days	0.5%
- for customers – Kazyna Premium depositors who are the clients of pension funds - parties of cooperation agreements with the Bank, if funds are in a savings account for more than 7 (seven) calendar days	Free
- under Special Account regardless of currency type and holding period	Free
6.2.5. <b>Cash advance from current and savings accounts when funds have been credited non-cash and converted :</b>	
- if the funds have been in the bank more than 30 days, regardless of currency	Free
- in tenge, if the funds have been in the bank fewer than 30 days	0.9 % of the amount
- in a foreign currency, if the funds have been in the bank fewer than 30 days	1.2% of the amount
6.2.6. <b>A pension contributions payment because a depositor is leaving Kazakhstan</b>	0.2% of the amount

6.2.6.1. Payment of pensions, state social benefits, special state benefits, increments to pensions of citizens who suffered from nuclear tests at Semipalatinsk Nuclear Testing Site, state special benefits, burial allowances, lump-sum payment from the state budget, defined as a difference between the sum of actually made obligatory pension contributions taking into account the inflation rate and the sum of pension savings at a pension savings fund at the time of acquisition by the recipient of the right for pension payments and other payments (hereinafter - pensions and grants) and also deductions from pensions and benefits transferred by the State Center for Pension Payment Republican State-Budget Supported Enterprise of the Ministry of Labour and Social Protection of Population of the Republic of Kazakhstan" to beneficiary's current account .	Free
<b>6.2.7. Recounting cash for a transfer to a current or savings account</b>	Free
<b>6.2.8. Fees for cash advance from a current or savings accounts at another branch, including advanced from another branch/outlet (except for transactions from the branch of Almaty and its regions (Talgar, Kaskelen, Otegen Batyr, Uzynagash). The service on advance from the account and addition to the account at another branch is provided till 6 p.m. of Astana time except for days-off.</b>	
in tenge	Free
in a foreign currency	Free
<b>6.2.10. Recounting cash when a loan is repaid at a cash desk by products issued in the CredilLogic ABIS</b>	350 tenge
6.2.10.1. Cash recount at loan repayment through cash-desk of the bank issued on ABIS "CredilLogic", associated with massive technical failures on loans repayments through self-service terminals confirmed by IT department until solution.	Free
6.2.11. Acceptance of invalid foreign currency for collection	10% of the nominal value of a note****
<b>6.3. CONVERSION TRANSACTIONS</b>	
6.3.1. Exchanges of foreign currency and tenge, transactions involving exchanges of currency on depositors' accounts	at the rate set by the Bank on a transaction date
<b>6.4. MONEY TRANSFERS</b>	
<b>6.4.1. Intrabank money transfers between a customer's accounts*****</b>	150 tenge
<b>6.4.1.1. Intrabank money transfer of guarantee compensation***** between a customer's accounts*****</b>	Free
<b>6.4.2. Intrabank money transfer to another Eurasian Bank individual customer's account</b>	0.3% (min. 650 tenge, max. 5000 tenge)
6.4.2.1. Eliminated	
6.4.3. Eliminated	
6.4.5. Money transfers in tenge to other banks.	0.35 % of an amount (min. 700 tenge, max. 7 500 tenge)
6.4.5.1. Money transfers in tenge to other banks with future value date	0.15 % of an amount (min. 300 tenge, max. 5 000 tenge)
<b>Money transfer systems without opening an account</b>	
<b>6.4.6. Express money transfers throughout Eurasian Bank JSC</b>	
6.4.6.1. Making interbank transfer through Express transfer system	3% of an amount (min. 1 000 tenge, max. 75 000 tenge); maximal money transfer amount - 10 000 000 tenge
6.4.6.1.1. Eliminated	
6.4.6.2. Disbursement of an interbank transfer received through Express-transfer system	Free
6.4.7. Eliminated	
6.4.8. Eliminated	
<b>6.4.9. Money transfers in foreign currency to another bank's customer:</b>	
- When a person making a payment is required to pay a transfer fee (OUR), it applies when:	
A customer application is submitted between 9 a.m. and 5 p.m.	0.5% of an amount (min. 6000 tenge, max. 77500 tenge)
- Conditions under which the beneficiary is required to pay a transfer fee (BEN) to Eurasian Bank and cover correspondent banks' fees on the transfer (unless the transfer is in rubles):	
A customer application is submitted between 9 a.m. and 5 p.m.	0.4% of an amount (min. 6000 tenge, max. 77500 tenge)
Eliminated	
Eliminated	
<b>6.4.10. Changing or amending a money transfer in a foreign currency at a customer's request (VAT included)</b>	15 000 tenge *
6.4.10.1. Requesting a payment cancellation	15 000 tenge *
6.4.10.2. Requesting a payment search at a customer's request	15 000 tenge *
6.4.10.3. Requesting confirmation of a money transfer in a foreign currency in favour of another bank customer (VAT included)	500 tenge *
<b>6.4.11. Money transfers through Zolotaya Korona system</b>	
Money transfer to the Russian Federation	Fee for money transfer to the Russian Federation
USD - up to 20 000	1% of money transfer amount (not more than 25 USD)
RUR - up to 600 000	1% of money transfer amount (not more than 1000 RUB)
EUR - up to 15 000	1% of money transfer amount (not more than 20 EUR)
Money transfers to the CIS states, Greece, Chekh Republic, Mongolia, Israel, Latvia, Lithuania	Fee for money transfers to the CIS states, Greece, Chekh Republic, Mongolia, Israel, Latvia, Lithuania
USD (US dollar)- up to 20 000 (To Abkhaziya - not more than 3 000 USD; to Mongolia - not more than 15 000 USD; To Greece money transfer in USD is not performed)	1.5% of an amount of transfer
RUR (Russian ruble) - up to 600, 000 (to Abkhaziya - not more than 100, 000 RUR; to Mongolia and Greece money transfer in RUR is not performed)	1.5% of an amount of transfer
EUR (euro)-up to 15 000 (to Abkhaziya - not more than 3 000 EUR; to Mongolia - not more than 10 000 EUR)	1.5% of an amount of transfer
Transfer to the Turkish Republic	Fee for money transfer to the Republic of Turkey
up to 200 USD (US dollar)	3 USD
up to 200 EUR (euro)	3 EUR
from 201 USD (not more than 10 000 USD)	1.5% of an amount of transfer
from 201 EUR (not more than 10 000 EUR)	1.5% of an amount of transfer
Money transfer to China	Fee for money transfer to China
USD (US dollar) - up to 20 000	25 USD
1) money transfer to China, crediting funds to a money transfer recipient takes up 3 (three) business days.	
2) to return or cancel a money transfer to China at sender's request (after money transfer is sent), the required time will be up to 60 business days + fee in the amount of USD100 will be paid by sender for return/cancellation of money transfer.	
3) Changing and/or amending a money transfer to China at a sender's request (after money transfer is sent), the required time will be up to 60 business days + fee in the amount of USD100 will be paid.	

Money transfer to Vietnam	Fee for money transfer to China
USD (US dollar) - up to 1999	10 USD
USD (US dollar) - from 2000 to 4999	15 USD
USD (US dollar) - from 5000 to 10 000	20 USD
Money transfer to the Republic of Nepal	Fee for money transfer to the Republic of Nepal
up to 500 USD (доллар США)	5 USD
from 501 USD (US dollar)	1.5% of an amount of transfer
<b>6.4.11. Transfer of balance to a customer account, provided in an application (money after loan repayment)</b>	
- under "NEW CAR LOAN" (NCL); "USED CAR LOAN" (UCL); "PSL"; "PCL"; "KAZPOST"; "LOYALTY" packages; Unsecured purpose loan product	300 tenge or for free if money balance is credited to the debit card in automated mode
- under "Prosto Avto", "Exclusive Avto", "Personal Avto", "Prosto Kredit" products (except for "Eurasian Bank Employees", "Employees of Payroll Project participant", "ENRC Employees" groups)	300 tenge or for free if money balance is credited to the debit card in automated mode
- under external and internal re-financed loans within the retail lending products: "Prosto Avto", "Exclusive Avto", "Personal Avto", "Bipek Avto", Prosto Kredit"	300 tenge or for free if money balance is credited to the debit card in automated mode
<b>6.5. SMARTBANK REMOTE BANKING SERVICE FOR INDIVIDUALS (INTERNET-CUSTOMER)</b>	
<b>6.5.1. Registering a new customer</b>	Free
6.5.2. Eliminated	
<b>6.5.3. Providing session keys via sms-message</b>	Free
<b>6.5.4. SMARTBANK service fee</b>	Free
<b>6.5.5. Account statements, short card account statements, repayment schedule</b>	Free
<b>6.5.6. Service fees</b>	
- Payment in favor of Kazakhtelecom JSC	Free
- Payment in favor of Kcell, Activ mobile providers	Free
- Payment in favor of other suppliers	Free
<b>6.5.7. Intra-bank transfers:</b>	
- between a customer's accounts	Free
- to another customer's account	Free
- transfers from bank account using Diamond payment cards	Free
<b>6.5.8. Interbank transfers in tenge throughout Kazakhstan</b>	0.2% of transfer amount, min. 250 tenge.
<b>6.5.9. International transfers in foreign currency outside Kazakhstan</b>	
When a person making a payment is required to pay the expenses (OUR):	
in dollars (USD)	0.3% of a transfer amount, min. 5,000 tenge; max. 45,000 tenge
in euro (EUR)	0.3% of a transfer amount, min. 5,000 tenge; max. 45,000 tenge
in rubles (RUB)	0.3% of a transfer amount, min. 2,000 tenge; max. 30,000 tenge
in pounds (GBP)	0.3% of a transfer amount, min. 5,000 tenge; max. 45,000 tenge
<b>6.5.10. Payments to the budget, payment for penalties for violation of Road Traffic Rules</b>	200 tenge
<b>6.6. OTHER OPERATIONAL SERVICES</b>	
<b>6.6.1. Replacing a lost savings book</b>	400 tenge *
<b>6.6.2. Generating a copy of an account statement or other record at a customer's request</b>	Free
<b>6.6.3. Generating a copy of a slip or other record at a customer's request for the term not more than 5 years from issuance date</b>	1, 000 tenge
<b>6.7. ACCEPTING PAYMENTS FROM THE POPULATION</b>	
<b>6.7.1. Eliminated</b>	
<b>6.7.2. Eliminated</b>	
<b>6.7.3. Eliminated</b>	
<b>6.7.3.1 Eliminated</b>	
<b>6.7.3.2 Utility payments transfer:</b>	
<b>6.7.3.2.1 Eliminated</b>	
<b>6.7.3.2.2 Eliminated</b>	
<b>6.7.3.2.3 Eliminated</b>	
<b>6.7.11. Eliminated</b>	
<b>6.8. SAFETY DEPOSIT BOX TRANSACTIONS</b>	
<b>6.8.1. Renting a safety deposit box (The rental period can be days, weeks or months. An incomplete week is equal to a full week.) (VAT included)</b>	
<b>Small safe - S (max. 10 000 cc)</b>	
- from 1 to 5 days	300 tenge per day *
- from 1 to 4 weeks	1 500 tenge per week *
- from 1 to 3 months	3 000 tenge per month *
- from 4 to 6 months	2 850 tenge per month *
- from 7 to 12 months	2 700 tenge per month *
- over 13 months	2 550 tenge per month *
<b>Medium safe - M1 (10 000 - 15 000 cc)</b>	
- from 1 to 5 days	350 tenge per day*
- from 1 to 4 weeks	1 750 tenge per week *
- from 1 to 3 months	3 500 tenge per month *
- from 4 to 6 months	3 325 tenge per month *
- from 7 to 12 months	3 150 tenge per month *
- over 13 months	2 975 tenge per month *
<b>Medium safe - M2 (15 000 - 20 000 cc)</b>	
- from 1 to 5 days	400 tenge per day*
- from 1 to 4 weeks	2 000 tenge per week*
- from 1 to 3 months	4 000 tenge per month*
- from 4 to 6 months	3 800 tenge per month*
- from 7 to 12 months	3 600 tenge per month*
- over 13 months	3 400 tenge per month*
<b>Large safe - L (20 000 - 50 000 cc)</b>	
- from 1 to 5 days	500 tenge per day*
- from 1 to 4 weeks	2 500 tenge per week*
- from 1 to 3 months	5 000 tenge per month*
- from 4 to 6 months	4 750 tenge per month*

- from 7 to 12 months	4 500 tenge per month*		
- over 13 months	4 250 tenge per month*		
<b>Giant safe - G (from 50 000 cc)</b>			
- from 1 to 5 days	700 tenge per day*		
- from 1 to 4 weeks	3 500 tenge per week*		
- from 1 to 3 months	7 000 tenge per month*		
- from 4 to 6 months	6 650 tenge per month*		
- from 7 to 12 months	6 300 tenge per month*		
- over 13 months	5 950 tenge per month*		
<b>6.8.1.1. Renting a safety deposit box (these discount fees are applied within Discount Safety Deposit Box campaign - 1 tenge (regardless of rental term and a size of a safety deposit box))</b>			
<b>Safety deposit box category (standard)</b>	<b>Renting a safety deposit box (Rental period is based on months)</b>		
	<b>1/2/3 months</b>		
<b>Small safe - S (up to 10 000 cc)</b>	1 tenge		
<b>Medium safe - M1 (10 000 - 15 000 cc)</b>	1 tenge		
<b>Medium safe - M2 (15 000 - 20 000 cc)</b>	1 tenge		
<b>Large safe - L (20 000 - 50 000 cc)</b>	1 tenge		
<b>Giant safe - G (over 50 000 cc)</b>	1 tenge		
<b>6.8.2. Fee for special-term access to a safety deposit box when conducting purchase-and-sale transactions. (This is in addition to regular safety deposit box rental rates, charged in accordance with paragraph 6.8.1.)</b>	3 000 tenge*		
<b>6.8.3. Fee for recounting cash and checking banknote authenticity with a testing device</b>	according to Cash Services fees (see paragraph 6.2.2.)		
<b>6.8.4. Fee for loss or damage to property that Eurasian Bank provides a box holder - key, cassette, lock, magnetic card (VAT included)</b>	according to an invoice, issued by a company servicing individual bank safety deposit boxes		
<b>6.8.5. Safety deposit box rental fee in case a customer is given a locker and two keys (charged additionally to the fees for safety deposit box rental, see paragraph 6.8.1.)</b>	15 000 tenge *		
<b>6.8.6. A guarantee deposit for use of a box</b>	40 000 tenge		
<b>6.8.7. Penalty for late vacating of a safety deposit box, based on each day of delay. (The penalty is applied before transferring the customer's property to Eurasian Bank's strong room.)</b>	according to safety deposit box rental fee per day, depending on a safety deposit box size (see paragraph 6.8.1.)		
<b>6.8.8. Fee for storing property in the strong room after it is removed from a safety deposit box</b>	300 tenge per day *		
<b>6.8.9. Fee for recounting cash and checking banknote authenticity with a testing device (VAT included)</b>	according to Cash Services fees (see paragraph 6.2.2.)		
* VAT is levied			
** write-off of fees from accounts opened in a foreign currency, in tenge, at the official exchange rate on the payment day			
*** fee is only applied to non-cash conversion of a credited amount at the market rate (taking into account the margin of the Bank) as of a transaction date on a customer's current accounts			
<b>6.9. TRANSACTIONS THROUGH TELLER CASH-RECYCLER AND INFORMATION-PAYMENT TERMINAL</b>			
<b>6.9.1. When conducting a transaction through Teller Cash-Recycler (TCR) or Information-Payment Terminal (IPT), change is transferred to pay for mobile communications or to a bank account (between a customer's accounts) or Eurasian Bank payment card</b>	Free		
<b>6.9.2. Contribution to Eurasian Bank JSC bank account or payment card</b>	Free		
<b>6.9.3. Transfer of payments through remote banking systems</b>			
<b>List of services</b>	<b>Amount of payments in favor of a service provider (+individual fees, please see the Bank tariffs).</b>	<b>Individual fee</b>	
		<b>through Informational-Payment Terminals, in tenge*</b>	<b>through ATM, in tenge</b>
6.9.3.1. Accepting payments in favour of Kazakhtelecom JSC	any	2.5%+50 tenge	service is not available
6.9.3.2. Mobile connection	any	from 0 to 100 with a 10 interval	40
6.9.3.3. Other service/goods providers	From 1 to 50	100; 120; 150; 200; 250; 300	30;40
	From 50 to 100	50; 70; 100; 120; 150; 200; 250; 300	
	From 100 to 200	30; 50; 70; 100; 120; 150; 200; 250; 300	
	Over 201	30; 50; 70; 100; 120; 150; 200; 250; 300	
<b>6.9.3.4. Contribution to Eurasian Bank account</b>	any	0	0
<b>7.5.10. Request through the Smartbank RBS system for the individual rate of purchase / sale of foreign currency (VAT included)</b>	500 tenge*		
<b>Section 16. TRANSACTIONS WITH REFINED PRECIOUS METALS (INGOTS)</b>			
<b>1. Examination of a certified dimensional ingot of refined investment gold of a new type, issued by the National Bank of the Republic of Kazakhstan (VAT included)</b>		3%*	

\* VAT included

\*\*\*\* Replaced currency is given to a customer upon expiry of 180 business days, but not later than 270 business days from the date of acceptance of banknotes from a customer. If an issuing bank refuses to exchange the banknotes, earlier accepted for cash collection, they are not returned and the bank fee shall not be returned to a customer.

\*\*\*\*\* fee for transfers using credit cards is charged according to the fees for using payment cards

\*\*\*\*\* Except for internal transfers using payment cards, as well as when transferring to the account of an individual entrepreneur, a farm, a private notary, a private bailiff, a lawyer, if the IINs of the sender and of the beneficiary match, individuals should be guided by p.p. 6.4.2 of tariffs for individuals.

\*\*\*\*\* guarantee compensation - the amount of money to be paid to the depositor under the guaranteed deposit pursuant to the Law of the Republic of Kazakhstan