

Fees for Eurasian Bank services

Chapter B. INDIVIDUAL LOAN AND OTHER TRANSACTIONS

Section 30. INDIVIDUAL TARIFFS FOR LOAN TRANSACTIONS

30.1. Single-time fee for loan application and documents consideration (VAT included in case of loan rejection)⁷

For retail loan products, including new loans, issued under external and internal re-	0 tenge
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30.2. Single-time fee for loan issuance (VAT is not taxed)¹:

Under the partner program within cooperation on the terms of a contract/agreement/memorandum

Under the Orda Mortgage Program of the Kazakhstan Mortgage Company MO JSC within cooperation on the terms of agreement	1%
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For own retail loan products of the Bank (VAT is not included):

For New car loan (NCL), Exclusive Auto (EXC) and Used car loan (UCL) packages of the Prosto Auto product (when the partner provides the customer with a discount on the purchased vehicles).	4%
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30.3. Fee for partial (full) early loan repayment (VAT is not included)⁶

For retail loan products	0 % of earlier paid amount
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30.4. Statement issuance at a client's request (VAT is included)^{4,5,6,7}

30.4.1. 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, secured with pledged property	"Standard Fee" - 5, 000 tenge (executed within 5 business days)
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30.4.2. Loan debt statement

For retail loan products	"Standard Fee" - 3, 000 tenge (executed within 3 business days) "Urgent Fee" - 5, 000 tenge (executed within 1 business day)
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30.4.3. Statement for consent to replacement of registration number of a pledged vehicle, re-registration of a vehicle, replacement of lost documents for a vehicle.⁶

For retail loan products, secured with pledged vehicle	"Standard Fee" - 5, 000 tenge (executed within 5 business days)
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30.5. Fee for changing the terms of the loan issued, and namely: (VAT is not included)⁴

- repayment schedule;
- loan currency;
- rate of return;
- loan repayment methods.

For retail loan products	0 tenge
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30.6. Fee for reviewing issues on: (VAT is included)^{2,4,5,7}

- 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	0 tenge
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For retail loan products, secured with pledged property	10, 000 tenge
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30.7. Fee for provision of duplicates of documents, generated in CrediLogic/RS-Bank systems (VAT included):	
<ul style="list-style-type: none"> - Bank Loan Agreement/Repayment Schedule; - Addendum; - Insurance Agreement. 	
For retail loan products	1, 000 tenge for one duplicate
30.8. Penalties (VAT is not included)	
30.8.1. Penalties (forfeit) for violence of obligation for loan repayment and (or) interest payment and (or) other	
For retail loan products	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 agreements, concluded prior to 7 February 2012 including:	
Penalty for violence of obligation for loan repayment and/or interest payment, and/or other payments, stipulated by a bank loan agreement, under the Unsecured loan (with the exception of the PSL; PCL; KAZPOST; LOYALTY products), Corporate Loan, Urgent Needs, Eurasian Auto (except for NEW CAR LOAN (NCL); USED CAR LOAN (UCL) products), Eurasian Mortgage, Eurasian Elite, Mortgage Express, Eurasian Line, EPA Mortgage, EPA Auto, Distributor, Express Auto/Lord of Wheels, Eurasian Express, Kazpost products.	Within 90 days overdue - 0.3% 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 under the Eurasian Auto (NEW CAR LOAN (NCL); USED CAR LOAN (UCL) products), Unsecured loan (PSL; PCL; KAZPOST; LOYALTY products), Unsecured Purpose Loan products	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 agreements, concluded within the period of 8 February 2012 to 30 June 2016 including:	

Penalty for violence of obligation for loan repayment and (or) interest payment under the Prosto Auto, Exclusive Auto, Personal Auto, Prosto Kredit, Bipek Auto products, as well as under loan external and internal re-financing within the Prosto Auto, Exclusive Auto, Personal Auto, Prosto Kredit, Bipek Auto consumer lending products	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, and/or other payments, stipulated by a bank loan agreement, under the Prosto Ipoteka and Urgent Needs products, as well as under external refinanced loans within the Prosto Ipoteka and Urgent Needs products (applied to loans applications for which were accepted prior to 31 December 2013 (including)) .	Within 90 days overdue - 0.3% 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, and/or other payments, stipulated by a bank loan agreement, under the Prosto Ipoteka and Urgent Needs products, as well as under external and internal loan financing loans within the Prosto Ipoteka and Urgent Needs products (applied to loans applications for which were accepted from 1 January 2014) .	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.
30.8.2. Penalty for unintended loan use ¹	
For retail loan products, secured with pledged property	25%
30.8.3. Penalty in case of late submission of documents certifying intended loan use (VAT is not included) ¹	
Urgent Needs product under agreements concluded before 1 November 2016 (inclusive), unless otherwise provided by a decision of the Authorized body	5%

Comments:	
¹ If the fee is indicated in percentage terms, it is calculated as % of the initial loan amount (excluding financed Bank fees, Customer expenses and 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 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).	
⁵ With the exception of cases stipulated by the bank loan agreement and the applicable legislation of the Republic of Kazakhstan	

⁶ For agreements, concluded prior to 1 February 2019: with the exception of cases if the fee charged by the Bank is provided in the bank loan agreement

⁷ Fee is not provided under 7-20-25. New Opportunities for Purchasing Housing for Each Family State Program

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Section 30.1. INDIVIDUAL TARIFFS FOR LOAN TRANSACTIONS

For borrowers, who in writing form rejected the Bank offer for improvement of agreement terms regarding cancellation of monthly Bank fees from 15 April 2019

30.1.1. Fee for servicing a loan issued (monthly) (VAT is not included)¹

For agreements, concluded within 8 February 2012 to 30 June 2016 (including)²

For retail loan products, secured with pledged vehicle, including new loans, issued under external and internal re-financing	from 0% to 2% (interval - 0.001%)
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For agreements, concluded before 4 February 2012 including

Mortgage Express Program	0.15%
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Eurasian Mortgage Program (Package 1)	0.15%
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Unsecured consumer loan (interest accrual, interest payment, principal debt repayment)	0.4%
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Eurasian Auto Consumer Loan (with downpayment)	0,1%
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Eurasian Auto Consumer Loan (with pledge)	0.05%
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Lord of Wheels/Express Auto consumer loan issued from 1 June 2007 to 21 September 2007 in the amount:

- for customers with confirmed income with downpayment from 20% for purchasing a new car	0.3%
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- for customers with confirmed and unconfirmed income with any amount of money pledged for purchasing a new or used car	0.2%
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Lord of Wheels/Express Auto consumer loan issued from 21 September 2007 to 17 June 2009:

- for customers with confirmed income with downpayment from 20% for purchasing a new car	0.5%
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- for customers with confirmed and unconfirmed income with any amount of money pledged for purchasing a new or used car	0.4%
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Eurasian Auto consumer loan issued from 28 November 2008 to 22 October 2010:

-for customers with confirmed income	0.2%
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- for customers with unconfirmed income	0.35%
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under the Dealer package within cooperation Ricom-KAZ LLP, Mitsubishi Motors dealer	6.66 US Dollars
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30.1.2. Fee for loan issuance (monthly) (VAT is not included) ^{1,2}

for agreements, concluded from 1 July 2016 to 1 February 2019

For retail loan products, secured with pledged vehicle, including new loans, issued under external and internal re-financing	from 0% to 3% (interval - 0.001%)/according to the Bank Loan Agreement terms
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¹ Calculated as % of the loan amount (considering financed Bank fees, Customer expenses and insurance premium). At partial early repayment, the loan issuance fee is calculated from the principal debt balance as of the date of partial early repayment.

² Fee is established by the Authorized body at approval of interest rates for products / packages