

Eurasian Bank services for individuals

No.	Service	Standard fee
1.	Section 1. NON-CREDIT TRANSACTIONS (in national and foreign currency)	
1.1.	Opening, maintenance and closing of a banking account	
1.1.1.	Opening, maintenance and closing of savings and current accounts (in national and foreign currencies) (VAT included)	0 tenge
1.1.2.	Opening a Temporary Savings Account bank account (in national and foreign currency)	2 000 tenge
1.1.3.	Monthly fee for current account maintenance (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 account, but not more than 1000 tenge (not charged if the customer has a deposit with the Bank, and on the current account related to bank loan agreement (within the loan validity term))
1.1.4.	Monthly fee for a Term savings account maintenance (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
1.1.5.	Crediting money to current and savings accounts (deposits)	0 tenge
1.1.6.	Fee for reissuing a deposit from one person to another (except for the case when by inheritance and certificate) (VAT included)	2 000 tenge *
1.1.7.	Fee for non-acceptance execution of File-2 documents (equivalent in foreign currency)	250 tenge

Note to p. 1.1.

* VAT included.

** Fee in tenge is charged from accounts opened in foreign currency in tenge at the account exchange rate as of a payment date

1.2.	CASH SERVICES	
1.2.1.	Banknotes consolidation (changing money):	
1.2.1.1.	Banknotes consolidation (changing money) up to 20 000 tenge	0 tenge
1.2.1.2.	Banknotes consolidation (changing money) over 20 000 tenge	1% of the amount
1.2.1.3.	Exchanging coins for money	0 tenge
1.2.2.	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 the amount (min 250 tenge)
	- Checking foreign-currency banknotes' authenticity with a testing device (VAT included)	50 tenge per 1 banknote (min 200 tenge)*
1.2.3.	Cash advance from a current account	
1.2.3.1.	Cash advance	0 tenge
1.2.3.2.	Deposit interest advance to a current account	0 tenge
1.2.3.3.	Payroll advance under an agreement with a company	0 tenge
1.2.3.4.	At non-cash receipt	
	in tenge, when funds are in a current account fewer than thirty (30) calendar days	0.9% of the amount
	in foreign currency, when funds are in a current account fewer than thirty (30) calendar days	1.2% of the amount
	when funds are in a current account longer than thirty (30) calendar days regardless of currency type	0 tenge
	guarantee compensation***** in tenge, when funds are in a current account fewer than thirty (30) calendar days	0% of guarantee compensation payment amount
1.2.3.4.1.	as loan funds, received from Eurasian Bank JSC, regardless of currency type and term	0 tenge
1.2.3.4.2.	as downpayment on a pledged loan, regardless of currency type and term	0 tenge
	as loan funds, received from Kazakhstan Mortgage Company MC under Orda Mortgage Program, regardless of currency type and term	0 tenge
1.2.3.5.	Contribution of cash to a current account with further cash advance from a current account in the amount equivalent to contributed amount in foreign currency (within one operational day)***	0 tenge
1.2.4.	Cash advance from a savings account	
1.2.4.1.	At cash advance at one Branch/outlet	0 tenge
1.2.4.2.	At non-cash advance:	
	- in tenge, when funds are in a savings account fewer than thirty (30) calendar days	0.9% of the amount
	- in foreign currency, when funds are in a savings account fewer than thirty (30) calendar days	1.2% of the amount
	- funds in a savings account more than thirty (30) days, regardless of currency	0 tenge
	- when a deposit amount is refunded after being used earlier for collateral for a loan	0 tenge

	- for customers – employees of Payroll project companies regardless of currency and holding period in Kazyna Premium deposit	0 tenge
	- 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	0 tenge
	- under Special Account regardless of currency type and holding period	0 tenge
	guarantee compensation***** in tenge, when funds are in a current account fewer than 30 calendar days	0% of guarantee compensation payment amount
1.2.5.	Cash advance from current and savings accounts when funds have been credited non-cash and converted:	
	- if the funds have been in the bank more than thirty (30) days, regardless of currency	0 tenge
	- in tenge, if the funds have been in the bank fewer than thirty (30) days	0.9% of the amount
	- in a foreign currency, if the funds have been in the bank fewer than thirty (30) days	1.2% of the amount
1.2.6.	A pension contributions payment because a depositor is leaving Kazakhstan	0.2% of the amount
1.2.6.1.	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.	0 tenge
1.2.7.	Recounting cash for a transfer to a current or savings account	0 tenge
1.2.8.	Recounting cash when a loan is repaid at a cash desk by products issued in the CrediLogic ABIS	350 tenge
	Recounting cash when a loan is repaid at a cash desk by products issued in the CrediLogic ABIS, in case of massive, technical failures in loan repayment through self-service terminals confirmed by the IT Department until the moment of decision	0 tenge
1.2.9.	Acceptance of invalid foreign currency for collection	10% of the nominal value of a note*****

Notes to p. 1.2.

* VAT included.

*** fee shall apply only if a non-cash conversion of received amount is performed at the market rate (including the Bank rate) as of a transaction date on one Customer's account.

**** 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.

***** 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

1.3.	MONEY TRANSFERS	
1.3.1.	Intrabank money transfers between a customer's accounts*****	150 tenge
1.3.2.	Intrabank money transfer of guarantee compensation between a customer's accounts*****	free
1.3.3.	Intrabank money transfer to another Eurasian Bank individual customer's account	0,3% (min - 650 тенге, max - 5 000 тенге)
1.3.4.	Money transfers in tenge to other banks.	0.35% of an amount min. 700 tenge, max. 7500 tenge
1.3.5.	Money transfers in tenge to other banks with future value date валютирования	0.15 % of an amount min. 300 tenge, max. 5 000 tenge
1.3.6.	Money transfer systems without opening an account:	
1.3.6.1.	Express money transfers throughout Eurasian Bank JSC	
1.3.6.2.	Making interbank transfer through Express transfer system	3% of an amount (min. 1 000 tenge, max. 75 000 tenge)
1.3.6.3.	Disbursement of an interbank transfer received through Express-transfer system	0 tenge
1.3.6.4.	Money transfers in foreign currency to another bank's customer:	
	- Expenses to be paid by the sender (OUR):	
	A customer application is submitted between 9 a.m. and 5 p.m.	0.5% of an amount (min. 6 000 tenge; max 77 500 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. 6 000 tenge; max 77 500 tenge)
1.3.6.5.	Changing or amending a money transfer in a foreign currency at a customer's request (VAT included)	15 000 tenge *
1.3.6.5.1.	Requesting a payment cancellation (VAT included)	15 000 tenge *
1.3.6.5.2.	Requesting a payment search at a customer's request (VAT included)	15 000 tenge *
1.3.6.5.3.	Requesting confirmation of a money transfer in a foreign currency in favour of another bank customer (VAT included)	500 tenge*
	Fee for a lengthy instruction to own/thrid party's bank account (excepting a savings account) (VAT included)	2 000 tenge *
1.3.6.6.	Money transfers through Zolotaya Korona system	
	Money transfer to the Russian Federation (VAT included)	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 Turkish Republic
	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 (VAT included)	Fee for money transfer to Vietnam
	USD (US dollar) - up to 1999 (VAT included)	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 (US dollar)	5 USD
	from 501 USD (US dollar)	1.5% of an amount of transfer
1.3.7.	Transfer of balance to a customer account, provided in an application (money after loan repayment)	
	- 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

Notes to p. 1.3.

* VAT included.

***** 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

1.4.	SMARTBANK REMOTE BANKING SERVICE FOR INDIVIDUALS (INTERNET-CUSTOMER)	
1.4.1.	Registering a new customer (VAT included)	0 tenge*
1.4.2.	Providing session keys via text messages (VAT included)	0 tenge*
1.4.3.	SMARTBANK subscription fee (VAT included)	0 tenge*
1.4.4.	Generating account statements, card account statements, repayment schedule (VAT is applied)	0 tenge*
1.4.5.	Payment for services	
	- transfer of payments to Kazakhtelecom JSC	0 tenge
	- transfer of payments to Kcell, Activ mobile telecommunication providers	0 tenge
	- transfer of payments to other providers	0 tenge
1.4.6.	Intrabank transfers*****:	
	- between one customer's accounts	0 tenge
	- to another customer's account	0 tenge
	- transfers from a bank account using Diamond payment cards	0 tenge
1.4.7.	Inter-Bank transfers in tenge throughout Kazakhstan	0.2% of a transfer amount, min. 250 tenge.
1.4.8.	International transfers in foreign currency outside Kazakhstan	
	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 (RUR)	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
1.4.9.	Payments to the budget, payment for penalties for violation of Road Traffic Rules	200 tenge

Notes to p. 1.4.

*VAT included

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

1.5.	OTHER OPERATIONAL SERVICES	
1.5.1.	Replacing a lost savings book (VAT included)	400 tenge *
1.5.2.	Generating a copy of an account statement or other record at a customer's request	0 tenge
1.5.3.	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 (VTA included)	1 000 tenge*
1.5.4.	Issuance of informational summaries and letters (on availability of bank accounts (including on the Bank details), on movement of funds and confirmation of the balances and others) within 3 business days.	1 200 tenge *
1.5.5.	Issuance of informational summaries and letters (on availability of bank accounts (including on the Bank details), on movement of funds and confirmation of the balances and others) on the same day (urgent) (VAT included)	2 500 tenge *
1.5.6.	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) (VAT included)	0 tenge*
1.5.7.	Fee for account statement issuance	100 tenge (per 1 sheet)

Note to p. 1.5.

* VAT included.

1.6.	SAFETY DEPOSIT BOX TRANSACTIONS	
1.6.1.	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)	
	Small safe - S (max. 10 000 cc) (VAT included)	
	- from 1 to 5 days (VAT included)	300 tenge per day *
	- from 1 to 4 weeks (VAT included)	1 500 tenge per week *
	- from 1 to 3 months (VAT included)	3 000 tenge per month *
	- from 4 to 6 months (VAT included)	2 850 tenge per month *
	- from 7 to 12 months (VAT included)	2 700 tenge per month *

	- over 13 months (VAT included)	2 550 tenge per month *
	Medium safe - M1 (10 000 - 15 000 cc) (VAT included)	
	- from 1 to 5 days (VAT included)	350 tenge per day*
	- from 1 to 4 weeks (VAT included)	1 750 tenge per week *
	- from 1 to 3 months (VAT included)	3 500 tenge per month *
	- from 4 to 6 months (VAT included)	3 325 tenge per month *
	- from 7 to 12 months (VAT included)	3 150 tenge per month *
	- over 13 months (VAT included)	2 975 tenge per month *
	Medium safe - M2 (15 000 - 20 000 cc) (VAT included)	
	- from 1 to 5 days (VAT included)	400 tenge per day*
	- from 1 to 4 weeks (VAT included)	2 000 tenge per week*
	- from 1 to 3 months (VAT included)	4 000 tenge per week*
	- from 4 to 6 months (VAT included)	3 800 тенге в месяц*
	- from 7 to 12 months (VAT included)	3 600 тенге в месяц*
	- over 13 months (VAT included)	3 400 тенге в месяц*
	Large safe - L (20 000 - 50 000 cc) (VAT included)	
	- from 1 to 5 days (VAT included)	500 tenge per day*
	- from 1 to 4 weeks (VAT included)	2 500 tenge per week*
	- from 1 to 3 months (VAT included)	5 000 tenge per week*
	- from 4 to 6 months (VAT included)	4 750 tenge per week*
	- from 7 to 12 months (VAT included)	4 500 tenge per week*
	- over 13 months (VAT included)	4 250 tenge per week*
	Giant safe - G (from 50 000 cc) (VAT included)	
	- from 1 to 5 days (VAT included)	700 tenge per day*
	- from 1 to 4 weeks (VAT included)	3 500 tenge per day*
	- from 1 to 3 months (VAT included)	7 000 tenge per day*
	- from 4 to 6 months (VAT included)	6 650 tenge per day*
	- from 7 to 12 months (VAT included)	6 300 tenge per day*
	- over 13 months (VAT included)	5 950 tenge per day*
1.6.2.	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)(VAT included)	
	Safety deposit box category (standard)	Renting a safety deposit box (Rental period is based on months)
		1/2/3 months
	Small safe - S (up to 10 000 cc) (VAT included)	1 tenge*
	Medium safe - M1 (10 000 - 15 000 cc) (VAT included)	1 tenge*
	Medium safe - M2 (15 000 - 20 000 cc) (VAT included)	1 tenge*
	Большой сейф - L (20 000 - 50 000 куб. см.) (VAT included)	1 tenge*
	Большой сейф - G (от 50 000 куб. см.) (VAT included)	1 tenge*
1.6.3.	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.) (VAT included)	3 000 tenge*
1.6.4.	Fee for recounting cash and checking banknote authenticity with a testing device (VAT included)	according to Cash Services fees
1.6.5.	Fee for loss or damage to property that Eurasian Bank provides a box holder - key, cassette, lock, magnetic card (VAT included)	according to an invoice, issued by a company servicing individual bank safety deposit boxes .
1.6.6.	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.) (VAT included)	15 000 tenge *
1.6.7.	A guarantee deposit for use of a box (VAT included)	40 000 tenge
1.6.8.	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.) (VAT included)	according to safety deposit box rental fee per day, depending on a safety deposit box size
1.6.9.	Fee for storing property in the strong room after it is removed from a safety deposit box (VAT included)	300 tenge per day *

Notes to p. 1.6.

* VAT included

	Refined precious metals	
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1.7.	TRANSACTIONS WITH REFINED PRECIOUS METALS (INGOTS)	
1.7.1.	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)	3%* **
<p><i>Notes to p. 1.7.</i> * VAT included ** 3% from a customer of value of a certified measured ingot of refined investment gold of a new sample issued by the National Bank of the Republic of Kazakhstan (hereinafter RPM in ingot) (on the acceptance day, at the purchase rate of the Bank for RPM in ingot), at acceptance by the Bank of RPM in ingot from the Customer in an opened special packaging or without packaging for submitting for examination to Branch of the National Bank of the Republic of Kazakhstan (Cash Transactions and Valuables Storage Center)</p>		
2.	Section 2. Loans	
2.1.	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-financing	0 tenge
2.2.	Fee for loan issuance (VAT included/excluded)¹	
2.2.1.	Under own retail loan products of the Bank (VAT excluded):	
	Under the Prosto Avto product - New car loan (NCL), Exclusive Auto (EXC) and Used car loan (UCL) packages (if a partner provides a customer with a discount on a purchased vehicle)	4%
2.2.2.	Under the partner program within cooperation on the terms of a contract/agreement/memorandum (VAT included)	
	Under the Orda Mortgage Program of the Kazakhstan Mortgage Company MO JSC within cooperation on the terms of agreement	1%
2.3.	Fee for partial (full) early loan repayment (VAT is not included)⁶	
	For retail loan products	0% of earlier paid amount
2.4.	Statement issuance at a client's request (VAT is included)^{4,5,6,7}	
2.4.1.	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)
2.4.2.	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)
2.4.3.	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 (VAT included)	"Standard Fee" - 5 000 tenge (executed within 5 business days)*
2.5.	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
2.6.	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
	For retail loan products, secured with pledged property	10 000 tenge
2.7.	Fee for provision of duplicates of documents, generated in CrediLogic/RS-Bank systems (VAT included): - Bank Loan Agreement/Repayment Schedule; - Addendum; - Insurance Agreement	
	For retail loan products (VAT included)	1 000 tenge for one duplicate sheet

Note to p.2

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

2.1.	Section 2.1 Loans. 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	
2.1.1.	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%)
	For agreements, concluded before 7 February 2012 (including)	
	Mortgage Express Program	0,15%
	Eurasian Mortgage Program (Package 1)	0,15%
	Unsecured consumer loan (interest accrual, interest payment, principal debt repayment)	0,4%
	Eurasian Auto Consumer Loan (with downpayment)	0,1%
	Eurasian Auto Consumer Loan (with pledge)	0,05%
	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%
	- for customers with confirmed and unconfirmed income with any amount of money pledged for purchasing a new or used car	0,2%
	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%
	- for customers with confirmed and unconfirmed income with any amount of money pledged for purchasing a new or used car	0,4%
	Eurasian Auto consumer loan issued from 28 November 2008 to 22 October 2010:	
	-for customers with confirmed income	0,2%
	- for customers with unconfirmed income	0,35%
	under the Dealer package within cooperation Ricom-KAZ LLP, Mitsubishi Motors dealer	6.66 US Dollars
2.1.2.	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

Notes to p.2.1.

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

4.	Section 4. CONVERSION TRANSACTIONS	
4.1.	Foreign currency purchase/sale for tenge, conversion transaction on depositor accounts	Free
4.2.	Inquiry in Smartbank RBS for individual foreign currency purchase/sale exchange rate	500 tenge

Notes to p. 4.2.

* VAT included.

5.	Section 5. OPERATIONS WITH STATE SECURITIES (for individuals and legal entities)**	
5.1.	Opening a depo account	0 tenge
5.1.1.	Closing a depo account (VAT included)	0 tenge*
5.1.2.	Crediting to a depo account	0 tenge
5.2.	Conducting Repo transactions	0.1% (of actual transaction amount)
5.3.	Brokerage services to clients	2% (of actual transaction amount)
5.4.	Central Securities Depository JSC statement on depo account (VAT included)	2 000 tenge*
5.4.1.	Back-up copy of a document at client's request (VAT included)	1 000 tenge*
5.4.2.	Generating a statement, reports, statement at request (VAT included):	5 000 tenge*
5.5.	Kazakhstan Stock Exchange JSC services (hereinafter-KASE)	According to KASE tariffs
5.5.1.	Central Securities Depository JSC services (hereinafter-CD)	According to CD tariffs
5.5.2.	External custodian services	According to external custodian tariffs

Notes to p.5.:

**VAT included*

Minimal deal amount 100, 000, 000 tenge.

Section 6. TRANSACTIONS VIA ELECTRONIC CASHIER-RECIRCULATOR AND INFORMATIONAL-PAYMENT TERMINAL			
6.1. Transferring the change in payment for mobile communications either to a bank account (between one customer's accounts) or to a Eurasian Bank payment card when conducting a transaction through the electronic cashier-recirculator and informational-payment terminal	0 tenge		
6.2. Replenishment of a bank account or Eurasian Bank payment card	0 tenge		
6.3. Accepting payments via remote banking system			
List of services	Number of payments in favour of a service provider (+individual fees, see Bank fees)	Individual fee	
		via informational-payment terminals, tenge*	via ATMs, tenge
6.3.1. Accepting payments in favor of Kazakhtelecom JSC	any	2.5%+50 tenge	service is not available
6.3.2. Mobile communication	any	40	40
6.3.3. Utility payments	any	100	service is not available
6.3.4. Medical services	any	100	service is not available
6.3.5. Educational services - educational institutions	any	100	service is not available
6.3.6. Educational services - preschool institutions	any	100	service is not available
6.3.7. Insurance services	any	100	service is not available
6.3.8. Other payments	any	150	service is not available
6.3.9. Replenishment of an account with Eurasian Bank	any	0	0