

Eurasian Bank fees for legal entities

№	Service	Standard fee
7.	Section 7. NON-CREDIT TRANSACTIONS	
7.1.	OPENING, MAINTENANCE AND CLOSING OF A BANK ACCOUNT	
7.1.1.	Opening of a banking account:	
	- In Almaty and Nur-Sultan Branches	5 000 tenge
	- In other Branches, excepting Almaty and Nur-Sultan Branches	3 000 tenge
7.1.2.	Urgent opening of an account by legal entities (within 2 hours) if the Bank has a possibility:	
	- In Almaty and Nur-Sultan Branches	7 000 tenge
	- In other Branches, excepting Almaty and Nur-Sultan Branches	5 000 tenge
7.1.3.	Urgent opening of a current account by an individual entrepreneur, farm, private notary, private collection agent, advocate (within 2 hours)	4 500 tenge
7.1.4.	Opening of a current account under state lending programs:	
	- In Almaty and Nur-Sultan Branches	0 tenge
	- In other Branches, excepting Almaty and Nur-Sultan Branches	0 tenge
7.1.5.	Opening of a current account via eGov.kz electronic government portal	0 tenge
7.1.6.	Opening of a current account by an individual entrepreneur, farm, private notary, private collection agent, advocate.	2 500 tenge
7.1.7.	Opening of second and subsequent current accounts in all the Eurasian Bank JSC system (including in the transit and limited mode).	0 tenge
7.1.8.	Opening of a savings account	0 tenge
7.1.9.	Opening and maintenance of an escrow-account	18 000 tenge
7.1.10.	Maintenance of a bank account	
7.1.10.1	Maintenance of a bank account in national currency	1 200 tenge (monthly)
7.1.10.1.1.	Maintenance of a bank account in national currency under state lending programs:	0 tenge
7.1.10.2.	Maintenance of a bank account in foreign currency	1 200 tenge (monthly) (equivalent in account currency)
7.1.10.3.	Maintenance of a current account in the transit mode	
	- at availability of turnovers;	4 200 tenge (monthly)
	- at unavailability of turnovers.	2 100 tenge (monthly)
7.1.11.	Closing of a current account	
7.1.11.1.	Closing of a current account, including in the transit and limited mode (VAT included):	
	- Closing of a current account, including in the transit and limited mode at the initiative of a customer, excepting cases of liquidation (VAT included)	5 000 tenge (for each closed account)*

	- Closing of a current account, including in the transit and limited mode at the initiative of the Bank, in accordance with the legislation of the Republic of Kazakhstan (VAT included)	0 tenge*
7.1.11.2.	Closing of a current account under state lending programs, including in the transit and limited mode (VAT included)	
	- Closing of a current account under state lending programs, including in the transit and limited mode at the initiative of a customer, excepting cases of liquidation (VAT included)	0 tenge*
	- Closing of a current account under state lending programs, including in the transit and limited mode at the initiative of the Bank, in accordance with the legislation of the Republic of Kazakhstan (VAT included).	0 tenge*
	Notes to p.7.1.:	
	* VAT charged.	
	<i>The tariffs shall be effective for VAT control accounts (hereinafter - VATCA), at that the tariff shall be written off from the customer's current account.</i>	
7.2.	CASH SERVICES	
7.2.1.	Transactions in national currency	
7.2.1.1.	Conducting cash transactions, including via electronic-technical devices:	
	- Acceptance and counting cash, before 4 pm of Nur-Sultan time	0.2 % of the amount (min. 500 tenge)
	- Acceptance and counting cash, 4:00 p.m. - 5:00 p.m. of Nur-Sultan time	0.3 % of the amount (min. 750 tenge)
	- Acceptance and counting cash 5:00 p.m. - 6:00 p.m. of Nur-Sultan time	0.6% of the amount (min. 1 000 tenge)
	- Urgent counting and crediting of collected sale proceeds (within 3 hours)	0.5% of the amount (min. 7 000 tenge)
	- Issuance of cash before 5:00 p.m. Nur-Sultan time	0.4% of the amount (min. 250 tenge)
	- Issuance of cash 5:00 p.m. - 6:00 p.m. of Nur-Sultan time	0.6% of the amount (min. 1 000 tenge)
	- Issuance of cash upon a prior application (till 1 pm of Nur-Sultan time of a previous business day) for the amount of over KZT 3 mln.	0.30% of the amount
7.2.1.2.	Issuance of a cheque-book (VAT included)	500 tenge*
7.2.1.3.	Exchange of large denomination notes and coins for small denomination notes and coins and vice versa if the Bank has a possibility:	
	- Exchange of large denomination notes and coins for small denomination notes and coins and vice versa;	1% of the amount (min. 1 000 tenge)
	- Exchange of large denomination coins for small denomination coins and vice versa.	1% of the amount (min. 3 500 tenge)
7.2.1.4.	Sale of cash for non-cash settlement	min 0.3% of the amount
7.2.1.5.	Counting of collected sale proceeds	0.2 % of the amount (min. 2 000 tenge)
7.2.1.6.	Repeated counting of collected sale proceeds at discovery of excess/shortage	0.3% of the amount (min. 250 tenge, max. 7 000 tenge)

7.2.1.7.	Acceptance and counting of cash through electronic-technical devices	0.2% of the amount
7.2.2.	Transactions in foreign currency	
7.2.2.1.	Issuance of cash from a bank account	1.2% of the amount
7.2.2.2.	Counting of cash with crediting to a bank account	0.5% of the amount
7.2.2.3.	Acceptance of invalid foreign currency for collection	10% of the amount
7.2.2.4.	Foreign currency fraudulent check:	
	- up to 50 notes;	50 tenge for each note*
	- over 50 notes.	25 tenge for each note*
	Notes to p.7.2:	
	* VAT included.	
7.3.	PAYMENTS AND TRANSFERS	
7.3.1.	Transactions in national currency:	
7.3.1.1.	Intra-Bank transfers	
	- through Client's Bank remote service;	0 tenge
	- on the ground of payment orders;	100 tenge (for one payment order)
7.3.1.2.	Transfer in favour of another Bank or another Bank's customer:	
7.3.1.2.1.	Conducting payments at the customer's order:	
7.3.1.2.1.1	For legal entities excepting individual entrepreneurs, farms, private notaries, private collection agents and advocates:	
	• conducting payment orders from 9:00 am till 12:00 am of Nur-Sultan time:	
	- on the ground of customer's payment orders;	1200 tenge (for one payment order)
	- accepted through Client's Bank remote service;	0.1% of the amount, min. 250 tenge, max. 450 tenge
	- urgent conducting of amounts up to KZT 5 million if the Bank has a possibility	2 500 tenge (for one payment order)
	- urgent conducting of amounts equal or exceeding KZT 5 million if the Bank has a possibility	8 000 tenge (for one payment order)
	- urgent conducting of amounts accepted through Client's Bank remote service up to KZT 5 million if the Bank has a possibility	2 500 tenge (for one payment order)
	- urgent conducting of amounts accepted through Client's Bank remote service, equal or exceeding KZT 5 million, if the Bank has a possibility	6 000 tenge (for one payment order)
	• conducting payment orders from 12:00 a.m. to 3:00 p.m. of Nur-Sultan time:	
	- on the ground of customer's payment orders;	2 000 tenge (for one payment order)
	- accepted through Client's Bank remote service;	0.1% of the amount, min. 350 tenge, max. 600 tenge (for one payment order)
	- urgent conducting of amounts up to KZT 5 million if the Bank has a possibility	8 000 tenge (for one payment order)
	- urgent conducting of amounts equal or exceeding KZT 5 million if the Bank has a possibility	12 000 tenge (for one payment order)

	-urgent conducting of amounts accepted through Client's Bank remote service up to KZT 5 million if the Bank has a possibility	4 000 tenge (for one payment order)
	- urgent conducting of amounts accepted through Client's Bank remote service, equal or exceeding KZT 5 million, if the Bank has a possibility	8 000 tenge (for one payment order)
	• conducting payment orders from 3:00 pm till 5:00 pm of Nur-Sultan time:	
	- on the ground of customer's payment orders;	0.2% of the amount, min. 2 000 tenge, max. 5 000 tenge (for one payment order)
	- accepted through Client's Bank remote service;	0.2% of the amount, min.1 200 tenge, max. 4 000 tenge (for one payment order)
	- urgent conducting of amounts up to KZT 5 million if the Bank has a possibility	10 000 tenge (for one payment order)
	- urgent conducting of amounts equal or exceeding KZT 5 million if the Bank has a possibility	15 000 tenge (for one payment order)
	- urgent conducting of amounts accepted through Client's Bank remote service up to KZT 5 million if the Bank has a possibility	6 000 tenge (for one payment order)
	- urgent conducting of amounts accepted through Client's Bank remote service, equal or exceeding KZT 5 million, if the Bank has a possibility	10 000 tenge (for one payment order)
	• performing payment orders with a future value date, excepting payments for payment of taxes, obligatory pension contributions, social deductions and other mandatory payments to the budget;	500 tenge (for one payment order)
	• performing payment orders with a future value date, conducted through Client's Bank remote service, excepting payments for payment of taxes, obligatory pension contributions, social deductions and other mandatory payments to the budget;	180 tenge (for one payment order)
	• revocation of a payer's payment orders, processed and conducted in the system if the Bank has a possibility.	2 000 tenge
7.3.1.2.1.2	For individual entrepreneurs, farms, private notaries, private collection agents and advocates:	
	• conducting payment orders from 9:00 a.m. to 12:00 a.m. of Nur-Sultan time:	
	- on the ground of customer's payment orders;	1200 tenge (for one payment order)
	- accepted through Client's Bank remote service;	0.1% of the amount, min. 250 tenge, max. 450 tenge (for one payment order)
	- urgent conducting of amounts up to KZT 5 million if the Bank has a possibility	2 500 tenge (for one payment order)
	- urgent conducting of amounts equal or exceeding KZT 5 million if the Bank has a possibility	8 000 tenge (for one payment order)

	- urgent conducting of amounts accepted through Client's Bank remote service up to KZT 5 million if the Bank has a possibility	2 500 tenge (for one payment order)
	- urgent conducting of amounts accepted through Client's Bank remote service, equal or exceeding KZT 5 million, if the Bank has a possibility	6 000 tenge (for one payment order)
	• conducting payment orders from 12:00 am till 3:00 pm of Nur-Sultan time:	
	- on the ground of customer's payment orders;	2 000 tenge (for one payment order)
	- accepted through Client's Bank remote service;	0.1% of the amount, min. 350 tenge, max. 600 tenge (for one payment order)
	- urgent conducting of amounts up to KZT 5 million if the Bank has a possibility	8 000 tenge (for one payment order)
	- urgent conducting of amounts equal or exceeding KZT 5 million if the Bank has a possibility	12 000 tenge (for one payment order)
	- urgent conducting of amounts accepted through Client's Bank remote service up to KZT 5 million if the Bank has a possibility	4 000 tenge (for one payment order)
	- urgent conducting of amounts accepted through Client's Bank remote service, equal or exceeding KZT 5 million, if the Bank has a possibility	8 000 tenge (for one payment order)
	• conducting payment orders from 3:00 pm till 5:00 pm of Nur-Sultan time:	
	- on the ground of customer's payment orders;	0.2% of the amount, min.2 000 tenge, max. 5 000 tenge (for one payment order)
	- accepted through Client's Bank remote service;	0.2% of the amount, min.1 200 tenge, max. 4 000 tenge (for one payment order)
	- urgent conducting of amounts up to KZT 5 million if the Bank has a possibility	10 000 tenge (for one payment order)
	- urgent conducting of amounts equal or exceeding KZT 5 million if the Bank has a possibility	15 000 tenge (for one payment order)
	- urgent conducting of amounts accepted through Client's Bank remote service up to KZT 5 million if the Bank has a possibility	6 000 tenge (for one payment order)
	- urgent conducting of amounts accepted through Client's Bank remote service, equal or exceeding KZT 5 million, if the Bank has a possibility	10 000 tenge (for one payment order)
	• performing payment orders with a future value date, excepting payments for payment of taxes, obligatory pension contributions, social deductions and other mandatory payments to the budge;	500 tenge (for one payment order)

	<ul style="list-style-type: none"> performing payment orders with a future value date, conducted through Client's Bank remote service, excepting payments for payment of taxes, obligatory pension contributions, social deductions and other mandatory payments to the budget; 	180 tenge (for one payment order)
	<ul style="list-style-type: none"> revocation of a payer's payment orders, processed and conducted in the system if the Bank has a possibility. 	2 000 tenge
7.3.1.2.2.	Conducting payments by way of direct debiting to a bank account in national currency:	
	- Fee for conducting a payment by way of direct debiting to a bank account in national currency;	0.35% of the amount (min. 500 tenge, max. 10 000 tenge)
	- Servicing the direct debiting to a bank account.	2 000 tenge (monthly)
7.3.1.2.3.	Payments by mandatory and voluntary pension contributions and mandatory social deductions, social medical insurance:	
7.3.1.2.3.1	Processing of a payment order with the formation of an e-list of customer's employees for crediting of mandatory and voluntary pension contributions, social deductions, social medical insurance:	
	- in e-format;	0 tenge + current rate for transfer
	- in hard copy;	500 tenge (for one individual) + current rate for transfer
7.3.1.2.3.2	Issuance of documents to the Customer by mandatory and voluntary pension contributions, social deductions and social medical insurance (issuance of documents to the customer)	50 tenge (for one document)
7.3.1.2.3.3	Crediting of the Unified Pension Fund savings for further payments:	
	- in e-format;	0 tenge + current rate for transfer
	- in hard copy.	10 tenge (for one individual) + current rate for transfer
7.3.1.2.3.4	Crediting of funds to individual accounts by agreements with companies and other creditings (excepting pension payments, payments by shares, loans repayment), served in Eurasian Bank JSC and its Branches.	1% of the amount
7.3.1.2.3.5	Acceptance of payment documents for File 2 in hard copy	0 tenge (for one payment order)
7.3.2.	Transactions in foreign currency:	
7.3.2.1.	Intra-Bank transfers.	
	- through Client's Bank remote service;	
	- on the ground of customer's payment orders;	100 tenge (for one payment order)
7.3.2.2.	Transfer in favour of another Bank or another Bank's customer**:	

7.3.2.2.1.	Expenses to be paid by Sender (OUR/SHA) (fees of the Sender's Bank and of the Bank Correspondent are paid at the expense of the Sender, and fees of the Intermediary Bank, Beneficiary Bank, and fees of other Banks, participating in a payment route, are paid by the Beneficiary from the transfer amount), excepting transfers in RUR:	
	● till 4 p.m. of Nur-Sultan time:	
	- in hard copy	0.1% of the amount (min 30 000 tenge; max 200 000 tenge)
	- accepted through Client's Bank remote service;	0.3% (min 10 000 tenge; max 93 000 tenge)
	● 4 p.m. - 5 p.m. of Nur-Sultan time:	
	- in hard copy	1.50% of the amount (min 30 000 tenge; max 250 000 tenge)
	- accepted through Client's Bank remote service;	0.50% of the amount (min 15 000 tenge; max 186 000 tenge)
7.3.2.2.2.	Expenses to be paid by Sender (OUR) in RUR:	
	● till 4 p.m. of Nur-Sultan time:	
	- in hard copy	0.20% of the amount (min 5 500 tenge; max 93 000 tenge)
	- accepted through Client's Bank remote service;	0.20% of the amount (min 3 000 tenge; max 50 000 tenge)
	● after 4 p.m. of Nur-Sultan time:	
	- in hard copy	0.4% of the amount (min 11000 tenge; max 186 000 tenge)
	- accepted through Client's Bank remote service;	0.4% of the amount (min 6 000 tenge; max 100 000 tenge)
7.3.2.2.3.	Guaranteed payment at the expense of the Sender (OUR) (excepting transfers in RUR).	130 000 tenge
7.3.2.2.4.	Guaranteed payment at the expense of the Sender (OUR) in Eurasian Bank PJSC (Moscow, Russian Federation):	
	- a customer's application is submitted till 4 pm of Nur-Sultan time;	3 000 tenge
	- customer's application is submitted till 4 pm of Nur-Sultan time, accepted through Client's Bank remote service;	1 500 tenge
7.3.2.2.5.	Expenses at the expense of the beneficiary (BEN) (fees of the bank-sender are paid at the expense of the sender, fees of the bank correspondent and other banks are paid at the expense of the beneficiary), (excepting transfers in RUR):	
	● till 4 pm of Nur-Sultan time	
	- in hard copy	0.15% of the amount (min 5 500 tenge, max 80 000 tenge)

	- accepted through Client's Bank remote service;	0.15% (min 2 900 tenge max 60 000 tenge)
	● 4 pm - 5 pm of Nur-Sultan time:	
	- in hard copy	0.30% of the amount (min 11 000 tenge, max 160 000 tenge)
	- accepted through Client's Bank remote service;	0.30% (min 5 800 tenge max 120 000 tenge)
7.3.2.2.6.	Transfer of the Customer's own funds to an account opened in another Bank at the expense of the beneficiary (BEN):	
	● till 4 pm of Nur-Sultan time	
	- in hard copy	0.15% of the amount (min 5 500 tenge, max 60 000 tenge)
	accepted through Client's Bank remote service	0.15% of the amount (min 2 900 tenge; max 30 000 tenge)
	● from 4 pm till 6 pm of Nur-Sultan time with payment on the following operational day:	
	- in hard copy	0.15% of the amount (min 5 500 tenge, max 60 000 tenge)
	accepted through Client's Bank remote service	0.15% of the amount (min 2 900 tenge; max 30 000 tenge)
7.3.2.2.7.	Transit transfers.	3 900 tenge
7.3.2.3.	Introduction of changes and amendments into a sent transfer in foreign currency at the customer's request (without VAT)	10 000 tenge*
7.3.2.4.	Inquiry for return of a payment after sending of a transfer by the Bank (VAT included)	10 000 tenge*
7.3.2.5.	Submittal of copies of payment orders and documents in the SWIFT format:	
	- as transactions are conducted (VAT included);	500 tenge*
	- archive for any period of time (VAT included);	10 000 tenge*
7.3.2.6.	Inquiry for search of a payment at the customer's request (VAT included).	10 000 tenge*
7.3.2.7.	Conducting payments upon the instruction of a second-tier bank	0 tenge (for one payment order)
	<i>Notes to p.7.3.:</i>	
	* VAT included;	
	** Including a transfer in foreign currency, different from the currency of the customer's current account;	
	***Tariff is charged from a legal entity, or from an individual by agreement between the Bank and a legal entity.	
7.4.	OTHER OPERATIONAL SERVICES	

7.4.1.	Issuance of informational summaries and letters (on availability of bank accounts (including on the Bank details), card file No.2, on movement of funds and confirmation of the balances and others), in the urgent manner (during one day at availability of possibilities of the Bank) (VAT included)	3 000 tenge* for each certificate and letter copy
7.4.2.	Issuance of informational summaries and letters (on availability of bank accounts (including on the Bank details), card file No.2, on movement of funds and confirmation of the balances and others) within 3 business days (VAT included)	1 500 tenge* for each certificate and letter copy
7.4.3.	Issuance of bid references on the following business day (VAT included)	1 500 tenge*
7.4.4.	Issuance of bid references within three business days (VAT included)	1 000 tenge*
7.4.5.	Issuance of references for audit companies (VAT included)	10 000 tenge for each certificate copy *
7.4.6.	Issuance of references for audit companies, at write-off of the Bank fee from an account of a legal entity, opened in another Bank (VAT included)	10 000 tenge for each certificate copy *
7.4.7.	Issuance of references for customs authority of the Russian Federation on availability of correspondent accounts of Eurasian Bank in correspondent banks (VAT included)	1 000 tenge*
7.4.8.	Issuance of an account statement as soon as a transaction is conducted.	0 tenge
7.4.9.	Issuance of bank-financial documents copies (VAT included).	100 tenge for each page (max. 20 000 tenge)*
7.4.10.	Issuance of a duplicate of a statement/appendix, turnover balance report (VAT included)	50 tenge for each page (max. 1 500 tenge)*
7.4.11.	Fee for sending documents using technical means of communication:	
	- sending by fax, within the city borders (VAT included);	200 tenge*
	- sending by fax, outside of the borders of the city (VAT included);	500 tenge*
	- sending by e-mail (VAT included);	500 tenge*
	- sending outside of the Republic of Kazakhstan through courier delivery(VAT included).	Actual expenses + 160 tenge*
7.4.12.	Changes to the Customer's file (change of details, renewal of documents, etc.), with the exception of cases due to changes in the legislation of the Republic of Kazakhstan due to the fault of the Bank (VAT included)	500 tenge*
7.4.13.	Keeping correspondence at the customer's request (VAT included)	5 000 tenge*
7.4.14.	Fee for sending extracts and other documents by the FASTI KISC NBRK transport channel (for each document) (VAT included)	3 000 tenge* + delivery at the KISC rates**
7.4.15.	SMS-notification on outgoing and incoming payments to one mobile number	Subscription fee 1 000 tenge a month
	Notes to p.7.4:	
	* VAT included;	
	** - pursuant to the terms and rates placed on the KISC website.	

7.5.	SERVICING BUDGET ORGANIZATIONS (STATE ESTABLISHMENTS, STATE VENTURES)	
7.5.1.	Opening of a current account (including in the transit mode) for Almaty and Nur-Sultan.	acc. to the standard fees for opening an account
7.5.2.	Opening of a current account (including in the transit mode) excepting Almaty and Nur-Sultan.	1 500 tenge
7.5.3.	Opening of second and subsequent current accounts in all the Eurasian Bank JSC system	0 tenge
7.5.4.	Conducting cashier transactions (issuance of money by cheques)	0.1% of the amount
7.5.5.	Crediting of payroll and other money transfers to bank accounts of beneficiaries excepting crediting to plastic cards	0.3% of the amount
7.5.6.	Crediting of scholarships and pensions to bank accounts excepting crediting to plastic cards	0.1% of the amount
7.6.	SERVICING OF CUSTOMERS IN THE "CLIENT'S BANK" SYSTEM OF CORPORATE REMOTE BANKING (RBS)	
7.6.1.	registration in the RBS (VAT included):	
7.6.1.1.	using E-Token PRO 72 K (Java) with EDS** (per user) (VAT included);	7 000 tenge*
7.6.1.2.	using Otp-device*** (per user) (VAT included)	7 000 tenge*
7.6.1.3.	using Mobil Pass**** (per each user)	0 tenge
7.6.2.	Replacement of E-Token PRO device and/or Otp-device*** in cases of production defect / expiration of service life (of a device / battery) / breakdown (without visible physical impact) (VAT included)	0 tenge*
7.6.3.	Replacement of E-Token PRO device and/or Otp-device*** in cases of breakdown (with visible physical impact) due to the Customer's fault (VAT included)	7 000 tenge*
7.6.4.	Monthly payment for servicing in the RBS system (monthly) (VAT included)	1 500 tenge*
7.6.5.	Additional services on the system support (VAT included):	
7.6.5.1.	Consulting on issues related to the remote banking services (with the Bank employee's visit) (VAT included)	5 000 tenge*
7.6.5.2.	Blocking/unblocking of the Customer's access to the RBS (irrespective of a reason) (VAT included)	0 tenge*
	Notes to p.7.6.:	
	* VAT included.	
	** EDS – Electronic Digital Signature. Payment is performed at the expense of the customer, cost of EDS is shown on the Certifying Centre (CC) website or in a Public Agreement entered between the customer and the CC (validity term of EDS is 1 year).	
	*** Otp-device (Eng. Otp - one-time password) – a device that generates one-time (single-time) passwords for dynamic identification.	
	****Mobil Pass – mobile phone software for generating single-time (one-time) passwords	
8	COLLECTION AND CONVOY SERVICES	

8.1.	Collection of proceeds in cash and cash delivery over Almaty (VAT included)	1 500 tenge *
8.2.	Collection of proceeds over the Republic of Kazakhstan (VAT included)	1 000 tenge*
8.3.	Escorting materially responsible persons of business entities with cash. Order of the Management Board of the National Bank of the Republic of Kazakhstan dated August 24, 2012, No. 254 On approval of the Rules of accounting, storage, transport and collection of notes, coins and valuables (VAT included)	0.05% of the amount (min. 5 000 tenge) *
	Notes to p.8:	
	* VAT included.	
9	CONVERSION TRANSACTIONS	
9.1.	Purchase/sale of foreign currency to legal entities for national currency:	
	- at crediting of funds to the customer on the same day;	0 tenge
	- at crediting of funds to the customer on the second day.	0 tenge
9.2.	Conversion of one foreign currency into another:	
	- at crediting of funds to the customer on the same day;	0 tenge
	- at crediting of funds to the customer on the second day.	0 tenge
9.3.	Conversion of amounts, designated for servicing loans issued in foreign currency	0 tenge
9.4.	Conversion at crediting a payment amount in case of non-compliance of a payment currency with a customer's bank account currency (a transaction is conducted at the official rate of the National Bank of the Republic of Kazakhstan established as of a transaction date)	0.5% of the amount (min. 2 000 tenge)
9.5.	Forfeit (one-time) for the Customer's refusal to purchase/sell foreign currency funds on the day of application submittal	1% of the amount
	Notes to p.9.:	
	<i>*The Bank is entitled to refuse to satisfy the application, including after its acceptance</i>	
10.	CURRENCY CONTROL	
10.1.	Record registration of the agreement and introduction of changes into an agreement with a record number (VAT Included):	
	- registration within 2 business days (VAT included);	5 000 tenge*
	- urgent registration till 4 pm of Nur-Sultan time (VAT included);	7 500 tenge*
	- urgent registration after 4 pm of Nur-Sultan time (VAT included);	15 500 tenge*
10.2.	Fee for issuance of certificates, notification on conducted payments by registered contracts and/or external trade contracts at the customer's request (VAT included)	500 tenge*
10.3.	Fee for accepting a contract/invoice and other documents not requiring a record number for currency control (resident / non-resident) (VAT included)	2 000 tenge*

10.4.	Postage at the customer's request of currency control documents (VAT included)	1 000 tenge*
10.5.	Removal of contract from record registration due to change of a Bank of record registration of a contract (VAT included)	5 000 tenge*
10.6.	Issuance of a duplicate of a contract with contract record number assigned (VAT included)	1 000 tenge*
10.7.	Application for getting contract record number (VAT included)	500 tenge*
	Notes to p.10:	
	* VAT included	
11.	TRANSACTIONS WITH STATE SECURITIES (individuals and legal entities)*	
11.1.	Opening a Depo account	0 tenge
11.2.	Closing a Depo account (VAT included)	0 tenge
11.3.	Crediting to a Depo account	0 tenge
11.4.	Conducting Repo transactions	0.1% (of actual transaction amount)
11.5.	Broker services to customers (purchase/sale at the customer's request)	2% (of actual transaction amount)
11.6.	Provision of a statement from the Central Depository of Securities from a Depo account (VAT included)	2 000 tenge*
11.7.	Recovery of one document at customer's request (VAT included)	1 000 tenge*
11.9.	Providing certificate, reports, statements upon request (VAT included):	5 000*
11.10.	Services of the Kazakhstan Stock Exchange (KASE)	According to the KASE rates
11.11.	Services of the Central Depository of Securities (CDS)	According to the CDS rates
11.12.	Services of the external custodian	According to the rates of the external custodian
	Notes to p.11:	
	* Minimal amount of a deal is KZT100 000 000.	
12.	CUSTODIAN SERVICES	
12.1.	Opening of the first investment account	5 000 tenge*
12.2.	Opening a personal account/subaccount in the nominal holding system	0 tenge
12.3.	Closing a personal account/subaccount in the nominal holding system (VAT included)	0 tenge*
12.4.	Crediting/write-off of financial instruments, other property*	
	- internal market	1 000 tenge*
	- external market	1 500 tenge
12.5.	Asset accounting with volume: (in % of the average monthly balance of assets (financial instruments, money) at market (fair value)/nominal value	not less than 20 000 tenge per investment portfolio of an individual; not less than 40,000 tenge per investment portfolio of a legal entity
	- up to 1 bln. tenge	0.015%
	- from 1 to 5 bln. tenge	0.0125%
	- from 5 to 10 bln. tenge	0.01%
	- from 10 to 50 bln. tenge	0.005%

	- from 50 to 100 bln. tenge	0.0035%
	- over 100 bln. tenge	0.0017%
12.6.	Transfer transactions on an investment account	acc. to fee for transfer transactions on a current account
12.7.	Money transfer in tenge for transactions in the organized market on the basis of a customer's power of attorney	acc. to fee for transfer transactions on a current account at the customer's request
12.8.	Transferring money for the purchase of securities in the international market	0 tenge
12.9.	Accounting registration of a contract or amending a contract with an account number for transactions with assets of customers on custodial services	0 tenge
12.10.	Transfer of securities without payment (change of storage location)	1 000 tenge
12.11.	Amendments to the transaction details on the international securities market/cancellation of an order	1 000 tenge
12.12.	Crediting income on securities, money from redemption of securities	0 tenge
12.13.	Corporate actions (split, consolidation, conversion)	1 000 tenge
12.14.	Issuance of reporting documents:	
12.14.1.	Scheduled issuance of account (subaccount) statement in the nominal holding system, report on transactions conducted	0 tenge
12.14.2.	Unscheduled issuance of account (subaccount) statement in the nominal holding system, report on transactions conducted	500 tenge*
12.15.	Other	acc. to the Bank fees
12.16.	Payment for services of organizations at implementation of custodian customer orders:	
12.16.1.	Central Securities Depository	by fact
12.16.2.	International custodian	by fact
12.16.3.	Other companies (VAT included)	by fact*
	Notes to p.12: *VAT included ** At entering into nominal holding when accepting assets for custodial services - 0 tenge.	
13.	Saving accounts	
13.1.	Opening, maintenance and closing of a saving account	
13.1.1.	In national and foreign currency:	
13.1.1.1.	Opening of a saving account	0 tenge
13.1.1.2.	Opening of second and subsequent current accounts in all the Bank system	0 tenge
13.1.1.3.	Opening of a saving account with individual terms	0 tenge
13.1.1.4.	Maintenance of of a saving account	0 tenge
13.1.1.5.	Closing of a saving account (early at the customer's initiative, in cases of liquidation by one of the Agreement parties, in accordance with the terms of the Agreement, legislation of the Republic of Kazakhstan, etc.) (VAT included).	0 tenge*
13.2.	Transfers on saving accounts of legal entities, IEs, PCAs, Fs, private notaries:	

13.2.1.	In national currency:	
13.2.1.1.	Intra-Bank transfers	0 tenge
13.2.1.2.	Transfer to a Depositor's account opened with another Bank:	
	• conducting payment orders from 9.00 a.m. - 5.00 p.m. of Nur-Sultan time (for one payment order)	0 tenge
	• conducting payment orders from 9.00 a.m. to 5.00 p.m. of Nur-Sultan time conducted via Client's Bank system (for one payment order)	0 tenge
	• conducting payment orders with future value date (for one payment order)	0 tenge
	• conducting payment orders with future value date conducted via Client's Bank system	0 tenge
	• revocation of payment orders at the Depositor's initiative, accepted by the Bank for implementation (for one payment order) (VAT included).	900 tenge
13.2.2.	In foreign currency (items 5.2.3, 5.2.4, 5.3., 5.4., 5.5., 5.6.,5.7., 5.8.):	
13.2.2.1.	Intra-Bank transfers	0 tenge
13.2.2.2.	Transfer to a Depositor's account opened with another Bank:	
13.2.2.3.	Expenses to be paid by Sender (OUR):	
	• a customer's application is submitted till 4 pm of Nur-Sultan time: - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits excepting the Universal Deposit.	0 tenge
	• a customer's application is submitted before 2 pm of Nur-Sultan time for partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement	0 tenge
	• a customer's application is submitted 2 pm to 4 p.m. of Nur-Sultan time for partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement	0 tenge

	<ul style="list-style-type: none"> • a customer's application is submitted till 6 pm of Nur-Sultan time with payment on the following operational day: - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits excepting the Universal Deposit. 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted till 6 pm of Nur-Sultan time with payment on the following operational day for partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement 	0 tenge
13.2.2.4.	Expenses partially at the expense of the sender of funds (SHA) (fees of the sender's bank and of the bank correspondent are paid at the expense of the sender), fees of other banks are paid by the beneficiary (excepting transfers in RUR):	
	<ul style="list-style-type: none"> • a customer's application is submitted till 4 pm of Nur-Sultan time: - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - for early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits excepting the Universal Deposit. 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted before 2 pm of Nur-Sultan time for partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted 2 pm to 4 pm of Nur-Sultan time for partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement 	0 tenge

	<ul style="list-style-type: none"> • a customer's application is submitted till 6 pm of Nur-Sultan time with payment on the following operational day: <ul style="list-style-type: none"> - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - for early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits excepting the Universal Deposit. 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted till 6 pm of Nur-Sultan time with payment on the following operational day for partial withdrawal of part of the Universal deposit under the terms of the deposit agreement/contract 	0 tenge
13.2.2.5.	Expenses to be paid by the beneficiary (BEN) (fees of the bank-sender are paid at the expense of the sender, fees of the bank correspondent and other banks are paid at the expense of the beneficiary), (excepting transfers in RUR):	
	<ul style="list-style-type: none"> • a customer's application is submitted till 4.00 pm of Nur-Sultan time: <ul style="list-style-type: none"> - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - for early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits excepting the Universal Deposit. 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted till 2 pm of Nur-Sultan time for partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted 2 pm to 4 pm of Nur-Sultan time for partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted till 6 pm of Nur-Sultan time with payment on the following operational day: <ul style="list-style-type: none"> - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - for early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits excepting the Universal Deposit. 	0 tenge

	<ul style="list-style-type: none"> • a customer's application is submitted till 6 pm of Nur-Sultan time with payment on the following operational day for partial withdrawal of part of the Universal deposit under the terms of the deposit agreement/contract 	0 tenge
13.2.2.6.	Guaranteed payment at the expense of the beneficiary (GBEN) (fees of the bank-sender are paid at the expense of the sender, a fixed fee of the bank correspondent and other banks are paid at the expense of the beneficiary) (excepting transfers in RUR):	
	<ul style="list-style-type: none"> • a customer's application is submitted till 4 pm of Nur-Sultan time: <ul style="list-style-type: none"> - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - for early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits excepting the Universal Deposit. 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted till 2 pm of Nur-Sultan time for partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted 2 pm to 4 pm of Nur-Sultan time for partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted till 6 pm of Nur-Sultan time with payment on the following operational day: <ul style="list-style-type: none"> - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - for early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits excepting the Universal Deposit. 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted till 6 pm of Nur-Sultan time with payment on the following operational day for partial withdrawal of part of the Universal deposit under the terms of the deposit agreement/contract 	0 tenge
13.2.2.7.	Expenses to be paid by Sender (OUR) (excepting transfers in RUR):	

	<ul style="list-style-type: none"> • a customer's application: <ul style="list-style-type: none"> - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - for early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits 	0 tenge
13.2.2.8.	Transfer of the Customer's own funds to an account opened in another Bank at the expense of the beneficiary (BEN):	
	<ul style="list-style-type: none"> • a customer's application is submitted till 4 pm of Nur-Sultan time: <ul style="list-style-type: none"> - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - for early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits excepting the Universal Deposit. 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted from till 2 pm of Nur-Sultan time on partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted from 2 pm till 4 pm of Nur-Sultan time on partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted from till 6 pm of Nur-Sultan time with payment on the following operational day: <ul style="list-style-type: none"> - for payment of the deposit amount together with the interest accrued at the end of the contract/agreement for all types of corporate deposits; - for periodic payment of interest accrued on all types of corporate deposits; - for early withdrawal of part of the deposit for all types of corporate deposits; - partial withdrawal of part of the deposit under the terms of the agreement for all types of corporate deposits excepting the Universal Deposit. 	0 tenge
	<ul style="list-style-type: none"> • a customer's application is submitted from till 6 pm of Nur-Sultan time with payment on the following operational day on partial withdrawal of part of the Universal Deposit under the terms of the deposit contract/agreement 	0 tenge
13.2.2.8.1.	Introduction of changes and amendments into a sent transfer in foreign currency at the customer's request (VAT included).	5 000 tenge*

13.2.2.8.2.	Inquiry for return of a payment after sending of a transfer by the Bank (VAT included).	5 000 tenge*
13.2.2.8.3.	Submittal of copies of payment orders and documents in the SWIFT format (VAT included):	
	• as transactions are conducted (VAT included)	500 tenge*
	• archive for any period of time (VAT included)	10 000 tenge*
13.2.2.8.4.	Inquiry for search of a payment at the customer's request (VAT included).	10 000 tenge*
13.2.2.9.	OTHER OPERATIONAL SERVICES	
13.2.2.9.1.	Issuance of references for audit companies (VAT included).	5 000 tenge*
13.2.2.9.2.	For each subsequent copy of references and letters, specified in s.p. 13.2.2.9.1., 13.2.2.9.5., 13.2.2.9.6., 13.2.2.9.7. (VAT included).	300 tenge*
13.2.2.9.3.	Issuance of saving account statements and accrued interest account statements as soon as transactions are conducted.	0 tenge
13.2.2.9.4.	Issuance of statement/appendix copy (VAT included).	50 tenge for each page (max 5 000 tenge)*
13.2.2.9.5.	Issuance of bank-financial documents copies (VAT included).	200 tenge*
13.2.2.9.6.	Issuance of informational summaries and letters (on availability of bank accounts (including on the Bank details), card file No.2, on movement of funds and confirmation of the balances, tax deductions and others), in the urgent manner (during one day at availability of possibilities of the Bank) by opened active or closed accounts (VAT included).	2 000 tenge*
13.2.2.9.7.	Issuance of informational summaries and letters (on availability of bank accounts (including on the Bank details), card file No.2, on movement of funds and confirmation of the balances, tax deductions and others) during 3 business days by opened active or closed accounts (VAT included).	Free*
	Notes to p. 13:	
	*VAT included	
	<i>for Bank services not included in this Section, standard current Bank fees shall apply</i>	
14.	Guarantees	
14.1.	Bid guarantees	
14.1.1.	Issuance of bid guarantee, secured with money (covered guarantee)	0.2% of the guarantee amount, min. 6 000 tenge, max. 100 000 tenge
14.1.2.	Issuance of bid guarantee, secured with other property, incl. Deposit	0.2% of the guarantee amount, min. 12 000 tenge, max. 120 000 tenge
14.1.3.	Issuance of bank guarantee (under turnovers)/within the Overdraft limit	2% of the guarantee amount, min. 10 000 tenge, max. 150 000 tenge
14.2.	Other guarantees (excepting bid guarantes)	
14.2.1.	Issuance of bid guarantee, secured with money (covered guarantee)	0.2% of the guarantee amount, min. 10 000 tenge, max. 150 000 tenge

14.2.2.	Issuance of bid guarantee, secured with other property, incl. Deposit	0.2% of the guarantee amount, min. 13 000 tenge, max. 160 000 tenge
14.2.3.	Changes of a bid guarantee terms (excepting increase of a bid guarantee amount*)	9000 tenge (for each change)
14.2.4.	Guarantee cancellation by inquiring the beneficiary's consent	13 000 tenge
14.2.5.	Verification of payment demand under guarantee	0.15% of the amount, min. 10 000 tenge, max. 100 000 tenge
14.2.6.	Payment of the demand by a guarantee/counter-guarantee (conducting a payment)	В соответствии с тарифами за платежи и переводы
14.2.7.	Fee of the Branch, not servicing the customer	0 tenge
14.2.8.	Guarantee risk fee	individually, by a decision of the authorized body of the Bank
14.2.9.	Guarantee inquiry (VAT included)	5000 tenge
	Notes to p.14:	
	* Fee for an increase in the guarantee amount: acc. to the guarantee issuance fees	
15.	Trade financing	
15.1.	EXPORT DOCUMENTARY LETTERS-OF-CREDIT	
15.1.1.	Preliminary advising of export letter-of-credit:	10 000 tenge*
15.1.2.	Advising	0.1% of the amount (min. 20 000 tenge, max. 150 000 tenge)
15.1.3.	Confirmation of letter of credit, issuance of reimbursement obligation for letter of credit	
	- with coverage	0.2% of the amount (min. 20 000 tenge, max. 200 000 tenge)
	- without coverage	3% - 5% per annum (min 30 000 tenge)
	- with insurance coverage of KazExportGarant Export Credit Insurance Corporation JSC	1% - 2% per annum
15.1.4.	Advising changes of letter of credit, incl. cancellation and changes in the reimbursement obligation	10 000 tenge
15.1.5.	Letter of credit negotiation or acceptance	10% - 30% per annum
15.1.6.	Transferrable letter of credit	0.2% of the amount (min. 20 000 tenge, max. 150 000 tenge)
15.1.7.	Letter of credit documentation check	0.2% of the document set amount (min. 25 000 tenge, max. 200 000 tenge).
	Repeat check if replaced	5 000 tenge
15.1.8.	Preparation and sending of a package of documents, including actual expenses (VAT included)	15 000 tenge (for the document set)*
15.1.9.	Letter of credit inquiry (VAT included)	5 000 tenge*
15.1.10.	Preparation of a draft letter of credit based on a contract (VAT included)	15 500 tenge*

15.1.11.	Forwarding messages through the SWIFT system on behalf of the counterparty bank, excepting MT700 / 710 (message on issuing a letter of credit (сообщение о выставлении аккредитива) (VAT included)	10 000 tenge*
15.1.12.	Contract consulting services regarding the terms of payment on letters of credit for persons who are not Bank customers (VAT included)	30 000 tenge*
15.1.13.	Fee for structuring a trade finance transaction	0.75% of the amount (min. 30 000 tenge, max. 500 000 tenge)
15.1.14.	Early repayment of post-financing	0.1% of the amount (min. 60 000 tenge, max. 300 000 tenge)
15.2.	IMPORT DOCUMENTARY LETTERS OF CREDIT	
15.2.1.	Preliminary advising of import letter of credit:	10 000 tenge
15.2.2.	Fee for opening a letter of credit (technical issue)	0.2 % of the amount (min 25 000 tenge, max. 200 000 tenge)
15.2.3.	Fee for risks at issuance of an open letter of credit	min. 3.5% per annum - max 35% per annum
15.2.4.	Fee for structuring a trade finance transaction	0.75% of the amount (min. 50 000 tenge, max. 1 000 000 tenge)
15.2.5.	Increase in the amount of covered/uncovered letter of credit	fee as an independent opening of a letter of credit for the amount of increase
15.2.6.	Other types of changes in a letter of credit	10 000 tenge
15.2.7.	Transfer of letter of credit coverage to the executing bank	0.5% of the amount (min. 30 000 tenge, max. 300 000 tenge)
15.2.8.	Verification of documents under a letter of credit	0.2% of the document set amount (min. 25 000 tenge, max. 200 000 tenge).
	Re-check in case of replacement	5 000 tenge
15.2.9.	Letter of credit payment:	
	- in national currency	5 000 tenge
	- in foreign currency	0.25% of the amount (min. 7 000 tenge, max. 100 000 tenge)
15.2.10.	Cancellation of a letter of credit (VAT included)	20 000 tenge *
15.2.11.	Request for a letter of credit (VAT included)	5 000 tenge *
15.2.12.	Preparation of a draft letter of credit based on the contract (VAT included)	15 500 tenge *
15.2.13.	Early repayment of post-financing	0.1% of the amount (min. 60 000 tenge, max. 300 000 tenge)
15.2.14.	Consulting services under the contract regarding the terms of payment on letters of credit for persons who are not Bank customers (VAT included)	30 000 tenge*

15.3.	GUARANTEE TRANSACTIONS	
15.3.1.	Advising other banks guarantees (VAT included)	0.1% of the amount (min. 30 000 tenge, max. 200 000 tenge)*
15.3.2.	Advising changes in terms of other banks guarantees (VAT included)	10 000 tenge *
15.3.3.	Advising guarantees, issued by the Bank, and changes to them using SWIFT/Telex/FASTI systems	10 000 tenge
15.3.4.	Guarantee inquiry by SWIFT/TELEX (VAT included)	5 000 tenge*
15.3.5.	Fee for structuring an interbank guarantee transaction (VAT included)	0.75% of the amount (min. 30 000 tenge, max. 500 000 tenge)*
15.3.6.	Forwarding messages via the SWIFT system on behalf of the counterparty bank, with the exception of MT760 (guarantee issue message) (VAT included)	10 000 tenge*
	Note:	
	*VAT included.	
16.	DOCUMENTARY COLLECTION	
16.1.	Acceptance of documents for collection	0.1% of the amount (min. 7 000 tenge, max. 50 000 tenge)
16.2.	Advising collection (VAT included)	0.1% of the amount (min. 10 000 tenge, max. 100 000 tenge)*
16.3.	Introducing changes into collection (VAT included)	7 000 tenge*
16.4.	Inquiries related to collection (VAT included)	5 500 tenge*
16.5.	Submitting documents for collection, including actual expenses (VAT included)	15 000* tenge
16.6.	Collection payment:	
	- in national currency;	5 000 tenge
	- in foreign currency.	0.25% of the amount (min. 7 000 tenge, max. 100 000 tenge)
16.7.	Return of (unpaid) collection documents, including actual expenses:	
	- without protesting (VAT included);	20 000* tenge
	- with protesting (VAT included).	20 000* tenge
	Notes to p.16:	
	* VAT included	
17.	TARIFFS FOR SERVICES, RENDERED TO FINANCIAL INSTITUTIONS	
17.1.	Maintenance of correspondent accounts	
17.1.1.	Opening a correspondent account	0 tenge
17.1.2.	Maintenance of correspondent account	5 000 tenge
17.1.3.	Closing an account with zero credit balance (VAT included)	0 tenge*
17.1.4.	Closing an account with non-zero credit balance (VAT included)	in the amount of actual balance, but not more than 2 000 tenge*
17.1.5.	Issuance of a correspondent account statement:	

	- as soon as transactions are conducted	0 tenge
	- repeated at the respondent's request (by SWIFT)	2 000 tenge (for each statement)
17.2.	Payments	
17.2.1.	Incoming payments	
17.2.2.	Outcoming payments:	
17.2.2.1.	In favor of other banks customers:	in national currency - 0.2% of the amount (min. 1 000 tenge, max. 3 000 tenge)
	Expenses to be paid by Sender (OUR) by transfers in Russian rubles	In foreign currency - 5 000 tenge
	Expenses to be paid by Sender (OUR) exceptign transfers in RUR	In foreign currency - 25 000 tenge
	Expenses partially at the expense of the sender of funds (SHA) (fees of the sender's bank and of the bank correspondent are paid at the expense of the sender), fees of other banks are paid by the beneficiary)	In foreign currency - 10 000 tenge
	Expenses at the expense of the beneficiary (BEN) (fees of the bank-sender are paid at the expense of the sender, fees of the bank correspondent and other banks are paid at the expense of the beneficiary)	In foreign currency - 10 000 tenge
17.2.2.2.	In favor of other banks:	10 000 tenge
17.2.2.3.	Inter-Bank payments	0 tenge
17.2.3.	Change in payment orders after implementation by the Bank	
	- Inter-Bank payments (VAT included)	1 000 tenge*
	- external payments (VAT included)	
	In tenge (VAT included)	3 000 tenge*
	In foreign currency (VAT included)	25 000 tenge*
17.2.4.	Cancellation, return of payment after implementation by the Bank	
	- Inter-Bank payments (VAT included)	1 000 tenge*
	- external payments (VAT included)	
	In tenge (VAT included)	3 000 tenge*
	In foreign currency (VAT included)	25 000 tenge*
17.2.5.	Confirmation of lending of the beneficiary account	
	Inter-Bank payments	0 tenge
	external payments	
	In tenge (VAT included)	3 000 tenge*
	In foreign currency (VAT included)	25 000 tenge*
17.2.6.	Issuance of confirmation by inquiry of audit companies (VAT included)	10 000 tenge*
17.2.7.	Issuance of copies of payment orders and documents in SWIFT format (VAT included)	1 000 tenge*
17.2.8.	Inquiry for payment search at the customer's request (VAT included)	20 000 tenge*
17.3.	Documentary transactions (including Bank guarantees)	As agreed by the parties
17.3.1.	Cash acceptance and counting	Acc. to corporate fees
17.3.2.	Internal payment (Back value)	

	in tenge	2 000 tenge
	in foreign currency	7 000 tenge
	Note to p. 17:	
	*VAT included	
	1. Other banks are compensated at their actual cost and written-off from the correspondent account in a non-acceptance manner.	
	2. Fee is charged in the account currency. In case of charging a fee from an account opened in foreign currency, recounting is performed at the market rate of the Kazakhstan Stock Exchange JSC on the day preceding the transaction day.	
	3. Paid fees charged by the Bank for services provided are not refundable.	
	4. Tariff rates (*) are set taking into account value added tax (VAT), other taxes, fees, duties.	
	5. Telecommunication and postal expenses, as well as other unplanned expenses, if any, are charged additionally in accordance with the fees for services provided by the Bank for legal entities.	
18.	Automated deposit machine	
18.1.	In national currency:	
18.1.1.	Fee for cash acceptance through ADM is not subject to VAT	See in the fee matrix
	Note to p.18.:	
	<i>* A decision on application of the fee is made by the Market Risk and Liquidity Management Committee</i>	
19.	mPOS fees	
19.1.	In national and foreign currency:	
19.1.1.	Providing the Customer with mPOS (VAT included)	0 tenge*
19.1.2.	Bank fee when paying for goods and services via mPOS of the transaction amount	2.2%
19.1.3.	Commission for servicing payments for each mPOS transferred to the Customer:	
	- monthly turnover on an account in the Bank related to mPOS less than 100,000 tenge per month	6 000 tenge for every six months during any consecutive 6 months (calculated on the reporting date based on the results of the previous 6 months)
	- monthly turnover on an account in the Bank related to mPOS over 100,000 tenge per month	0 tenge
	Notes to p.19:	
	<i>* for Bank services not included in this section, the standard tariffs effective at the Bank apply</i>	

Corporate loan fees

Section 21. LOAN TRANSACTIONS		
	VAT included	Standard fees
21.1.	Fee for financing (extended facility)(of facility/loan amount, or principal amount balance)(VAT included if a loan is not issued yet)	1,0%
21.2.	Project expertise (it is applied at the customer's initial appeal and determining its compliance with the eligibility criteria for Bank financing) (VAT included)	0 tenge*
21.3.	Providing customers with a certificate of loan debt calculation and interest accrued (VAT included)	0 tenge*
21.4.	(drafting of agreements, contracts) with the preparation of a certificate of work performed (services rendered)) (VAT included)	23 100 tenge*
21.5.	Change of terms of an extended credit line agreement (of credit line/loan, or principal debt balance amount) (VAT included)	1%*
21.6.	Extension of of an expanded credit line (of credit line/loan, or principal debt balance amount) (VAT included)	1%*
21.7.	Fee for application reviewal (acceptance and processing a set of documents; preparation of expert opinions by the Bank services; project reviewal at the Authorized body meeting; execution of the Authorized body decision; other procedures for the loan issue process) is subject to VAT in case of refusal to grant a loan; including VAT in case of refusal	3 200 tenge (for individual entrepreneurs)
		10 000 tenge (for legal entities)
21.8.	Fee for reserve of funds under an extended credit line (VAT included)	0 tenge*
VAT not included		
21.9.	Fee for a loan/crdit line (of a credit line/loan amount, or principal debt balance amount) (VAT is not included within a loan issued)	1,0%
21.10.	Change of the loan/credit line repayment schedule within the term established by the Agreement (of a credit line/loan amount, or principal debt balance amount) (VAT is not included within a loan issued)	0,5%
21.11.	Change of the terms under Loan and Credit Line Agreements (of a credit line/loan amount, or principal debt balance amount) (VAT is not included within a loan issued)	1,0%
21.12.	Extension of a loan/credit line (of a credit line/loan amount, or principal debt balance amount) (VAT is not included within a loan issued)	1,0%
21.13.	Fee for a tranche within the loan with implementation schedule/credit line (of a tranche amount) (VAT is not included within a loan issued)	1,0%
21.14.	Fee for a tranche (in monetary form) within an extended creit line (tenge) (VAT is not included within a loan issued)	0 tenge
21.15.	implementation (repayment) schedule (VAT is not included within a loan issued)	0 tenge
21.16.	Fee for issued loan service (VAT is not included within a loan issued)	0 tenge
21.17.	unused limit amount) (VAT is not included within a loan issued)	1,0%
21.18.	Fee for application reviewal (tenge) (charged in case of loan approval) (VAT is not included within a loan issued)	2 000 tenge

Notes to p.21:

* VAT included

Fees included into the package offer

1.2. CASH SERVICES

Transactions in national currency

1.2.1. Conducting cash transactions:

- Acceptance and counting cash;

- Acceptance and counting cash, after 4 pm of Nur-Sultan time;

1.2.5. Counting of collected proceeds

Transactions in foreign currency

1.2.6. Issuance of cash from a bank account

1.2.7. Counting of cash with crediting to a bank account

1.2.8. Acceptance of invalid foreign currency for collection

1.4. CONVERSION TRANSACTIONS

1.4.1. Purchase/sale of foreign currency to legal entities for national currency:

- at crediting of funds to the customer on the same day;

- at crediting of funds to the customer on the second day.

1.4.2. Conversion of one foreign currency into another:

- at crediting of funds to the customer on the same day;

- at crediting of funds to the customer on the second day.

1.5. PAYMENTS AND TRANSFERS

1.5.1. Transactions in national currency:

1.5.1.1. Intra-Bank transfers;

1.5.1.2. Conducting payments at the customer's order:

1.5.1.2.1. For legal entities excepting individual entrepreneurs, farms, private notaries, private collection agents and advocates:

• conducting payment orders from 9:00 am till 12:00 am of Nur-Sultan time:
- accepted through Client's Bank remote service;
- urgent conducting of amounts accepted through Client's Bank remote service up to KZT 5 million if the Bank has a possibility
- urgent conducting of amounts accepted through Client's Bank remote service, equal or exceeding KZT 5 million, if the Bank has a possibility
• conducting payment orders from 12:00 am till 3:00 pm of Nur-Sultan time:
- accepted through Client's Bank remote service;
- urgent conducting of amounts accepted through Client's Bank remote service up to KZT 5 million if the Bank has a possibility
- urgent conducting of amounts accepted through Client's Bank remote service, equal or exceeding KZT 5 million, if the Bank has a possibility
• performing payment orders with a future value date, conducted through Client's Bank remote service, excepting payments for payment of taxes, obligatory pension contributions, social deductions and other mandatory payments to the budget;
1.5.1.2.2. For individual entrepreneurs, farms, private notaries, private collection agents and advocates:
• conducting payment orders from 9:00 am till 12:00 am of Nur-Sultan time:
- accepted through Client's Bank remote service;
- urgent conducting of amounts accepted through Client's Bank remote service up to KZT 5 million if the Bank has a possibility
- urgent conducting of amounts accepted through Client's Bank remote service, equal or exceeding KZT 5 million, if the Bank has a possibility
• conducting payment orders from 12:00 am till 3:00 pm of Nur-Sultan time:
- accepted through Client's Bank remote service;
- urgent conducting of amounts accepted through Client's Bank remote service up to KZT 5 million if the Bank has a possibility
- urgent conducting of amounts accepted through Client's Bank remote service, equal or exceeding KZT 5 million, if the Bank has a possibility
• performing payment orders with a future value date, conducted through Client's Bank remote service, excepting payments for payment of taxes, obligatory pension contributions, social deductions and other mandatory payments to the budget;
1.5.2. Transactions in foreign currency:
1.5.2.1. Intra-Bank transfers.
1.5.2.2. Transfer in favour of another Bank or another Bank's customer**:
1.5.2.2.1. Expenses to be paid by Sender (OUR):

- a customer's application is submitted till 4 pm of Nursultan time;
- a customer's application is submitted from 4 pm till 6 pm of Astana time with payment on the following operational day;
1.5.2.2.1.1. Expenses to be paid by Sender (OUR) in Eurasian Bank PJSC (Moscow, Russian Federation):
- a customer's application is submitted till 4 pm of Nursultan time;
- a customer's application is submitted till 4 pm of Nursultan time accepted via Client's Bank remote service;
Expenses partially at the expense of the sender of funds (SHA) (fees of the sender's bank and of the bank correspondent are paid at the expense of the sender), fees of other banks are paid by the beneficiary (excepting transfers in RUR
- a customer's application is submitted till 4 pm of Nursultan time;
- a customer's application is submitted from 4 pm till 5 pm of Nur-Sultan time;
- a customer's application is submitted from 4 pm till 6 pm of Astana time with payment on the following operational day
1.5.2.2.3. Expenses to be paid by the beneficiary (BEN) (fees of the bank-sender are paid at the expense of the sender, fees of the bank correspondent and other banks are paid at the expense of the beneficiary), (excepting transfers in RUR):
- a customer's application is submitted till 4 pm of Nursultan time;
- a customer's application is submitted from 4 pm till 5 pm of Nur-Sultan time;
- a customer's application is submitted from 4 pm till 6 pm of Astana time with payment on the following operational day.
1.5.2.2.5. Guaranteed payment at the expense of the sender (OUR) (excepting transfers in RUR).
1.5.2.3. Transfer of the Customer's own funds to an account opened in another Bank at the expense of the beneficiary (BEN):
- a customer's application is submitted till 4 pm of Nursultan time;
- a customer's application is submitted from 4 pm till 6 pm of Astana time with payment on the following operational day

Tariff package types:

1. Balance is a set of banking services provided to the Customer on a prepayment basis. A transaction fee is debited from the Customer's transit account. Fee discount is determined in accordance with the criteria specified in Table 1. (below).

2. No Limit is a set of banking services provided to the Customer on a prepayment basis. Prepayment of a fee for provision of financial services for package offers is charged at a time until the package is connected. During the validity period of the package offer, transactions are conducted without restrictions.

Individual services validity term.

1. Individual fees validity term:

- current Customers up to twelve (12) months;
- new Customers - three (3) months.

2. Balance package offer validity term - up to 12 (twelve) months.

After twelve (12) months, the amount of unused balance is written off to the Bank's income.

3. No Limit package offer validity term:

- current Customers up to six (6) months;
- new Customers - three (3) months.

Balance package offer discounts.

Package price	Cash and settlement services discount
100 000	-10%
200 000	-15%
500 000	-20%
1 000 000	-25%
3 000 000	-30%
5 000 000	-40%
10 000 000	-50%

No Limit package offer discounts.

Table 2. Matirx is used for cash and settlement services earnings calculation.

No.	Average monthly cash and settlement services earnings	Minimal discount	Average discount
1	20 000 - 50 000	up to 5%	up to 10%
2	50 001 - 100 000	up to 10%	up to 15%
3	100 001 - 200 000	up to 15%	up to 20%
4	200 001 – 300 000	up to 20%	up to 25%
5	300 001 – 500 000	up to 25%	up to 30%
6	500 001 – 1 000 000	up to 30%	up to 35%
7	Over 1 000 001	up to 35%	up to 45%

Table 3. Matirx is used for cash and settlement services+FX+Transfer earnings calculation.

No.	Average monthly earnings (cash and settlement services+FX+Transfers)	Minimal discount	Average discount
1	50 000 - 100 000	up to 5%	up to 10%
2	100 001 - 200 000	up to 10%	up to 15%
3	200 001 - 300 000	up to 15%	up to 20%
4	300 001 - 500 000	up to 20%	up to 25%
5	500 001 - 1 000 000	up to 25%	up to 30%
6	1 000 001 - 3 000 000	up to 30%	up to 35%
7	Over 3 000 001	up to 35%	up to 45%

If you have questions about setting fee packages, please contact the Transactional Business Unit of the Product and Process Division.

