

Eurasian Bank fees

No.	Service	Standard fee
BLOCK 1. Eurasian Bank fees for individuals		
1.	Opening, maintenance and closing of a banking account	
1.1.	Opening, maintenance and closing of savings and current accounts (in national and foreign currencies) (VAT included).	0 tenge
1.2.	Opening a Temporary Savings Account bank account (in national and foreign currency).	2 000 tenge
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))
1.4.	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
1.5.	Fee for reissuing a deposit from one person to another (except for the case when by inheritance and certificate) (VAT included).	2 000 tenge *
Note to p. 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.		
2.	CASH SERVICES	
2.1.	Banknotes consolidation (changing money)	
2.1.1.	Banknotes consolidation (changing money) up to 20 000 tenge	0 tenge
2.1.2.	Banknotes consolidation (changing money) over 20 000 tenge	1% of the amount
2.1.3.	Exchanging coins for money	1% of the amount (min. 1000 tenge)
2.2.	Checking foreign-currency banknotes' authenticity	
	Checking foreign-currency banknotes' authenticity with a testing device (VAT included)	50 tenge per 1 banknote (min 200 tenge)*
2.3.	Recounting cash with / without crediting to a bank account:	
2.3.1.	Recounting cash in cases where money is not credited to a bank account	0.65 % of the amount (min 250 tenge)
2.3.2.	Recounting of cash with crediting to a current or a savings account (the fee shall not apply to cash recounting with transferring in Russian rubles)	0 tenge
2.3.3.	Recounting of cash with crediting to a current or a savings account (Russian rubles)	5% of the amount
2.3.4.	Recounting cash when a loan is repaid at a cash desk by products issued in the CrediLogic ABIS	0 tenge
2.3.5.	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
2.4.	Crediting money to a bank account	
2.4.1.	Crediting cash to a current or a savings account (deposit) (the fee shall not apply to transferring of cash in Russian rubles)	0 tenge
2.4.2.	Crediting cash in Russian rubles to a current or a savings account (deposit)	5% of the amount
2.4.3.	Contribution of cash to a current account with further cash advance from a current account in the amount equivalent to the contributed amount in foreign currency (within one operational day) (the fee shall not apply to cash contribution in Russian rubles)***	0 tenge
2.4.4.	Contribution of cash in Russian rubles to a current account with further cash advance from a current account in the amount equivalent to the contributed amount in foreign currency (within one operational day)***	5% of the amount
2.5.	Cash advance from a current account	
2.5.1.	Cash withdrawal from the current account	
2.5.1.1.	Cash withdrawal from the current account, if the money has been on the current account for fifteen (15) calendar days or less	
	- in national currency	0.9% of the amount
	- in foreign currency	1.2% of the amount
2.5.1.2.	Cash withdrawal from the current account, if the money has been on the current account for more than fifteen (15) calendar days, regardless of currency type	0 tenge
2.5.1.3.	Cash withdrawal from the current account at cashless receipt:	

	- of an amount of interest on the deposit, bank deposit certificate, the nominal value of the bank deposit certificate	0 tenge
	- payroll advance under an agreement with a company	
	- guarantee compensation**in tenge, when funds are in a current account fewer than thirty (30) calendar days	0% of guarantee compensation payment amount
	- as loan funds, received from Eurasian Bank JSC, regardless of currency type and term	0 tenge
	- 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
	- of loan funds to the account of the seller of housing under the mortgage product (VAT not included)	0 tenge
2.5.2.	Cash advance from a savings account	
2.5.2.1.	Cash withdrawal from the saving account, if the money has been on the current account for fifteen (15) calendar days or less	
	- in national currency	0.9% of the amount
	- in foreign currency	1.2% of the amount
2.5.2.2.	Cash withdrawal from the savings account, if the money has been on the current account for more than fifteen (15) calendar days, regardless of currency type	0 tenge
2.5.2.3.	At non-cash advance:	
	- 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
2.5.3.	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 (15) fifteen days, regardless of currency	0 tenge
	- in tenge, if the funds have been in the bank fewer than thirty (15) fifteen days	0.9% of the amount
	- in a foreign currency, if the funds have been in the bank fewer than thirty (15) fifteen days	1.2% of the amount
2.5.4.	A pension contributions payment because a depositor is leaving Kazakhstan	0.2% of the amount
2.5.5.	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
2.6.	Acceptance of invalid foreign currency for collection	10% of the nominal value of a note****
	Notes to p. 2.	
	* VAT included.	
	**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.	
	***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.	
3.	MONEY TRANSFERS	
3.1.	Intrabank money transfers between a customer's accounts**	150 tenge

3.1.1.	Intrabank transfer between accounts of one client when closing a savings and current account	0 tenge
3.1.2.	Intrabank money transfer of guarantee compensation*** between a customer's accounts**	free
3.2.	Intrabank money transfer to another Eurasian Bank individual customer's account	0.3% of an amount (min - 650 тенге, max - 5 000 тенге)
3.2.1.	Intra-bank transfer in favor of SaryarkaAvtoProm LLP, Aster auto LLP, Orion Distribution LLP	0 tenge
3.2.2.	Intra-bank transfer to a legal entity's account under the Bank's custodial services	0 tenge
3.3.	Money transfers in tenge to other banks.	0.35% of an amount, min. 700 tenge, max. 7500 tenge
3.3.1.	Money transfers in tenge to other banks with future value date	0.25 % of an amount, min. 300 tenge, max. 5 000 tenge
3.4.	Money transfers in foreign currency to another bank's customer:	
3.4.1.	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)
3.4.2.	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)
3.5.	Changing or amending a money transfer , cancellation, refund, confirmation of a money transfer, payment search and other operations (including VAT)	
3.5.1.	Changing or amending a money transfer in a foreign currency at a customer's request (VAT included)	15 000 tenge *
3.5.2.	Requesting a payment cancellation (VAT included)	15 000 tenge *
3.5.3.	Requesting a payment search at a customer's request (VAT included)	15 000 tenge *
3.5.4.	Requesting confirmation of a money transfer in a foreign currency in favour of another bank customer (VAT included)	500 tenge*
3.6.	Express money transfers throughout Eurasian Bank JSC	
3.6.1.	Making interbank transfer through Express transfer system	3% of an amount (min. 1 000 tenge, max. 75 000 tenge)
3.6.2.	Payment of an intrabank transfer received through the Express transfer system	0 tenge
3.7.	Money transfers through Zolotaya Korona system	According to the Zolotaya Korona payment system tariffs
3.8.	Fee for the execution of a standing order to own bank account/to the bank account of a third party (with the exception of a savings account) (excluding VAT)	2 000 tenge
3.9.	Fee for the execution of the File documents (collection order, payment request), for specifying the requirements of authorized bodies/third parties (equivalent in foreign currency) (including VAT)	250 tenge
3.10.	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	0 tenge
	- under "Prosto Avto", "Exclusive Avto", "Personal Avto", "Prosto Kredit" products (except for "Eurasian Bank Employees", "Employees of Payroll Project participant", "ENRC Employees" groups)	0 tenge
	- under external and internal re-financed loans within the retail lending products: - "Prosto Avto", "Exclusive Avto", "Personal Avto", "Bipek Avto", Prosto Kredit"	0 tenge
3.11.	Payments to the budget, payment for penalties for violation of Road Traffic Rules at branch	
	- up to 1 000 KZT	100 tenge (for one payment document)

	- from 1 001 KZT up to 5 000 KZT	150 tenge (for one payment document)
	- from 5 001 KZT up to 10 000 KZT	300 tenge (for one payment document)
	- from 10 001 KZT	1% of an amount, min 400 tenge (for one payment document)
	Notes to p. 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	
4.	SMARTBANK REMOTE BANKING SERVICE FOR INDIVIDUALS (INTERNET-CUSTOMER)	
4.1.	Registering a new customer (VAT included)	0 tenge*
4.2.	Providing session keys via text messages (VAT included)	0 tenge*
4.3.	SMARTBANK subscription fee (VAT included)	0 tenge*
4.4.	Generating account statements, card account statements, repayment schedule (VAT is applied)	0 tenge*
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
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
4.7.	Inter-Bank transfers in tenge throughout Kazakhstan	0.2% of a transfer amount, min. 150 tenge; max. 500 tenge
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
4.9.	Payments to the budget: Payment of administrative fines, taxes and tax arrears and other government payments to the budget	0 tenge
4.10.	Fee for issuing a certificate of loan debt in the Smartbank RBS (including VAT)	0 tenge
	Notes to p. 4.	
	*VAT included	
	*****fee for transfers using credit cards is charged according to the fees for using payment cards	
5.	OTHER OPERATIONAL SERVICES	
5.1.	Fee for providing an account statement (including VAT)	100 tenge (per 1 sheet)
5.2.	Provision of information summaries and letters, generating a copy of an account statement or other record at a customer's request (including VAT)	
5.2.1.	Issuance of information certificates and letters (on availability of bank accounts (including details of the Bank), on movement of money and confirmation of account balances, etc.) (including on the personal account where a bank deposit certificate is accounted) within 3 business days. (including VAT)	1 200 tenge *
5.2.2.	Issuance of information certificates and letters (on availability of bank accounts (including details of the Bank), on movement of money and confirmation of account balances, etc.) (including on the personal account where a bank deposit certificate is accounted) on the same day (urgent) (VAT including)	2 500 tenge *
5.2.3.	Generating a copy of an account statement or other record at a customer's request	0 tenge

5.2.4.	Providing a reference/letter/statement on the personal account where a bank deposit certificate is accounted on the day of its issue (VAT including)	0 tenge
5.3.	Provision of the Customer's SMS-notification (VAT included)	
	- at conducting a debit transaction on a savings/current account for the amount of 10,000 tenge and above (equivalent in foreign currency)	0 tenge*
	- at changing a phone number in ABS	0 tenge*
5.4.	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*
5.5.	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)	250 tenge for one duplicate sheet
	Note to p. 5.	
	* VAT included.	
6.	SAFETY DEPOSIT BOX TRANSACTIONS	
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*
6.2.	Fee for special-term access to a safety deposit box when conducting purchase-and-sale transactions. (This is in addition to regular safety deposit box rental rates, charged in accordance with paragraph 6.1.) (VAT included)	3 000 tenge*
6.3.	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 6.1.) (VAT included)	15 000 tenge *
6.4.	A guarantee deposit for use of a box (VAT included)	40 000 tenge
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
6.6.	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

6.7.	Fee for storing property in the strong room after it is removed from a safety deposit box (VAT included)	300 tenge per day *
6.8.	Fee for recounting cash and checking banknote authenticity with a testing device (VAT included)	according to Cash Services fees
	Notes to p. 6.	
	* VAT included	
7.	TRANSACTIONS WITH REFINED PRECIOUS METALS (INGOTS)	
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% **
	Notes to p. 7.	
	* 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)	
8.	CONVERSION TRANSACTIONS	
8.1.	Foreign currency purchase/sale for tenge, conversion transaction on depositor accounts	Free
8.2.	Inquiry in Smartbank RBS for individual foreign currency purchase/sale exchange rate	500 tenge
	Notes to p. 8.	
	* VAT included	
9.	LOANS	
9.1.	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
9.2.	Fee for the loan issue (at a time) (excluding VAT)¹	
9.2.1.	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%
9.2.2.	According to the partner program within the framework of cooperation on the terms of the contract/agreement/memorandum (excluding VAT)	
	Under the Orda Mortgage Program of the Kazakhstan Mortgage Company MO JSC within cooperation on the terms of agreement	1%
9.3.	Fee for partial (full) early loan repayment (VAT is not included)⁶	
	For retail loan products	0% of earlier paid amount
9.4.	Statement issuance at a client's request (VAT is included)^{4,5,6,7}	
9.4.1.	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 by real estate collateral (including VAT)	"Standard Fee" - 5 000 tenge (executed within 5 business days)
9.4.2.	Loan debt statement	
	For retail loan products (including VAT)	"Standard Fee" - 3 000 tenge (executed within 3 business days) "Urgent Fee" - 5 000 tenge (executed within 1 business day)
9.4.3.	Statement for consent to replacement of registration number of a pledged vehicle, re-registration of a vehicle, replacement of lost documents for a vehicle (including VAT) ⁶	
	For retail loan products secured by vehicle collateral (including VAT)	"Standard Fee" - 5 000 tenge (executed within 5 business days)*

9.5.	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
9.6.	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
	Note to p.9	
	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	
9.7.	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	
9.7.1.	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
9.7.2.	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.9.7.	
	<i>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.</i>	
	<i>2 Fee is established by the Authorized body at approval of interest rates for products / packages</i>	
10.	TRANSACTIONS VIA ELECTRONIC CASHIER-RECIRCULATOR	
10.1.	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	0 tenge
	Notes to p.10:	
	<i>*For those types of services via an electronic cashier-recirculator, for which no fee is provided, you should be guided by the fees for cash services.</i>	