

Eurasian Bank fees

№	Service	Standard fee
BLOCK 4. Eurasian Bank fees for Private Banking customers*		
PRIVATE BANKING INDIVIDUALS [1]		
1.	OPENING, MAINTENANCE AND CLOSING OF A BANK ACCOUNT	
1.1.	Opening, maintenance and closing of a banking account (in national and foreign currency)	
1.1.1.	Opening, reregistration and closing of savings and current accounts (in national and foreign currencies) (VAT included)	0 tenge
1.1.2.	Opening "Temporary savings account" bank deposit (in national and foreign currencies)	3 000 tenge
1.1.3.	Fee for reissuing a deposit from one person to another (VAT included)	5000 tenge
1.2.	Maintenance of a banking account (in national and foreign currency)	
1.2.1.	Crediting funds to current and savings accounts (deposits)	0 tenge
1.2.2.	A monthly fee for maintaining an individual current account (in tenge and foreign currency), with no credit/debit transactions for over a year [2]	not more than 1,000 tenge (shall not apply if a customer holds a deposit with the Bank, and on a current account related to bank loan issue and servicing (for a loan validity term)). in the amount of the account balance, but not more than 1,000 tenge (shall not apply if a customer holds a deposit with the Bank, and on a current account related to bank loan issue and servicing (for a loan validity term)).
1.2.3.	A monthly fee for maintaining a term savings account (in tenge and foreign currency), with no credit/debit transactions for over a year (VAT incl.) [2]	in the amount of the account balance, but not more than 1,000 tenge (shall not apply if a customer holds a deposit with the Bank, and on a current account related to bank loan issue and servicing (for a loan validity term)).
2.	CASH SERVICES	
2.1.	Banknotes consolidation (changing money)	1.2% of the amount
2.2.	Checking authenticity of a cash	
2.2.1.	Checking foreign cash with a testing device (VAT included)	100 tenge per 1 banknote (min. 500 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	0.7 % of the amount (min. 500 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)	25% of the amount
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 crediting 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
2.5.	Cash advance	
2.5.1.	Cash advance from a current account	
2.5.1.1.	When customer wants interest in a deposit account transferred to a current account	0 tenge
2.5.1.2.	When salary is deposited in a customer's account under an agreement with his or her employer	0 tenge
2.5.2.3.	and recounting cash where money is not transferred to a bank account	0 tenge
2.5.1.4.	At non-cash receipt:	

	in tenge, when funds are in a current account fewer than seven (7) calendar days	1% of of the amount (min. 300 tenge)
	in a foreign currency, when funds are in a current account fewer than seven (7) calendar days	1.3 % of the amount (min. 300 tenge)
	- when funds are in a current account longer than seven (7) calendar days regardless of currency type	0 tenge
	- at return of the deposit to the customer's current account with the expired validity date, regardless of currency type	0 tenge
2.5.2.	Cash advance from a savings account	
2.5.2.1.	At cash advance	0 tenge
2.5.2.2.	When customer does not require cash:	
	- in tenge, when funds are in a current account fewer than seven (7) calendar days	1 % of an amount (min. 300 tenge)
	- in a foreign currency, when funds are in a current account fewer than seven (7) calendar days	1.3% of an amount (min. 300 tenge)
	- funds in a savings account more than seven (7) calendar days, regardless of currency	0 tenge
	- when a deposit amount is refunded after being used earlier for collateral for a loan.	0 tenge
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 seven (7) calendar days, regardless of currency	0 tenge
	- in tenge, if the funds have been in the bank fewer than seven (7) calendar days	1 % of an amount (min. 300 tenge)
	- in a foreign currency, if the funds have been in the bank fewer than seven (7) calendar days	1.3% of an amount (min. 300 tenge)
2.6.	Fees for cash advance from a current or savings accounts at another branch for customers, who opened savings accounts at Outlets No. 512, 610 and 617. (For analogous transactions when funds have been credited non-cash and have been in the account fewer than thirty (30) calendar days prior to a through transaction, fees apply acc. to the applicable Bank fees)	
	- in national currency	0 tenge
	- in foreign currency	0 tenge
2.7.	A pension contributions payment because a depositor is leaving Kazakhstan	0.3 % of an amount
2.8.	Accepting non-payment foreign currency for cash collection (VAT included)	10% of an amount
3.	CONVERSION TRANSACTIONS	
3.1.	Exchanges of foreign currency and tenge, transactions involving exchanges of currency on depositors' accounts	at the rate set by the Bank on a transaction date
4.	TRANSFERS	
4.1.	Intrabank money transfers between a customer's accounts [3]	0 tenge
4.2.	Intrabank money transfer to another Eurasian Bank customer's account	
	in national currency - to another individual	0.3% of an amount (min. 500 tenge, max. 6000 tenge)
	in national currency - to another customer-legal entity	0.3% of an amount (min. 500 tenge, max. 6000 tenge)
	in foreign currency - to another customer- individual or legal entity[2]	0.3% of an amount (min. 5 USD, max. 50 USD)
	in national and foreign currency to the account of a legal entity on custody service	0 tenge
4.3.	Interbank transfer in national currency	
	- A customer application is submitted before 4 p.m.	0.5% of an amount, min. 1000 tenge, max. 10 000 tenge

	- A customer application is submitted after 4 p.m.	0.5% of an amount, min. 1000 tenge, max. 20 000 tenge
4.4.	Interbank transfer in foreign currency	
4.4.1.	When a person making a payment is required to pay a transfer fee (OUR), it applies when:	
	A customer application is submitted before 5 p.m.	0.3% of an amount (min. 7000 tenge, max. 100 000 tenge)
4.4.2.	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 before 5 p.m.	0.2% of an amount (min. 7000 tenge; max. 80 000 tenge)
4.5.	Changing or amending a money transfer, refund, cancellation, search for payment (including VAT)	
4.5.1.	Changing or amending a money transfer in a foreign currency at a customer's request (VAT included)	18 000 tenge
4.5.2.	Requesting a payment cancellation (VAT included)	15 000 tenge
4.5.3.	Payment search request at the customer's request up to 3 business days from the date of remitting a payment (including VAT)	15 000 tenge
4.6.	Fee for issuing a standing order to your bank account / to a third party bank account (except for a savings account) (VAT included)	3 000 tenge
5.	OTHER OPERATIONAL SERVICES	
5.1.	Replacing a lost savings book (VAT included)	550 tenge
5.2.	Generating of account statements, certificates, documents, letters, their duplicates and other documents at the request of the client (including VAT)	
5.2.1.	Generating a copy of an account statement or other record at a customer's request (VAT included)	1500 tenge
5.2.2.	Issuance of informational statements and letters (on availability of bank accounts and details, on money movement and balances on accounts and others) during 3 business days (VAT included)	1 500 tenge
5.2.3.	Issuance of informational summaries and letters (on availability of bank accounts (including on the Bank details), on movement of funds and confirmation of the balances and others) on the same day (urgent) (VAT included)	2 500 tenge
5.2.4.	Account statement fee (VAT included)	200 tenge
5.5.	Convoy and cash collection of costumers with cash and other valuables (VAT included)	0.025% of an amount (min. 30 000 tenge, max. 120 000 tenge)
5.4.	Consulting services (VAT included)	
5.4.1.	Consulting services on opening accounts outside and inside the Republic of Kazakhstan (depending on the time spent on consultations) (VAT included)	500 000 tenge - up to 3 months (including); 750 000 tenge - over 3 months.
5.4.2.	Consulting services on the formation of an individual investment strategy in financial markets (depending on the time spent on consultations) (VAT included)	1 minute - 500 tenge, 1 hour - 20 000 tenge
5.5.	Commission for transfer/withdrawal of money in cash or non-cash from a bank account serving in the Private Banking segment (one-time)" [5]	2% of an amount
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, An incomplete month is equal to a full month)	
	Small safe - S (max. 7 000 cc) (VAT included)	Fee
	- 1 day	500 tenge
	- 1 month	6 500 tenge
	- 3 months	17 700 tenge
	- 6 months	31 700 tenge

	- 12 months	57 200 tenge
	Medium safe - M (7, 000 - 10, 000 c. c.) (VAT included)	
	- 1 day	650 tenge
	- 1 month	7 900 tenge
	- 3 months	21 700 tenge
	- 6 months	39 200 tenge
	- 12 months	70 500 tenge
	Medium safe - L (10 000 - 13 000 c. c.) (VAT included)	
	- 1 day	1 000 tenge
	- 1 month	13 700 tenge
	- 3 months	34 800 tenge
	- 6 months	62 350 tenge
	- 12 months	116 000 tenge
	Giant safe - G (13 000 - 15 000 c. c.) (VAT included)	
	- 1 day	1 450 tenge
	- 1 month	15 200 tenge
	- 3 months	50 750 tenge
	- 6 months	92 800 tenge
	- 12 months	158 000 tenge
	21 000 c. c. (VAT included)	
	- 1 day	1 700 tenge
	- 1 month	19 500 tenge
	- 3 months	55 000 tenge
	- 6 months	103 000 tenge
	- 12 months	187 000 tenge
	36 000 c. c. (VAT included)	
	- 1 day	2 200 tenge
	- 1 month	22 500 tenge
	- 3 months	58 000 tenge
	- 6 months	110 000 tenge
	- 12 months	200 000 tenge
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) (VAT included)	12 000 tenge
6.3.	Fee for loss or damage to property of Eurasian Bank (VAT included)	
	- loss or damage to Bank property (key, cassette, lock) (VAT included)	1000 tenge, according to an invoice, issued by a company servicing individual bank safety deposit boxes
	- loss or damage to Bank property (magnetic card) (VAT included)	1 500 tenge
6.4.	A guarantee deposit for use of a box (VAT included)	100 000 tenge
6.5.	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
6.6.	Fee for storing property in the strong room after it is removed from a safety deposit box (VAT included)	1000 tenge per day
6.7.	Fee for changing the pin code of the safe deposit box, in case of blocking due to the fault of the Client	2 000 tenge
6.8.	Fee for recounting cash and checking banknote authenticity with a testing device (recounting cash -VAT not included, checking authenticity VAT included)	according to Cash Services fees
6.9.	Penalty for overfilling or deformation of the safety deposit box (cell)	200 000 tenge
	PRIVATE BANKING CORPORATE CUSTOMERS (NON-RESIDENTS) [1]	
	TRANSFERS	
	Transactions in foreign currency:	
	Transfer in favour of another Bank or another Bank's customer [4]:	

	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	1.5% of an amount (min. 40, 000 tenge; max. 450, 000 tenge)
	- accepted through Client's Bank remote service	0.4% of an amount (min. 15, 000 tenge; max. 150, 000 tenge)
	● 4 p.m. - 5 p.m. of Nur-Sultan time:	
	- in hard copy	2.5% of an amount (min. 40, 000 tenge; max. 490, 000 tenge)
	- accepted through Client's Bank remote service	0.6% of an amount (min. 20, 000 tenge; max. 250, 000 tenge)
	Expenses to be paid by Sender (OUR) in RUR:	
	● till 4 p.m. of Nur-Sultan time:	
	- in hard copy	1% of an amount (min. 20, 000 tenge; max. 200, 000 tenge)
	- accepted through Client's Bank remote service	0.3% of an amount (min. 15, 000 tenge; max. 100, 000 tenge)
	● after 4 p.m. of Nur-Sultan time:	
	- in hard copy	1.5% of an amount (min. 25, 000 tenge; max. 250, 000 tenge)
	- accepted through Client's Bank remote service	0.5% of an amount (min. 12 000 tenge; max. 150, 000 tenge)
	OTHER OPERATIONAL SERVICES	
	Consulting services on opening accounts outside and inside the Republic of Kazakhstan (depending on the time spent on consultations) (VAT included)	500, 000 tenge – up to 3 months (including); 750, 000 tenge - over 3 months.
	Note:	
	[1] for services, fee is not provided for, fee for legal entities and individuals shall apply.	
	[2] write-off of fee from accounts opened in foreign currency, in tenge at the discount rate on the payment date	
	[3] at transfer to the account of individual entrepreneur, farm, private notary, private bailiff, advocate at coincidence of TRN/IIN of the remitter and beneficiary individual fees shall apply	
	[4] including transfer in a foreign currency other than the currency of the customer's current account	
	[5] applies if there is a written application from the client	

	TARIFF	STANDARD TARIFF	TERMS
1.	SERVICING		
1.1.	Private Banking comprehensive service fee (including VAT):		
FOR INDIVIDUALS - PRIVATE BANKING CLIENTS			
Residents of the Republic of Kazakhstan			
1.1.1.	for Clients 1 who, together with their family members, deposited money in the Bank (with the exception of Almaty and Astana) on current and savings accounts for a total amount of 50,000,000 tenge (equivalent in foreign currency)	0 tenge	Servicing the accounts of the main Client and 1 family member, as well as free issuance and annual maintenance of 2 premium Visa/Mastercard plastic cards.
1.1.2.	for Clients 1 who, together with their family members, deposited money in the Bank on current and savings accounts for a total amount of 100,000,000 tenge (equivalent in foreign currency)	0 tenge	Servicing the accounts of the main Client and 3 family members, as well as free issuance and annual maintenance of 4 premium Visa/Mastercard plastic cards.
1.1.3.	for Clients 1 who, together with their family members, deposited money in the Bank on current and savings accounts for a total amount of 300,000,000 tenge (equivalent in foreign currency)	0 tenge	Servicing the accounts of the main Client and 5 family members, as well as free issuance and annual maintenance of 6 premium Visa/Mastercard plastic cards.
1.1.4.	for Clients 1 with their family members without maintaining the required cash balance	200,000 tenge per year ²	Servicing the accounts of the main Client and 2 family members, as well as free issuance and annual maintenance of 3 premium Visa/Mastercard plastic cards.
1.1.5.	for Clients holding a Visa Infinite metal bank card issued before 01.04.2022	0 tenge per year	since 01.04.2022, metal card holders were excluded from the criteria for service in Private Banking, product conditions are regulated by payment card tariffs.
Non-residents of the Republic of Kazakhstan			
1.1.6.	for Clients 1 who, together with their family members, deposited money in the Bank on current and savings accounts for a total amount of 250,000,000 tenge (equivalent in foreign currency)	0 tenge	Servicing the accounts of the main Client and 2 family members, as well as free issuance and annual maintenance of 3 premium Visa/Mastercard plastic cards.
1.1.7.	for Clients 1 who, together with their family members, deposited money in the Bank on current and savings accounts for a total amount of 500,000,000 tenge (equivalent in foreign currency)	0 tenge	Servicing the accounts of the main Client and 3 family members, as well as free issuance and annual maintenance of 4 premium Visa/Mastercard plastic cards.
1.1.8.	for Clients with their family members without maintaining the required cash balance	1,000,000 tenge ²	Servicing the accounts of the main Client and 2 family members, as well as free issuance and annual maintenance of 3 premium Visa/Mastercard plastic cards.
1.1.9.	for Clients with their family members without maintaining the required cash balance	500,000 tenge ²	Service of payment cards of the Client and 2 family members ³
1.1.10.	for Clients holding a Visa Infinite metal bank card issued before 01.04.2022	0 tenge	since 01.04.2022, metal card holders were excluded from the criteria for service in Private Banking, product conditions are regulated by payment card tariffs.
FOR LEGAL ENTITIES - PRIVATE BANKING CLIENTS			
Residents of the Republic of Kazakhstan			
1.1.11.	for Business clients and Groups of companies: - who deposited money on current and savings accounts for a total amount of 500,000,000 tenge (equivalent in foreign currency) - if there is a decision of the AB of the Bank to approve the terms of lending to the Client in Private Banking (including on existing loans)	0 tenge	The service includes free account maintenance, the provision of certificates and the implementation of payments and transfers at reduced tariffs ⁵
1.1.12.	for Business clients	200,000 tenge per year ⁴	The service includes free account maintenance, the provision of certificates and the implementation of payments and transfers at reduced tariffs ⁵
Non-residents of the Republic of Kazakhstan			
1.1.13.	for Business clients and Groups of companies: - who deposited money on current and savings accounts for a total amount of 1,000,000,000 tenge (equivalent in currency) - if there is a decision of the AB of the Bank to approve the terms of lending to the Client in Private Banking (including on existing loans)	0 tenge	The service includes free account maintenance, provision of certificates, consulting services ⁶
1.1.14.	for Business clients and Groups of companies	7,000,000 tenge per year ⁴	The service includes free account maintenance, provision of certificates, consulting services ⁶

NOTE:

1 The residence of the basic client is taken into account, which is established on the basis of the provided set of documents.

2 The fee is charged on the date of signing by the basic Client of the relevant application (for the first year) and thereafter annually from the account of the basic Client. The fee paid/debited is not refundable under the conditions described in the Master Agreement. No fee is charged if the client is assigned to the Private Banking segment according to an external or internal criterion determined by the Bank (including family members of the client included by the client in the Master Agreement).

3 The package does not provide for servicing the client's accounts through Personal Manager and in Private Banking outlets in terms of conducting conversions at special rates, opening accounts, and making transfers.

4 The fee is calculated on the day the Client signs the relevant application (for the first year) and annually thereafter. The fee paid/debited is non-refundable.

The fee is not charged if the client is assigned to the Private Banking segment according to an external or internal criterion determined by the Bank.

- Opening of bank accounts (except for Escrow accounts)

- Maintaining bank accounts in national/foreign currency

- Connection to the RBS system (including VAT) - using Mobil Pass** (per user) (including VAT)

- Subscription fee for maintenance in the RBS system (including VAT)

- Issuance of information certificates and letters (on the availability of bank accounts (including Bank details), card file No. 2, on the movement of money and confirmation of account balances, etc.) within 3 working days (including VAT)

- Issuance of bid certificates within 3 (three) business days (including VAT)

- Issuance of a certificate for submission to the customs authorities of the Russian Federation on the availability of correspondent accounts of Eurasian Bank JSC in correspondent banks (including VAT)

- Issuance of duplicates of banking and financial documents (including VAT)

- Provision of a duplicate statement/appendix, as well as a reverse statement of the account (including VAT)

2) 50% discount on payments/transfers in tenge up to 5:00 p.m. from the cost of the approved tariffs of the Bank. *Only for transfers through the RBS system.*

3) 50% discount on payments/transfers in foreign currency up to 4:00 p.m. from the cost of the approved tariffs of the Bank. *Only for transfers through the RBS system. The discount does not apply to guaranteed payments in foreign currency (GOUR).*

6 1) Included into the conditions a free basis:

- Opening of bank accounts (except for Escrow accounts)

- Maintaining bank accounts in national/foreign currency

- Connection to the RBS system (including VAT) - using Mobil Pass** (per user) (including VAT)

- Subscription fee for maintenance in the RBS system (including VAT)

- Issuance of information certificates and letters (on the availability of bank accounts (including Bank details), card file No. 2, on the movement of money and confirmation of account balances, etc.) within 3 working days (including VAT)

- Issuance of bid certificates within 3 (three) business days (including VAT)

- Issuance of a certificate for submission to the customs authorities of the Russian Federation on the availability of correspondent accounts of Eurasian Bank JSC in correspondent banks (including VAT)

- Issuance of duplicates of banking and financial documents (including VAT)

- Provision of a duplicate statement/appendix, as well as a reverse statement of the account (including VAT)

- Consulting services on opening accounts outside and inside the Republic of Kazakhstan (depending on the time spent on consultations) (including VAT)