Eurasian Bank Fees

No.	NAME OF THE TARIFF	STANDARD RATE
	BLOCK 1. Tariffs of Eurasian Bank JSC for individuals	
1.	**OPENING, MAINTAINING AND CLOSING A BANK ACCOUNT (closing with VAT)**	
1.1.	Opening, maintaining** and closing* a bank account	0 tenge, maintaining a current account/Demand deposit in the absence of movements for over a year - in the amount of the balance, max. 1,000 tenge
1.2.	Transfer of a deposit from one person to another ***	2,000 tenge *
	Notes to p. 1.	
	* Including VAT.	
	The account management fee is deducted monthly. The commission is debited from accounts opened in a foreign currency in tenge at the accounting rate on the day of payment. The commission for maintaining a current account is not applied: -if the client has a deposit in the currency of the current account; -on the current account related to the issuance and servicing of a bank loan (for the duration of the loan). * With the exception of reissue by inheritance.	
2.	**CASH REGISTER SERVICE**	
2.1.	**Consolidation/exchange/exchange of notes/coins**	Consolidation/exchange of banknotes in national currency: up to 20,000 tenge - 0 tenge, over 20,000 tenge - 1% of a transaction amount, min. 1,000 tenge Exchange of coins for banknotes in the national currency: 1% of a transaction amount, min. 1,000 tenge
2.2.	**Verification of foreign currency for authenticity of banknotes using a detector***	50 tenge banknote (min 200 tenge)
2.3.	**Recalculation of cash with or without crediting to a bank account**	With transfer to a current/savings account - 0 tenge, With crediting to a current/savings account in US dollars accepted in banknotes issued before 2013 (old model) -0.6% of a transaction amount. Without crediting to the account - 1% of a transaction amount, min. 1,000 tenge.
2.4.	**Recalculation of cash when paying off a loan through the Bank cash desk**	0 tenge
2.5.	**Cash withdrawal from a bank account****	- Up to 7 calendar days (inclusive) after replenishment in national currency - 0.9% of a transaction amount; in foreign currency - 1.2% of a transaction amount. - Over 7 days after replenishment - 0 tenge.
	Notes to p. 2.	
	* Including VAT	
	** The commission for cash withdrawal is not charged : - from the amount of remuneration on the savings account credited to the current account; - from salaries under contracts with organizations credited to the current account; - from the amount of the guaranteed refund payable to the depositor on the guaranteed deposit in accordance with the Law of the Republic of Kazakhstan. - from the loan amount, including the amount credited to the home seller's account/the initial loan payment credited to the current account; - from pensions, allowances and other deductions from the state budget received into the current account; - at returning the amount of the deposit to the savings account, which was previously collateral for loan obligations.	
3.	**TRANSFERS**	
3.1.	**Intra-bank transfers between accounts of the same customer****	150 tenge
3.2.	**Intra-bank transfer to another Bank customer's account*****	0.3% of a transaction amount, (min - 650 tenge, max - 5,000 tenge)
3.3.	**Transfer in national currency in favor of another bank customer**	0.35% of a transaction amount, min. 700 tenge, max. 7,500 tenge with future value date: 0.25% of a transaction amount, min. 300 tenge, max. 5,000 tenge
3.4.	**Transfer in a foreign currency in favor of another bank customer******	OUR: 0.5% of a transaction amount, min. 6,000 tenge, max. 77,500 tenge BEN: 0.4% of a transaction amount, min. 6,000 tenge, max. 77,500 tenge
3.5.	**Making changes and additions to a transfer in foreign currency, cancellation, refund, payment search ***	15,000 tenge
3.5.1.	Request for confirmation of a transfer in a foreign currency in favor of another bank customer*	500 tenge
3.6.	**Transfers via the Zolotaya Korona money transfer system**	According to the tariffs of the Zolotaya Korona Payment System
3.7.	**Fee for the execution of the File documents (collection order, payment demand), for specifying the requirements of authorized bodies/third parties (equivalent in foreign currency) ***	250 tenge
3.8.	**Transfer of the balance to the customer's account specified in the application (funds remaining after repayment of the loan)**	0 tenge
3.9.	**Transfer of payments to the budget, payment of fines for traffic violations at the Outlet**	1% of a transaction amount, min. 200 tenge
	Notes to p. 3.	
	* Including VAT.	
	**No fee applies: -to transfers when closing a savings and checking account; -to transfers when opening a savings account; -to transfer of the guaranteed compensation to be paid to the depositor on the guaranteed deposit in accordance with the Law of the Republic of Kazakhstan; -to transfers using payment cards; At transferring money to the account of an individual entrepreneur, a peasant farm, a private notary, a private bailiff, or an advocate, if the sender's and beneficiary's IIN match, it is required to follow clause 3.2 of the tariffs for individuals.	
	***No fee applies: -at making a transfer in favor of SaryarkaAvtoProm LLP, Aster Auto LLP and Orion Distribution LLP; - at making a transfer to a legal entity's account at the Bank's custodial service.	
	****The customer application is submitted from 9.00 a.m. to 5.00 p.m. Astana time. OUR - expenses at the expense of the sender of funds. BEN - expenses at the expense of the beneficiary (the fees of the sending bank are paid at the expense of the sender, the fees of the correspondent bank and other banks are paid at the expense of the beneficiary) (except for transfers in Russian rubles).	
4.	**CUSTOMER SERVICE IN THE BANK MOBILE APP**	
4.1.	**Generating statements from a bank account, a current account linked to a payment card, and a repayment schedule***	0 tenge
4.2.	**Payments to service providers, payments to the budget**	0 tenge
4.3.	**Intra-bank transfers**:**	0 tenge
4.4.	**Inter-bank transfers in national currency in Kazakhstan**	0.2% of a transaction amount, min 150 tenge, max 500 tenge.
4.5.	**International transfers in foreign currency outside Kazakhstan**	OUR: 0.3% of a transaction amount, USD/EUR/GBP: min. 5,000 tenge, max. 45,000 tenge RUB: min. 2,000 tenge, max. 30,000 tenge
4.6.	**Inquiry for an individual rate for purchase/sale of foreign currency**	0 tenge

	Notes to p. 4.					
	*Including VAT					
	**Fee for transfers using credit cards is deducted according to the rates for using payment cards.					
5.	**OTHER OPERATIONAL SERVICES**					
5.1.	**Fee for providing an account statement ***	100 tenge for 1 sheet				
5.2.	**Provision of information certificates and letters, duplicates***	Duplicates: 0 tenge References and letters: within 3 business days - 1,200 tenge, day to day (urgent) - 2,500 tenge				
5.3.	**Provision of PUSH/SMS notification about bank account transaction, phone number change in ABS***	0 tenge				
5.4.	**Provision of a duplicate receipt and other cash documents at the customer's request for a period not exceeding 5 years from the date of issue ***	1,000 tenge				
	Notes to p. 5.					
	* Including VAT. Information certificates and letters: about the availability of bank accounts (including the Bank details); about the movement of money and confirmation of account balances, and others. Tariff for issuing certificates under retail loan products is set out in Section 9.					
6.	**SAFETY DEPOSIT BOX OPERATIONS**					
6.1.	**Rent of an individual bank safe (safety deposit box) (the rental period is set in days, whole weeks and months, a part-time week is equivalent to a full week) (including VAT)**	Small safe - S (up to 10,000 cc)*	Average safe - M1 (10,000 - 15,000 cc)*	Average safe - M2 (15,000 - 20,000 cc)*	Large safe - L (20,000 - 50,000 cc)*	Giant safe - G (from 50,000 cc)*
	- from 1 to 5 days	300 tenge per day	350 tenge per day	400 tenge per day	500 tenge per day	700 tenge per day
	- from 1 to 4 weeks	1,500 tenge per week	1,750 tenge per week	2,000 tenge per week	2,500 tenge per week	3,500 tenge per week
	- from 1 to 3 months	3,000 tenge per month	3,500 tenge per month	4,000 tenge per month	5,000 tenge per month	7,000 tenge per month
	- from 4 to 6 months	2,850 tenge per month	3,325 tenge per month	3,800 tenge per month	4,750 tenge per month	6,650 tenge per month
	- from 7 to 12 months	2,700 tenge per month	3,150 tenge per month	3,600 tenge per month	4,500 tenge per month	6,300 tenge per month
	- from 13 months or more	2,550 tenge per month	2,975 tenge per month	3,400 tenge per month	4,250 tenge per month	5,950 tenge per month
6.2.	**Fee for special conditions of access to the safe during purchase and sale transactions (charged in addition to the tariff for renting a safety deposit box at each visit) ***	3,000 tenge				
6.3.	**Safety deposit box rental fee in case of transfer of a lock and two keys to the customer (charged in addition to the rates for renting safety deposit boxes)***	15,000 tenge				
6.4.	**The amount of the pledge for the use of the safety deposit box ***	40,000 tenge				
6.5.	**Reimbursement of expenses for loss or damage to the Bank property (key, cassette, lock) ***	under the invoice issued by the organization serving the IBS				
6.6.	**Penalty for late release of the safety deposit box (applied before the transfer of the customer's property to the Bank storeroom) for each day overdue***	under the rates for renting safety deposit boxes for one day, depending on the size of the cell				
6.7.	**Fee for storing the customer's property in the Bank storeroom upon forced opening of an individual safety deposit box***	300 tenge per day				
	Notes to p. 6.					
	* Including VAT					
7.	**OPERATIONS WITH REFINED PRECIOUS METALS (INGOTS)**					
7.1.	Conducting an examination of a certified measuring ingot of refined investment gold of a new sample issued by the National Bank of the Republic of Kazakhstan*	3%*				
	Notes to p. 7.					
	* Including VAT					
	** 3% from the customer of the cost of a certified measuring ingot of refined investment gold of a new sample issued by the National Bank of the Republic of Kazakhstan (hereinafter referred to as the ADM in bullion) (on the day of receipt, at the Bank purchase rate for ADM in bullion), upon acceptance by the Bank from the Customer of the ADM in bullion in an opened special package or without packaging for referral to examination to the Branch of the National Bank of the Republic of Kazakhstan (Center for Cash Operations and Storage of Valuables)					
8.	**CONVERSION OPERATIONS**					
8.1.	Transactions on purchase/sale of foreign currency for national currency, conversion operations on depositors' accounts	0 tenge				
9.	**LENDING**					
9.1.	**Fee for reviewing the loan application and documents (one-time) (including VAT in case of loan application rejection)**[7]					
	Under retail loan products, including new loans issued as part of external and internal refinancing	0 tenge				
9.2.	**Loan arrangement fee (one-time) (excluding VAT)**[1]	0%				
9.3.	**Fee for partial (full) early repayment of the loan (excluding VAT)**[6]					
	Under retail loan products	0% of the amount of early repayment of the loan				
9.4.	**Issuance of certificates at the customer's request (including VAT)** [4,5,6,7]					
9.4.1.	**Certificate of consent to registration (de-registration) at the place of residence of an individual, for legalization of alterations, buildings, extensions made on the territory of collateral.**					
	Under retail loan products secured by real estate collateral (including VAT)	Standard tariff - 5,000 tenge (execution within 5 business days)				
9.4.2.	**Certificate of loan debt**					
	Under retail loan products (including VAT)	Standard tariff - 3,000 tenge (execution within 3 business days) Urgent tariff - 5,000 tenge (execution within 1 business day)				
9.4.3.	**Certificate of permission for the replacement of the registration number of the vehicle, which is collateral, for the reissue of the vehicle registration certificate, for the restoration of lost documents on the vehicle (including VAT).**[6]					
	Under retail loan products secured by vehicle collateral (including VAT)	Standard tariff - 5,000 tenge (execution within 5 business days)				
9.5.	**Fee for changing the terms of the loan, namely: (excluding VAT)** [4] **- repayment schedule;** **- loan currency;** **- interest rate;** **- methods of loan repayment.**					
	Under retail loan products	0 tenge				
9.6.	**Fee for consideration of issues related to: (including VAT) 2,4,5,7** **- change of conditions related to the borrower (co-borrower), the guarantor on the initiative of the borrower (co-borrower), the guarantor;** **- changing the conditions of encumbrance of the collateral under the loan, as well as at replacing the collateral;** **- change of the pledgor;** **- issuing, at the customer's request, title documents for the collateral contained in the customer's credit file.**					
	Under retail loan products	0 tenge				

	Under retail loan products secured by real estate collateral	10,000 tenge
9.6.1.	**Fee for the service of providing duplicate documents generated in CrediLogic/RS-Bank systems (including VAT):** **- Bank loan agreement/payment schedule;** **- Addendum;** **- Insurance agreement**	250 tenge (for 1 duplicate sheet)
	Notes to p.9.	
	[1] If the fee is indicated in percentage terms, it is calculated as % of the initial loan amount (excluding funded bank fees, Client's expenses and insurance premium)	
	[2]In case of simultaneous change of several conditions within the framework of the specified fee, only one amount of the fee is charged (except for the issuance of title documents for the collateral together with the change of conditions).	
	[3]he Bank is not entitled to demand payment of penalties (fines) accrued after one hundred and eighty consecutive calendar days overdue in fulfilling the obligation to repay any of the payments for the amounts of the principal debt and (or) interest under the housing mortgage loan agreement.	
	[4]In case of exceeding the maximum AERR amount established by the National Bank of the Republic of Kazakhstan, no fee is charged (if the fee is provided for in bank loan agreements).	
	[5]Except for the cases stipulated by the terms of the bank loan agreement and the current legislation of the Republic of Kazakhstan	
	[6]For agreements concluded before 1 February 2019: except for cases when the Bank Loan Agreement specifies the fee amount charged by the Bank	
	[7]Under the 7-20-25. New Housing Purchase Opportunities for Each Family State Program no fee is provided	
9.7.	**Lending. For borrowers who rejected in writing the Bank's proposal for improvement of the terms of the agreement regarding the cancellation of monthly fees by the Bank from 15.04.2019.**	
9.7.1.	**Loan servicing fee (monthly) (excluding VAT)1**	
	Under agreements concluded from 8 February 2012 to 30 June 2016 (inclusive)2	
	Under retail loan products secured by vehicle collateral, including new loans issued as part of external and internal refinancing	from 0% to 2% of the loan amount (step - 0.001%)
	Under agreements concluded before 7 February 2012 inclusive	
	under the Mortgage Express Program	0.15% of the loan amount
	under the Eurasian Mortgage Program (Package No. 1)	0.15% of the loan amount
	under unsecured retail lending products (accrual of interest, repayment of interest, repayment of principal debt)	0.4% of the loan amount
	under the Eurasian Auto retail lending product (with the provision of downpayment)	0.1% of the loan amount
	under the Eurasian Auto retail lending product (with a mortgage)	0.05% of the loan amount
	under the Lord of Wheels/Express Auto retail lending product for loans issued in the period from 01.06.2007 to 21.09.2007 in the amount of:	
	- for customers with proof of income with a downpayment of 20% or more for the purchase of a new vehicle	0.3% of the loan amount
	- for customers with proof of income and for customers without proof of income with any amount of money placed to purchase a new or used vehicle	0.2% of the loan amount
	under the Lord of Wheels/Express Auto retail lending product for loans issued in the period from 21.09.2007 to 17.06.2009 in the amount of: under the Lord of Wheels/Express Auto retail lending product for loans issued in the period from 21.09.2007 to 17.06.2009 in the amount of:	
	- for customers with proof of income with a downpayment of 20% or more for the purchase of a new vehicle	0.5% of the loan amount
	- for customers with proof of income and for customers without proof of income with any amount of money placed to purchase a new or used vehicle	0.4% of the loan amount
	under the Eurasian Auto retail lending product for loans issued in the period from 28.11.2008 to 22.10.2010 in the amount of:	
	- for customers with proof of income	0.2% of the loan amount
	- for customers without proof of income	0.35% of the loan amount
	under the Distributor package within the framework of cooperation with the Mitsubishi Motors distribution company, Rikom-Kaz LLP	6.66 US dollars
9.7.2.	**Loan organization fee (monthly) (excluding VAT) 1,2**	
	under agreements concluded from 1 July 2016 to 1 February 2019	
	Under retail loan products secured by vehicle collateral, including new loans issued as part of external and internal refinancing	from 0% to 3% of the loan amount (step - 0.001%)/according to the terms of the Bank Loan Agreement
	Notes to p.9.7.	
	1 Is calculated as % of the loan amount (including funded bank fees, Customer expenses, and insurance premium). In case of partial early repayment, the fee for arranging the loan is calculated from the balance of the principal debt as of the date of partial early repayment.	
	2 The fee is established by the Authorized Body at approving interest rates for products/packages.	
10.	**TRANSACTIONS VIA ELECTRONIC RECIRCULATOR AND INFORMATION AND PAYMENT TERMINAL***	
10.1.	Transfer of the small change to the account of payment for cellular communication either to a bank account (between accounts of one customer) or to a payment card of Eurasian Bank during the transaction through an electronic recirculator	0 tenge
	Notes to p.10.	
	*For those types of services through an electronic recirculator for which no fee is provided, it is required to follow the fees for cash register services.	

Eurasian Bank fees

No.	Service	Standard fee	
	BLOCK 3. Eurasian Bank fees for transactions with securities and for custodial services for individuals and legal entities, issue of own securities (excluding shares)		
1.	**TRANSACTIONS WITH SECURITIES (individuals and legal entities)***		
1.1.	**Nominal holding services**		
1.1.1.	Opening a Depo account	0 tenge	
1.1.2.	Depo account maintenance	0 tenge	
1.1.3.	Closing a Depo account (VAT included)	0 tenge	
1.1.4.	Crediting to Depot account/Debiting of financial instruments from Depot account	0.1% of the amount; min. 3 000 tenge, max. 50 000 tenge	
1.1.5.	Depot account statement (including VAT)	0 tenge	
1.1.6.	Certificates, reports, statements on request (including VAT):	2000 tenge (per 1 sheet)	
1.1.7.	Restoration of one document at the customer's request (including VAT)	1000 tenge (per 1 sheet)	
1.1.8.	Services of the Kazakhstan Stock Exchange (KASE) and Central Depository of Securities	Accodring to the KASE and CDS rates	
1.1.9.	Services of the external custodian	According to the rates of the external custodian	
1.2.	**Brokerage services**		
1.2.1.	Purchase/sale of financial instruments on the local organized market of KASE/AIX	0,1% (of the actual transaction amount)	
1.2.2.	Purchase/sale of financial instruments on the local unorganized market	0,3% (of the actual transaction amount)	
1.2.3.	Purchase/sale of financial instruments on international markets	0,3% (of the actual transaction amount)	
1.2.4.	Conducting REPO operations	0,1% (of the actual transaction amount)	
1.2.5.	Changing the parameters of REPO operation	0,05% (of the actual transaction amount)	
	* Minimum transaction amount is 25 000 000 tenge.		
	Notes to p.1: - fee, third-party fees shall be invoiced separately and on a pay-as-you-go basis; - personal account statement and account history shall be issued to the customer once a month free of charge if a balance on the customer's account and/or movement on the customer's account are available; - in calculation, the rounding of tiyns upwards to a whole tenge shall be applied; - all settlements and fee deductions shall be made in tenge at the official exchange rate of the National Bank of the Republic of Kazakhstan as of the date of the fee accrual.		
2.	**CUSTODIAN SERVICES**		
2.1.	Opening of the investment account	0 tenge*	
2.2.	Opening a personal account/subaccount in the nominal holding system	0 tenge	
2.3.	Closing a personal account/subaccount in the nominal holding system (VAT included)	0 tenge*	
2.4.	Closing of the investment account (VAT included)	5 000 tenge	
2.5.	Crediting/write-off of financial instruments, other property, including the commission of accounting institutions (international custodian, depositories, other organizations):*		
	- on the internal securities market	1000 tenge (domestic market) 500 tenge (domestic organized market, with 2 or more transactions for 1 application for the purchase/sale of financial instruments)	
	- on the external securities market	7000 tenge (Euroclear/Clearstream/DTC/Fedwire) Other local markets - in fact	
2.6.	Accounting of assets (in % per annum of the volume of assets), including the commission of accounting institutions (international custodian, depositories, other organizations)	for clients taking into account assets at par value - from the value of assets, excluding cash, for the last calendar day of the month, min. 30,000 tenge per month	for clients taking into account assets at fair (market) value - from the average monthly balance of assets, including cash, for each day of the month, min. 50,000 tenge per month

	- from 1 to 5 bln. tenge	0.21% per annum	0.42% per annum
	- from 5 to 10 bln. tenge	0.18% per annum	0.30% per annum
	- from 10 to 50 bln. tenge	0.15% per annum	0.24% per annum
	- from 50 to 100 bln. tenge	0.05% per annum	0.15% per annum
	- over 100 bln. tenge	0.035% per annum	0.12% per annum
	In the absence of assets, the minimum monthly rate applies.		
2.7.	Transfer transactions on an investment account	acc. to fee for transfer transactions on a current account	
2.8.	Accounting registration of a contract or amending a contract with an account number for transactions with assets of customers on custodial services	0 tenge	
2.9.	Transfer of securities without payment (change of storage location)	1 000 tenge	
2.10.	Making changes and additions to transaction details/cancelling an order:		
	- on the internal securities market	1 000 tenge	
	- on the external securities market	5 000 tenge	
2.11.	Crediting income on securities, money from redemption of securities	0 tenge	
2.12.	Corporate actions (split, consolidation, conversion) in 1 (one) instruction	5 000 tenge	
2.13.	Issuance of reporting documents:		
2.13.1.	Scheduled issuance of account (subaccount) statement in the nominal holding system, report on transactions conducted	0 tenge	
2.13.2.	Unscheduled issuance of account (subaccount) statement in the nominal holding system, report on transactions conducted	1 000 tenge	
2.13.3.	reconciliation report on the composition and movement of assets (including VAT)	10 000 tenge	
2.14.	Payment for other services of accounting institutions (international custodian, depositories, other organizations)	by fact	
	Notes to p.2: *- when entering into nominal holding when concluding a custody agreement, no commission is charged; for a REPO transaction, it is charged 1 (one) time when opening a REPO.		
3.	**BANK DEPOSIT CERTIFICATE (for individuals)**		
3.1.	Issue and circulation of a bank deposit certificate	0 tenge	
3.2.	Payment of the nominal value of a bank deposit certificate	0 tenge	