

Annex 11

To the procedure of development, approval, amendments and/or additions and termination of internal statutory documents

"Tengri Bank"
акционерлік қоғамы



Акционерное общество
"Tengri Bank"

The basic tariffs approved by the decision of the Tariff Committee of JSC "Tengri Bank"
The minutes No. 003 dated January 17, 2019.

For customers - legal entities, individual entrepreneurs

No.	Name of service ¹	Tariff	Min.	Max.	Note**	VAT
1.	Borrowing					
1.1.	Consideration of the application and documents for a non-recurrent loan/ credit line	from 15 000 tenge	0 tenge	10 000 000 tenge, non-recurrent		
1.2.	Consideration of the application and documents for a non-recurrent loan/ credit line in the form of operational overdraft	0 tenge	0 tenge	10 000 000 tenge, non-recurrent		
1.3.	Organization of issuance of non-recurrent loan/ first tranche within the credit line	from 1 % of the amount of non-recurrent loan/ credit line	0 tenge	20 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 15 000 tenge	
1.4.	Organization of issuance of second and any subsequent tranche within the credit line	from 0,25% of the amount of each tranche	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 15 000 tenge	
1.5.	Organization of issuance of non-recurrent loan/ first tranche within the credit line	from 1 % from the amount of non-	0 tenge	20 % of the amount of non-recurrent loan/ credit	Not less than 15 000 tenge	

	in the form of operational overdraft	recurrent loan/ credit line		line, from 500 000 tenge and more		
1.6.	Organization of issuance of second and any subsequent tranche within the credit line in the form of operational overdraft	from 0,25% of the amount of each tranche	0 tenge	10 % of the amount of each tranche, from 500 000 tenge and more	Not less than 15 000 tenge	
1.7.	Amendments in financing conditions on the basis of the Borrower's application:***					
1.7.1.	Increase availability period	from 0,1 % of the amount of principal balance	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 50 000 tenge	
1.7.2.	Reduction of interest rate	from 0,25 % of the amount of principal balance	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 50 000 tenge	
1.7.3.	Changing the financing currency	from 0,1 % of the amount of principal balance	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 50 000 tenge	
1.7.4.	Amendments to the decision of the authorized body/agreement on the opening of the credit line (in case of repeated amendments to the decision of the authorized body/ agreement on the opening of the credit line, the amount of the commission fee is doubled)	from 50 000 tenge	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more		
1.7.5.	Amendments in the structure of collateral, including guarantees of third parties	from 0,1 % of the amount of principal balance	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 50 000 tenge	

1.7.6.	Increase in the final maturity of a non-recurrent loan / tranche under the credit line	from 1 % of the non-recurrent loan/ tranche within the credit line	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 10 000 tenge	
1.7.7.	Amendments in repayment schedule within the current terms	from 0,5 % of the non-recurrent loan/ tranche within the credit line	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 10 000 tenge	
1.7.8.	Amendments in the payment date according to the repayment schedule (for a period not exceeding 45 calendar days)	from 0,5 % of the amount of the monthly repayment	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 7 000 tenge	
1.7.9.	Increase in the amount of the credit line	from 1 % of the amount of credit line increase	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 10 000 tenge	
1.7.10	Increase of the credit line	from 1 % of the amount of principal balance	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more	Not less than 10 000 tenge	
1.8.	Providing the Borrower with a certificate related to the service of non-recurrent loan/ credit line	from 5 000 tenge	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more		*
1.9.	Granting to the Pledger the consent of the Bank to replace the technical passports on movable property, making amendments, replacement,	from 10 000 tenge	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from		*

	reissuance and issuance of title certificates on estate property.			500 000 tenge and more		
1.10.	Granting of indulgence on registration in the authorized body of the Pledge Agreement(s) or Additional Agreement(s) to the Pledge Agreement(s) on the basis of the application of the Borrower or the Pledger:					
1.10.1	Granting of indulgence on registration in the authorized body of the Pledge Agreement(s) on the basis of the application of the borrower or the pledger	from 2% of the amount of non-recurrent loan/ credit line	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more		
1.10.2	Granting of indulgence on registration in the authorized body of Additional agreements to the Pledge Agreement(s) on the basis of the application of the borrower or the pledger	from 50 000 tenge	0 tenge	10 % of the amount of non-recurrent loan/ credit line, from 500 000 tenge and more		

1	The Basic tariffs may be amended and supplemented, brought to the attention of customers by placing a public announcement in the operating room, or on the corporate website-the Internet resource of the Bank www.tengribank.kz
2	Operations marked with the symbol* is a subject to value-added tax (hereinafter – VAT) and indicated excluding VAT
3	Operations without the symbol* are exempt from VAT.
4	**Additional conditions/requirements for the Bank’s customers
5	*** In the case of two or more services, the customer is charged only one of the established tariffs with the maximum value.