

**Tariffs are approved by decision of the Tariff Committee, Minutes of meeting No.43 dated November 22, 2018**

(changes approved by decision of the Tariff committee, minutes of meeting №053 from November 26, 2019)

For customers – individuals

<b>5. Cash operations</b>						
<b>No.</b>	<b>Service type</b>	<b>Tariff</b>	<b>Min.</b>	<b>Max.</b>	<b>Note</b>	<b>VAT</b>
<b>5.1.</b>	<b>Cash acceptance :</b>					
5.1.1.	Cash acceptance in tenge	free				
5.1.2.	Cash acceptance in foreign currency	free				
5.2.	Cash withdrawal ****				Preliminary request for cash withdrawal is applied before 1 working day if withdrawal amount exceeds 1 million tenge/5 000 US dollars/5 000 Euro/200 000 Russian Rubles. This tariff is applied in case of withdrawal from the Bank account, in case of their actual placement on this bank account less than 30 calendar days.	
<b>5.2.1.</b>	<b>In tenge upon preliminary request:</b>					
5.2.1.1.	When funds received in cash	free				
5.2.1.2.	When funds received via non-cash transfer	0,89%	250 tenge		From the amount	
<b>5.2.2.</b>	<b>In tenge without preliminary request (if technically possible):</b>					
5.2.2.1.	When funds received in cash	free				
5.2.2.2.	When funds received via non-cash transfer	0,99%	350 tenge		From the amount	
<b>5.2.3.</b>	<b>In foreign currency upon preliminary request:</b>					
5.2.3.1	When funds received in cash	free				
5.2.3.2.	When funds received via non-cash transfer	0,99%			From the amount	
<b>5.2.4.</b>	<b>In foreign currency without preliminary request ((if technically possible) ):</b>					
5.2.4.1.	When funds received in cash	free				
5.2.4.2.	When funds received via non-cash transfer	1,19%			From the amount	
<b>5.2.5.</b>	Granting of the loan provided under the mortgage/pledge of money, from the current account	free				
<b>5.2.6.</b>	Cash withdrawal in tenge if they received via non-cash transfer:	0 tenge			If money received via interbank transfer from other banks or intrabank transfer from the third parties including from private entrepreneur/ peasant	

	<ul style="list-style-type: none"> <li>- interest amount on the Deposit and the Deposit certificate;</li> <li>- the cost of the Deposit certificate;</li> <li>- intrabank transfer between accounts (except for money received via interbank transfer from other banks or intrabank transfer from the third parties including from private entrepreneur/ peasant agriculture);</li> <li>- pensions, benefits, social payments and payments from pension savings formed in JSC "Unified accumulative pension fund"</li> </ul>				agriculture, the tariffs are charged which is specified in clauses 5.2.1.2., 5.2.2.2	
5.2.7.	<p>Cash withdrawal in foreign currency if they received via non-cash transfer:</p> <ul style="list-style-type: none"> <li>- interest amount on the Deposit;</li> <li>- intrabank transfer between accounts (except for money received via interbank transfer from other banks or intrabank transfer from the third parties including from private entrepreneur/ peasant agriculture);</li> <li>- when converting the Deposit amount .</li> </ul>	0 tenge			If money received via interbank transfer from other banks or intrabank transfer from the third parties including from private entrepreneur/ peasant agriculture, the tariffs are charged which is specified in clauses 5.2.3.2., 5.2.4.2	
<b>5.3</b>	<b>Payments acceptance for payment to third parties via "Avangard-plat" system</b>					
5.3.1.	Mobile communication	30 tenge			To pensioners 20 tenge	
5.3.1.2	TV	50 tenge			To pensioners 30 tenge	
5.3.1.3	Internet	50 tenge			To pensioners 30 tenge	
5.3.1.4.	Security services	50 tenge			To pensioners 30 tenge	
5.3.1.5.	Kazakhtelecom	50 tenge			To pensioners 30 tenge	
5.3.1.6.	Utility payments	75 tenge			To pensioners 50 tenge	
5.3.1.7.	Social networks	50 tenge			To pensioners 30 tenge	
5.3.1.8.	Penalty for violations	50 tenge			To pensioners 30 tenge	
5.3.1.9.	Other (newspaper, online games, and other)	50 tenge			To pensioners 30 tenge	
5.4.	Acceptance of utility payments in favor of utility providers	100 tenge			for each receipt, for pensioners (if the pension certificate was provided) – 50 tenge	
5.5.	Acceptance of tax and other payments (duties, fines, pension, social payments, payments to counterparties under the agreements, including	till 500 tenge - 150 tenge, from 501 to 1 000 tenge -			for each receipt	

	training, and others) with the exception of utility payments	250 tenge, from 1 001 tenge to 5 000 tenge - 300 tenge, from 5 001 to 10 000 tenge - 350 tenge, from 10 001 to 100 000 tenge - 550 tenge. More than 100 000 tenge - 1 100 tenge				
<b>5.6.</b>	<b>Other cash transactions for individuals without opening an account</b>					
5.6.1.	Verification of foreign currency authenticity by technical means of the Bank****	30 tenge			For each banknote	
5.6.2.	Exchange of coins and banknotes*****	0,5%	150 tenge		From the amount of coins and banknotes to be exchanged	
5.7.	One aggregate payment	150 tenge				

*General information*

<b>1</b>	Services, not listed, are provided upon agreement of Parties.
<b>2</b>	The tariffs can be changed and updated, advised to the customer by a public announcement in the operating room, or on the Bank's official website.
<b>3</b>	Operations marked with the symbol* is a subject to VAT and indicated excluding VAT.
<b>4</b>	Operations without the symbol* are exempt from VAT.
<b>5</b>	For all transfers in rupees a separate commission for conversion is not charged.
<b>6</b>	*** If the terms of the Agreement on the acceptance and transfer of payments concluded between the Bank and the legal entity, the collection of commission fees for transfer is provided from legal entities/ individuals
<b>7</b>	**** For transactions marked with the symbol, the commission fees from the employees of the Bank are not charged.
<b>8</b>	***** The amount of commission fees for transfer operations from the current account, the means of access to which is a payment card, carried out without the use of a payment card, are set according to the tariffs for services and operations for individuals with the opening of a bank account