

Tariffs were approved by the decision of Tariff Committee  
Minutes of the meeting No. 45 dated December 6, 2018  
Amendments and additions are approved by decision of  
Tariff committee (minutes of meeting No.020 dated 19.04.2019)

**Basic tariffs on retail lending operations**

| №    | Type of service   | Fee amount if applied   | Note                 | Fee amount if commission and other fees considered at the calculation of annual effective interest rate of a loan are not charged | VAT |
|------|---|---|----------------------|---|-----|
| 6.1. | Consideration fee for a one-time loan / a credit line   | 0 tenge   |                      | 0 tenge   |     |
| 6.2. | Loan arrangement:   |   |                      |   |     |
|      | 1) secured by real estate   | from 1,0% to 1,99% from amount of tranche/ loan in accordance with product conditions |                      | 0 tenge   |     |
|      | 2) unsecured  | from 5,0% to 7,0% from loan amount in accordance with product conditions              |                      | 0 tenge   |     |
|      | 3) secured by legal entity guarantee  | 1,0% from amount of tranche/ loan   |                      | 0 tenge   |     |
| 6.3. | Amendments to the loan terms:   |   |                      |   |     |
|      | 1) repayment schedule:  |   |                      |   |     |
|      | 1.1.) without increasing the maturity term of a loan/tranche within the credit line / extension of the credit line; | 0,25% of the principle debt outstanding   | minimum 10 000 tenge | 0 tenge   | *   |
|      | 1.2.) with increasing the maturity term of a loan/tranche within the credit line / extension of the credit line;    | 1% of the principle debt outstanding  | minimum 10 000 tenge | 0 tenge   | *   |
|      | 2) loan currency  | 0,25% of the principle debt outstanding   | minimum 10 000 tenge | 0 tenge   | *   |
|      | 3) interest rate  | 0,25% of the principle debt outstanding   | minimum 10 000 tenge | 0 tenge   | *   |
|      | 4) method of loan repayment   | 0,25% of the principle debt outstanding   | minimum 10 000 tenge |   | *   |
| 6.4. | Consideration of:   |   | minimum 10 000 tenge |   | *   |
|      | 1) changing the terms, associated with a borrower (co-borrower), guarantor (surety) at the initiative of the        | 0,25% of the principle debt outstanding   | minimum 10 000 tenge | 0 tenge   | *   |

|      |  |  |  |         |   |
|------|--|--|--|---------|---|
|      | borrower (co-borrower), guarantor (surety) (поручителя);   |  |  |         |   |
|      | 2) amendments to the terms of the loan collateral encumbrance, as well as when replacing collateral;   | 0,25% of the principle debt outstanding  | minimum 10 000 tenge   | 0 tenge | * |
|      | 3) changing a pledger;   | 0,25% of the principle debt outstanding  | minimum 10 000 tenge   | 0 tenge | * |
|      | 4) issue, upon the client's request, title documents on the subject of pledge contained in the client's credit file;   | 0,25% of the principle debt outstanding  | minimum 10 000 tenge   | 0 tenge | * |
|      | 5) issuing, upon the client's request, a certificate of consent to registration (deregistration) at the place of residence of an individual, to legalize redevelopment, buildings, outbuildings made in the territory of pledge; | 0,25% of the principle debt outstanding  | minimum 10 000 tenge   | 0 tenge | * |
|      | 6) provision of services for registration of property rights and (or) the right of pledge on property commissioned when the pledger is changed;  | 0 tenge  |  | 0 tenge | * |
|      | 7) the provision of services to change the purpose of real estate, the division of land into shares;   | 0 tenge  |  | 0 tenge | * |
|      | 8) issuing, upon the client's request, a certificate of permission to replace the registration number of the vehicle, which is a collateral, to renew the vehicle registration certificate, to recover lost vehicle documents    | 0 tenge  |  | 0 tenge | * |
| 6.5. | Issuance of a statement of loan debt at customer's request   | 2 000 tenge  | On the basis of the client's written application after the full repayment of the loan, a certificate of the absence of loan debt is provided free of charge. | 0 tenge | * |
| 6.6. | Partial (full) preterm repayment of a loan   |  |  |         |   |
|      | 1) blank loan  | 0 tenge  |  | 0 tenge |   |
|      | 2) secured loan  | - 0% without refinancing;<br>- 2% of the principle debt outstanding in case of refinancing of the loan in other bank |  | 0 tenge |   |
| 6.7. | Provision of consulting services for the calculation of the maximum amount of the rental payment (MARF) under the Cooperation Agreement dated February 1, 2016   | 9 000 tenge  |  |         | * |

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|  | No. 06, concluded with Samruk-Kazyna Real Estate Fund JSC |  |  |  |  |
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*General Information*

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| 1 | Services not included in this list are provided by agreement of the parties.   |
| 2 | Tariffs may be amended and supplemented by a public announcement in the operating room or on the Bank's official website.  |
| 3 | Operations marked with* are subject to VAT and specified without VAT.  |
| 4 | Operations not marked with * are not subject to VAT.   |
| 5 | The conversion fee is not charged on all transfers in rupees.  |
| 6 | **Agent is a physical person, a legal entity or an individual involved in business activity without formation of a legal entity carrying out engaged in the acquisition of electronic money from JSC "Tengri Bank" and owners - individuals or legal entities, for their subsequent sale |
| 7 | *** In cases where the terms of the agreement on the acceptance and transfer of payments, concluded between the Bank and a legal entity, provide for a transfer fee charged from a legal entity / individual   |
| 8 | **** On the operations marked like this, the fee is not charged on the Bank employees.   |
| 9 | ***** the fee for transfer operations from the current account, the means of access to which is a payment card, carried out without using a payment card, is set according to the Tariffs for services and operations for individuals with a bank account                                |