

MAXIMUM AMOUNT OF TARIFFS
on banking services for individuals and legal entities, individual entrepreneurs and peasant agriculture

Part I. Tariffs on service and operations for individuals

1. Opening, maintaining and closing of bank accounts					
No.	Type of service	The minimum value	The maximum value	Note	VAT
I.1.1.	Opening of an account (current (including an escrow mode, savings account)	0 tenge	200 000 tenge	One-time commission fee, must be paid for each account	
I.1.2.	Bank statement	0 tenge	200 000 tenge		
I.1.3.	Annual service of a bank account	0 tenge	200 000 tenge		
I.1.4.	Closing of a current account (current (including an escrow mode), savings account)	0 tenge	200 000 tenge		*
I.1.5.	Crediting of money to the current account via escrow mode	0 tenge	40%		
2. Transfer operations in tenge					
No.	Type of service	The minimum value	The maximum value	Note	VAT
I.2.1.	Intrabank transfers from customer's account	0 tenge	1 000 000 tenge		
I.2.2.	Intrabank transfers without opening an account	0 tenge	1 000 000 tenge		
I.2.3.	Annulment of intrabank transfer during a current working day	0 tenge	200 000 tenge	If technically possible	*
I.2.4.	Crediting on the customer account in non-cash form	0 tenge	200 000 tenge		
I.2.5.	Transfer in favor of customers of other banks	0 tenge	1 000 000 tenge	From the transfer amount	
I.2.6.	Customer request to the Bank to change the payment details before execution of payment	0 tenge	200 000 tenge	For each payment	*
I.2.7.	Customer request to the Bank to change the payment details on execution of payment	0 tenge	200 000 tenge	For each payment if technically possible, but not later than the day of refund by the beneficiary Bank	*
I.2.8.	Cancellation of external transfer during current working day provided technical possibility of the Bank.	0 tenge	200 000 tenge	For each payment if technically possible	*

3. Transfer operations in foreign currency					
No.	Type of service	The minimum value	The maximum value	Note	VAT
I.3.1.	Crediting money in cashless form to the current account in foreign currency	0 tenge	200 000 tenge		
I.3.2.	International transfer in foreign currency in favor of customers of other banks				
I.3.2.1.	Fund transfer at beneficiary's expense (BEN) / mutual expenses (SHA)	0 tenge	1 000 000 tenge		
I.3.2.2.	Fund transfer at sender's expense (OUR)	0 tenge	1 000 000 tenge		
I.3.2.3	- Fund transfer guaranteed payment with "FULL PAY" code	0 tenge	1 000 000 tenge	"FULL PAY» code – the code of the tariff type set by the correspondent banks. Executed when it is technically possible. The commission is to be paid by sender, a beneficiary receives the total amount of transferred payment without charging fee in favor of the bank-correspondent JSC "Tengri Bank". If there are other banks on the payment route, the commission may be charged by the third bank-correspondents	
I.3.3.	Fund transfer within the Bank	0 tenge	1 000 000 tenge		
I.3.4.	Making amendments in requisites or terms of fund transfer, revocation, cancellation of the fund transfer accepted by the Bank (except in cases of refusal on the grounds established by the SWIFT rules)	0 tenge	1 000 US dollars or equivalent, calculated in tenge by exchange rate established by Treasury department of Bank as of application date	Provided technical possibility and condition that at the time the customer applied to the Bank, the funds were not transferred to the beneficiary Bank	*

I.3.5.	Making amendments by the Bank's customer in the requisites or terms of fund transfer, revocation, annulment of the fund transfer accepted by the Bank and/or correspondent bank, processing of the request for transfer execution	0 tenge	1 000 US dollars or equivalent, calculated in tenge by exchange rate established by Treasury department of Bank as of application date	Provided technical possibility after execution of payment by the beneficiary bank	*
I.3.6.	Transfer execution within the framework of "Regular payments" service	0 tenge	200 000 tenge	For each transfer	

4. Conversion operations

No.	Type of service	The minimum value	The maximum value	Note	VAT
I.4.1.	Purchase/sale of foreign currency by 16:30 Astana time (at the exchange rate set by the Bank on the date of purchase/sale)	0 tenge	10%	From the amount and currency received by the Bank calculated in tenge equivalent after conversion at the sales rate set by the Treasury Department of the Bank on the date of application	
I.4.2.	Application cancelation	0 tenge	10%	From the amount and currency received by the Bank calculated in tenge equivalent after conversion at the sales rate set by the Treasury Department of the Bank on the date of application	

5. Cash operations

No.	Type of service	The minimum value	The maximum value	Note	VAT
I.5.1.	Cash acceptance:				
I.5.1.1.	Acceptance of cash in tenge	0 tenge	10%	From the amount	
I.5.1.2.	Acceptance of cash in foreign currency	0 tenge	10%	From the amount	
I.5.2.	Cash withdrawal****				
I.5.2.1.	Cash withdrawal in tenge from the bank account****	0 tenge	20%	From the amount of cash withdrawal	
I.5.2.2.	Cash withdrawal in foreign currency from the bank account	0 tenge	20%	From the amount of cash withdrawal	
I.5.3.	Acceptance of payments	0 tenge	200 000 tenge	For each payment	
I.5.4.	Other cash operations for natural persons without opening of an account				
I.5.4.1.	Authentication of 30 tenge For each banknote foreign currency by technical means of	0 tenge	200 000 tenge	For each banknote	

	the Bank****				
I.5.4.2.	Coins and banknotes exchange****	0 tenge	10%	From the amount of coins to be exchanged	
6. Loan operations					
No.	Type of service	The minimum value	The maximum value	Note	VAT
I.6.1.	Consideration of application and documents for a non-recurring loan/ credit line	0 tenge	100 000 tenge		
I.6.2.	Organizing a loan/ tranche(s) within the credit line:	0 tenge	10 %	From the loan/tranche amount	
I.6.3.	Amendments in the terms of the loan	0 tenge	10 %	from the amount of the outstanding principal balance	*
	1) repayment schedule;				
	2) loan currency;				
	3) interest rates;				
	4) methods of loan repayment				
I.6.4.	Consideration issues on:	0 tenge	10 %	from the amount of the outstanding principal balance	*
	1) Amendments in conditions related to the Borrower (co-Borrower), the Guarantor (Warrantor), at the initiative of the Borrower (Co-borrower), the Guarantor (Warrantor)				
	2) Amendments in conditions of encumbrance of the Pledged item on the loan, as well as when replacing the pledged item;				
	3) replacement of the Pledger;				
	4) issuance at the request of the customer of title certificate for collateral contained in the customer's credit file;				
	5) issuance at the request of the customer the certificate on consent to registration (removal from registration) at the place of residence of the individual, to legalize replanning, buildings, additions made in the territory of collateral;				
	6) provision of service for registration of ownership and (or) pledge right to property put into use when the pledger changed;				
7) provision of service to amend the intended use of the real estate, to divide land into shares;					

	8) issuance at the request of the customer of the certificate on permission for replacement of the registration number of the vehicle, which is the collateral, on reissuance of the certificate of vehicle registration, on reissuance of the lost documents on the vehicle				
I.6.5.	Issuance at the request of the customer of the certificate on the loan debt	0 tenge	100 000 tenge	The tariff is not applied in cases as required by the legislation	*
I.6.6.	Partial (full) early repayment of the loan	0 tenge	5%	from the loan amount	
I.6.7.	Other fees	0 tenge	200 000 tenge		*

7. Other services

No.	Type of service	The minimum value	The maximum value	Note	VAT
I.7.1.1.	Issuing certificates on banking account availability (current, deposit)	0 tenge	200 000 tenge		*
I.7.2.	Issuance of duplicate documents	0 tenge	200 000 tenge	For each document	*
I.7.3.	Information provision on other written requests	0 tenge	200 000 tenge		*
I.7.4.	When providing services after the end of the operational day, if there is a technical capability of the Bank *****	0 tenge	200 000 tenge	Additionally to the amount of main commission fee	*
I.7.5.	Providing a copy of a SWIFT-message on performed incoming /outgoing payment	0 tenge	200 000 tenge		*
I.7.6.	Issuance of certificate during one hour	0 tenge	200 000 tenge	Charged in addition to the main tariffs specified in lines I.7.1–I.7.3	*

8. Provision of electronic banking services

No.	Type of service	The minimum value	The maximum value	Note	VAT
I.8.1.	Providing information on banking services:				
I.8.1.1.	Providing information on customer bank account (bank account number, balance, operations history, etc.)	0 tenge	200 000 tenge	Monthly payment	

I.8.1.2.	Automatic SMS-notifications on operations, performed through remote access system (SMS-Notification)	0 tenge	200 000 tenge	Monthly payment	*
I.8.2.	Providing electronic payment services:				
I.8.2.1.	Money transfer in national currency from customer bank account, opened in Bank:				
I.8.2.1.1.	To own bank account opened in the Bank	0 tenge	1 000 000 tenge		
I.8.2.1.2.	To bank account of other individual, opened in the Bank	0 tenge	1 000 000 tenge		
I.8.2.1.3.	To individual bank account opened in other bank in the territory of the Republic of Kazakhstan	0 tenge	1 000 000 tenge		
I.8.2.1.4	To legal entity bank account opened in the Bank	0 tenge	1 000 000 tenge		
I.8.2.1.5	To legal entity bank account opened in other bank in the territory of the Republic of Kazakhstan	0 tenge	1 000 000 tenge		
I.8.2.1.6	To banking account mean of access to which is Visa International or Mastercard International Inc., or other payment source, issued by any bank of the Republic of Kazakhstan (by using banking details of payment cards)	0 tenge	1 000 000 tenge		
I.8.2.1.7	Payment for goods and/or services	0 tenge	10 %	From the payment amount	
I.8.2.1.8	Transfer or payment using QR code	0 tenge	200 000 tenge	For each payment document (transfer)	
I.8.2.1.9	Cancellation of fund transfer during current working day	0 tenge	200 000 tenge	For each payment, if technically possible	*
I.8.2.2	International transfer or payment for goods and/ or services				
I.8.2.2.1	International payment	0 tenge	10%	From the payment amount	
I.8.2.2.2	International transfer	0 tenge	1 000 000 tenge		
I.8.2.3	Money transfer from Banking account to Banking account, means of access to which is Visa International or Mastercard International Inc, or other payment system, issued by any bank of the Republic of Kazakhstan (by using banking details of payment cards)	0 tenge	1 000 000 tenge		
I.8.2.4	Service on crediting money (transfers, payments) on the legal entity or individual bank account	0 tenge	10%	From amount	

I.8.2.5.	Making amendments in requisites or terms of fund transfer, revocation, cancellation of the fund transfer accepted by the Bank (except in cases of refusal on the grounds established by the SWIFT rules)	0 tenge	1000 dollars or equivalent, calculated in tenge by exchange rate established by Treasury department of Bank as of application date	Provided technical possibility and condition that at the time the customer applied to the Bank, the funds were not transferred to the beneficiary Bank	*
I.8.2.5.1	Making amendments by the Bank's customer in the requisites or terms of fund transfer, revocation, annulment of the fund transfer accepted by the Bank and/or correspondent bank, processing of the request for transfer execution	0 tenge	1000 dollars or equivalent, calculated in tenge by exchange rate established by Treasury department of Bank as of application date	Provided technical possibility after execution of payment by the beneficiary bank	*
I.8.3	Transactions with the use of electronic money:				
I.8.3.1	Opening and maintenance of e-wallet	0 tenge	200 000 tenge		
I.8.3.2	Repayment of e-money to a legal entity or Agent **	0 tenge	200 000 tenge	For each payment document (transfer)	
I.8.3.3.	Issue or crediting of e-money to the e-wallet of a legal entity or Agent **	0 tenge	1 000 000 tenge	For each payment document (transfer)	
I.8.3.4	Payment with the use of e-money to pay for goods and/or services	0 tenge	10%	From payment amount	
I.8.3.5	Transfer of e-money from the individual's e-wallet to another e-wallet	0 tenge	10%	From the transfer amount	
I.8.3.6	Service for crediting funds (transfers, payments) to the accounts of legal entities or Agent**	0 tenge	10%	From amount	
I.8.3.7	Transfer or payment with the use of QR code	0 tenge	10%	From the transfer amount, for each payment document (transfer)	
I.8.3.8	Providing information on the customer's e-money account (account number, balance, transaction history and other)	0 tenge	100 000 tenge	Monthly payment	
I.8.3.9	Automatic sending of SMS-notifications to mobile phone about operations carried out through the remote access system (SMS-informing)	0 tenge	200 000 tenge	Monthly payment	*

I.8.3.10	Blocking or unblocking of e-wallet	0 tenge	200 000 tenge		
I.8.3.11	Service for raising and/or crediting of funds (transfers, payments) to the accounts of legal entities or individuals	0 tenge	10%	From amount	
I.8.3.12	Payment of tax or other debts including payments to the budget of the Republic of Kazakhstan	0 tenge	10%	From amount	
I.8.4	Remote opening of Bank accounts for individuals and legal entities:				
I.8.4.1	Remote opening of the Bank account	0 tenge	200 000 tenge	non-recurrent commission fee, must be paid for each account non-recurrent	
I.8.4.2	Delivery of payment card and PIN-envelope by courier or Bank's partner	0 tenge	200 000 tenge		*
I.8.5	Conversion operation including purchase and sale of foreign currency	0 tenge	10%	From the amount and currency of money received by the Bank calculated in equivalent in tenge after conversion by rate of sale, set by Treasury department of Bank on day of request application	

9. Safe Depository

No.	Type of service	The minimum value	The maximum value	Note	VAT
I.9.1.	Rent of the individual bank safe deposit (safe-deposit box)	0 tenge	1 000 000 tenge		*
I.9.2	Commission fee for replacement of the lock in case of breakage or loss of the key due to customer's fault	0 tenge	500 000 tenge		*
I.9.3	Commission fee for safekeeping in the Bank's strongroom in case of forced opening of the safe	0 tenge	500 000 tenge	For each day of safekeeping	*
I.9.4	The penalty for the late lease payment for the safe-deposit box	0 tenge	10%	From the amount of the standard tariff, for each day of safekeeping	

Note: provision of the service is possible only if you have a current/deposit account
*Subject to VAT and identified without VAT

10. Services provision under "Tengri premier", the comprehensive services agreement

No.	Type of service	The minimum value	The maximum value	Note	VAT
I.10.1.	Subscription fee for service under the comprehensive services agreement	0 tenge	1 000 000 tenge	Monthly payment	
I.10.2.	Subscription fee for service of the main payment card	0 tenge	1 000 000 tenge	Monthly payment	

I.10.3.	Subscription fee for service of the additional payment card	0 tenge	1 000 000 tenge	Monthly payment	
Note: Other card fees are applied in accordance with the Part III Tariffs for carrying out banking and other operations using payment cards for individuals Payment card servicing is referred to as support of payment card in Bank information systems					

Part II. Tariffs for services for legal entities, individuals engaged in entrepreneurial activities and peasant agriculture

1. Opening, maintaining and closing of banking accounts					
No.	Type of service	The minimum value	The maximum value	Note	VAT
II.1.1.	Opening bank account (current (including escrow), saving)	0 tenge	500 000 tenge	One-time commission fee, must be paid for each account	
II.1.1.1	Opening bank account in a special mode	0 tenge	500 000 tenge	One-time commission fee, must be paid for each account	
II.1.2.	Bank account maintenance (except current accounts in euro)	0 tenge	200 000 tenge	monthly, must be paid at the end of each month for each account	
II.1.2.1	Bank account maintenance (current accounts in euro)	0 tenge	5% from the amount of the daily balance	monthly, must be paid at the end of each month for each account	
II.1.2.2	Bank account maintenance in the absence of expenditure transactions initiated by the customer more than 12 months	0 tenge	200 000 tenge	In case of insufficient money, charged within the balance. Monthly, must be paid at the end of each month for each account	
II.1.3.	Issuing bank account statement on cash flow during period of				
II.1.3.1	Up to the first year	0 tenge	200 000 tenge		
II.1.3.2	More than one year	0 tenge	200 000 tenge		
II.1.4.	Crediting money (payments) to the current account from individuals in the favor of legal entities/ individual entrepreneur, with whom the Bank has concluded the relevant agreement (s)/ contract (s):				
	- payment for service under agreement/ contract;	0 tenge	95%	From the amount of incoming payment	
II.1.5.	Closing current account upon customer application	0 tenge	200 000 tenge		*
II.1.5.1	Closing current account by escrow	0 tenge	200 000 tenge		*
II.1.6.	Crediting money to current account by escrow	0 tenge	10%	From the amount of crediting	
1.1 Opening, management and closing of banking accounts of legal entities and individuals, involved in entrepreneurship activity and peasant agriculture, using information systems of third parties (systems of partners)					
No.	Service	Minimum value	Maximum value	Notes	VAT

II.1-1.1	Banking account reserving	0 tenge	500 000 tenge	One-time fee, that is to be paid for each account	
II.1-1.2	Opening of account (current (including escrow), saving)	0 tenge	500 000 tenge	One-time fee, that is to be paid for each account	
II.1-1.3	Management of banking account (except for accounts in Euro)	0 tenge	200 000 tenge	Every month, and is subject to payment by the end of each month, for each account	
II.1-1.4	Management of banking account (current Euro accounts)	0 tenge	2% per annum from average monthly balance on account	Monthly, and is subject to payment by the end of each month for each account	
II.1-1.5	Issuing statement on cash flow on account for the period	0 tenge	200 000 tenge		
II.1-1.6	Closing of current account upon customer application	0 tenge	50 000 tenge		*

2. Transfer operations in tenge					
No.	Type of service	The minimum value	The maximum value	Note	VAT
II.2.1.	Intrabank transfers between bank customers	0 tenge	1 000 000 tenge	For each transfer	
II.2.2	Transfers in tenge in favor of other banks customers				
II.2.2.1.	- till 13:00 Astana time				
II.2.2.1.1	on paper	0 tenge	1 000 000 tenge	For each transfer	
II.2.2.1.2	via Internet-banking	0 tenge	1 000 000 tenge	For each transfer	
II.2.2.2.	- from 13:00 to 16:00 Astana time				
II.2.2.2.1	on paper	0 tenge	1 000 000 tenge	For each transfer	
II.2.2.2.2	via Internet-banking	0 tenge	1 000 000 tenge	For each transfer	
II.2.2.3.	- from 16:00 to 17:00 Astana time				
II.2.2.3.1	on paper	0 tenge	1 000 000 tenge	For each transfer	
II.2.2.3.2	via Internet-banking	0 tenge	1 000 000 tenge	For each transfer	
II.2.2.4.	- from 17.00 Astana time (if there is a technical capability of the Bank)				
II.2.2.4.1	on paper	0 tenge	1 000 000 tenge	For each transfer	
II.2.2.4.2	via Internet-banking	0 tenge	1 000 000 tenge	For each transfer	
II.2.2.5.	Transfer with future value date				
II.2.2.5.1	on paper	0 tenge	1 000 000 tenge	for each transfer (except taxes and other mandatory payments to the budget, mandatory pension contributions, mandatory	
II.2.2.5.2	via Internet-banking	0 tenge	1 000 000 tenge		

				occupational pension contributions, social security contributions, mandatory health insurance deductions)	
II.2.2.6.	Rapid money transfer to other banks, during one hour (if there is technical capability of Bank)				
II.2.2.6.1	on paper	0 tenge	1 000 000 tenge	For each transfer charged additionally to principal tariff, specified in lines 2.2, except for line 2.2.4.)	
II.2.2.6.2	via Internet-banking	0 tenge	1 000 000 tenge		
II.2.3.	When providing information in hard copy by putting information by bank employee (additionally to the clause 2.2)	0 tenge	50 000 tenge	For one last name	*
II.2.4.	When providing information in electronic format by putting information by bank employee (additionally to the clause 2.2.)	0 tenge	50 000 tenge	For one last name	*
II.2.5.	Request on external transfer, amendments of requisites of external transfer, revocation of transfer during operational day (if there is technical capability and accept of transfer by recipient)	0 tenge	200 000 tenge	For each operation	*
II.2.6.	Request on intrabank transfer, amendments to requisites of intrabank transfer, revocation of transfer during operational day (if there is technical capability and accept of transfer by recipient)	0 tenge	200 000 tenge	For each operation	*
2.1. Transfer operations in tenge for legal entities and individuals, involved in entrepreneurship activity, and peasant agriculture, that use information systems of third parties (systems of partners)					
No.	Service	Minimum value	Maximum value	Notes	VAT
II.2-1.1	Intrabank transfers between bank customers, as well as between branches	0 tenge	1 000 000 tenge	For each transfer	
II.2-1.2	Money transfers in tenge in favor of customer of other banks (except for transfer in favor of budget)	0 tenge	1 000 000 tenge	For each transfer	
II.2-1.3	Transfer to budget	0 tenge	1 000 000 tenge	For each transfer	
3. Transfer operations in foreign currency					
No.	Type of service	The minimum value	The maximum value	Note	VAT
II.3.1.	Transfers in favor of customers of other banks in US dollars				
II.3.1.1.	- at expense of beneficiary (BEN)/shared expenses (SHA):				

II.3.1.1. 1.	- with the value date of the current day	0 tenge	1 000 000 tenge	For each transfer	
II.3.1.1. 2.	With the value date on the next working day	0 tenge	1 000 000 tenge	For each transfer	
II.3.1.2. - at expense of remitter (OUR):					
II.3.1.2. 1.	- with the value date of the current day	0 tenge	1 000 000 tenge	For each transfer	
II.3.1.2. 2.	- with the value date on the next working day	0 tenge	1 000 000 tenge	For each transfer	
II.3.1.3. - guaranteed payment with "FULL PAY" code - if technically possible					
II.3.1.3. 1.	- with the value date of the current day	0 tenge	1 000 000 tenge	For each transfer	
II.3.1.3. 2.	- with the value date on the next working day	0 tenge	1 000 000 tenge	For each transfer	

Note:
 Tariff of transfer amount is calculated in equivalent of tenge after conversion of foreign currency by rate of sale, set by Treasury department on day of application day.
 Value date of following day is any next day of working day, but no more than three working days since day of the Bank's customer instructions on the money transfer /
 In case the payment is submitted after 16:00 Astana time, the payment is executed with the value date on the next working day.

II.3.2	Transfer in other currencies except USD, INR and currencies of CIS countries				
II.3.2.1	- with the value date of the current day	0 tenge	1 000 000 tenge	For each transfer	
II.3.2.2	- with the value date on the next working day	0 tenge	1 000 000 tenge	For each transfer	

Note:
 Tariff of transfer amount is calculated in equivalent of tenge after conversion of foreign currency by rate of sale, set by Treasury department on day of application day.
 Value date of following day is any next day of working day, but no more than three working days since day of the Bank's customer instructions on the money transfer /
 In case the payment is submitted after 16:00 Astana time, the payment is executed with the value date on the next working day.

II.3.3.	Transfers in favor of customers of other banks in currencies of CIS countries, including RUB (Russian rubles):				
II.3.3.1.	- with the value date of the current day at expense of sender	0 tenge	1 000 000 tenge	For each transfer	
II.3.3.2.	- with the value date on the next working day at expense of sender	0 tenge	1 000 000 tenge	For each transfer + additional payment for telegraph expenses	

Note:
 Tariff of transfer amount is calculated in equivalent of tenge after conversion of foreign currency by rate of sale, set by Treasury department on day of application day.
 Value date of following day is any next day of working day, but no more than three working days since day of the Bank's customer instructions on the money transfer /
 In case the payment is submitted after 16:00 Astana time, the payment is executed with the value date on the next working day.

II.3.4.	Transfers in INR (Indian rupees)				
II.3.4.1.	From JSC "Tengri Bank" customer account to accounts of customers of Punjab National Bank, India	0 tenge	1 000 000 tenge	For each transfer	

	- with the value date of the current day.				
II.3.4.1.	From JSC “Tengri Bank” customer account to accounts of customers of Punjab National Bank, India - with the value date on the next working day	0 tenge	1 000 000 tenge	For each transfer	
II.3.4.3.	On Customer accounts of other India banks - with the value date of the current day	0 tenge	1 000 000 tenge	For each transfer	
II.3.4.4.	On Customer accounts of other India banks - with the value date on the next working day		1 000 000 tenge	For each transfer	
II.3.5.	Transfer in INR within Bank between Bank customers	0 tenge	1 000 000 tenge	For each transfer	
II.3.6.	Amendments to requisites or conditions of transfer, termination of transfer accepted by Bank (except for cases of refusal on grounds, set by SWIFT rules)	0 tenge	1000 US dollars or equivalent, calculated in tenge by exchange rate established by Treasury department as of application date	If there is technical Capability and conditions that payment in the moment of customer application was not fulfilled by Bank in favor of beneficiary Bank.	*
II.3.7.	Amendments by Bank customer to requisites of conditions of transfer, review, termination of accept by beneficiary bank and/or correspondent bank, issuing request on transfer performance	0 tenge	1000 US dollars or equivalent, calculated in tenge by exchange rate established by Treasury department as of application date	If there is technical capability, after execution of payment by beneficiary's Bank	*

Note:

Value date of following day is any next day of working day, but no more than three working days since day of the Bank's customer instructions on the money transfer /

In case the payment is submitted after 17:00 Astana time, the payment is executed with the value date on the next working day

4. Conversion operations

No.	Type of service	The minimum value	The maximum value	Note	VAT
II.4.1.	Purchase/sale of non-cash foreign currency (by rate set by Bank upon customer request from 9:00 to 16:00 Astana time with value date on the same day)	0 tenge	10%	From the amount	
II.4.2.	Purchase/sale of non-cash foreign currency (by rate set by Bank upon customer request from 9:00 to 16:00 Astana time with value date on the next day)	0 tenge	10%	From the amount	
II.4.3.	Conversion of foreign cash to other foreign cash (by rate set by the Bank)	0 tenge	10%	From the amount	
II.4.4.	Cancelling conversion request	0 tenge	10%	From the amount	*

5. Cash operations

No.	Type of service	The minimum value	The maximum value	Note	VAT
II.5.1.	Cash acceptance:				
II.5.1.1.	- tenge	0 tenge	10%	From the amount	
II.5.1.2.	- foreign currency	0 tenge	10%	From the amount	
II.5.2.	Cash withdrawal in tenge:				
II.5.2.1	- upon preliminary request	0 tenge	10%	From the amount, preliminary request for cash withdrawal is applied before 1 working day if withdrawal amount exceeds 1 million tenge	
II.5.2.2	- without preliminary request	0 tenge	10%	From the amount of cash withdrawal	
II.5.3.	Cash acceptance for loans repayment issued by Bank	0 tenge	10%	From the amount	
II.5.4.	Cash withdrawal in foreign currency:				
II.5.4.1	upon preliminary request	0 tenge	10%	From the amount, preliminary request for cash withdrawal is applied before 1 working day if withdrawal amount exceeds 5 000 US dollars / 5 000 Euro / 200 000 Russian rubles	
II.5.4.2.	without preliminary request	0 tenge	10%	From the amount of cash withdrawal	

II.5.5.	Exchange of large-value banknotes for small ones and vice versa, exchange of banknotes for coins and vice versa if Bank has capability	0 tenge	10%	From the amount	
II.5.6.	Verification of foreign currency authenticity by technical means of Bank	0 tenge	100 000 tenge	For one banknote	
II.5.7.	Acceptance and/or recalculation of collected cash	0 tenge	10%	If customer, after recalculation of collected cash, credits money to current account, commission fee specified in line II.5.1.1. is not charged additionally	
II.5.8.	Recalculation of collected cash, if there are shortages, surplus and other reasons (recalculation is required if there are difference in amounts of banknotes)	0 tenge	10%	From the amount	
II.5.9.	Delivery of cash and jewelries from customer cash desk to Bank branch cash desk by external party, which performs cash collection	0 tenge	10%	From the amount	*
II.5.10.	Re-entry to the collection point due to customer's fault	0 tenge	100 000 tenge	Charged additionally to basic tariff, provided for by clause II.5.1.1	*

6. Borrowing

No.	Type of service	The minimum value	The maximum value	Note	VAT
II.6.1.	Consideration of the application and documents for a non-recurrent loan/ credit line	0 tenge	10 000 000 tenge	non-recurrent	
II.6.2.	Consideration of the application and documents for a non-recurrent loan/ credit line in the form of operational overdraft	0 tenge	10 000 000 tenge	non-recurrent	
II.6.3.	Organization of issuance of non-recurrent loan/ first tranche within the credit line	0 tenge	20% (from 500 000 tenge and more)	From the amount of non-recurrent loan/ credit line	
II.6.4.	Organization of issuance of second and any subsequent tranche within the credit line	0 tenge	10% (from 500 000 tenge and more)	From the amount of non-recurrent loan/ credit line	
II.6.5.	Organization of issuance of non-recurrent loan/ first tranche within the credit line in the form of operational overdraft	0 tenge	20% (from 500 000 tenge and more)	From the amount of non-recurrent loan/ credit line	

II.6.6.	Organization of issuance of second and any subsequent tranche within the credit line in the form of operational overdraft	0 tenge	10% (from 500 000 tenge and more)	From the amount of every tranche	
II.6.7.	Amendments in financing conditions on the basis of the Borrower's application	0 tenge	10% (from 500 000 tenge and more)	From the amount of non-recurrent loan/ credit line	
II.6.8.	Providing the Borrower with a certificate related to the service of non-recurrent loan/ credit line	0 tenge	10% (from 500 000 tenge and more)	From the amount of non-recurrent loan/ credit line	*
II.6.9.	Granting to the Pledger the consent of the Bank to replace the technical passports on movable property, making amendments, replacement, reissuance and issuance of title certificates on estate property.	0 tenge	10% (from 500 000 tenge and more)	From the amount of non-recurrent loan/ credit line	*
II.6.10.	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	0 tenge	10% (from 500 000 tenge and more)	From the amount of non-recurrent loan/ credit line	

7. Bank guarantees

No.	Type of service	The minimum value	The maximum value	Note	VAT
II.7.1.	Issuing blank tender guarantee				
II.7.1.1.	Technical arrangement of a bank guarantee (operational issue)	0 tenge	10 000 000 tenge	non-recurrent	
II.7.1.2.	Issue of bank guarantee (additional tariff for risk)	0 tenge	20% (from 500 000 tenge and more)	From the amount of the guarantee	
II.7.2.	Issuing bank tender guarantee 100% secured by money pledge				
II.7.2.1.	Technical arrangement of a bank guarantee (operational issue)	0 tenge	10 000 000 tenge	non-recurrent	
II.7.2.2.	Issue of bank guarantee without accrual of interest on the money pledge (additional tariff for risk)	0 tenge	20% (from 500 000 tenge and more)	From the amount of the guarantee	

II.7.2.3.	Issue of bank guarantee with accrual of interest on the money pledge (additional tariff for risk)	0 tenge	20% (from 500 000 tenge and more)	From the amount of the guarantee	
II.7.3.	Issue of a bank guarantee for the performance of obligations under the contract / agreement / return of the advance payment 100% secured by money pledge				
II.7.3.1.	Technical arrangement of a bank guarantee (operational issue)	0 tenge	10 000 000 tenge	non-recurrent	
II.7.3.2.	Issue of bank guarantee (additional tariff for risk)	0 tenge	20%, per annum		
II.7.3.3	Issue of bank guarantee with accrual of interest on the money pledge (additional tariff for risk)	0 tenge	20% per annum,		
II.7.4.	Issuing bank tender guarantee secured by the pledge of property				
II.7.4.1.	Technical arrangement of a bank guarantee (operational issue)	0 tenge	10 000 000 tenge	non-recurrent	
II.7.4.2.	Issue of bank guarantee (additional tariff for risk)	0 tenge	20%, from 500 000 tenge and more	From the amount of the guarantee	
II.7.5.	Issue of a bank guarantee for the performance of obligations/ return of the advance payment, secured by the pledge of property or the right of claim under a contract / agreement				
II.7.5.1.	Technical arrangement of a bank guarantee (operational issue) secured by pledged property	0 tenge	10 000 000 tenge	non-recurrent	
II.7.5.2.	Technical execution of a bank guarantee (operational issue), secured by the right of claim under a contract/agreement	0 tenge	10 000 000 tenge	non-recurrent	
II.7.5.3.	Issuing a Bank Guarantee secured by the pledged property, as well as by the right of claim under a contract/agreement (additional tariff for risk)	0 tenge	20% per annum		
II.7.6.	Amendments to the bank guarantee terms according to the application of principal (operational issue of amendments to guarantee) except for amendments associated with the increase of the value of guarantee.	0 tenge	20% (from 500 000 tenge and more)	From the amount of the guarantee, for each request on amendment	
II.7.7.	Organization of credit line for documentary operations	0 tenge	20% (from 500 000 tenge and more)	From the amount of the credit line	
	<i>The increase in the amount of the issued bank guarantee is considered for charging the commission fee as an independent issue of a bank guarantee for the amount of the increase</i>				
7-1. International bank guarantees					

No.	Type of service	The minimum value	The maximum value	Note	VAT
7-1.1.	Import guarantees (issued upon instruction of customers)				
II.7-1.1.1.	Guarantee issue (risks fee)	0 tenge /0 US dollars	10%	Per annum, from the guarantee amount	
II.7-1.1.2.	Technical issue of guarantee	0 tenge /0 US dollars	300 000 tenge / 1000 US dollars		
II.7-1.1.3.	Amendments to guarantee conditions	0 tenge /0 US dollars	30 000 tenge / 100 US dollars	For each amendment	
II.7-1.1.4.	Guarantee amount increase (considered as independent guarantee issue for commission accrual)			In accordance with tariff, provided for by line II.7.1.1.1	
II.7-1.1.5.	Verification of documents, confirming payment request	0 tenge /0 US dollars	600 000 tenge / 2000 US dollars		
II.7-1.1.6.	Payment by guarantee	0 tenge /0 US dollars	300 000 tenge / 1000 US dollars		
II.7-1.1.7.	Sending pack of documents by postal/delivery service	0 tenge /0 US dollars	12 000 tenge /40 US dollars	+ Postal/delivery expenses by actual cost	*
II.7-1.1.8.	Guarantee termination upon validity period expiration	0 tenge /0 US dollars	60 000 tenge /200 US dollars		*
II.7-1.1.9.	SWIFT-message	0 tenge /0 US dollars	10 000 tenge /30 US dollars		*
7-1.2.	Export guarantees (issued in favor of customers)				
II.7-1.2.1.	Guarantee advising	0 tenge /0 US dollars	300 000 tenge / 1000 US dollars		
II.7-1.2.2.	Advising amendments to guarantee conditions	0 tenge /0 US dollars	30 000 tenge / 100 US dollars	For each advising	
II.7-1.2.3.	Verification of documents, attached to payment request	0 tenge /0 US dollars	600 000 tenge / 2000 US dollars		
II.7-1.2.4.	Sending pack of documents by postal/delivery service	0 tenge /0 US dollars	12 000 tenge / 40 US dollars	+ Postal/delivery expenses by actual cost	*

II.7-1.2.5.	Termination of guarantee upon validity period expiration	0 tenge /0 US dollars	60 000 tenge / 200 US dollars		*
II.7-1.2.6.	SWIFT-message	0 tenge /0 US dollars	10 000 tenge / 30 US dollars		*

Notes:

1. The tariffs indicated in US dollars are applied in case of payment of the Commission fee by non-residents.
2. Commission fees, interest and expenses of other banks are paid at actual cost.

8. Letters of credit

No.	Type of service	The minimum value	The maximum value	Note	VAT
II.8.1.	Import letters of credit (issued upon customers instructions), including reserve letters of credit				
II.8.1.1.	Opening letter of credit (risks fee)	0 tenge	10 %	Per annum, from the letter of credit amount	
II.8.1.2.	Technical issue of letter of credit	0 tenge /0 US dollars	300 000 tenge / 1000 US dollars		
II.8.1.3.	Amendments in conditions of the letter of credit	0 tenge /0 US dollars	300 000 tenge / 1000 US dollars		
II.8.1.4.	Increasing amount of letter of credit (considered as independent issue of letter of credit for commission fee accrual)			In accordance with tariff, provided for by line II.8.1.2.	
II.8.1.5.	Verification of documents by letter of credit	0 tenge /0 US dollars	600 000 tenge / 2000 US dollars	For each set of documents	
II.8.1.6.	Identifying deviations in documents	0 tenge /0 US dollars	30 000 tenge / 100 US dollars	For each set of documents with deviations	
II.8.1.7.	Payment by letter of credit	0 tenge /0 US dollars	300 000 tenge / 1000 US dollars		
II.8.1.8.	Sending pack of documents by postal/delivery service	0 tenge /0 US dollars	12 000 tenge /40 US dollars	+ Postal/delivery expenses by actual cost	*
II.8.1.9.	Termination of letter of credit before letter of credit validity period expiration	0 tenge /0 US dollars	60 000 tenge /200 US dollars		*
II.8.1.10.	SWIFT- message	0 tenge /0 US dollars	10 000 tenge / 30 US dollars		*
II.8.2.	Export letters of credit (issued in favor of customers), including reserve letters of credit				

II.8.2.1.	Confirmation of letter of credit	0 tenge /0 US dollars	10% per annum	From the amount of the letter of credit	
II.8.2.2.	Advise of letter of credit	0 tenge /0 US dollars	300 000 tenge / 1000 US dollars		
II.8.2.3.	Transfer of transferable letter of credit	0 tenge /0 US dollars	300 000 tenge / 1000 US dollars		
II.8.2.4.	Transferring amendments of conditions of transferable letter of credit	0 tenge /0 US dollars	30 000 tenge / 100 US dollars	For each amendment	
II.8.2.5.	Advising amendments of letter of credit conditions	0 tenge /0 US dollars	30 000 tenge / 100 US dollars	For each advising	
II.8.2.6.	Verification of documents by letter of credit	0 tenge /0 US dollars	600 000 tenge / 2000 US dollars	For each document	
II.8.2.7.	Identifying deviations in documents	0 tenge /0 US dollars	30 000 tenge / 100 US dollars	for each pack of documents with deviations	*
II.8.2.8.	Sending pack of documents by postal/delivery service	0 tenge /0 US dollars	12 000 tenge / 40 US dollars	+ postal/delivery expenses by actual cost	*
II.8.2.9.	Negotiation	0 tenge /0 US dollars	10 % per annum	From the amount of documents	
II.8.2.10.	Termination of letter of credit upon letter of credit validity period expiration	0 tenge /0 US dollars	60 000 tenge / 200 US dollars		*
II.8.2.11.	SWIFT- message	0 tenge /0 US dollars	10 000 tenge /30 US dollars		*

Notes:

1. The tariffs indicated in US dollars are applied in case of payment of the Commission fee by non-residents.
2. Commission fees, interest and expenses of other banks are paid at actual cost.

9. Documentary collection					
No.	Type of service	The minimum value	The maximum value	Note	VAT
II.9.1.	Acceptance of payment/ forwarding documents for collection to transfer them to the drawee against accept/ payment	0 tenge /0 US dollars	180 000 tenge / 600 US dollars		

II.9.2.	Amendments in the conditions of the collection order	0 tenge /0 US dollars	18 000 tenge / 60 US dollars	For each amendment	*
II.9.3.	Preparation and / or transfer of payment / shipping documents	0 tenge /0 US dollars	12 000 tenge / 40 US dollars	+ postal/delivery expenses by actual cost	*
II.9.4.	Advise of collection	0 tenge /0 US dollars	600 000 tenge /2000 US dollars		
III.9.5.	Payment of collection	0 tenge /0 US dollars	300 000 tenge / 1000 US dollars		
II.9.6	Return of unpaid documents:				
II.9.6.1	Without the protest of a bill	0 tenge /0 US dollars	12 000 tenge / 40 US dollars	+ postal/delivery expenses by actual cost	*
II.9.6.2.	With the protest of a bill	0 tenge /0 US dollars	18 000 tenge / 60 US dollars	+ postal/delivery expenses by actual cost	*
II.9.7.	Keeping collection documents	0 tenge /0 US dollars	10 000 tenge / 30 US dollars	in a quarter	*

Note: the tariffs indicated in US dollars are applied in case of payment of the Commission fee by non-residents

9-1. Services on the organization of financial operations / deal structuring

No.	Type of service	The minimum value	The maximum value	Note	VAT
II.9-1.1.	Deal structuring	0 tenge	3%	From the deal amount	
II.9-1.2.	Financial services on amendments of the obligation's repayment schedule established by the foreign bank or early payment of obligations under issued letters of credit/ international bank guarantees	0 tenge /0 US dollars	60 000 tenge /200 US dollars		*
II.9-1.3.	Cancellation of a previously submitted application for financing and/or confirmation under letters of credit / international bank guarantees after receiving an offer from a foreign Bank	0 tenge /0 US dollars	60 000 tenge /200 US dollars		*

Note: the tariffs indicated in US dollars are applied in case of payment of the Commission fee by non-residents

10. Currency control					
No.	Type of service	The minimum value	The maximum value	Note	VAT
II.10.1.	Acceptance, verification and assigning the accession number to the currency agreement	0 tenge	100 000 tenge	within 2 working days, not counting the day of documents submission	*
II.10.2.	Acceptance and verification of additions and amendments to the currency agreement with the assigned accession number	0 tenge	100 000 tenge		*
II.10.3.	Providing certificate – notice on movement of funds under the existing currency agreements including with the assigned accession number	0 tenge	100 000 tenge		*
II.10.4.	Providing certificate – notice on movement of funds under the nonoperating currency agreements including with the assigned accession number	0 tenge	100 000 tenge		*
II.10.5.	Written request to the customer by mail for the provision of documents and information confirming the fulfillment of obligations or changing the period of repatriation under the currency agreements	0 tenge	100 000 tenge		*
II.10.6.	Issuance of documents' duplicate of currency control	0 tenge	100 000 tenge	For one sheet	*
II.10.7.	Renewal of the accession number to the currency agreement removed from the record registration	0 tenge	100 000 tenge		*
II.10.8.	Removal of the currency agreement from the record registration due to change the bank	0 tenge	100 000 tenge		*
11. Other commission fees of the Bank					
No.	Type of service	The minimum value	The maximum value	Note	VAT
II.11.1.	Issue of the cheque book	0 tenge	100 000 tenge		*
II.11.2.	Preparation and sending of notifications to customs authorities:				*
II.11.2.1.	- on the company's letterhead	0 tenge	100 000 tenge		*
II.11.2.2.	- on the simple form	0 tenge	100 000 tenge		*
II.11.3.	Issue of certificates to customers on payments made on currency transactions	0 tenge	100 000 tenge	For each contract	*
II.11.4.	Information provided to customers:				*

II.11.4.1.	Certificate (on the presence of accounts, card-file № 2, on the presence/absence of loan debt)	0 tenge	100 000 tenge		*
II.11.4.2.	Information provision on other written requests	0 tenge	100 000 tenge	For each request	*
II.11.4.3.	Issuance of duplicate documents	0 tenge	100 000 tenge	For each document	*
II.11.4.4.	Issuance of duplicate documents for the period of limitation of more than one operational year	0 tenge	100 000 tenge	For each document	*
II.11.4.5.	Certificated of cash movement and confirmation of account balances (balance lists)	0 tenge	100 000 tenge	For each document	*
II.11.4.6.	Providing certificates specified in lines II.11.4.1., II.11.4.2., II.11.4.5. during one hour	0 tenge	100 000 tenge	For each document	*
II.11.4.7.	Providing certificates specified in lines II.11.4.1., II.11.4.2., II.11.4.5. during one working day	0 tenge	100 000 tenge	For each document	*
II.11.5.	Providing copy of SWIFT-message on the payment	0 tenge	100 000 tenge		*
II.11.6.	Issuance of copies of charter documents	0 tenge	100 000 tenge	For document	*
II.11.7.	Via SWIFT	0 tenge	100 000 tenge	For document	*
II.11.8.	Printing of payment and account documents	0 tenge	100 000 tenge	For one copy	*
II.11.9.	Service of valuables' safekeeping	0 tenge	100 000 tenge	For each day	*
II.11.10.	When providing services after the end of the operational day, if technically possibility of the Bank	0 tenge	100 000 tenge	Additionally to the amount of the main commission fee	*
II.11.11.	Type and execution of payment order at the request of the customer	0 tenge	100 000 tenge	For one payment order	*

12. Other commission fees for Electronic banking services

No.	Type of service	The minimum value	The maximum value	Note	VAT
II.12.1.	Payment for connection	0 tenge	100 000 tenge	Non-recurrent payment	*
II.12.2.	Subscription services for 1 working place	0 tenge	100 000 tenge	Every month	*
II.12.3.	Providing advice on issues related to the provision of remote services by the Bank	0 tenge	100 000 tenge	For the service	*
II.12.4.	Providing eToken key carrier	0 tenge	100 000 tenge	Per unit	*
II.12.5.	Re-generation of digital signature	0 tenge	100 000 tenge	Per carrier	*

II.12.6.	Operations with the use of electronic money:				
II.12.6.1	Opening and maintenance of e-wallet	0 tenge	100 000 tenge		
II.12.6.2	Repayment of e-money to a legal entity or Agent**	0 tenge	10%	From repayment amount	
II.12.6.3	Issue or crediting of e-money to the e-wallet of a legal entity or Agent**	0 tenge	10%	from the amount of issue or crediting	
II.12.6.4	Payment with the use of e-money to pay for goods and/or services	0 tenge	10%	From the transfer amount	
II.12.6.5	Transfer of e-money from the legal entity's e-wallet to another e-wallet	0 tenge	10%	From the transfer amount	
II.12.6.6	Service for crediting funds (transfers, payments) to the accounts of legal entities or Agent**	0 tenge	10%	From the transfer amount	
II.12.6.7	Transfer or payment with the use of QR code	0 tenge	10%	From the transfer amount or payment	
II.12.6.8	Providing information on the customer's e-money account (account number, balance, transaction history and other)	0 tenge	100 000 tenge	Monthly payment	
II.12.6.9	Automatic sending of SMS-notifications to mobile phone about operations carried out through the remote access system (SMS-informing)	0 tenge	100 000 tenge	Monthly payment	*
II.12.6.10	Blocking or unblocking of e-wallet	0 tenge	100 000 tenge		
II.12.6.11	Service for raising and/or crediting of funds (transfers, payments) to the accounts of legal entities	0 tenge	10%	From the transfer amount or payment	
II.12.6.12	Payment of tax or other debts including payments to the budget of the Republic of Kazakhstan	0 tenge	10%	From the transfer amount	

Part III. Tariffs for carrying out banking and other operations using payment cards for individuals

1. Opening, maintenance and closing of the current account, the means of access to which is the payment card					
No.	Type of service	The minimum value	The maximum value	Note	VAT
III.1.1.	Opening of the current account	0 tenge	50 000 tenge		

III.1.2.	Management of the fixed current account (the account from which no credit/debit transactions has been carried out within 12 months from the date of the last transaction carried out by the customer or his/her legal representative)	0 tenge	50 000 tenge	on monthly basis; if there is no adequate money amount, it shall be charged within account balance	
III.1.3.	Closing of the current account	0 tenge	50 000 tenge		*

2. Depositing and crediting of money to the current account, the means of access to which is the payment card

No.	Type of service	The minimum value	The maximum value	Note	VAT
III.2.1.	Depositing and crediting of cash:				
III.2.1.1.	At the cash desk of JSC "Tengri Bank":				
	- without using a payment card	0 tenge	10%	From the amount, crediting money within one working day (if the transaction is carried out before 6 p.m. of Astana time) or within two working days (in other cases)	
	- with the use of payment card through POS-terminal	0 tenge	10% + 10 000 tenge	From the amount	
III.2.1.2.	with the use of payment card through the ATM / electronic terminal with the function of receiving money (cash-in)	0 tenge	10%	From the amount	
III.2.2.	Depositing (crediting) of money received by non-cash payment:				
III.2.2.1.	From legal entity or individual, involved in individual entrepreneurship activity according to Agreement on individuals complex servicing	0 tenge	10%	From the amount of Agreement of individuals complex servicing, charged from legal entity or individual, involved in entrepreneurship activity	
III.2.2.2.	To current account from other source	0 tenge	10%	Withheld from received amount	

3. Issue, re-issue and maintenance of payment card

No.	Type of service	The minimum value	The maximum value	Note	VAT
III.3.1.	Issue of any payment card	0 tenge	100 000 tenge		
III.3.2.	Urgent issue of any payment card within four working days	0 tenge	100 000 tenge	Only in Almaty	*
III.3.3.	Subscription fee for maintenance of the main payment card	0 tenge	50 000 tenge	Monthly payment;	
III.3.4.	Subscription fee for maintenance of additional card	0 tenge	50 000 tenge	Monthly payment;	
III.3.5	Re-issue of a payment card at the request of a payment cardholder (including in case of loss/ steal / damage of a payment card/ PIN-code)	0 tenge	100 000 tenge		*
III.3.6.	Re-issue of a payment card upon the expiration or upon an initiative of JSC "Tengri Bank"	0 tenge	50 000 tenge		*
III.3.7.	Closing a payment card	0 tenge	20 000 tenge		*
III.3.8.	Emergency re-issuance of Visa Infinite payment card (within 72 hours) in case of loss of payment card outside the Republic of Kazakhstan	0 tenge	200 000 tenge		*

4. Cash withdrawal using a payment card

No.	Type of service	The minimum value	The maximum value	Note	VAT
III.4. 1..	Through the ATM of any Bank in the territory of the Republic of Kazakhstan	0 tenge	10%+ 10 000 tenge	From the amount	
III.4.2.	Through the ATM of any Bank outside the territory of the Republic of Kazakhstan	0 tenge	10%+10 000 tenge	From the amount	
III.4.3.	Through the POS-terminal in the cash desk of any bank in the territory of the Republic of Kazakhstan	0 tenge	10%+10 000 tenge	From the amount	
III.4.4.	Through the POS-terminal in the cash desk of any bank outside the territory of the Republic of Kazakhstan	0 tenge	10%+ 10 000 tenge	From the amount	

Note: payment card maintenance means support of a payment card in the Bank's information systems

5. Non-cash payments and money transfer***** with the use of a payment card					
No.	Type of service	The minimum value	The maximum value	Note	VAT
III.5.1.	Non-cash payment for goods and / or services using a payment card or payment card requisites				
III.5.1.1.	Through the POS-terminal in the cash desk of the entrepreneur or using the payment card requisites via the Internet	0 tenge	100 000 tenge	For each operation	
III.5.1.2.	Through the ATM/ electronic terminal (when paying for utilities, telecommunications and other services under the Agreements ***)	0 tenge	100 000 tenge	For each operation	
III.5.1.3.	Customs payment	0 tenge	10% + 10 000 tenge	From the payment amount	
III.5.2.	Non-cash payment for mobile communication services via SMS Banking (for the number of communications provider connected to the service)	0 tenge	10 000 tenge	For each operation	
III.5.3.	Money transfer using payment card through ATM/ electronic terminal				
III.5.3.1.	To another payment card issued by JSC "Tengri Bank" in the name of the customer	0 tenge	100 000 tenge	For each operation	
III.5.3.2.	To the payment card issued by JSC "Tengri Bank" in the name of another individual	0 tenge	100 000 tenge	For each operation	
III.5.3.3.	To the current account opened in JSC "Tengri Bank"	0 tenge	100 000 tenge	For each operation	
III.5.3.4.	To the payment card issued by another bank	0 tenge	10% + 10 000 tenge	From the amount	
III.5.3.5.	To the account of legal entities within the framework of concluded Agreements***	0 tenge	10%	From the amount	
6. Provision of information on transactions and available balance					
No.	Type of service	The minimum value	The maximum value	Note	VAT
III.6.1	Statement provision on the current account	0 tenge	50 000 tenge		
III.6.2	Information provision on available balance and the last transactions performed by payment card	0 tenge	50 000 tenge		
III.6.3.	Information provision via SMS-banking:				

III.6.3.1.	Connection to SMS-banking services, re-registration, disconnection	0 tenge	50 000 tenge		
III.6.3.2.	Subscription fee for automatic sending of SMS-notifications about payment card operations to mobile phone	0 tenge	50 000 tenge	monthly payment for each payment card, the first payment is charged when you connect to SMS-banking	*
III.6.3.3.	Information provision on the available balance at the request of the payment cardholder	0 tenge	50 000 tenge	For each operation	
III.6.3.4.	Information provision on the last 10 operations for the last 120 calendar days at the request of the payment cardholder	0 tenge	50 000 tenge	For each operation	
7. Other services					
No.	Type of service	The minimum value	The maximum value	Note	VAT
III.7.1.	Change of PIN-code via ATM/ electronic terminal	0 tenge	50 000 tenge	For each operation	
III.7.2.	Reset counter of incorrect PIN-code input	0 tenge	50 000 tenge	For each operation	
III.7.3.	Blocking of lost/ stolen payment card				
	- without adding in the stop-list	0 tenge	100 000 tenge		
	- with adding in the international stop-list	0 tenge	100 000 tenge	for each region, for every two weeks	
III.7.4.	Temporary blocking of lost / stolen payment card via SMS-banking	0 tenge	100 000 tenge		
III.7.5.	Unblocking of lost / stolen payment card	0 tenge	100 000 tenge	For each operation	
III.7.6.	Investigation of the controversial situation on the operation with the video provision	0 tenge	50 000 tenge		
III.7.7.	Emergency (within 72 hours) cash withdrawal in case of loss of payment card outside the Republic of Kazakhstan	0 tenge	500 000 tenge		
8. Maintenance of a payment card issued by another card					
No.	Type of service	The minimum value	The maximum value	Note	VAT

III.8.1.	Cash withdrawal using a payment card issued by another Bank through the POS-terminal at the cash desk of JSC "Tengri Bank":				
	- in tenge	0 tenge	10%	From the amount	
	- in foreign currency	0 tenge	10 %	From the amount	

General information

1	Services not specified in this list are provided by agreement of the parties.
2	The Tariffs may be amended and supplemented by a public announcement to the customer in the customer service area or on the official website of the Bank.
3	Transactions marked with * are subject to VAT and identified exclusive of VAT.
4	Transactions not marked with * are not subject to VAT.
5	There is no separate conversion fee for all transactions in rupees.
6	**Agent – individual, legal entity or individual engaged in entrepreneurial activities without forming a legal entity, carrying out activities for purchasing electronic money from JSC "Tengri Bank" and owners – individuals or legal entities for their further selling.
7	*** In cases where the terms of the agreement on acceptance and transfer of payments concluded between the Bank and a legal entity provide for charging a transfer fee from a legal entity/individual
8	**** commission fee are not charged from the employees of the Bank on transaction highlighted with this sign.
9.	***** the amount of 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 established according to the tariffs for services and operations for individuals with the opening of a Bank account.

Part IV. Tariffs and commission fees for services provided to Respondent banks and organizations engaged in certain types of banking operations

1. Opening of Loro correspondent accounts

No.	Type of service	The minimum value	The maximum value	Note	VAT
IV.1.1.	Opening of a correspondent account	0 tenge/0 US dollars	100 000 tenge/ 300 USD		
IV.1.2.	Maintenance of a correspondent account	0 tenge/0 US dollars	100 000 tenge/ 300 USD	per month	
IV.1.3.	Provision of account statements and credit attachments of the account:				
IV.1.3.1.	SWIFT or Internet banking	0 tenge/0 US dollars	100 000 tenge/ 300 USD	per month	
IV.1.3.2.	Courier organization (service of Express delivery of parcels and correspondence)	0 tenge/0 US dollars	100 000 tenge/ 300 USD	Payment in the account currency at the discount rate of the National Bank of the Republic of Kazakhstan set on the date of commission fee is allowed	*

IV.1.4.	Issue of duplicates /copies of correspondent account statement	0 tenge/0 US dollars	100 000 tenge/ 300 USD	Payment in the equivalent of the payment currency at the discount rate established by the National Bank of the Republic of Kazakhstan on the date of payment is allowed	*
IV.1.5.	Providing a certificate to the Respondent Bank on its correspondent accounts	0 tenge/0 US dollars	100 000 tenge/ 300 USD	The certificate is issued on presence and numbers of correspondent accounts, on balances and money movement of these accounts, on paid interests of these accounts and taxes withheld from the paid interests on the territory of the Republic of Kazakhstan, on presence or absence of debt to the Bank). Payment in the equivalent of the payment currency at the discount rate established by the National Bank of the Republic of Kazakhstan on the date of payment is allowed	*
IV.1.6.	Execution of the request from the audit organization on the balance and money movement on the correspondent account of the Respondent Bank	0 tenge/0 US dollars	100 000 tenge/ 300 USD	Payment in the equivalent of the payment currency at the discount rate established by the National Bank of the Republic of Kazakhstan on the date of payment is allowed	*
IV.1.7.	Closing the correspondent account of the Respondent Bank upon the application	0 tenge/0 US dollars	100 000 tenge/ 300 USD	For each account separately. If the balance is zero, the Commission fee is not charged.	*
IV.1.8.	The interest of balances on the “Loro” correspondent accounts	0%	upon mutual agreement of the parties	upon mutual agreement of the parties	
2. Transfer payments					
No.	Type of service	The minimum value	The maximum value	Note	VAT
IV.2.1.	Money transfers in tenge :				
IV.2.1.1	Money transfers within the Bank	0 tenge	100 000 tenge		
IV.2.1.2	Intrabank money transfer	0 tenge	100 000 tenge		
IV.2.2.	Money transfers in tenge in favor of customers of other banks:				

IV.2.2.1.	- until 15: 00 Astana time	0 tenge	100 000 tenge	For each operation	
IV.2.2.2.	- from 15:00 to 17:00 Astana time	0 tenge	100 000 tenge	For each operation	
IV.2.2.3.	- from 17:00 Astana time	0 tenge	100 000 tenge	For each operation (if technically possible)	
IV.2.3.	Transfer with the future value date (receipt of funds on the future dates)	0 tenge	100 000 tenge	(except pension and social security payments)	
IV.2.4.	Request for the external transfer, amendments in the external transfer requisites, withdrawal of transfer during the operational day (if technically possible and with the consent of the transfer's recipient)	0 tenge	100 000 tenge	For each operation	*
IV.2.5.	Request for the intrabank transfer, amendments in the intrabank transfer requisites, withdrawal of transfer during the operational day (if technically possible and with the consent of the transfer's recipient)	0 tenge	100 000 tenge	For each operation	*
IV.2.6.	Transfers in foreign currency				
IV.2.6.1	Transfers in foreign currency in favor of the Bank's customers	0 USD	300 USD		
IV.2.6.2	Intrabank money transfer in foreign currency	0 USD	300 USD	Payment in the equivalent of the payment currency at the discount rate established by the National Bank of the Republic of Kazakhstan on the date of payment is allowed	
IV.2.7.	Transfers to customers of other banks in foreign currency, except for payments INR and RUB:				
IV.2.7.1.	at the expense of the transmitter (OUR code) till 16:00 Astana time	0 USD	1000 USD	Payment in the equivalent of the payment currency at the discount rate established by the National Bank of the Republic of Kazakhstan on the date of payment is allowed	
IV.2.7.2.	at the expense of the beneficiary (BEN code/mutual expense (SHA) till 16:00 Astana time	0 USD	1 000 USD	Payment in the equivalent of the payment currency at the discount rate established by the National Bank of the Republic of Kazakhstan on the date of payment is allowed	
IV.2.8.	Transfers to customers of other banks in RUR (Russian rubles):				
IV.2.8.1.	at the expense of the transmitter till 16:00 Astana time	0 RUB	5 000 RUB		
IV.2.9.	Transfers in INR (Indian rupee)				

IV.2.9.1.	From the customer's account of JSC "Tengri Bank" to the customer's account of Punjab National Bank, India	0 USD	1 000 USD	From the amount of equivalent in tenge, INR, which shall be transferred at the rate of INR sale for tenge established by the Treasury Department of the Bank on the day of application, OR equivalent of USD in tenge at the rate of USD sale for tenge established by the Treasury Department of the Bank on the day of application after INR conversion, which shall be transferred at the equivalent of USD at the rate of USD/INR purchase established by the Treasury Department of the Bank on the day of application	
IV.2.9.2.	From the customer's account of JSC "Tengri Bank" to the customer's account of other banks in India	0 USD	1 000 USD	From the amount of equivalent in tenge, INR, which shall be transferred at the rate of INR sale for tenge established by the Treasury Department of the Bank on the day of application, OR equivalent of USD in tenge at the rate of USD sale for tenge established by the Treasury Department of the Bank on the day of application after INR conversion, which shall be transferred at the equivalent of USD at the rate of USD/INR purchase established by the Treasury Department of the Bank on the day of application	
IV.2.10.	Other commission fees for transfer operations				
IV.2.10.1.	Execution of the Respondent Bank order to amend the outgoing payment instruction	0 tenge/0 US dollars	100 000 tenge/ 300 USD	for each transaction, the Commission fee charged by a third party is paid additionally	
IV.2.10.2.	Execution of the Respondent Bank order on investigation of outgoing payments	0 tenge/0 US dollars	100 000 tenge/ 300 USD	for each transaction, the Commission fee charged by a third party is paid additionally	
IV.2.10.3.	Execution of the Respondent Bank order on withdrawal of its payment document (after money transfer)	0 tenge/0 US dollars	100 000 tenge / 300 USD	for each transaction, the Commission fee charged by a third party is paid additionally	

3. Cash transactions					
No.	Type of service	The minimum value	The maximum value	Note	VAT
IV.3.1.	Cash withdrawals in tenge by prior request	0%	10%	From the cash withdrawal amount. The application is submitted one working day before receiving money	
IV.3.2.	Cash withdrawals in foreign currency by prior request	0%	10%	From the cash withdrawal amount. The application is submitted one working day before receiving money	
4. Internet-banking					
No.	Type of service	The minimum value	The maximum value	Note	VAT
IV.4.1.	Payment for connection (nonrecurrent)	0 tenge/0 US dollars	100 000 tenge/ 300 US dollars	Payment in the account currency at the discount rate of the National Bank of the Republic of Kazakhstan set on the date of commission fee is allowed	*
IV.4.2.	Subscription services for 1 working place	0 tenge/0 US dollars	100 000 tenge/ 300 US dollars	every month. Payment in the account currency at the discount rate of the National Bank of the Republic of Kazakhstan set on the date of commission fee is allowed	*
IV.4.3.	Providing advice on issues related to the provision of remote services by the Bank (remotely)	0 tenge/0 US dollars	100 000 tenge/ 300 US dollars	Payment in the account currency at the discount rate of the National Bank of the Republic of Kazakhstan set on the date of commission fee is allowed	*
IV.4.4.	Providing eToken key carrier	0 tenge/0 US dollars	100 000 tenge/ 300 US dollars	Per unit. Payment in the account currency at the discount rate of the National Bank of the Republic of Kazakhstan set on the date of commission fee is allowed	*
IV.4.5.	Re-generation of digital signature	0 tenge/0 US dollars	100 000 tenge/ 300 US dollars	Per carrier. Payment in the account currency at the discount rate of the National Bank of the Republic of Kazakhstan set on the date of commission fee is allowed	*
Note: the tariffs indicated in US dollars are applied in case of payment of the Commission fee by non-residents					