

"Tengri Bank"
акционерлік қоғамы



Акционерное общество
"Tengri Bank"

APPROVED

BY BOARD OF DIRECTORS
of JSC «PNB»-Kazakhstan»
MINUTES № 22
«15» DECEMBER 2014

**ENCLOSURE №3 TO THE RULES OF GENERAL TERMS AND CONDITIONS FOR
CONDUCTING OPERATIONS** *(this heading has been changed by the Board of Directors decision
dated July 14, 2016)*

Effective since January «08» , 2015				
	POSITION/UNIT	FULL NAME	SIGNATURE	DATE
AGREED BY:	CHAIRMAN OF MANAGEMENT BOARD	SINGH N. K.		
	DEPUTY CHAIRMAN OF MANAGEMENT BOARD	ALIMOVA A.A.		
	DEPUTY CHAIRMAN OF MANAGEMENT BOARD	R. MODGIL		
	CHIEF ACCOUNTANT	ZHARKIMBEKOVA S.S.		
	HEAD OF THE COMPLIANCE CONTROL SERVICE	KARIBAEVA A.T.		
	DIRECTOR OF THE DEPARTMENT OF CREDIT ADMINISTRATION AND PROBLEM ASSETS	SANJEEV KUMAR		
	DIRECTOR OF THE FINANCE DEPARTMENT	AHMAD MOHAMMAD		
	HEAD OF THE TREASURY DIVISION OF THE TREASURY DEPARTMENT	BAIMBETOV T.I.		
	HEAD OF THE DIVISION OF FINANCIAL AND OPERATIONAL RISKS	HRAMCOV U.		
	HEAD OF THE METHODOLOGY DIVISION	AISAROVA M.B.		
PREPARED BY:	DIRECTOR OF THE DEPARTMENT OF OPERATIONAL WORK AND PAYMENT SYSTEMS	G.NARAYAN		
	HEAD OF THE DIVISION OF OPERATIONAL WORK AND PAYMENT SERVICES	NURSAPANOVA E.		

Part I. Maximum tariffs for services and conducting of operations for individuals
(this heading has been changed by the Board of Directors decision dated July 14, 2016)

1. Opening, maintenance and closing of bank accounts						
№	Type of service	Tariff	Min.	Max.	Note	VAT
I.1.1.	Opening of an account (current (including escrow), saving) <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>	free				
I.1.2.	<i>(this item excluded by the decision of the Board of Directors, dated August 4, 2017)</i>					
I.1.3.	Statement of account	free			Up to one year	
I.1.3.1.	Statement of account for period of more than one year	KZT 1000				
I.1.4.	Annual service of bank account <i>(this clause has been changed by the Board of Directors decision dated December 24, 2015)</i>	KZT 0			<i>(this column has been excluded by the Board of Directors decision dated July 14, 2016)</i>	
I.1.5.	Closing of current account (current (including escrow), saving) <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>	free				
I.1.6.	Crediting of money to the current account in terms of escrow <i>(this clause has been added by the Board of Directors decision dated July 14, 2016)</i>	0,40 %	KZT 4000	KZT 20000		
2. Remittance operations in KZT						
<i>(this section has been changed by the Board of Directors decision dated July 14, 2016)</i>						
№	Type of service	Tariff	Min.	Max.	Note	VAT
I.2.1.	Remittance within the Bank from the client's account	KZT 0				
I.2.1.1.	Remittance within the Bank without opening an account	KZT 100				
I.2.1.2.	Cancellation of intrabank remittance within the current	KZT 500				*

	business day, if there is technical feasibility of the Bank					
I.2.2.	Crediting of money by non-cash transfer to the client's bank account	KZT 0				
I.2.3.	Remittance in favor of clients of other banks up to 15:00 of Almaty time	0,18 %	KZT 250	KZT 1 800	of the remittance amount	
I.2.3.1	Remittance in favor of clients of other banks after 15:00 up to 17:00 of Almaty time	0,20 %	KZT 370	KZT 2 700	of the remittance amount	
I.2.3.2	Remittance in favor of clients of other banks after 17:00 of Almaty time (if there is technical feasibility)		KZT 3 000		for one remittance	
I.2.3.3	Remittance in the amount not more than five mio KZT through the retail payment system – CLEARING in favor of clients of other banks with value date for next business day	0,15 %	KZT 230	KZT 1 700	of the remittance amount (if there is technical feasibility)	
I.2.3.4	Remittance through interbank remittance system in favor of clients of other banks with value date for next business day	0,18 %	KZT 250	KZT 1 800	of the remittance amount (any payment amount if there is technical feasibility)	
I.2.4.	Acceptance of utility bills in favor of utility service providers	KZT 100			for each bill, for pensioners (if pension certificate is provided) – KZT 50	
I.2.6.	Acceptance of tax and other payments (fees, penalties, pension, social deductions , payments in favor of counterparties under the agreements, including for education etc.) except for utility bills <i>(this clause has been changed by the Board of Directors decision dated July 14 , 2016)</i>	up to KZT 500 – KZT 100, from KZT 501 up to KZT 1 000 – KZT 250, from KZT 1 001 up to KZT 5 000 – KZT 300, from KZT 5 001 up to KZT 10 000 - KZT 350, from KZT 10 001 up to KZT 100 000 – KZT 550. Above				

		KZT 100 000 – KZT 1 100				
I.2.7.	The Customer inquiry about changing the payment details prior to the payment execution	KZT 300			for each payment	*
I.2.7.1	The Customer inquiry about changing the payment details on the payment executed	KZT 500			for each payment if there is technical feasibility but not later than refund day by the bank of beneficiary	*
I.2.8.	Cancellation of the external remittance within the current business day if there is technical feasibility of the Bank	KZT 1000				*

The value date for next business day is any next business day but not more than three business days from the date of providing the instruction for remittance by the customer

3. Remittance operations in foreign currency

(this section has been changed by the Board of Directors decision dated July 14, 2016)

№	Type of service	Tariff	Min.	Max.	Note	VAT
I.3.1.	Crediting of money in non-cash form to the current account in foreign currency of the account maintenance	KZT 0				
I.3.2.	2. International remittances in foreign currency in favor of clients of other banks (except for currencies of CIS countries)					
I.3.2.1.	<i>(this clause has been excluded by the Board of Directors decision dated July 14, 2016)</i>					
I.3.2.2.	remittance in USD at the expense of the beneficiary (BEN) / mutual expenses (SHA) – with current value date. Application is filed up to 16.00 of Almaty time. In case of filing after 16:00 hours of Almaty time, the payment is executed with value date for the next business day <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>	0,20 %	KZT 6 500	KZT 51 000	of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank on the date of application	
I.3.2.3	<i>(this clause has been excluded by the Board of Directors decision dated July 14, 2016)</i>					
I.3.2.4.	- remittance in USD at the expense of the sender (OUR) – up to	0,30 %	KZT 8 300	KZT 75 000	of the remittance amount calculated in equivalent in KZT	

	16:00 hours of Almaty time. In case if the payment is submitted after 16:00 hours of Almaty time, the payment is executed with value date for the next business day <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>				after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank on the date of application	
I.3.2.5	-remittance in USD guaranteed payment with «FULL PAY» code – up to 16:00 hours of Almaty time. In case if the payment is submitted after 16:00 hours of Almaty time, the payment is executed with value date for the next business day. <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>	0,40 % of the amount	KZT 9 500	KZT 85 000	it is allowed to pay a commission in remittance currency. The «FULL PAY» code – a code symbol of type of tariff, set by bank correspondents. Executed if technically feasible. The commission is paid by the remitter, the beneficiary receives the full amount of the payment sent, without withdrawal of commission by the correspondent bank of JSC "Tengri Bank". If there are other banks in the payment route, it is possible to deduct a commission by third correspondent banks <i>(this column has been changed by the Board of Directors decision dated April 27, 2016).</i>	
I.3.2.6.	<i>(this clause has been excluded by the Board of Directors decision dated July 14, 2016)</i>					
I.3.2.7.	- remittance in another currency, except for USD and currencies of CIS countries up to 16:00 of Almaty time. In case if the payment is submitted after 16:00 hours of Almaty time, the payment is executed with value date for the next business day <i>(this clause has been changed by the Board of</i>	0,25 %	KZT 8 300	KZT 57 000	of the remittance amount calculated in equivalent in KZT after conversion of foreign currency at the selling rate fixed by Treasury unit of the Bank on the date of application	

	<i>Directors decision dated July 14 , 2016)</i>					
I.3.3.	Remittance in favor of clients of other banks in currencies of CIS countries:					
I.3.3.1.	<i>(this clause has been excluded by the Board of Directors decision dated July 14 , 2016)</i>					
I.3.3.2.	-remittance up to 16:00 of Almaty time. In case if the payment is submitted after 16:00 hours of Almaty time, the payment is executed with value date for the next business day <i>(this clause has been changed by the Board of Directors decision dated July 14 , 2016)</i>	0,20 %	KZT 3 000	KZT 55 000	of the remittance amount calculated in equivalent in KZT after conversion of RUB (other currency of CIS countries) at the selling rate fixed by Treasury unit of the Bank on the date of application. This tariff is not applied to payments to be made through express remittance system	
I.3.4.	Remittances in INR (Indian rupee)					
I.3.4.1.	<i>(this clause has been excluded by the Board of Directors decision dated July 14 , 2016)</i>					
I.3.4.2.	Remittance to the customer's account of Punjab National Bank India. Application is submitted up to 17:00 of Almaty time****. In case if the payment is submitted after 17:00 hours of Almaty time, the payment is executed with value date for the next business day **** <i>(this clause has been changed by the Board of Directors decision dated July 14 , 2016)</i>	0,15 %	2 500 тенге	30 000 тенге	of the cash equivalent in tenge - INR to be transmitted, at the selling rate of INR in tenge as fixed by the Treasury Unit of the Bank on the date of application OR, tenge equivalent - USD at the selling rate of USD in tenge fixed by the Treasury Unit of the Bank on the date of application; after conversion of INR to be transmitted, in USD equivalent at the buying rate USD/INR fixed by the Treasury Unit of the Bank on the date of application	
I.3.4.3.	<i>(this clause has been excluded by the Board of Directors decision dated July 14 , 2016)</i>					
I.3.4.4.	Remittance in favor of clients of other banks of India. The application is submitted up to 16:00 of Almaty time. In case if the payment is submitted	0,25 %	KZT 4 600	KZT 45 000	of the cash equivalent in tenge - INR to be transmitted, at the selling rate of INR in tenge as fixed by the Treasury Unit of the	

	after 67:00 hours of Almaty time, the payment is executed with value date for the next business day **** <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>				Bank on the date of application OR, tenge equivalent - USD at the selling rate of USD in tenge fixed by the Treasury Unit of the Bank on the date of application; after conversion of INR to be transmitted, in USD equivalent at the buying rate USD/INR fixed by the Treasury Unit of the Bank on the date of application	
I.3.4.5.	<i>(this clause has been excluded by the Board of Directors decision dated July 14, 2016)</i>					
I.3.5.	Remittance within the Bank	KZT 0				
I.3.6.	Introduction of changes to the bank details or remittance terms and conditions, withdrawal, cancellation of remittance accepted by the Bank (except for cases of rejection on grounds established by the SWIFT rules)	KZT 1 500			if technically feasible and provided that the remittance at the time of the client's request was not sent by the Bank to the beneficiary's bank	*
I.3.7.	Introduction by the customer of changes to the bank details or terms and conditions of the remittance, withdrawal, cancellation accepted by the beneficiary's bank and/or correspondent bank, arrangement of the request for remittance execution	KZT 10 000			if technically feasible after the payment is made by the beneficiary's bank	*

Note: The value date for next business day is any next business day but not more than three business days from the date of providing the instruction for remittance by the customer

4. Conversion operations

№	Type of service	Tariff	Min.	Max.	Note	VAT
I.4.1.	Purchasing/selling foreign currency before 16:30 Almaty time (by exchange rate set by Bank as of day of purchasing/selling) <i>(this clause has been changed by decision of Board of</i>		0%	0,15%	Of amount and currency of cash, received by Bank, calculated in equivalent in tenge after conversion by exchange rate, set by Treasury department	

	<i>Directors dated October 26, 2017)</i>				of Bank as of day of application	
I.4.2.	Abandonment of application	0,5%			of the amount and currency, to be received by the Bank, calculated in equivalent in KZT after conversion at the selling rate, fixed by the Treasury unit of the Bank on the date of application	*
5. Cash operations						
№	Type of service	Tariff	Min.	Max.	Note	VAT
I.5.1.	Cash acceptance:					
I.5.1.1.	Cash acceptance in KZT	free				
I.5.1.2.	Cash acceptance in foreign currency	free				
I.5.2.	Cash withdrawal****				Preliminary application for the issuance of cash is issued at least one working day when the amount is more than 1 million KZT / 5,000 US dollars / 5,000 EUR / 200,000 Russian rubles. This tariff is applied when issuing cash from a bank account, in case of their actual placement in this bank account for less than 30 calendar days. <i>(this clause has been changed by decision of the Board of Directors dated August 4, 2017)</i>	
I.5.2.1.	Cash withdrawal from bank account (this line has been changed by the Board of Directors decision dated August 4, 2017)		0 %	1%	To be paid from the amount of cash withdrawal	
I.5.2.1.1.	<i>(this line has been excluded by the Board of Directors decision dated August 4, 2017)</i>					
I.5.2.1.2.	<i>(this line has been excluded by the Board of Directors decision dated August 4, 2017)</i>					
I.5.2.2.	<i>(this line has been excluded by the Board of Directors decision dated August 4, 2017)</i>					
I.5.2.3.	Cash withdrawal in foreign currency from bank account (this line has been changed by the Board of Directors		0%	2%	To be paid out of amount of cash withdrawn	

	<i>decision dated August 4, 2017)</i>					
I.5.2.3.1	<i>(this line has been excluded by the Board of Directors decision dated August 4, 2017)</i>					
I.5.2.3.2.	<i>(this line has been excluded by the Board of Directors decision dated August 4, 2017)</i>					
I.5.2.4.	<i>(this line has been excluded by the Board of Directors decision dated August 4, 2017)</i>					
I.5.2.5.	Loan disbursement secured/pledged by money from current account <i>(this line has been included by the Board of Directors decision dated August 4, 2017)</i>					
I.5.3	Acceptance of payments for payment to third persons through the system «Avangard-plat» <i>(this group of lines has been included by the Board of Directors decision dated December 24, 2015)</i>					
I.5.3.1.	Mobile communication	KZT 30			to pensioners KZT 20	
I.5.3.1.2	Television	KZT 50			to pensioners KZT 30	
I.5.3.1.3	Internet	KZT 50			to pensioners KZT 30	
I.5.3.1.4.	Security services	KZT 50			to pensioners KZT 30	
I.5.3.1.5.	Kazakhtelecom	KZT 50			to pensioners KZT 30	
I.5.3.1.6.	Utility payments	KZT 75			to pensioners KZT 30	
I.5.3.1.7.	Social networks	KZT 50			to pensioners KZT 30	
I.5.3.1.8.	Penalties for violations	KZT 50			to pensioners KZT 30	
I.5.3.1.9.	Other (newspapers, online games, etc.)	KZT 50			to pensioners KZT 30	
I.5.4.	Other cash operations for individuals without opening an account <i>(this group of lines has been included by the Board of Directors decision dated December 24, 2015)</i>					
I.5.4.1.	Authentication of the foreign currency with the help of technical means of the Bank****	KZT 30			For each banknote	*
I.5.4.2.	Coin exchange: banknotes to coins, coins to banknotes****	0,5%	KZT 150		of the amount of coins, to be exchanged	*
6. Loan operations <i>(this section has been changed by the Board of Directors decision dated November 30, 2015)</i>						
№	Type of service	Tariff	Min.		Max.	
I.6.1.	Processing an application and documents to raise an one-time loan/credit line	KZT 0 <i>(this column has been changed by the Board of Directors dated April 27, 2016).</i>				
I.6.2.	Arrangement of issue of the second or any further tranche within the credit line <i>(this line has been changed by the Board of</i>	5 %				

	<i>Directors decision dated March 18, 2017).</i>			
I.6.3.	Arrangement of issuance of a blank loan	15,0 % of the amount (<i>this paragraph has been changed by the Board of Directors decision dated February 28, 2018</i>).		
I.6.4.	Organization of issue of one-time loan /credit line, secured by pledge of movables (except for money) and/or immovable property	5,0 % of the amount of one-time loan/credit line (<i>this paragraph has been changed by the Board of Directors decision dated February 28, 2018</i>).		
I.6.5.	Change of financing terms and conditions at the borrower's initiative (<i>this line has been changed by the Board of Directors decision dated March 18, 2017</i>).	1 % of the principal debt balance amount		
I.6.6.	Giving time on registration with the authorized body of the Security agreement (-s) or Addendum(-s) to the Security agreement(-s) on the basis of the borrower's or pledger's application (<i>this line has been changed by the Board of Directors decision dated March 18, 2017</i>).	1 % of the loan amount		
I.6.7.	<i>(this clause has been excluded by the Board of Directors decision dated August 4, 2017)</i>			
I.6.8.	Granting of the Bank's written consent to change, replace or re-legalization of entitling documents for the collateral at the borrower's or pledger's initiation (<i>this line has been included by the Board of Directors</i>	KZT 10 000		*

	<i>decision dated March 18, 2017).</i>					
I.6.9.	Issuance of entitling documents for the collateral, required to bring in line (in case of issuance of entitling documents not through the Bank's proxy) <i>(this line has been included by the Board of Directors decision dated March 18, 2017).</i>	KZT 40 000				
7. Other services						
№	Type of service	Tariff	Min.	Max.	Note	VAT
I.7.1.	Issue of certificates:					
I.7.1.2.	- on availability of an account (current, deposit)	KZT 1 000				*
I.7.1.1.	- on availability (lack) of outstanding loans	KZT 1 000			Commission is charged for each certificate. Certificated related to service of one-time loan/credit line is provided commission free <i>(This clause was changed by the Board of Directors decision dated August 4, 2017)</i>	*
I.7.2.	Issue of duplicate documents	KZT 1 000			for each document	*
I.7.3.	Issue of duplicate documents with period of time of more than one operational year	KZT 2 000			for each document	*
I.7.4.	Providing information on other written requests	KZT 500				*
I.7.5.	Services of storage of valuables	KZT 500			for each day	*
I.7.6.	Upon rendering of services after the end of the operational day, if technically feasible ****	KZT 2 500			additionally to the basic commission amount	*
I.7.7.	Providing copies of SWIFT-messages on incoming/outgoing payment executed <i>(this line has been included by the Board of Directors decision dated December 24, 2015)</i>	KZT 500				*

I.7.8.	Providing a certificate within 1 hour (<i>this line has been included by the Board of Directors decision dated December 24, 2015</i>)	KZT 2 000			charged additionally to the basic of tariffs specified in lines I.7.1.2, I.7.1.3, I.7.2–I.7.4	*
8. E-banking services (<i>this sections was changed by the Decision of the Board of Directors dated January 31, 2018</i>)						
№	Service	Tariff	Min	Max	Note	VAT
I.8.1.	Informational banking services:					
I.8.1.1.	Provision of informational services on a bank account of customer (bank account number, account balance, history of transactions, and other)	-	0 tenge	5 000 tenge	Monthly payment	
I.8.1.2.	Automated messaging of the information on the operations executed through remote access system (SMS-information on mobile phone)	-	0 tenge	5 000 tenge	Monthly payment	
I.8.2.	Provisioning of e-payment services					
I.8.2.1.	Transfers in the national currency from the customer's account opened in the Bank:					
I.8.2.1.1.	To main bank account opened in the Bank	-	0%	5 %	Of the value transferred	
I.8.2.1.2.	To the bank account of another individual, opened in the Bank	-	0%	5 %	Of the value transferred	
I.8.2.1.3.	To the bank account of an individual, opened in other bank in the territory of the Republic of Kazakhstan:	-	0%	5 %	Of the value transferred	
I.8.2.2.	Payment for goods and/or services	-	0%	5 %	Of the value of payment	
I.8.2.3.	Money transfer between payment cards VISA or MasterCard issued by any bank of the Republic of Kazakhstan (<i>this column has been changed by the Board of Directors decision dated April 28, 2018</i>).	-	0 KZT	5%	of amount	

9. Rendering services within comprehensive servicing "Tengri premier"						
<i>(this sections was changed by the Decision of the Board of Directors dated August 29, 2018)</i>						
№	Service	Tariff	Min	Max	Not	VAT
I.9.1.	Subscription fee for servicing under the Tengri Premier comprehensive service agreement, depending on the average daily balance of money on bank deposits * of the client and family members included in the service under the Comprehensive Service Agreement "Tengri Premier"					
I.9.1.1.	from 0 to 30 000 000 tenge, or	-	0 tenge	30 000 tenge	Monthly fee; 0 tenge, if in relation to the client the authorized person / body of JSC "Tengri Bank" made a decision to enter into the Tengri Premier comprehensive service agreement without charging a subscription fee	
	from 30 000 001 to 50 000 000 tenge, or	-	0 tenge	30 000 tenge		
	from 50 000 001 tenge and more**	-	0 tenge	30 000 tenge		
<p>Note: when the Tengri Premier Comprehensive Service Agreement is drawn up, the balance of money on the bank deposits of the client and family members is considered as of the date of conclusion of the Tengri Premier comprehensive service agreement. Further service under the Tengri Premier comprehensive service agreement is rendered at a rate depending on the size of the average daily balance of deposits for a previous month.</p> <p>*except for current accounts; accounts deposited on a pledge / mortgage of money; accounts, the means of access to which is a payment card.</p> <p>**or the equivalent of threshold amounts in foreign currency at the rate of the National Bank of the Republic of Kazakhstan as of the date of conclusion of the Tengri Premier comprehensive service agreement or on the date of issuing a monthly bill for the subscription fee</p>						
I.9.2.	Monthly fee for a payment card servicing					
I.9.2.1.	Visa Infinite	-	0 tenge	10 000 tenge	Monthly fee; One card is issued; an application for the issue of a card is accepted during the term of the comprehensive service agreement "Tengri Premier"	
I.9.2.2.	Visa Gold	-	0 tenge	500 tenge	Monthly fee; an application for the issue of a card is accepted during the term of the comprehensive	

Maximum tariffs for services

Enclosure №3 to the Rules of general terms and conditions for conducting operations

Approved by the Board of Directors «15» December 2014, minutes № 22
(the head has been changed by the Board of Director decision dated July 14, 2016)

					service agreement "Tengri Premier"	
I.9.3.	Monthly fee for an additional payment card servicing					
I.9.3.1.	Visa Gold	-	0 tenge	500 tenge	Monthly fee; an application for the issue of a card is accepted during the term of the comprehensive service agreement "Tengri Premier"	
<p>Note: Within the Tengri Premier Comprehensive Service Agreement, no more than two cards (basic and / or additional) Visa Gold may be issued.</p> <p>Other commissions on cards are charged in accordance with Part IV of the Tariffs for conducting banking and other transactions using payment cards for individuals under the terms of the Prestigious tariff plan.</p>						

Maximum tariffs for services
Enclosure №3 to the Rules of general terms and conditions for conducting operations
Approved by the Board of Directors «15» December 2014, minutes № 22
(the head has been changed by the Board of Director decision dated July 14, 2016)

Part II.

(this part has been excluded by the Board of Directors decision dated December 24, 2015)

**Part III. Tariffs for services for legal entities, individuals,
 engaged in entrepreneurship and farm household**

1. Opening, maintenance and closing of bank accounts						
№	Type of service	Tariff	Min.	Max.	Note	VAT
III.1.1.	Opening of an account (current (including escrow), saving) <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>	free				
III.1.2.	Maintenance of a bank account	free			<i>(this column has been excluded by the Board of Directors decision dated July 14, 2016)</i>	
III.1.3.	Issuance of a statement on current movement on the account for the period up to 1-year	free			Above one year KZT 1 000	
III.1.3.1.	Issuance of a statement on current movement on the account for the period for more than 1-year	KZT 1 000				
III.1.4.	Closing of a current account at the customer's request	KZT 4 500				*
III.1.5.	Crediting money to the current account in terms of escrow <i>(this clause has been added by the Board of Directors decision dated July 14, 2016)</i>	0,4 %	KZT 4500	KZT 45 000		
III.1.6.	Closing of a current account in terms of escrow <i>(this clause has been added by the Board of Directors decision dated July 14, 2016)</i>	free				
III.1.1.	Opening of an account (current and deposit)	free				
III.1.2.	Maintenance of a bank account	free			if there are no movements on the account within a month, the fee is charged at the rate of KZT 250 /USD 2 /Euro 2	

Maximum tariffs for services

Enclosure №3 to the Rules of general terms and conditions for conducting operations

Approved by the Board of Directors «15» December 2014, minutes № 22
(the head has been changed by the Board of Director decision dated July 14, 2016)

					for individual entrepreneur and KZT 500 /USD 4 Euro/4 for legal entities per month	
III.1.3.	Issuance of a statement on current movement on the account for the period up to 1-year	free			Over one year KZT 1 000	
III.1.3.1.	Issuance of a statement on current movement on the account for the period over 1-year	KZT 1 000				
III.1.4.	Closing of a current account upon the customer's application	KZT 4 500				*
III.1.1.	Opening of an account (current and deposit)	free				
III.1.2.	Maintenance of a bank account	free			if there are no movements on the account within a month, the fee is charged at the rate of KZT 250 /USD 2 /Euro 2 for individual entrepreneur and KZT 500 /USD 4 Euro/4 for legal entities per month	
2. Remittance operations in KZT						
№	Type of service	Tariff	Min.	Max.	Note	VAT
III.2.1.	Intrabank remittances between customers of the bank	free				
III.2.2	Remittance in KZT in favor of clients of other banks (this group of lines has been changed by the Board of Directors decision dated December 24, 2015)					
III.2.2.1.	- up to 13:00 of Almaty time	KZT 300			for each remittance	
III.2.2.2.	- from 13:00 up to 16:00 of Almaty time	KZT 500			for each remittance	

III.2.2.3.	- from 16:00 up to 17:00 of Almaty time	KZT 1 400			for each remittance	
III.2.2.4.	Remittance with value date the next business day	KZT 300			(except for pension and social payments)	
III.2.2.5	-from 17.00 (if technically feasible) of Almaty time	KZT 3 500			for each remittance	
III.2.3.	Express remittance to other banks, within one hour (if technically feasible) <i>(this line has been changed by the Board of Directors decision dated December 24, 2015)</i>	KZT 1 500			charged additionally to the basic of tariffs specified in lines III.2.2, except for lines III.2.2.5	
III.2.4.1.	Upon providing data in hard copy by means of introduction of data by bank employees (additionally to tariffs of clauses 2.2.1., 2.2.2., 2.2.3.)	KZT 100 <i>(this column has been changed by the Board of Directors decision dated July 14, 2016)</i>			for one surname	*
III.2.4.2.	Upon providing data in soft copy (additionally to tariffs of clauses 2.2.1., 2.2.2., 2.2.3.)	KZT 10 <i>(this column has been changed by the Board of Directors decision dated July 14, 2016)</i>			for one surname	*
III.2.5.	Query on external remittance, change of bank details of the external remittance, withdrawal of remittance within operational day (upon availability of technical feasibility and acceptance of the beneficiary)	KZT 1 500			for each operation	*
III.2.6.	Query on intrabank remittance, change of bank details of the intrabank remittance, withdrawal of remittance within operational day (upon availability of technical feasibility and acceptance of the beneficiary)	KZT 1 000			for each operation	*
III.2.7.	Acceptance (crediting) of money, received by fund transfer from the legal entity or individual, engaged in entrepreneurship, as per the Agreement for complex service of individuals to current accounts of individuals <i>(this group of line has been included by the Board of Directors decision dated December 24, 2015)</i>					
III.2.7.1.	under the terms and conditions of the tariff plan «Basic» for legal entity or individual, engaged in entrepreneurship	KZT 0				

III.2.7.2.	under the terms and conditions of the tariff plan «Unique» for legal entity or individual, engaged in entrepreneurship	0,50 %			of the amount	
III.2.7.3.	under the terms and conditions of the tariff plan «Unique» for public enterprise/ non-commercial organization	0,30 %			of the amount	

Note: Note: Public enterprise – an enterprise established on the right of economic management or on the basis of operational management (public enterprise).

Noncommercial organization – establishment, public association, religious association, consumers cooperative or fund

2.a. Remittance operations through the Internet Banking

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.2.1.a.	Intrabank transfer between clients, as well as between branches	free				
III.2.2.a.	Remittances in favor of clients of other banks through the internet banking system in KZT:					
III.2.2.1.a.	- up to 13:00	KZT 250			For each operation	
III.2.2.2.a.	- from 13:00 up to 16:00	KZT 350			For each operation	
III.2.2.3.a.	- from 16:00 up to 17:00	KZT 1 000			For each operation	
III.2.2.4.a.	Remittance of future value date to be received on future days	KZT 180			(Except for pension and social payments)	
III.2.2.5.a.	- from 17.00	KZT 2 500			For each operation	
III.2.3.a.	Express remittance to other banks (within 1-hour)	KZT 1 000			Charged additionally to cl. III.2.2.a.	
III.2.4.a.	Acceptance and processing of the registry enclosed to the payment instruction on pension contributions and social deductions	free				
III.2.5.a.	Inquiry on external transfer, change of details of the external transfer, recall of the transfer within an operational day (upon availability of technical feasibility and accept of the beneficiary)	KZT 1 000			For each operation	
III.2.6.a.	Inquiry on intrabank transfer, change of details of the intrabank transfer, recall of transfer within an operational day (upon availability of technical feasibility and accept of the beneficiary)	KZT 500			For each operation	

3. Remittance operations in foreign currency

(this section has been changed by the Board of Directors decision dated December 24, 2015)

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.3.1.	Remittance in favor of clients of other banks in USD					

III.3.1.1.	- at the expense of the beneficiary (BEN)/mutual expenses (SHA):					
III.3.1.1.1.	<i>(this clause has been excluded by the Board of Directors decision dated July 14, 2016)</i>					
III.3.1.1.2.	- Remittance in USD at the expense of the beneficiary (BEN) – up to 16:00 of Almaty time. In case of providing the payment after 16:00 of Almaty time , the payment is executed with value date for following business day <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>	0,25 %	KZT 7 000	KZT 93 000	of the remittance amount, calculated in equivalent in KZT after conversion of the foreign currency at the selling rate fixed by the Treasury unit of the Bank on the day of application	
III.3.1.2.	- at the expense of the sender (OUR):					
III.3.1.2.1.	<i>(this clause has been excluded by the Board of Directors decision dated July 14, 2016)</i>					
III.3.1.2.2.	-remittance in USD at the expense of the sender (OUR) – up to 16:00 of Almaty time. In case of providing the payment after 16:00 of Almaty time, the payment is executed with value date for following business day <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>	0,35%	KZT 10 000	KZT 120000	of the remittance amount, calculated in equivalent in KZT after conversion of the foreign currency at the selling rate fixed by the Treasury unit of the Bank on the day of application	
III.3.1.2.3.	- remittance in USD guaranteed payment with «FULL PAY» code – up to 16:00 of Almaty time. In case of providing the payment after 16:00 of Almaty time, the payment is executed	0,40 %	KZT 12 500	KZT 250 000	payment of commission in the currency of	

Maximum tariffs for services

Enclosure №3 to the Rules of general terms and conditions for conducting operations

Approved by the Board of Directors «15» December 2014, minutes № 22
(the head has been changed by the Board of Director decision dated July 14, 2016)

	with value date for following business day <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>				remittance is allowed. «FULL PAY» code – code value of the type of tariff, fixed by bank correspondents. It is done upon availability of technical feasibility. Of the remittance amount, calculated in equivalent in KZT after conversion of the foreign currency at the selling rate fixed by the Treasury unit of the Bank on the day of application	
<p>Note:</p> <ul style="list-style-type: none"> -Tariff of the remittance amount is calculated in equivalent in KZT after conversion of the foreign currency at the selling rate fixed by the Treasury unit of the Bank on the day of application. - Value date for the following business day is any date of business day, but not more than three business days from the date of providing by the Bank of instruction for remittance 						
III.3.1.3 Remittance in other currencies, except for USD and currencies of CIS countries						
<i>III.3.1.3.1 (this clause has been excluded by the Board of Directors decision dated July 14, 2016)</i>						
III.3.1.3.2	- remittance in another currency except for USD and currencies of CIS countries , up to 16:00 of Almaty time. In case of providing the payment after 16:00 of Almaty time, the payment is executed with value date for following business day	0,25 %	KZT 9 500	KZT 105 000	of the remittance amount, calculated in equivalent in KZT after	

	<i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>				conversion of the foreign currency at the selling rate fixed by the Treasury unit of the Bank on the day of application	
<p>Note:</p> <p>-Tariff of the remittance amount is calculated in equivalent in KZT after conversion of the foreign currency at the selling rate fixed by the Treasury unit of the Bank on the day of application.</p> <p>- Value date for the following business day is any date of business day, but not more than three business days from the date of providing by the Bank of instruction for remittance</p>						
III.3.2.	Remittance in favor of clients of other banks in currencies of CIS countries, including RUB (Russian ruble):					
III.3.2.1.	- at the expense of the sender :				cable expenses are paid additionally	
III.3.2.2.	<i>(this clause has been excluded by the Board of Directors decision dated July 14, 2016)</i>					
III.3.2.3.	- up to 16:00 of Almaty time. In case of providing the payment after 16:00 of Almaty time, the payment is executed with value date for following business day <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>	0,20 %	KZT 3 000	KZT 55 000	of the remittance amount, calculated in equivalent in KZT after conversion of the foreign currency at the selling rate fixed by the Treasury unit of the Bank on the day of application	
<p>Note:</p> <p>-Tariff of the remittance amount is calculated in equivalent in KZT after conversion of the foreign currency at the selling rate fixed by the Treasury unit of the Bank on the day of application.</p> <p>- Value date for the following business day is any date of business day, but not more than three business days from the date of providing by the Bank of instruction for remittance</p>						

III.3.3.	Remittance in INR (Indian rupee)					
III.3.3.1.	<i>(this clause was excluded by the Board of Directors decision dated July 14, 2016)</i>					
III.3.3.2.	from the bank account of the client of JSC «Tengri Bank» to the account of clients of Punjab National Bank, India up to 17:00 of Almaty time. In case of providing the payment after 17:00 of Almaty time, the payment is executed with value date for following business day. <i>(this column was changed by decision of Board of Directors dated July 14, 2016).</i>	0,15 %	KZT 3 100	KZT 80 000	of the cash equivalent in INR to be transmitted, at the selling rate of INR in KZT as fixed by the Treasury Unit of the Bank on the date of application OR, KZT equivalent of USD at the selling rate of USD fixed by the Treasury Unit of the Bank on the date of application; after conversion of INR to be transmitted, in USD equivalent at the exchange rate USD/INR fixed by the Treasury Unit of the Bank on the date of	

					applicatio n	
III.3.3.3.	<i>(this clause was excluded by decision of the Board of Directors dated July 14, 2016)</i>					
III.3.3.4.	To accounts of clients of other banks of India up to 16:00 of Almaty time. In case of providing the payment after 16:00 of Almaty time, the payment is executed with value dare for following business day <i>(this column was changed by decision of Board of Directors dated April 27, 2016, July 14 2016).</i>	0,20 %	KZT 4 000	KZT 100 000	of the cash equivalent in INR to be transmitted, at the selling rate of INR in KZT as fixed by the Treasury Unit of the Bank on the date of application OR, KZT equivalent of USD at the selling rate of USD fixed by the Treasury Unit of the Bank on the date of application; after conversion of INR to be transmitted, in USD equivalent at the exchange rate USD/INR fixed by the Treasury Unit of the Bank	

					on the date of application	
III.3.5.	Remittance in INR within the Bank between clients of the Bank	KZT 0				
III.3.6.	Introduction of changes to details or terms and conditions of the remittance, recall, abolishment of remittance accepted by the Bank (except for cases of refusal due to reasons set by SWIFT rules)	KZT 1 500			if technically feasible and provided that at the time of the client's request the payment was not executed by the Bank in favor of the beneficiary's bank	*
III.3.7.	Introduction by the Bank's client of changes to details or terms and conditions, recall, abolishment of the remittance, accepted by the bank beneficiary and/or bank correspondent, preparation of the inquiry of the remittance execution	KZT 10 000			if technically feasible	*

Note: Value date for following business day is any following business date, but not more than three business days from the date of providing by the Bank's client of instruction for remittance

4. Conversion operations

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.4.1.	Buying/selling of non-cash foreign currency (at the rate fixed by the Bank upon the client's application from 9:00 up to 16:00 with value date the same day)	0,2 %	KZT 1 000	KZT 150 000	of the amount and currency to be received by the Bank, to be calculated in equivalent in KZT after conversion at the selling rate fixed	

Maximum tariffs for services

Enclosure №3 to the Rules of general terms and conditions for conducting operations

Approved by the Board of Directors «15» December 2014, minutes № 22
(the head has been changed by the Board of Director decision dated July 14, 2016)

					by the Treasury unit of the Bank on the day of application	
III.4.2.	Buying/selling of non-cash foreign currency (at the rate fixed by the Bank upon the client's application from 9:00 up to 16:00 with value date for the following day)	0,15 %	KZT 1 000	100 000	of the amount and currency to be received by the Bank, to be calculated in equivalent in KZT after conversion at the selling rate fixed by the Treasury unit of the Bank on the day of application	
III.4.3.	Conversion of the foreign currency into another foreign currency (at the rate fixed by the Bank)	0,2 %	KZT 1 000	KZT 400 000		
III.4.4.	Cancellation of the application for conversion <i>(this line was included by the Board of Directors decision dated December 24, 2015)</i>	0,3 %			of the amount and currency to be received by the Bank, to be calculated in equivalent in KZT after conversion at the selling rate fixed by the Treasury	*

№	Type of service	Tariff	Min.	Max.	Note	VAT
5. Cash operations						
III.5.1.	Cash operations in KZT:					
III.5.2.	Cash acceptance:					
III.5.2.1.	- KZT <i>(this line was changed by the Board of Directors decision dated December 24, 2015)</i>	0,20%	KZT 200		of the amount	
III.5.2.2.	- foreign currency	0,20 %	KZT 200		of the amount	
III.5.3.	Cash withdrawal by prior request (for 1 banking day)	0,30 %	KZT 250		prior request for cash withdrawal is prepared minimum for one business day upon withdrawal of the amount more than KZT 1 million or USD 5 000 / Euro 5000 / RUB 200 000	
III.5.3.1	without prior request	0,40 %	KZT 250		of the amount	
III.5.4.	Cash acceptance for repayment of loans granted by the Bank	free				
III.5.5.	Cash withdrawal in foreign currency by prior request	1,0 %	KZT 500		of the amount	
III.5.5.1.	Cash withdrawal in foreign currency without prior request	1,20 %	KZT 500		of the amount	
III.5.6.	Exchange of large denomination banknotes into small and vice versa, exchange of banknotes into coins and vice versa if feasible for the Bank	0,50%	KZT 100		of the amount	

III.5.7.	Verification of authentication of the foreign currency with the help of technical facilities of the Bank	KZT 15			for one banknote	*
III.5.8.	Acceptance and /or recounting of collect money <i>(this clause has been changed by the Board of Directors decision dated July 14, 2016)</i>	0,25 %	KZT 500		In case if the client makes cash deposit to his current account after recounting of collected proceeds, the commission specified in line III.5.2.1. is not charged additionally	*
III.5.9.	Recounting of collected proceeds, in case of shortage, surplus and otherwise (banknotes of those denominations in the amount of which there are discrepancies are subject to recounting) <i>(this clause has been included by the Board of Directors decision dated July14, 2016)</i>	0,18%	KZT 100			*
III.5.10.	Delivery of cash and valuables from cash desk of the client to the cash desk of the Bank branch through outside company which carries out collection (<i>this clause has been included by the Board of Directors decision dated July 14, 2016</i>)	0,17%	KZT 3500			*
III.5.11.	Repeated visit of the collection point due to the client's fault <i>(this clause has been included by the Board of Directors decision dated July 14, 2016)</i>	KZT 3500			Tariff is charged additionally to the basic tariff envisaged by clause III.5.2.1	

6. Loan operations

(this section has been changed by the Board of Directors decision dated November 30, 2015)

№	Type of service	Tariff	Note	VAT
---	-----------------	--------	------	-----

III.6.1.	Processing of application and documents to receive one-time loan/credit line	KZT 15 000		
III.6.2.	Organization of issuing one-time loan/initial tranche within credit line in the form of operational overdraft <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	5,0 % of amount of one-time loan/credit line		
III.6.3.	Organization of issuance of one-time loan/initial tranche within credit line	10,0 % of amount of one-time loan/credit line <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	not less than KZT 15 000	
III.6.4.	Arrangement of issuance of the second or any further tranche within the credit line	0,25 % of the amount of each tranche	not less than KZT 15 000	
III.6.5.	Change of financing terms and conditions on the basis of the borrower's application: <i>(this line has been changed by the Board of Directors decision dated March 18, 2017).</i>			
1)	change of the availability period	0,1 % of the principal debt balance amount	not less than KZT 50 000	
2)	change of the interest rate	0,25 % of the principal debt balance amount	not less than KZT 50 000	
3)	change of the currency of financing	0,1 % of the principal debt balance amount	not less than KZT 50 000	
4)	introduction of changes to the authorized body decision	KZT 50 000		
5)	change of the collateral structure, including guarantees of third parties	0,1 % of the principal debt balance amount	not less than KZT 50 000	
6)	increase of the final maturity date of the one-time loan /tranche within the credit line	1 % of the principal debt balance amount	not less than KZT 10 000	

7)	change of the repayment schedule within the effective periods	0,5 % of the principal debt balance amount	not less than KZT 10 000	
8)	change of the date in the repayment schedule	0,5 % of the principal debt balance amount	not less than KZT 7 000	
9)	increase of the credit line amount	1 % of the principal debt balance amount	not less than KZT 10 000	
10)	extension of the credit line period	1 % of the principal debt balance amount	not less than KZT 10 000	
III.6.6.	Providing the borrower with a certificate related to service of one-time loan/credit line	KZT 5 000		*
III.6.7.	Granting to the pledger the Bank's consent to replace the technical passports for movable property, introduction of changes, replacement, re-legalization and issuance of entitling documents for the immovable property	KZT 10 000		*
III.6.8.	Giving time on registration with the authorized body of the Security agreement (-s) or Addendum (-s) to the Security agreement (-s) on the basis of the borrower's or pledger's application. <i>(this clause has been included by the Board of Directors decision dated March 18, 2017).</i>	2 % of the loan amount		
7. Bank guarantees <i>(this section has been changed by the Board of Directors decision dated November 30, 2015)</i>				
№	Type of service	Tariff	Note	VAT
III.7.1.	Issue of blank tender guarantee			
1)	Technical issuance of bank guarantee (operational issue)	0 tenge <i>(this column has been changed by decision of Board of Directors dated July 14, 2016)</i>		
2)	Issuing bank guarantee (additional tariff for risk) when guarantee amount is:			
	Up to 500 000 tenge	15 000 tenge		
	from 500 000 to 1 000 000 tenge	30 000 tenge		
	from 1 000 000 to 2 000 000 tenge	60 000 tenge		
	from 2 000 000 to 5 000 000 tenge	120 000 tenge		

	from 5 000 000 to 10 000 000 tenge	180 000 tenge		
	over 10 000 000 tenge (incl.) <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	7% of guarantee amount	Not less than 10 000 tenge	
III.7.2.	Issuing bank tender guarantee at 100 % secured by cash			
1)	Technical issuance of bank guarantee (operational issue)	7 000 tenge		
2)	Issuing bank guarantee without remuneration to cash, provided as collateral (additional tariff for risk)	0 tenge		
3)	Issuing bank guarantee without remuneration to cash, provided as collateral (additional tariff for risk)	5,0 % per annum	Not less than 10 000 tenge	
III.7.3.	Issuing bank guarantee of liabilities fulfilment by contract/treaty/agreement/return of advance payment at 100 % secured by cash			
1)	Technical issuance of provided bank guarantee (operational issue)	15 000 tenge		
2)	Issuing bank guarantee without remuneration to cash, provided as collateral (additional tariff for risk) <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	15 000 tenge		
3)	Issuing bank guarantee with remuneration to cash provide as collateral (additional tariff for risk)	3,0 % per annum <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	Not less than 10 000 tenge	
III.7.4.	Issuing bank tender guarantee secured by property			
1)	Technical issuance of bank guarantee (operational issue)	5 000 tenge <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>		
2)	Issuing bank guarantee (additional tariff for risk)	1,0 % of guarantee amount (one-time) <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	Not less than 7 000 tenge	
III.7.5.	Issuing bank guarantee of liabilities fulfilment by contract/treaty/agreement/return of advance payment secured by property or right of demand			
1)	Technical issuance of bank guarantee (operational issue) secured by property <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	100 000 tenge <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	*	
2)	Technical issuance of bank guarantee	0,5 % of guarantee		

	(operational issue) secured by right of demand by contract/treaty/agreement <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	amount (one-time) <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>				
3)	Issuing bank guarantee secure by property as well as by right of demand by contract/treaty/agreement (additional tariff for risk) <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	10 % per annum <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>				
III.7.6.	Amending conditions of bank guarantee upon application of principal (operational issuance of guarantee amendments), except for amendments related to in guarantee amount increase	5 % of guarantee amount <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>		For each application on amending		
III.7.7.	Organization of credit line with form of distribution – documentary operations <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>	10 % of credit line amount <i>(this clause has been changed by decision of Board of Directors dated October 26, 2017)</i>				
	<i>Increase of the amount of the bank guarantee issued is considered for accrual of fee as independent issue of bank guarantee for the amount of increase</i>					
III.7.7.	<i>This line has been excluded by decision of the Board of Directors dated December 24, 2015</i>					
III.7.8.	<i>This line has been excluded by decision of the Board of Directors dated December 24, 2015</i>					
III.7.9.	<i>This line has been excluded by decision of the Board of Directors dated December 24, 2015</i>					
III.7.10.	<i>This line has been excluded by decision of the Board of Directors dated December 24, 2015</i>					
III.7.11.	<i>This line has been excluded by decision of the Board of Directors dated December 24, 2015</i>					
7-1. International bank guarantees <i>(this section has been included by Board of Directors decision dated December 24, 2015)</i>						
№	Type of service	Tariff	Min.	Max.	Note	VAT
7-1.1.	Import guarantees (to be issued under the instruction of clients)					
III.7-1.1.1.	Issue of the guarantee (commission for risks)	5 % per annum				
III.7-1.1.2.	Technical issue of the guarantee	0,15% of the guarantee amount	KZT 30 000 / USD 100	KZT 150 000 / USD 500		*
III.7-1.1.3.	Introduction of the guarantee terms and conditions	KZT 15 000 /USD 50 for each change				*
III.7-1.1.4.	Increase of the guarantee amount (considered as independent issue of the guarantee for accrual of fees)	в соответствии с тарифом, предусмотренны				

		м строкой III.7-1.1.1				
III.7-1.1.5.	Verification of documents, accompanying the claim for payment	0,15 % of the claim amount	KZT 30 000 / USD 100	KZT 300 000 / USD 1000		*
III.7-1.1.6.	Making payments on guarantee	0,20 % of the payment amount	KZT 15 000 / USD 50	KZT 150 000 / USD 500		
III.7-1.1.7.	Sending a package of documents by mail/courier service	KZT 6 000 /USD 20 + post/courier expenses at actual cost				*
III.7-1.1.8.	Annulment of the guarantee prior to expiry period of the guarantee	KZT 30 000 /USD 100			upon the client's application	*
III.7-1.1.9.	SWIFT-message	KZT 4 500 /USD 15				*
7-1.2.	Export guarantees (to be issued in favor of clients)					
III.7-1.2.1.	Advise of the guarantee	0,10 % of the guarantee amount	KZT 30 000 /USD 100	KZT 150 000 /USD 500		
III.7-1.2.2.	Advise of changes of the guarantee terms and conditions	KZT 15 000 / USD 50 for each advise				
III.7-1.2.3.	Verification of documents, accompanying the claim for payment	0,15 % of the claim amount	KZT 30 000 / USD 100	KZT 300 000 / USD 1000		*
III.7-1.2.4.	Sending a package of documents by mail/courier service	KZT 6 000 / USD 20 + mail/courier expenses at actual cost				*
III.7-1.2.5.	Annulment of the guarantee prior to expiry period of the guarantee	KZT 30 000 / USD 100			upon the client's application	*
III.7-1.2.6.	SWIFT-message	KZT 4 500 / USD 15				*
Note: Tariff rates, specified in USD, are applied in case of payment of fees by non-residents						
8. Letters of credit						
<i>(this section has been changed by the Board of Directors decision dated December 24, 2015)</i>						
№	Type of service	Tariff	Min.	Max.	Note	VAT
III.8.1.	Import LCs (to be issued upon the client's instruction), including stand by LCs					
III.8.1.1.	Opening of LC (fee for risks)	5 % per annum				
III.8.1.2.	Technical issue of LC	0,15 % of the LC amount	KZT 30 000 / USD 100	KZT 150 000 / USD 500		*

III.8.1.3.	Introduction of changes to LC terms and conditions	KZT 15 000 / USD 50 for each change				*
III.8.1.4.	Increase of the LC amount (considered as independent issue of LC for accrual of fee)	As per the tariff, envisaged by line III.8.1.1				
III.8.1.5.	Verification of documents on LC	0,15 % of the payment amount (for each package of documents)	KZT 30 000 / USD 100	KZT 300 000 / USD 1000		*
III.8.1.6.	Detection of discrepancies in documents	KZT 15 000 / USD 50 (for each package of documents with discrepancies)			Applied additionally to the fee, envisaged by line III.8.1.5.	*
III.8.1.7.	Payment on LC	0,20 % of the payment amount	KZT 15 000 / USD 50	KZT 150 000 /USD 500		
III.8.1.8.	Sending a package of documents by mail/courier service	KZT 6 000 / USD 20 + mail/courier expenses at actual cost				*
III.8.1.9.	Annulment of LC prior to expiry period of the LC	KZT 30 000 /USD 100			upon the client's application	*
III.8.1.10.	SWIFT-message	KZT 4 500 / USD 15				*
III.8.2.	Export LCs (issued in favor of clients), including stand by LCs					
III.8.2.1.	Confirmation of LC	5 % per annum				
III.8.2.2.	Advise of LC	0,10 % of the LC amount	KZT 30 000 / USD 100	KZT 150 000 /USD 500		
III.8.2.3.	Transfer of transferable LC	0,15 % of the LC amount	KZT 30 000 / USD 100	KZT 150 000 /USD 500		
III.8.2.4.	Transfer of changes of transferable LC terms and conditions	KZT 15 000 /USD 50 for each change				
III.8.2.5.	Advise of changes of LC terms and conditions	KZT 15 000 / USD 50 for each advise				
III.8.2.6.	Verification of documents on LC	0,15 % of the payment amount (for each package of documents)	KZT 30 000 / USD 100	KZT 300 000 / USD 1000		*

Maximum tariffs for services
 Enclosure №3 to the Rules of general terms and conditions for conducting operations
 Approved by the Board of Directors «15» December 2014, minutes № 22
(the head has been changed by the Board of Director decision dated July 14, 2016)

III.8.2.7.	Detection of discrepancies in documents	KZT 15 000 /USD 50 (for each package of documents with discrepancies)			applied additionally to the fee on c.III.8.2.6	*
III.8.2.8.	Sending a package of documents by mail/courier service	KZT 6 000 / USD 20 + mail/courier expenses at actual cost				*
III.8.2.9.	Negotiation	5 % per annum				
III.8.2.10.	Annulment of LC prior to expiry period of the LC	KZT 30 000 / USD 100			upon the client's application	*
III.8.2.11.	SWIFT-message	KZT 4 500 / USD 15				*

Note: Tariff rates, specified in USD, are applied in case of payment of fees by non-residents

9. Documentary collection

(this section has been changed by the Board of Directors decision dated December 24, 2015)

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.9.1.	Receipt of payment /shipping documents for collection to hand it to the drawee against acceptance /payment	0,15 %	KZT 9 000 / USD 30	KZT 90 000 / USD 300		
III.9.2.	Change of terms and conditions of the collection order	KZT 9 000 / USD 30 for each change				*
III.9.3.	Preparation and /or transfer of package of payment /shipping documents	KZT 6 000 / USD 20 + mail/courier expenses at actual cost				*
III.9.4.	Advise of collection	KZT 30 000 / USD 100				
III.9.5.	Payment on collection	0,20 % of the operation amount	KZT 15 000 / USD 50	KZT 150 000 / USD 500		
III.9.6	Redelivery of unpaid documents:					*
III.9.6.1	Without protesting the bill	KZT 6 000 /USD 20 + mail/courier expenses at actual cost				*
III.9.6.2.	with protesting the bill	KZT 9 000 /USD 30 + mail/courier expenses at actual cost				*
III.9.7.	Storage of collection papers	KZT 3 000 /USD 10 in the quarter				*

Note: Tariff rates, specified in USD, are applied in case of payment of fees by non-residents

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

(this section has been included by the Board of Directors decision dated December 24, 2015)

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.9-1.1.	Deal structuring	1,5 % of the deal amount				*
III.9-1.2.	Financial services on rescheduling the repayment of obligations , set by the foreign bank, or early repayment of obligations on LCs/international bank guarantees issued	30 000 тенге/ 100 долларов США				*
III.9-1.3.	Annulment of the application submitted earlier for raising fund and/or confirmation on LCs/international bank guarantees after getting proposal of the foreign bank	KZT 30 000 / USD 100				*

Note: Tariff rates, specified in USD, are applied in case of payment of fees by non-residents

10. Currency control

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.10.1.	Acceptance, verification and assigning of the contract account number	KZT 3 500			within 2-business days, not considering the date of submission of documents	*
III.10.2.	Acceptance, verification and assigning of the contract account number urgently (the same day)	KZT 6 000			upon submission of documents up to 13:00, upon submission of documents after 13:00 the documents will be verified only by the following bank day of the Bank.	*

III.10.3.	Acceptance, verification and assigning of the contract account number (within one hour)	KZT 7 500				*
III.10.4.	Acceptance and verification of amendments and changes to the contract with account number assigned	KZT 1 500				*
III.10.5.	Verification and acceptance of the foreign economic contract without assigning the contract account number	KZT 1 500			upon submission of documents up to 13:00, upon submission of documents after 13:00 the documents will be verified only by the following bank day of the Bank.	*
III.10.6.	A written notice of the client by post, about necessity to get registration certificate of the NBRK or certificate of notice	KZT 700				*
III.10.7.	Providing a Certificate – notices about cash flow on existing contracts and contract account number	KZT 1 000				*
III.10.8.	Providing a certificate – notices about cash flow on non-operating contracts and contract account number	KZT 3 000				*
III.10.9.	A written inquiry of the client by post about providing documents and information, confirming fulfillment of obligations or changing the repatriation period	KZT 1 000				*
III.10.10.	Issuance of duplicate documents of currency control	KZT 200			For one sheet	*
III.10.11.	Renewal of the contract account number deregistered	KZT 4 000				*
III.10.12.	Withdrawal of the contract account number due to shifting to another bank for service	KZT 2 000				*
11. Other commissions of the Bank						
№	Type of service	Tariff	Min.	Max.	Note	VAT
III.11.1.	Issue of a cash cheque book	KZT 1000				*
III.11.2.	Preparation and sending of notifications to customs bodies:					*

III.11.2.1.	- on letterhead	KZT 600				*
III.11.2.2.	- on a simple form	KZT 500				*
III.11.3.	Issue of certificates to clients on payments made on foreign exchange operations	KZT 300			on each contract	*
III.11.4.	Information, to be provided to clients:					*
III.11.4.1.	Certificate (on availability of accounts, list № 2, on availability/lack of outstanding loans)	KZT 500				*
III.11.4.2.	Providing information on other written inquiries	KZT 500			for each inquiry	*
III.11.4.3.	Issue of duplicate documents	KZT 300			for each document	*
III.11.4.4.	Issue of duplicate documents with period of limitation of more than one operational year	KZT 2 000			for each document	*
III.11.4.5.	Certificate of cash flow and confirmation of balances on accounts (turnover balance sheet)	KZT 500			for each document	*
III.11.4.5-1.	Providing certificates, specified in lines III.11.4.1 and III.11.4.2 within one hour (<i>this line has been included by the Board of Directors decision dated December 24, 2015</i>)	KZT 2 950			for each document	*
III.11.4.5-2.	Providing certificates, specified in lines III.11.4.1 and III.11.4.2 within one business day (<i>this line has been included by the Board of Directors decision dated December 24, 2015</i>)	KZT 1 450			for each document	*
III.11.4.5-3.	Providing copies of SWIFT-messages on payment (<i>this line has been included by the Board of Directors decision dated December 24, 2015</i>)	KZT 1 000				*
III.11.4.6.	Issue of copies of foundation documents	KZT 500			for document	*
III.11.5.	Fax in Kazakhstan	KZT 150			for page	*
III.11.6.	International fax	KZT 1 000			for page	*
III.11.7.	through SWIFT	KZT 4 600			for document	*
III.11.8.	Printing of settlement and payment documents	KZT 100			for one copy	*
III.11.9.	Services on storage of valuables	KZT 500			for each day	*
III.11.10.	Upon providing services after completion of the operating day, if technically feasible	KZT 2 500			Additionally to the basic fee amount	*
III.11.11.	Setting and formalization of the payment instruction at the client's request	KZT 500			For one payment instruction	*
12. Other fees on Internet Banking						

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.12.1.	Connection fee (one time)	KZT 2500				*
III.12.2.	User maintenance for 1 work place	KZT 1350			monthly	*
III.12.3.	Providing of consultations on issues related to rendering by the bank of distant services (on-site visit of the bank's specialist)	KZT 2500				*
III.12.4.	Providing of the key information carrier eToken Java (<i>this paragraph has been changed by the Board of Directors decision dated February 28, 2018</i>).		0 tenge	20000 tenge	For unit	*
III.12.5.	<i>(this paragraph has been changed by the Board of Directors decision dated February 28, 2018).</i>					
III.12.6.	Regeneration of the electronic digital signature	KZT 1500			For carrier	*

13. Fees for non-cash payment acceptance on payment of goods and/or services, delivered by the entrepreneur, through POS-terminals (*this section has been changed by the Board of Directors decision dated December 24, 2015*)

№	Type of service	Tariff	Min.	Max.	Note	VAT
III.13.1	Acceptance of non-cash payment on payment of goods and/or services delivered by the entrepreneur, using the payment card VISA, MasterCard, Alтын by POS-terminal (mobile POS-terminal)	3,00 %			of the non-cash payment amount	
III.13.2	Connection of the mobile POS-terminal	KZT 2 500			one-time payment	*
III.13.3	Monthly fee for service of the mobile POS-terminal	KZT 700			monthly payment	*
III.13.4	Installation and connection of the POS-terminal to the card base	KZT 2520			one-time payment	*
III.13.5	Making the entrepreneur's contract in the card base	KZT 375			one-time payment	*
III.13.6	Change of POS-terminal settings	KZT 2 520			for each setting	*
III.13.7	Installation of the software upgrade, new versions of the software	KZT 2 520			for each upgrade	*

Part IV. Tariffs for conducting bank and other operations using payment cards for individuals

(this part has been changed by the Board of Directors decision dated December 24, 2015)

1. Opening, maintenance and closing of a current account, the access device to which is the payment card						
№	Type of service	Tariff	Min.	Max.	Note	VAT
IV.1.1.	Opening of a current account	KZT 0				
IV.1.2.	Maintenance of a dead current account (accounts on which within 12 months from the date of last operation carried out by the client or his legal representative the credit /debit operations were not carried out and there are no payment cards opened to it)	Balance amount on the current account		KZT 200 monthly	Within the balance on the current account	
IV.1.3.	Closing of a current account	KZT 0				*
2. Receipt and crediting of money to the current account, the access device to which is the payment card						
№	Type of services	Tariff	Min.	Max.	Note	VAT
IV.2.1.	Receipt and crediting of cash:					
IV.2.1.1.	at the cash desk of JSC "Tengri Bank": <i>(this column has been changed by the Board of Directors decision dated April 27, 2016).</i>					
	- without using the payment card	KZT 0			crediting of money within one business day (if the operation was carried out up to 18:00 of Astana time) or within two business days (in other cases)	
	- by using the payment card through POS-terminal	0, 50%	KZT 600		of the amount	
IV.2.1.2.	by using the payment card through the ATM / electronic terminal of JSC «Tengri Bank» or JSC «Narodnyi Bank of Kazakhstan» with function of cash-in <i>(this column has been changed by the Board of</i>	0,50%	KZT 100		of the amount	

	<i>Directors decision dated April 27, 2016).</i>					
IV.2.2.	Receipt (crediting) of money, received by non-cash payment:					
IV.2.2.1.	to the current account, opened under terms and conditions of the tariff plan «Basic» or «Prestige»	KZT 0				
IV.2.2.2.	from the legal entity or individual, engaged in entrepreneurship, as per the Agreement for complex service of individuals	-	KZT 0	0,50 %	as per the Agreement for complex service of individuals, charged from the legal entity or individual engaged in entrepreneurship	
IV.2.2.3.	to the current account, opened under terms and conditions of the tariff plan «Unique», from the other source	0,50 %			of the amount	
3. Issue, reissue and service of payment card						
№	Type of service	Tariff	Min.	Max.	Note	VAT
IV.3.1.	Issue of any payment card	KZT 0				
IV.3.2.	Express issue of any payment card within four business days	KZT 3 000			only in Almaty	*
IV.3.3.	Monthly fee for basic payment card under terms and conditions of the tariff plan «Basic»					
IV.3.3.1.	Visa Classic Unembossed	KZT 100			monthly payment; first 12 month – KZT 0, if the payment card is meant for getting by the client of salary and other payments from the legal entity or individual, engaged in entrepreneurship, which concluded with JSC «Tengri Bank» the Agreement for complex service of individuals <i>(this column has been changed by the Board of Directors decision dated April 27, 2016).</i>	
IV.3.3.2.	Visa Classic	KZT 250			monthly payment; first 12 month – KZT 0, if: 1) the payment card is meant for getting by the client of salary and other payments from the legal entity or individual, engaged in entrepreneurship, which concluded with	

Maximum tariffs for services

Enclosure №3 to the Rules of general terms and conditions for conducting operations

Approved by the Board of Directors «15» December 2014, minutes № 22
(*the head has been changed by the Board of Director decision dated July 14, 2016*)

					<p>JSC «Tengri Bank» the Agreement for complex service of individuals;</p> <p>2) the range of the basic salary monthly fund (BSF) of the client on the date of issue of the payment card is from KZT 250 000 and above.</p> <p><i>(this column has been changed by the Board of Directors decision dated April 27, 2016).</i></p>	
IV.3.3.3.	<p>Visa Gold</p>	<p>KZT 500</p>			<p>monthly payment;</p> <p>first 12 month – KZT 0, if:</p> <p>1) the payment card is meant for getting by the client of salary and other payments from the legal entity or individual, engaged in entrepreneurship, which concluded with JSC «Tengri Bank» the Agreement for complex service of individuals;</p> <p>2) the range of the basic salary monthly fund (BSF) of the client on the date of issue of the payment card is from KZT 500 000 and above, either the client is CEO or chief accountant of the legal entity or individual engaged in entrepreneurship.</p> <p><i>(this column has been changed by the Board of Directors decision dated April 27, 2016).</i></p>	
IV.3.3.4.	<p>Visa Infinite</p> <p><i>(this column has been changed by the Board of Directors decision dated April 28, 2018).</i></p>	-	0 tenge	10 000 tenge	<p>Monthly payment;</p>	
IV.3.4.	<p>Monthly fee service of the basic payment card under terms and conditions of the tariff plan «Unique»</p>					
IV.3.4.1.	<p>Visa Classic Unembossed</p>	<p>KZT 100</p>			<p>Monthly payment;</p> <p>The first 12 months – 0 tenge</p>	
IV.3.4.2.	<p>Visa Classic Unembossed (To</p>	<p>50 tenge</p>			<p>Monthly payment;</p>	

	receive pensions, allowances and other social contributions)				The first 12 months – 0 tenge	
IV.3.4.3.	Visa Classic	KZT 250			monthly payment;The first 12 months - 0 tenge, if the size of the monthly basic payroll (PRP) of the customer at the date of issue of the payment card is from 250,000 tenge and above.	
IV.3.4.4.	Visa Gold	KZT 500			monthly payment;The first 12 months - 0 tenge, if the size of the monthly basic payroll (PRP) of the customer at the date of issue of the payment card is from 500 000 tenge and above, or if the customer is the executive body or chief accountant of a legal entity or an individual engaged in business.	
IV.3.4.5.	Visa Infinite <i>(this column has been changed by the Board of Directors decision dated April 28, 2018).</i>	-	0 tenge	10 000 tenge	Monthly payment; the first 12 months or the entire term of the payment card - 0 tenge, if in respect of the client the authorized person / body of Tengri Bank JSC made a decision to issue a payment card without charging a subscription fee for the first 12 months of service / the entire term of the payment card.	
IV.3.5.	Subscription fee for servicing the main payment card according to the terms of the “Prestige” tariff plan					
IV.3.5.1.	Visa Classic Unembossed	KZT 100			Monthly payment; The first 12 months – 0 tenge	
IV.3.5.1.1.	for depositors of "Bonus5!" <i>(this paragraph has been changed by the decision of the Board of Directors, dated February 28, 2018).</i>	KZT 100				
IV.3.5.2.	Visa Classic	KZT 250			customer has a bank deposit in the Tengri Bank JSC at the date of issue of the payment card in the amount of 300 000 tenge / 1 000 USD / 1 000 EUR or	

					higher or in relation to the customer by the authorized person of JSC "Tengri Bank" decided to issue a payment card without charging a subscription fee for the first 12 months of service. <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>	
IV.3.5.3.	Visa Gold	KZT 500			monthly payment; The first 12 months - 0 tenge, if the customer has a bank deposit at JSC Tengri Bank with the validity period in the amount of 3 000 000 tenge / 10 000 USD / 10 000 EUR or higher or in respect of the customer by an authorized person / the body of JSC "Tengri Bank" decided to issue a payment card without charging a subscription fee for the first 12 months of service. <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>	
IV.3.5.4.	Visa Infinite <i>(this column has been changed by the Board of Directors decision dated April 28, 2018).</i>	-	0 tenge	10 000 tenge	Monthly payment; 0 tenge, if the customer has a bank deposit at Tengri Bank JSC with the validity period in the amount of KZT50,000,000 / 150,000 / 125,000 euro and more at the date of issue of the payment card; the first 12 months or the entire term of the payment card - 0 tenge, if in respect of the client the authorized person / body of Tengri Bank JSC made a decision to issue a payment card without charging a subscription fee for the first 12 months of service / the entire term of the payment card	
IV.3.6.	Subscription fee for servicing an additional payment card according to the terms of any tariff plan					

IV.3.6.1.	Visa Classic Unembossed	KZT 100			Monthly payment	
IV.3.6.2.	Visa Classic	KZT 250			Monthly payment	
IV.3.6.3.	Visa Gold	KZT 500			Monthly payment	
IV.3.6.4.	Visa Infinite <i>(this column has been changed by the Board of Directors decision dated April 28, 2018).</i>	-	0 tenge	10 000 tenge	Monthly payment; Issued additionally to the main card Visa Infinite only	
IV.3.7.	Re-issue of the payment card at the request of the holder of the payment card (including due to loss / theft / damage to the payment card / PIN)					
IV.3.7.1.	Visa Classic Unembossed <i>(this paragraph has been changed by the decision of the Board of Directors, dated April 28, 2018).</i>	-	0 tenge	1 000 tenge		*
IV.3.7.2.	Visa Classic <i>(this paragraph has been changed by the decision of the Board of Directors, dated April 28, 2018).</i>	-	0 tenge	2 000 tenge		*
IV.3.7.3.	Visa Gold <i>(this paragraph has been changed by the decision of the Board of Directors, dated April 28, 2018).</i>	-	0 tenge	3 000 tenge		*
IV.3.7.4.	Visa Infinite <i>(this column has been changed by the Board of Directors decision dated April 28, 2018).</i>	-	0 tenge	20 000 tenge		*
IV.3.8.	Re-issue of a payment card upon expiration of its validity term or at the initiative of JSC Tengri Bank	KZT 0				*
IV.3.9.	Closing a payment card	KZT 0				*
IV.3.10.	Emergency reissue of a Visa Infinite payment card (within 72 hours) in case of loss of a payment card outside the Republic of Kazakhstan <i>(this column has been changed by the Board of</i>	-	0 tenge	150 000 tenge	The service is provided to Visa Infinite cardholders on the terms and conditions of the Visa International IPS	*

<i>Directors decision dated April 28, 2018).</i>						
4. Cash withdrawal using a payment card						
№	Service	Tariff	Min.	Max.	Note	VAT
IV.4.1.	Via any ATM in the territory of the Republic of Kazakhstan:					
IV.4.1.1.	On the terms of tariff plan "Basic"	0,50 %+ KZT 100			of the amount	
IV.4.1.2.	On the terms of tariff plan "Unique"	0 tenge				
IV.4.1.3.	On the terms of tariff plan "Prestige" with the use of payment card:					
	- If the total amount of cash withdrawal operations during the current calendar month does not exceed 300,000 tenge / 1,000 US dollars / euro	0 tenge				
	- If the total amount of cash withdrawal operations during the current calendar month exceeds 300,000 tenge / 1,000 US dollars / euro	0,50 %+ 100 tenge			Of the amount; Is charged starting from the transaction, as a result of which the total amount of cash operations during the current calendar month has exceeded 300,000 tenge / 1,000 US dollars / euro	
IV.4.1.4.	On the terms of tariff plan "Prestige" with the use of additional payment card	0,50 %+ 100 tenge			Of the amount	
IV.4.2.	Through the ATM of any bank outside the territory of the Republic of Kazakhstan under the terms of any tariff plan	1,00 %			Of the amount	
IV.4.3.	Via POS-terminal at a cash office of JSC Tengri Bank: <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>					
IV.4.3.1.	On the terms of tariff plan "Basic" and "Prestige"	0,50 %+ 100 tenge			Of the amount	
IV.4.3.2.	On the terms of tariff plan "Unicque"	0 tenge				
IV.4.4.	Through a POS-terminal at the cash office of JSC Halyk Bank of Kazakhstan or the Bank participating in the Processing ** under the terms of any tariff plan	0,50 %+ 150 tenge			Of the amount	

IV.4.5.	Through a POS-terminal at the cash office of another bank in the territory of the Republic of Kazakhstan under the terms of any tariff plan	1,00 %+ 150 tenge			Of the amount	
IV.4.6.	Through a POS-terminal at the cash office of any bank outside the territory of the Republic of Kazakhstan under the terms of any tariff plan	1,00 %+ 700 tenge			Of the amount	
5. Cashless payments and funds transfer ***** with the use of a payment card						
№	Service	Tariff	Min.	Max.	Note	VAT
IV.5.1.	Non-cash payment for payment for goods and / or services using a payment card or payment card details					
IV.5.1.1.	by means of a POS-terminal at the cashier's office or using the payment card details via the Internet	0 tenge			Per each operation	
IV.5.1.2.	by ATM / electronic terminal of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan" (when paying for utilities, telecommunication and other services within the framework of concluded agreements ***) <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>	60 tenge			Per each operation	
IV.5.1.3.	Customs payment in the amount of:					
	- from 1 to 10 000 tenge	2,00 %	100 tenge		Of the amount	
	- from 10 001 to 50 000 tenge	1,00 %	200 tenge		Of the amount	
	- from 50 001 to 100 000 tenge	0,70 %	500 tenge		Of the amount	
	- from 100 001 to 1 000 000 tenge	0,15 %	700 tenge		Of the amount	
	- from 1 000 001 and more	3 000 tenge				
IV.5.2.	Non-cash payment for mobile communication services via SMS-banking (for the number	50 tenge			Per each operation	

	of the operator connected to the service)					
IV.5.3.	Transfer of money using a payment card via ATM / electronic terminal of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan" <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>					
IV.5.3.1.	To the payment card issued by JSC Tengri Bank in favor of the customer <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>	0 tenge			Per each operation	
IV.5.3.2.	To a payment card issued by JSC Tengri Bank in favor of other entity <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>	200 tenge			Per each operation	
IV.5.3.3.	to the current account opened with JSC Tengri Bank» <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>	200 tenge			Per each operation	
IV.5.3.4.	To the payment card issued by another bank via VISA to VISA system	1,50 %	400 tenge		Of the amount	
IV.5.3.5.	to the corporate accounts, within the framework of concluded agreements ***	1,00 %	100 tenge	3 000 tenge	Of the amount	
6. Provisioning information of the executed transactions and available balance						
№	Service	Tariff	Min.	Max.	Note	VAT
IV.6.1.	Issue of an account balance statement					
IV.6.1.1.	At a branch of JSC Tengri Bank <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>					
	- for the past month	200 tenge			The commission is charged from the third request in a month	
	- At the date of the request over two months' period	500 tenge			Each month	

IV.6.1.2.	Using a payment card through the electronic terminal of JSC Halyk Bank of Kazakhstan:					
	- for the past month	200 tenge			The commission is charged from the third request in a month	
	- At the date of the request over two months' period	500 tenge			Per each month	
IV.6.2.	Providing information using a payment card					
IV.6.2.1.	About available balance via ATM / POS terminal					
	- JSC "Tengri Bank", JSC "Halyk Bank of Kazakhstan" or the Bank-participant of processing ** <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>	50 tenge			Per each operation	
	- other bank	200 tenge			Per each operatin	
IV.6.2.2.	About the last 10 transactions for the last 120 calendar days via ATM of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan" <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>	100 tenge			Per each operation	
IV.6.3.	Предоставление информации посредством SMS-банкинга:					
IV.6.3.1.	подключение к SMS-банкингу, перерегистрация, отключение	0 tenge				
IV.6.3.2.	Subscription fee for the automatic sending to the mobile phone of SMS-notifications about transactions on the payment card	400 tenge			Monthly payment for each payment card, the first payment is charged when connecting to SMS-banking	*
IV.6.3.3.	Provision of information on the available balance at the request of the holder of a payment card	50 tenge			Pre each operation	
IV.6.3.4.	Providing information on the last 10 transactions for the last	50 tenge			Per each operation	

	120 calendar days at the request of the holder of a payment card					
7. Other services						
№	Service	Tariff	Min.	Max.	Note	VAT
IV.7.1.	Change of PIN code via ATM / electronic terminal of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan" <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>	250 tenge			Per each operation	*
IV.7.2.	Resetting the counter for incorrect PIN entry	200 tenge			Per each operation	*
IV.7.3.	Blocking a lost / stolen payment card					
	- Without entering the stop-list	0 tenge				*
	- With an entry in the international stop-list (for two weeks)	8 000 tenge			for each region, for every two weeks	*
IV.7.4.	Temporary blocking of a lost / stolen payment card via SMS-banking	0 tenge				*
IV.7.5.	Unlocking a lost / stolen payment card	200 tenge			Per each operation	*
IV.7.6.	Investigation of the disputed situation on the operation carried out in the ATM of JSC "Tengri Bank" or JSC "Halyk Bank of Kazakhstan", with provision of video records <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>	5 000 tenge				*
IV.7.7.	Emergency reissue of a Visa Infinite payment card (within 72 hours) in case of loss of a payment card outside the Republic of Kazakhstan <i>(this column has been changed by the Board of Directors decision dated April 28, 2018).</i>	-	0 tenge	150 000 tenge	The service is provided to Visa Infinite cardholders on the terms and conditions of the Visa International IPS	
8. Servicing of a payment card issued by another bank						

№	Service	Tariff	Min	Max	Note	VAT
IV.8.1.	Cash withdrawal by a payment card issued by another bank, via POS-terminal in a cash office of JSC Tengri Bank: <i>(this line was changed by the decision of the Board of Directors, dated April 27, 2016).</i>					
	- tenge	1,00 %	200 tenge		Of the amount	
	- foreign currency	1,50 %	400 tenge		Of the amount	

Part V. Tariff and commission for services rendered to the respondent banks and organizations involved in the certain types of banking operations

(Part V. has been changed by the Board of Directors decision dated April 28, 2018).

1. Opening, maintenance and closing correspondent accounts						
№	Name of Service	Tariff	Min	Max	Note	VAT
V.1.1.	Opening a correspondent account	0 tenge				
V.1.2	Maintaining a correspondent account	0 tenge				
V.1.3.	Provision of statements and credit attachments to the account					
V.1.3.1.	system or Internet Bank	0 tenge				
V.1.3.2.	The courier organization (service of express delivery of parcels and correspondence)	30 000 tenge			Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	
V.1.4.	Issue of a duplicate / copy of the correspondent account statement	3 000 tenge/ 10 USD			Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	

V.1.5.	Provision of a certificate to the correspondent bank on its correspondent accounts	600 tenge/ 2 USD			The certificate is issued on the availability and numbers of correspondent accounts, on balances and turnover of these accounts, on the interest accrued and relevant taxes withheld in the territory of the Republic of Kazakhstan, on the presence or absence of debt to the Bank. /Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	*
V.1.6.	Respond to the independent auditors' requests concerning account turnover of a correspondent bank	/ for residents 7 000 tenge /40 USD for non-residents USD 40			Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	
V.1.7.	Closing a correspondent account by its application	of the account balance		4 500 tenge/ 30 USD	for each account. If a balance is zero the commission is not charged.	*
V.1.8.	Interest accrual on a correspondent account	subject to the parties agreement	0%	subject to the parties agreement	subject to the parties agreement	
2. Transfer operations						
№	Service	Tariff	Min	Max	Note	
Remittance in tenge:						
V.2.1.	Intra-bank transfer	0 tenge				
V.2.2.	Transfer in favor of another bank	500 tenge				
V.2.3.	Transfer in favor of customer of other banks:					

V.2.3.1.	- by 15:00, Astana time	500 tenge			Each operation	
V.2.3.2.	- from 15:00 to 17:00, Astana time	700 Tenge			Each operation	
V.2.3.3.	- from 17:00, Astana time	3 000 tenge			Each operation (if technically feasible)	
V.2.3.4	Transfer with the future value date (receipt of funds on the future dates)	300 / tenge				
V.2.4.	Request for external transfer, changes to the details of the external transfer, withdrawal of the transfer during the operational day (if technically feasible and consent of the beneficiary)	1 500 tenge			Each operation	*
V.2.5.	Request on an intra-bank transfer, changes to the details of the intra-bank transfer, withdrawal of the transfer during the operational day (subject to the technical feasibility and acceptance by the recipient)	700 tenge			Each operation	*
Remittance in foreign currency						
№	Service	Tariff	Min	Max	Note	
V.2.6.	Transfer in foreign currency in favor of a customer of the Bank	0 USD				
V.2.7.	Transfer in foreign currency in favor of another bank	50 USD			Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	
Transfers (in USD/EUR/RUR/INR/GBP)						

Transfers in favor of customers of other banks in USD/EUR/RUR/INR/GBP:						
V.2.8	- at the expense of the sender (OUR code) by 16:00, Astana time	0,15 %	50 USD	250 USD	Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	
V.2.9	- at the expense of the beneficiary (BEN) / mutual expenses (SHA code) by 16:00, Astana time	40 USD			Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	
Transfer in favor of customers of other banks in RUR:						
за счет отправителя: at the expense of sender:						
V.2.10.	- by 16:00, Astana time	100 RUR				
Transfer in INR						
V.2.11.	from a customer account in JSC “Tengri Bank” to the customer account in Punjab National Bank, India	0,15%	20 USD	150 USD	from the amount of the equivalent in tenge, INR to be transferred, at the rate of sale of INR for tenge, established by the Bank's Treasury Department on the date of filing the application, OR from the equivalent in KZT USD at the selling rate of USD per tenge, established by the Bank's Treasury Department on the date of application, after conversion of INR to be transferred to the equivalent of USD at the rate of purchase of USD / INR established by the Bank's Treasury	

№	Service	Tariff	Min	Max	Note	VAT
V.2.12.	from the customer account in JSC “Tengri Bank” to the customer accounts in other banks in India	0,20%	25 USD	200 USD	Department on the date of application from the amount of the equivalent in tenge of INR to be transferred at the rate of sale of INR for tenge, established by the Bank's Treasury Department on the day of filing the application, OR from the equivalent in KZT USD at the selling rate of USD per tenge, fixed by the Bank's Treasury Department on the date of application, after conversion INR to be transferred to the USD equivalent at the USD / INR purchase rate established by the Bank's Treasury Department on the date of application.	
V.2.13.	Other fees on transfer operations					
V.2.13.1	Execution of the instruction of the respondent bank to change the outgoing payment order	32 000 tenge 100 USD			for each operation, a commission charged by a third party is paid additionally	*
V.2.13.2	Execution of the respondent bank's order for an investigation of outgoing payments	32 000 tenge 100 USD			for each operation, a commission charged by a third party is paid additionally	*
V.2.13.3	Execution of the instruction of the respondent bank to cancel its payment document (after the transfer of money)	32 000 tenge 100 USD			for each operation, a commission charged by a third party is paid additionally	*
3. Cash operations						
№	Service	Tariff	Min	Max	Note	VAT
V.3.1.	Cash acceptance	0,30 %	500 tenge		of the amount of cash	

V.3.2.	Cash withdrawal in tenge by prior application	0,50 %	500 tenge		An application is submitted one day prior to the money withdrawal	
V.3.3.	Cash withdrawal in foreign currency	1,5 %			An application is submitted one day prior to the money withdrawal	
4. Internet banking						
№	Service	Tariff	Min	Max	Note	VAT
V.4.1.	Connection fee (one-time)	3 000 tenge			Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	*
V.4.2.	Subscriber fee for 1 work station	1 500 tenge			Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	*
V.4.3.	Providing advice on issues related to remote banking service (remote)	2 500 tenge			Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	*
V.4.4.	Providing a carrier of key information eToken Java	20 000 tenge			/ Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the	*

					Republic of Kazakhstan at the date of the payment	
V.4.5.	Replacement of eToken Java	7 000 tenge			Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	*
V.4.6.	Regeneration of an electronic digital signature	1 800 tenge			Commission payment is allowed in the currency equivalent of the account at an official rate fixed by the National Bank of the Republic of Kazakhstan at the date of the payment	*

General information

1	The services uncovered by the present list shall be rendered upon agreement between the parties.
2	The tariffs may be changes or added. The notice of amendments and additions shall be provided to customers by public notice in the operating area, or posted on the website of the Bank.
3	The operations marked with sign * subject to VAT and specified net of VAT.
4	The operations not marked with the sign * are VAT exempt.
5	For all transfers in rupees a separate commission for conversion is not charged.
6	**The banks participating in the processing – JSC Kazkommertsbank, JSC ATFBank, JSC Eurasian Bank, JSC Nurbank, JSC Alfa-Bank, JSC AsiaCredit Bank, JSC DeltaBank, JSC Bank CenterCredit, SB JSC BTB Bank (Kazakhstan) JSC Bank RBK (<i>the line was changed by the decision of the Board of Directors dated December 24, 2015</i>)
7	*** In cases, if the terms of the agreement for the acceptance and transfer of payments concluded between the Bank and a legal entity, provide for charging a transfer fee from a legal / physical person
8	**** regarding the operations marked by this mark, the fee is not charged on the Bank employees.
9	***** The amount of commission for transfer transactions from the current account, which accessible by a payment card, performed without the use of payment cards, is to be set according to the tariffs for services and operations for physical persons with the opening of a bank account (<i>this line was included by the decision of the Board of Directors, dated December 24, 2015</i>).

Maximum tariffs for services

Enclosure №3 to the Rules of general terms and conditions for conducting operations

Approved by the Board of Directors «15» December 2014, minutes № 22
(the head has been changed by the Board of Director decision dated July 14, 2016)

General provisions