

**Tariffs are approved by decision of
the Tariff Committee,
Minutes of meeting No.43 dated November 22, 2018**
*(Changes and amendments approved by the decision of Tariff Committee,
Minutes of meeting No.023 dated May 31, 2019.
Changes and amendments approved by the decision of Tariff Committee,
Minutes of meeting No.046 dated October 03, 2019)*

For customers – individuals

I.2. Transfer operations in tenge						
No.	Service type	Tariff	Min.	Max.	Note	VAT
I.2.1.	Intrabank transfers from customer's account	0 tenge				
I.2.1.1.	Intrabank transfers in favor of customer of other bank	500 tenge				
I.2.1.2.	Excluded					
I.2.1.3.	Annulment of intrabank transfer during a current working day, if the Bank has the technical possibility	1 500 tenge				*
I.2.2.	Crediting on the customer account in non-cash form	0 tenge				
I.2.3.	Transfer in favor of customers of other banks till 15:00 Astana time	0,2%	500 tenge	2 999 tenge	From the transfer amount	
I.2.3.1	Transfer in favor of customers of other banks from 15:00 to 17:00 Astana time	0,30%	500 tenge	3 999 tenge	From the transfer amount	
I.2.3.2	Transfer in favor of customers of other banks after 17:00 Astana time (If technically possible)	3 000 tenge			For one transfer	
I.2.3.3	Transfer in favor of customers of other banks with the value date on the next business day	0,18%	300 tenge	1 999 tenge	From the transfer amount	
I.2.4.	Customer request to the Bank to change the payment details before execution of payment	300 tenge			For each payment	*
I.2.4.1	Customer request to the Bank to change the payment details on executed payment	500 tenge			For each payment if technically possible, but not later than the day of refund by the beneficiary Bank	*
I.2.5.	Cancellation of external money transfer for the current business day, in case of technical possibility of the Bank	1000 tenge				*

Note: the value date on the next business day is any next date of business day, but not more than three business days from the date of the Bank' customer's instruction on the transfer of money

I.3. Transfer operations in foreign currency						
No.	Service type	Tariff	Min.	Max.	Note	
I.3.1.	Crediting money in cashless form to the current account in foreign currency	0 tenge				
I.3.2.	International transfer in foreign currency in favor of customers of other banks (with the exception of currencies of CIS countries)					
I.3.2.1.	Fund transfer in USD at beneficiary's expense (BEN) / mutual expenses till 16:00 Astana time .	0,20 %	6 500 tenge	51 000 tenge	From the transfer amount, calculated in tenge equivalent at the sales rate set by the Treasury Department of the Bank on the date of application.	
I.3.2.2.	- Fund transfer in USD at sender's expense (OUR) – till 16:00 of Nur-Sultan time***** .	0,30 %	8 300 tenge	75 000 tenge	From the transfer amount, calculated in tenge equivalent at the sales rate set by the Treasury Department of the Bank on the date of application.	
I.3.2.3.	- Fund transfer in USD guaranteed payment with "FULL PAY" code - till 16:00 Astana time .	0,40 % from the amount	9 500 tenge	85 000 tenge	the commission payment is permitted in the currency of transfer. "FULL PAY" code – the code of the tariff type set by the correspondent banks. Executed when it is technically possible. The commission is to be paid by sender, a beneficiary receives the total amount of transferred	

					payment without charging fee in favor of the bank- correspondent JSC "Tengri Bank". If there are other banks on the payment route, the commission may be charged by the third bank- correspondents	
I.3.2.4.	- Fund transfer in another currency, with the exception of USD and currencies of CIS countries till 16:00 Astana time .	0,25 %	8 300 tenge	57 000 tenge	From the transfer amount, calculated in tenge equivalent at the sales rate set by the Treasury Department of the Bank on the date of application.	
I.3.3.	Transfer in foreign currency in favor of customers of other banks in currencies of CIS countries:					
I.3.3.1.	- Fund transfer till 16:00 Astana time .	0,15 %	2 000 tenge	20 000 tenge	From transfer amount calculated in equivalent of tenge, after conversion of RUB (other currencies of CIS countries) at the sales rate set by the Treasury Department of the Bank on the date of application. This rate does not apply to payments made through fast money transfer systems	
I.3.4.	Transfer in INR (Indian rupees)					
I.3.4.1.	Fund transfer to accounts of customers of Punjab National Bank India. The request is provided till 17:00 Astana time ****	0,15 %	2 500 tenge	30 000 tenge	From amount of cash equivalent in tenge INR, which is subject to transfer by rate of INR sale in tenge, set by	

					Treasury department of Bank on a day of request application OR from equivalent of tenge USD by rate of USD sale for tenge, set by Treasury department of the Bank on a day of request application, after conversion of INR, that are subjects to transfer, equivalent of USD by rate of purchase USD/INR, set by Treasury department of the Bank on a day of request application	
I.3.4.2.	Fund transfer to customers of other banks in India. The request is provided till 16:00 Astana time ****	0,25 %	4 600 tenge	45 000 tenge	From amount of cash equivalent in tenge INR, which is subject to transfer by rate of INR sale in tenge, set by Treasury department of Bank on a day of request application OR from equivalent of tenge USD by rate of USD sale for tenge, set by Treasury department of the Bank on a day of request application, after conversion of INR, that are subjects to transfer, equivalent of USD by rate of purchase USD/INR, set by Treasury department of the Bank on a	

					day of request application	
I.3.5.	Fund transfer within the Bank	0 tenge				
I.3.5.1.	Fund transfer within the Bank in favor of other Bank's customer	500 tenge				
I.3.6.	Amendments to requisites or conditions of transfer, termination of transfer accepted by Bank (except for cases of refusal on grounds, set by SWIFT rules)	8 000 tenge			If there is technical capability and conditions that payment in the moment of customer application was not fulfilled by Bank in favor of beneficiary bank	*
I.3.7.	Amendments by the Bank's customer to requisites of conditions of transfer, review, termination of accept by beneficiary bank and/or correspondent bank, issuing request on transfer performance	25 000 tenge			if technically possible, after the payment is made by the beneficiary's Bank	*
I.3.8.	Execution of the transfer within the "Regular payments" service	500 tenge				

Note: Value date on the following business day is any following date of working day, but no more than three working days since Bank customer provides request on transfer.

In case of submission after 16:00 (on transfers to the customer account of Punjab National Bank after 17: 00) Astana time, the payment is executed with the value date on the next business day.

General information

1	Services, not listed, are provided upon agreement of Parties.
2	Operations marked with the symbol* is a subject to VAT and indicated excluding VAT.
3	Operations without the symbol* are exempt from VAT.
4	For all transfers in rupees a separate commission for conversion is not charged.
5	**** For transactions marked with the symbol, the commission fees from the employees of the Bank are not charged.
6	***** the fee is not charged from the employees of the Bank if the transfer is in favor of the clients of banks in India