

**The tariffs approved by the decision of the Tariff Committee
Minutes №45 dated 06.12.2018
Amendments approved by the decision of
The Tariff Committee (minutes №020 dated 19.04.2019)
Amendments approved by the decision of
The Tariff Committee (minutes № 001 dated 10.01.2020)**

Basic tariffs for borrowing operations, charged from individuals

№	Type of service	Amount of fee if charged	Note	The amount of fee, if no commission fee or other payments are charged, taken into account in calculating the annual effective interest rate on a bank loan	VAT
6.1.	Loan/credit line consideration fee	0 tenge		0 tenge	
6.2.	Loan arrangement:				
	1) secured by real estate	from 1,0% to 1,99% of the tranche/ loan according to the terms of product		0 tenge	
	2) blank	from 5,0% to 7,0% of the loan value according to the terms of product		0 tenge	
	3) against guarantee of a legal entity	1,0% of the tranche/ loan		0 tenge	
6.3.	Amendments to the terms of issued loan:				
	1) repayment schedule:				
	1.1.) without increasing the maturity term of loan /tranche under the credit line/extension of the term of the credit line;	0,25% of the principal debt outstanding	minimum 10 000 tenge	0 tenge	*
	1.2.) with the increase of maturity term of loan /tranche under the credit line/extension of the term of the credit line;	1% of the principal debt outstanding	minimum 10 000 tenge	0 tenge	*
	2) foreign currency loans	0,25% of the principal debt outstanding	minimum 10 000 tenge	0 tenge	*
	3) interest rate	0,25% of the principal debt outstanding	minimum 10 000 tenge	0 tenge	*
	4) methods of loan repayment	0,25% of the principal debt outstanding	minimum 10 000 tenge		*
6.4.	Consideration of issues:				*
	1) amendment of terms related to a borrower (co-borrower), guarantor (surety) at the initiative of a borrower (co-borrower), guarantor (surety);	0,25% of the principal debt outstanding	minimum 10 000 tenge	0 tenge	*

	2) amendment of the term of pledge on the loan, as well as in case of replacement of the pledge object;	0,25% of the principal debt outstanding	minimum 10 000 tenge	0 tenge	*
	3) replacement of collateral;	0,25% of the principal debt outstanding	minimum 10 000 tenge	0 tenge	*
	4) Provision of documents of title on the collateralized assets contained in the client's credit file at the client's request;	0,25% of the principal debt outstanding	minimum 10 000 tenge	0 tenge	*
	5) issuance of a certificate of consent for registration (withdrawal from registration) at the place of residence of an individual, for legalization of alterations, constructions, extensions, made in the territory of the collateralized assets.;	0,25% of the principal debt outstanding	minimum 10 000 tenge	0 tenge	*
	6) provision of services related to registration of title and/or pledge of property put into operation upon change of the pledger;	0 tenge		0 tenge	*
	7) rendering services on changing the purpose of real estate, division of land plots into shares;	0 tenge		0 tenge	*
	8) issuance of a certificate of permission to replace the registration number of the vehicle as collateral, to reissue a certificate of registration of the vehicle, to recover lost documents on the vehicle upon the customer's application	0 tenge		0 tenge	*
6.5.	Issuance of a certificate of loan indebtedness at the customer's request	2 000 tenge	On the basis of the written application of the client after full repayment of the loan, the certificate of no loan debt is provided free of charge	0 tenge	*
6.6.	Partial (full) preterm repayment of loan				
	1) blank loan	0 tenge		0 tenge	
	2) secured loan	0% without refinancing; 2% of the principal balance in case of refinancing of the loan at another Bank		0 tenge	

General information

1	Services that are not included in the list shall be rendered upon mutual consent of the parties.
2	The clients shall be informed of the amendments to the Tariffs by a public announcement in the operating room or posting on the Bank's official website.
3	The operations marked with * are subject to VAT and specified without VAT.
4	The operations which have not been marked with * are not subject to VAT.
5	There is no separate conversion fee for all transfers in rupees.

6	**Agent is an individual, a legal entity or an individual engaged in entrepreneurial activity without formation of a legal entity, engaged in activity on acquisition of electronic money from JSC "Tengri Bank" and owners - individuals or legal entities, for their subsequent sale.
7	*** In cases where the terms of the contract on acceptance and transfer of payments concluded between the Bank and a legal a transfer fee is charged from the legal entity/individual.
8	**** no commissions are charged from the Bank's employees for operations.
9	***** The amount of fees for transfer operations from the current account, the means of access to which is a payment card, performed without using a payment card, shall be established according to the Tariffs for services and operations for individuals with opening a bank account.