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| **Credit program****against the security of immovable property for consumer purposes and / or urgent needs** |
| **Conditions of crediting:** |
| Term of crediting: | from **13 month** to **20 years** |
| Amount of crediting: | from **3 000 000 tenge** to **100 000 000 tenge** |
| Currency of crediting: | **tenge** (KZT); |
| Rate of return: | **13%** per annum |
| Annual effective rate of return: | from **13,9%** |
| Targeted use: | Consumer purposes / (urgent needs), as well as the refinancing of the debt issued for similar purposes; |
| The periodicity of repayment: | principal and interest payments on a monthly basis; |
| Accrual method: | annuity payments (repayment in equal payments)differentiated payments (principal amount in equal payments) |
| Consideration fee: | **0** KZT**;** |
| Origination fee: | **0** KZT**;** |
| Fee for conversion into cash: | **0** KZT**;** |
| Fee for early repayment (charged, only the first 12 months.) | 1%; |
| Penalty in case of violation of obligations to pay monthly payments: | 0.5% of the amount of the past due debt for each day of delay of payment, but not more than 10% per year of the amount of loan issued; |
| **Mandatory requirements:** |
| Confirmation of incomes: | availability of pension contributions for the last 6 months (for individual entrepreneurs at least for 24 month); |
| Collateral: |  - type: residential and commercial real estate; |
|  - year of construction: not older than 1960; |
|  - in Almaty and Almaty region boundaries; |
|  - wall material: monolith / reinforced concrete, brick, concrete panels, thermal block / foam concrete block; |
| **The costs associated with the credit processing:** |
| Insurance of property: | According to the tariffs of insurance companies (the Bank does not limit you in choosing an insurance company); |
| Evaluation of real estate: | According to the tariffs of the independent evaluating company (the Bank does not limit you in choosing the evaluating company); |
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| **Credit program****against the security of immovable property for refinancing the debt from another Bank**  |
| **Conditions of crediting:** |
| Term of crediting: | from **13 month** to **20 years** |
| Amount of crediting: | from **3 000 000 tenge** to **100 000 000 tenge** |
| Currency of crediting: | **tenge** (KZT); |
| Rate of return: | **13%** per annum |
| Annual effective rate of return: | from **13,9%** |
| Targeted use: | Refinancing of the debt from another Bank of the second level; |
| The periodicity of repayment: | principal and interest payments on a monthly basis; |
| Accrual method: | annuity payments (repayment in equal payments)differentiated payments (principal amount in equal payments) |
| Consideration fee: | **0** KZT**;** |
| Origination fee: | **0** KZT**;** |
| Fee for conversion into cash: | **0** KZT**;** |
| Fee for early repayment (charged, only the first 12 months.) | 1%; |
| Penalty in case of violation of obligations to pay monthly payments: | 0.5% of the amount of the past due debt for each day of delay of payment, but not more than 10% per year of the amount of loan issued; |
| **Mandatory requirements:** |
| Confirmation of incomes: | availability of pension contributions for the last 6 months (for individual entrepreneurs at least for 24 month); |
| Collateral: |  - type: residential and commercial real estate; |
|  - year of construction: not older than 1960; |
|  - in Almaty and Almaty region boundaries; |
|  - wall material: monolith / reinforced concrete, brick, concrete panels, thermal block / foam concrete block; |
|  - without any illegal restructures of building; |
| **The costs associated with the credit processing:** |
| Insurance of property: | According to the tariffs of insurance companies (the Bank does not limit you in choosing an insurance company); |
| Evaluation of real estate: | According to the tariffs of the independent evaluating company (the Bank does not limit you in choosing the evaluating company); |
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| **Credit program against the security of funds** |
| **Conditions of crediting:** |
| Period of crediting: | Not less than the term of the allocation of funds |
| Amount of crediting: | not more than 95% of the security, but not less than 100 000 tenge or the amount equivalent to the currency of the security; |
| Currency of crediting: | in the currency of the security; |
| Security: | funds allocated on accounts in JSC "Shinhan Bank Kazakhstan"; |
| Rate of return: | 2% per annum; |
| Annual effective rate of return: | from 2% ; |
| Targeted use: | any, not prohibited by the current legislation of the Republic of Kazakhstan; |
| Repayment schedule: | annuity method, differential method and principal debt at the end of the term; |
| Consideration fee: | 0 KZT; |
| Origination fee: | 0 KZT; |
| Fee for conversion into cash: | 0 KZT; |
| Fee for early repayment (charged, only the first 12 months.) | 1%; |
| Penalty in case of violation of obligations to pay monthly payments: | 0.5% of the amount of the past due debt for each day of delay of payment, but not more than 10% per year of the amount of loan issued; |
| **Mandatory requirements:** |
| The borrower may only be the owner of the account to which the funds provided for security are allocated; |