

Basic (standard) tariffs for clients of Shinhan Bank Kazakhstan JSC

with amendments and additions as of June 7, 2021, Board Minutes No. 368 with amendments and additions as of December 6, 2021, Board Minutes No. 382 with amendments and additions as of 01/05/2022, Board Minutes No. 384 with amendments and additions as of January 24, 2022, Board Minutes No. 385 with amendments and additions as of April 11, 2022, Board Minutes No. 393 with amendments and additions as of June 27, 2022, Board Minutes No. 399 with amendments and additions as of December 26, 2025, Board Minutes No.496

Tariffs for services provided to legal entities

Procedure for applying tariffs

- 1) The list of services provided fully complies with the requirements of the legislation of the Republic of Kazakhstan.
- 2) All postal, telephone and other expenses are charged additionally at the actual cost including VAT, unless there is a tariff.
- 3) The Bank's expenses to third parties for fulfilling client orders are reimbursed at the actual cost, including VAT, at the client's expense. The Bank does not provide these services to third parties. Reimbursement does not constitute income for the Bank.
- 4) If the cost of the Bank's services for executing client orders is not determined by this tariff or the order requires additional work or unusual responsibility, the Bank independently determines the amount of the commission fee based on its own costs, including VAT.
- 5) The commission charged is non-refundable in case of order cancellation.
- 6) Fees are paid in tenge or foreign currency, at the client's discretion. If the fee is paid in foreign currency, the Bank converts the currency at the Bank's exchange rate on the day of payment.
- 7) Taking into account the dynamics of development of banking activities, the Bank may make changes to these Tariffs unilaterally.
- 8) All banking fees are paid by the client in advance, prior to the provision of the relevant banking services, unless otherwise provided by the agreement or the Bank's tariffs.
- 9) The bank has the right to request documents confirming the origin of funds and/or the economic feasibility of the transaction/operation.
- 10) The Bank has the right to unilaterally refuse to carry out a client's banking transaction if risks for the Bank are identified.
- 11) The Bank warns clients of the risk of refunds or blocking of transfers from/to the Russian Federation or the Republic of Belarus by foreign banks involved in the international transfer due to international sanctions. In such situations, the Bank is not liable for losses or other negative consequences associated with such refunds or blocking of funds.

No.	Type of service	Rate	Note
I. CLIENT BANK ACCOUNT: Opening, maintaining, closing accounts			
1.1	Opening a current account (including VAT)	KZT 2,500.00	for 1 account
1.2	Opening an escrow account (including VAT)	KZT 100,000.00	for 1 account
1.2.1	Escrow account management (including VAT)	KZT 15,000.00	monthly, regardless of account activity
1.3	Issuance of certificates/notifications/confirmations for current accounts (including VAT)	KZT 1,000.00	for 1 certificate / notification / confirmation
1.4	Issuance of certificates/notifications/confirmations for closed accounts* (including VAT)	KZT 2,000.00	for 1 certificate / notification / confirmation
1.5	Issuance of certificates on the presence/absence of loan debt* (including VAT)	KZT 1,000.00	No commission is charged if the loan debt is fully repaid, at the client's request. The certificate is prepared within 15 calendar days from the date of receipt of the application.
1.6	Issuance of certificates on the same day (including VAT)	double tariff	
1.7	Excluded		
1.8	Upon the Client's application/request, provision of statements within the framework of bank account servicing (additional) (including VAT)	KZT 1,000.00	for each statement
1.9	Excluded		
1.10	Closing a current account at the Client's initiative (including VAT)	KZT 2,500.00	for 1 account
1.11	Excluded		
1.12	Information for audit firms of the Bank's clients (including VAT)	KZT 5,000.00	for 1 certificate
	Operations after 4:00 PM Astana time	double tariff	
	* The certificate is prepared within 1 business day (24 hours)		
II. CASH SERVICES			
2.1	Excluded		
2.2	Cash withdrawal in tenge* (including VAT)	0.5 %	for 1 operation
2.3	Excluded		
2.4	Cash withdrawal in USD / EUR / RUR* (including VAT)	1.0%	for 1 operation
2.5	Exchange of banknotes (large for small and vice versa) (including VAT)	0.5%	for 1 operation
2.6	Verification of banknote authenticity (including VAT)	KZT 5.00	for each banknote
2.7	Issuance of a checkbook (including VAT)	KZT 1 000,00	for 1 operation
2.8	Cash services after 4:00 pm Astana time (including VAT)	double tariff	
	* In case of withdrawal of an amount equal to or more than 10,000,000.00 tenge (unless otherwise agreed with the Bank), it is necessary to provide a preliminary application 2 working days in advance.		

	* In case of withdrawal of an amount equal to or more than EUR 5,000 (unless otherwise agreed with the Bank), it is necessary to provide a preliminary application 2 working days in advance.		
	* In case of withdrawal of an amount equal to or more than USD 10,000 (unless otherwise agreed with the Bank), it is necessary to provide a preliminary application 2 working days in advance.		
	* In case of withdrawal of an amount equal to or more than RUR 100,000 (unless otherwise agreed with the Bank), it is necessary to provide a preliminary application 2 working days in advance.		
	In case of cash withdrawals with fractional values (tiyn, cents, etc.), the arithmetic rule of rounding to the full value is used (KZT, USD, EUR, etc.)		
III. TRANSLATIONS*			
3.1	Excluded		
3.2	Outgoing transfers in tenge from 9:00 to 13:00 Astana time (including VAT)	KZT 1,500.00	for 1 translation
3.3	Outgoing transfers in tenge from 13:00 to 17:00 Astana time (including VAT)	KZT 3,000.00	for 1 translation
3.4	Urgent outgoing transfers in tenge (from 9:00 to 17:00, Almaty time) (including VAT)	KZT 3,000.00	for 1 translation
3.5	Excluded		
3.6	Outgoing transfers USD / EUR / JPY (SHA) (including VAT)	0.2% , min. KZT 15 000, max. KZT 100 000	for 1 translation
3.7	Outgoing transfers USD / EUR / JPY / CNY (OUR) (including VAT)	0.3 % , min. KZT 30 000 max KZT 150 000	for 1 translation
3.8	Outgoing transfers RUR (OUR) (including VAT)	0.20 % , min. KZT 5 000 max. KZT 50 000	for 1 translation
3.9	Excluded		
3.1 0	Change of conditions, cancellation, return of tenge transfer if technically possible (including VAT)	KZT 1,000.00	
3.1 1	Change of conditions, cancellation, return of transfer, investigation (SWIFT) in USD/EUR/ JPY / CNY /RUR if technically possible (including VAT)	KZT 12,000.00	
	Operations after 4:00 PM Astana time	double tariff	
	* The Bank makes every effort to ensure that money transfers are carried out within the working day.		
IV. CURRENCY CONTROL			
4.1	Assignment of an accounting number to a contract within 2 working days (including VAT)	KZT 3,000.00	for each contract
4.2	Urgent assignment of an accounting number to a contract within 1 working day (including VAT)	KZT 5,000.00	for each contract
4.3	Preparation of the application and assignment of a contract identification number within 2 working days (including VAT)	KZT 4,000.00	for each application at the time of service provision (subject to the assignment of an accounting number to the contract)
4.4	Urgent preparation of the application and assignment of a contract identification number within 1 working day (including VAT)	KZT 7,000.00	for each application at the time of service provision (subject to the assignment of an accounting number to the contract)
4.5	Verification of additional agreements to the contract with the accounting number within 2 working days (including VAT)	KZT 1,000.00	for each change and/or addition to the contract

4.6	Verification of additional agreements to a contract with an accounting number within 1 business day (including VAT)	KZT 2,000.00	for each change and/or addition to the contract
4.7	Response to written requests from the Client (including VAT)	KZT 2,000.00	when submitting an application for each response (each certificate)
4.8	Registration of a certificate of payments made (including VAT)	KZT 2,000.00	for each certificate
	Tariff for currency control services after 16:00 Astana time	Double tariff	
V. INTERNET BANKING*			
5.1	Excluded		
5.2	Excluded		
5.3	Issuance/replacement in case of loss of the OTP device (including VAT):		A one-time fee is payable prior to the service being provided for each device.
5.3.1	OTR card	KZT 10,000.00	
5.4	Money transfers from 9:00 to 13:00 Astana time (including VAT)	KZT 200.00	for 1 translation
5.5	Money transfers from 13:00 to 17:00 Astana time (including VAT)	KZT 400.00	for 1 translation
	* All money transfers via Internet Banking (not listed in this section) are listed in the Transfers section.		
VI. TRADE FINANCING			
VI.I IMPORT LETTERS OF CREDIT			
6.1.1	Commission for the risks of an import letter of credit with cash coverage of at least 100% (including VAT)	2% per annum, min. KZT 12 000, max. KZT 130 000	
6.1.2	Commission for issuing an uncovered import letter of credit (under credit lines) (including VAT)	0.2%, min. KZT 12 000 max. KZT 90 000	
6.1.3	Risk commission for uncovered import letter of credit (within credit lines) (including VAT)	by agreement, min. KZT 12 000	
6.1.4	Negotiation of documents (including VAT)	by agreement, not less than 0.25% per annum, min. KZT 12 000	
6.1.5	Change of letter of credit terms (including VAT)	KZT 7,000.00	for each change
6.1.6	Change of terms of the letter of credit: increase of the amount, extension of the letter of credit validity (including VAT)	is considered as an independent issue of a letter of credit for additional accrual of commissions	
6.1.7	Cancellation of a letter of credit before its expiration upon receipt of the beneficiary's consent (including VAT)	KZT 10,000.00	
6.1.8	Verification of documents (including VAT)	0.15%, min. KZT 12 000, max. KZT 100 000	for each package of documents
6.1.9	Commission for discrepancies in documents (including VAT)	KZT 7,000.00	for each package of documents
6.1.10	Requests for import letters of credit (including VAT)	KZT 2,500.00	
VI.II EXPORT LETTERS OF CREDIT			
6.2.1	Advising of export letter of credit (including VAT)	0.1%, min. KZT 12 000	

		max. KZT 150 000	
6.2.2	Advising on changes to the terms of an export letter of credit (including VAT)	KZT 5,000.00	for each advice
6.2.3	Confirmation of export letter of credit (including VAT)	by agreement, min. KZT 12 000	
6.2.4	Negotiation/discounting of documents submitted under an export letter of credit (payment on sight or with deferred payment) (including VAT)	by agreement, min. KZT 12 000	
6.2.5	Verification of documents (including VAT)	0.15%, min. KZT 12 000 – max. KZT 100 000	for each package of documents
6.2.6	Commission for discrepancies in documents (including VAT)	KZT 7,000.00	for each package of documents
6.2.7	Acceptance and preparation of documents for sending to the executing bank (in case of refusal to check documents) (including VAT)	KZT 7,000.00	for each package of documents
6.2.8	Export Letter of Credit (including VAT) Inquiries	KZT 2,500.00	
6.2.9	Transfer of a transferable letter of credit upon the order of the first beneficiary (including VAT)	0.2%, min. KZT 12 000 – max. KZT 150 000	
6.2.10	Transfer of change of terms and conditions of a transferable letter of credit (including VAT)	KZT 10,000.00	for each change
VI.III DOCUMENTARY COLLECTION			
6.3.1	Advising of import collection (documents against payment/documents against acceptance) (including VAT)	0.1%, min. KZT 3 000 – max. KZT 16 000	
6.3.2	Acceptance and preparation of documents for export collection (documents against payment/documents against acceptance) (including VAT)	0.1%, min. KZT 2 000 – max. KZT 12 000	
6.3.3	Return of unpaid collected documents without protest (including VAT)	KZT 4 000 + actual cost	
6.3.4	Return of unpaid collected documents with protest (including VAT)	KZT 8 000 + actual cost	
VI.IV IMPORT GUARANTEES			
6.4.1	Issue of a guarantee with cash coverage of at least 100% (including VAT)	2.0% per annum, min. KZT 12 000, max. KZT 500 000	
6.4.2	Commission for issuing a guarantee without providing cash cover (under another type of security) (including VAT)	0.2%, min. KZT 12 000 – max. KZT 90 000	
6.4.3	Risk commission for a guarantee without providing cash cover (under another type of security) (including VAT)	By agreement, min. KZT 12 000	
6.4.4	Change of warranty conditions (including VAT)	KZT 7,000.00	for each change
6.4.5	Change of warranty conditions: increase in amount, extension of warranty period (including VAT)	It is considered as an independent issue of a guarantee for additional accrual of commissions	
6.4.6	Issue of guarantee against counter-guarantee (including VAT)	By agreement, min. KZT 12,000	

6.4.7	Cancellation of the guarantee before its expiry upon receipt of an official release from the beneficiary without prior request or return of the original guarantee (including VAT)	KZT 10,000.00	
VI.V EXPORT GUARANTEES			
6.5.1	Advising of export guarantee (including VAT)	KZT 12,000.00	
6.5.2	Advising on changes to guarantee conditions (including VAT)	KZT 5,000.00	for each change
6.5.3	Confirmation of warranty (including VAT)	By agreement, min. KZT 12,000	
6.5.4	Cancellation of the guarantee before its expiry upon receipt of the beneficiary's consent (including VAT)	KZT 10,000.00	
VI.VI REAMBURSING			
6.6.1	Issue of a reimbursement obligation (including VAT)	0.15%, min. KZT 12 000 – max. KZT 150 000	
6.6.2	Risk remuneration for issued reimbursement obligations (including VAT)	By agreement, min. KZT 50 000	
VII. RENTAL OF SAFES			
7.1	Rent of a small safe: 24 cm * 6 cm * 54 cm (including VAT)		
7.1.1	1 month	KZT 7,000.00	
7.1.2	3 months	KZT 15,000.00	
7.1.3	6 months	KZT 30,000.00	
7.1.4	12 months	KZT 50,000.00	
7.2	Rent of a medium safe: 24 cm * 11 cm * 54 cm (including VAT)		
7.2.1	1 month	KZT 10,000.00	
7.2.2	3 months	KZT 20,000.00	
7.2.3	6 months	KZT 40,000.00	
7.2.4	12 months	KZT 80,000.00	
7.3	Rent of a Large Safe: 24 cm * 21.5 cm * 54 cm (including VAT)		
7.3.1	1 month	KZT 15,000 .00	
7.3.2	3 months	KZT 30,000.00	
7.3.3	6 months	KZT 60,000.00	
7.3.4	12 months	KZT 100,000.00	
7.4	Safe deposit box lock replacement fee (including VAT)	KZT 25,000.00	
VIII. LENDING			
8.1	Replacement of collateral	0.5%, min. KZT 20 000	from the collateral value of the released collateral

8.2	For the provision of a (revolving) line of credit	0.5%	annual from the amount of the revolving credit line
8.3	Fine for misuse	5.0%	from the loan amount
8.4	Penalty for early repayment of a loan (excluding early repayment under a revolving credit line)	1.0 %	from the early repayment amount
8.5	Late payment penalty	0.5%	from the amount of overdue debt for each day of delay
IX. RATES AND TARIFFS FOR OPERATIONS WITH CORPORATE PAYMENT CARDS			
No.	Type of service	VISA Business	
IX . I Excluded			
IX.II Annual card maintenance			
9.2.1	Annual maintenance fee for the card (2nd and subsequent years)	KZT 2,000.00	
9.2.2	Excluded		
9.2.3	Reissue of a card at the client's request (in case of loss/theft/damage to the plastic card)	KZT 3,000.00	
IX.III Cash withdrawal using cards issued by Shinhan Bank Kazakhstan JSC			
9.3.1	Withdraw cash from any ATM worldwide	1.0%	
9.3.2	Cash withdrawal at the cash desk of Shinhan Bank Kazakhstan JSC (including VAT)	According to the Bank's tariffs	
IX . I V Excluded			
IX . V Excluded			
IX . V I Excluded			
IX.VII Excluded			
IX.VIII Excluded			
IX . IX Excluded			
IX . X Excluded			
X. RATES AND TARIFFS FOR OPERATIONS WITH CORPORATE VIRTUAL CARDS			
No.	Type of service	Virtual Business Card	
X . I Issue of the card			
10 .1.1	Issuing a card	KZT 1,500.00	
10 .1. 2	Issuing a card for companies that are clients of the bank for a credit product	KZT 750.00	
X.II Excluded			
X.III Excluded			
X . IV Excluded			
X . V Excluded			
X. VI Excluded			