

**Base (standard) tariff and rates for the services provided to the customers of
JSC “Shinhan Bank Kazakhstan”**
(as of June 07, 2021, Management Board Resolution No.368)

Tariff rates for the services provided to the corporates

Application of tariffs

- 1) The list of services provided fully complies with the requirements of the laws of the Republic of Kazakhstan, regulations by the legislation of the Republic of Kazakhstan.
- 2) All postage, telegraph, telex, telephone and other costs are charged additionally at the actual cost, including VAT, if there is no tariff.
- 3) The expenses of the Bank to third banks for the execution of customer orders in foreign currency are reimbursed at the actual cost, including VAT, at the expense of the sender of the money.
- 4) If the cost of the Bank's services for the execution of customer orders is not determined by this tariff or the order requires additional work or unusual responsibility, the Bank independently determines the size of the commission based on its own costs, including VAT.
- 5) The charged commission in case of cancellation of the order is not refundable.
- 6) Payment of commissions is carried out in KZT or in foreign currency at the discretion of the client of the Bank. In case of payment of the commission in foreign currency, the Bank performs the conversion at the Bank's purchase rate on the day of payment without charging the conversion commission.
- 7) Taking into account the dynamics of the development of banking activity, the Bank may amend these Tariffs unilaterally.
- 8) All bank fees are paid in advance.
- 9) The bank has the right to request documents confirming the origin of funds.

No	Type of services	Tariff rate	Remark
I. CUSTOMER'S BANKING ACCOUNT: Opening, management, closing of accounts			
1.1	Opening of a current account	KZT 2 500,00	Per 1 account
1.2	Opening of an escrow account	KZT 45 000,00	
1.2.1	Monthly fee for escrow account	KZT 15 000,00	Monthly, regardless of the transactions on account
1.3	Issuance of the statements/notices/confirmations on the operating accounts (VAT included)	KZT 1 000,00	
1.4	Issuance of the statements/notices/confirmations on the closed accounts* (VAT included)	KZT 2 000,00	
1.5	Issuance of the statements on the existence/absence of the outstanding loans * (VAT included)	KZT 1 000,00	KZT 0.00, in case of full repayment of the loan debt, at the request of the client. The certificate is prepared no more than 15 calendar days from the date of receipt of the application
1.6	Issuance of the same-day statements (VAT included)	Double rate	
1.7	Account statement	KZT 0,00	
1.8	Additional account statement / copy of account statement	KZT 1 000,00	Per each statement
1.9	Currency exchange	according to the exchange rate as of the day of exchange	
1.10	Closing of a current account by the Customer's request	KZT 2 500,00	Per 1 account
1.11	Closing of a current account by the Bank's request	KZT 0,00	
1.12	Audit confirmation (VAT included)	KZT 5 000,00	
	Transactions after 16:00 hours by Almaty time	Double rate	
	* A statement is prepared within 1 banking day (24 hours)		
II. CASH BANKING			
2.1	Acceptance and re-count of the cash for the deposit to a current KZT account	KZT 0,00	
2.2	KZT cash withdraw*	0,20%	
2.3	Acceptance and re-count of the cash for the crediting to a current USD / EUR / RUR account	KZT 0,00	
2.4	USD / EUR / RUR cash withdraw*	1,0%	
2.5	Exchange of banknotes (large into small and vice versa)	0,5%	
2.6	Verification of the authenticity of cash (VAT included)	KZT 5,00	Per each banknote
2.7	Issuance of a checkbook (VAT included)	KZT 1 000,00	
2.8	Cash banking after 16:00 hours by Almaty time	Double rate	

	* In case of withdrawal of an amount equal to, or more than 10,000,000.00 KZT (unless otherwise particularly agreed with the Bank), it is necessary to have submitted a relevant advance request 2 banking days beforehand.
	* In case of withdrawal of an amount equal to, or more than EUR 5,000 (unless otherwise particularly agreed with the Bank), it is necessary to have submitted a relevant advance request 2 banking days beforehand.
	* In case of withdrawal of an amount equal to, or more than USD 50,000 (unless otherwise particularly agreed with the Bank), it is necessary to have submitted a relevant advance request 1 banking day beforehand.
	* In case of withdrawal of an amount equal to, or more than RUR 100,000 (unless otherwise particularly agreed with the Bank), it is necessary to have submitted a relevant advance request 2 banking days beforehand.
	In case of withdrawal of cash in the amounts with orders to non-whole values (which include tiyns, cents, etc.), the arithmetical rule of rounding to a whole number shall be applied (KZT, USD, EUR, etc.)

III. TRANSFERS*

3.1	Incoming transfers in KZT	KZT 0,00	
3.2	Transfers in KZT from 9:00 to 13:00 hours	KZT 300,00	Per 1 transfer
3.3	Transfers in KZT from 13:00 to 17:00 hours	KZT 600,00	Per 1 transfer
3.4	Urgent money orders in KZT (from 9:00 to 17:00 hours, by Almaty standard time)	KZT 1 500,00	Per 1 transfer
3.5	Incoming transfers in USD / EUR / JPY / RUR / CNY	KZT 0,00	
3.6	Outgoing transfers in USD / EUR / JPY (SHA)	0.2%, min KZT 5 000, max KZT 60 000	Per 1 transfer
3.7	Outgoing transfers in USD / EUR / JPY / CNY (OUR)	0.3%, min KZT 20 000, max KZT 80 000	Per 1 transfer
3.8	Outgoing transfers in RUR (OUR)	0.15%, min KZT 3 000, max KZT 45 000	Per 1 transfer
3.9	Intra-bank transfers (in any currencies) between the customers of the “Shinhan Bank Kazakhstan” JSC	KZT 0,00	
3.10	Amendment of terms, cancellation, return of a transfer in KZT to the extent technically practicable (VAT included)	KZT 1 000,00	
3.11	Change of conditions, cancellation, return of transfer, investigation (SWIFT) in USD / EUR / JPY / CNY / RUR if technically feasible (VAT included)	KZT 12 000,00	
	Transactions after 16:00 hours by Almaty time	Double rate	
	* The bank maximally ensures the execution of money transfers during the working day.		

IV. CURRENCY CONTROL

4.1	Assigning an account number to the contract within 2 working days (VAT included)	KZT 3 000,00	
4.2	Urgent assigning an account number to the contract within 1 working days (VAT included)	KZT 5 000,00	
4.3	Preparation of an application and assignment of a contract account number within 2 working days (VAT included)	KZT 4 000,00	

4.4	Urgent preparation of an application and assignment of a contract account number within 1 working days (VAT included)	KZT 7 000,00	
4.5	Checking additional agreements to the contract with an account number within 2 working days (VAT included)	KZT 1 000,00	
4.6	Urgent checking additional agreements to the contract with an account number within 1 working days (VAT included)	KZT 2 000,00	
4.7	Response to written requests from the Client (VAT included)	KZT 2 000,00	
4.8	Registration of a certificate of payments made (VAT included)	KZT 2 000,00	
	Tariff for currency control services after 16:00 Almaty time	Double rate	
V. INTERNET BANKING*			
5.1	Registration of Internet Bank	KZT 0,00	
5.2	Monthly Fee	KZT 0,00	
5.3	Issue / Change OTP (VAT included)		
5.3.1	OTP-card	KZT 10 000,00	
5.4	Transfers in KZT from 9:00 to 13:00 hours	KZT 150,00	Per 1 transfer
5.5	Transfers in KZT from 13:00 to 17:00 hours	KZT 300,00	Per 1 transfer
	* All money transfers via Internet Banking (not specified in this section) are indicated in the TRANSFERS section.		
VI. TRADE FINANCE			
VII IMPORT LETTERS OF CREDIT			
6.1.1	Charges for risks for import L/C under not less than 100% cash cover	2% p.a., min. KZT 12 000, max. KZT 130 000	
6.1.2	Charges for issuing uncovered import L/C (under credit line)	0.2%, min. KZT 12 000 max. KZT 90 000	
6.1.3	Charges for risks for import L/C (under credit line)	by agreement, min. KZT 12 000	
6.1.4	Documents negotiation	by agreement, not less than 0.25% p.a., min. KZT 12 000	
6.1.5	Import L/C amendment	KZT 7 000,00	For every amendment
6.1.6	L/C amendment: Increase of amount, prolongation of expiry date	Considered as an independent issue of L/C for additional accrual of commissions	
6.1.7	Cancellation of L/C before its expiration date upon receipt of the beneficiary's consent	KZT 10 000,00	
6.1.8	Documents checking	0,15%, min. KZT 12 000, max. KZT 100 000	For every set of documents
6.1.9	Commission for discrepancies in documents (including VAT)	KZT 7 000,00	For every set of documents
6.1.10	Import L/C inquiries (including VAT)	KZT 2 500,00	

VI.II EXPORT L/C			
6.2.1	Advising Export L/C	0,1%, min. KZT 12 000 max. KZT 150 000	
6.2.2	Export L/C amendment	KZT 5 000,00	For every advice
6.2.3	Export L/C confirmation	By agreement, min. KZT 12 000	
6.2.4	Negotiation / discounting of documents submitted under an export L/C (payment at sight or with a deferred payment)	By agreement, min. KZT 12 000	
6.2.5	Documents checking	0,15%, min. KZT 12 000, max. KZT 100 000	For every set of documents
6.2.6	Commission for discrepancies in documents (including VAT)	KZT 7 000,00	For every set of documents
6.2.7	Acceptance and preparation of documents for sending to the nominated bank (in case of refusal to check documents)	KZT 7 000,00	For every set of documents
6.2.8	Export L/C inquiries (including VAT)	KZT 2 500,00	
6.2.9	Transfer of a transferable L/C by order of the first beneficiary	0,2%, min. KZT 12 000 – max. KZT 150 000	
6.2.10	Transfer of amendments for a transferable letter of credit	KZT 10 000,00	For every amendment
VI.III DOCUMENTARY COLLECTION			
6.3.1	Advising of import collection (documents against payment / documents against acceptance)	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)	0,1%, min. KZT 2 000 – min. KZT 12 000	
6.3.3	Return of unpaid collected documents without protest	KZT 4 000 + Actual cost	
6.3.4	Return of unpaid collected documents with a protest	KZT 8 000 + Actual cost	
VI.IV IMPORT GUARANTEES			
6.4.1	Issuance of guarantee under not less than 100% cash cover	2% p.a., min. KZT 12 000 , max. KZT 500 000	
6.4.2	Commission for issuing guarantee without providing cash cover (for another type of security)	0,2%, min. KZT 12 000 – max. KZT 90 000	
6.4.3	Commission for risks under a guarantee without provision of cash coverage (for another type of security)	By agreement, min. KZT 12 000	
6.4.4	Amendment to guarantee	KZT 7 000,00	For every amendment
6.4.5	Amendment to guarantee: Increase of amount, prolongations of expiry date	Considered as an independent issue of a guarantee for additional accrual of commissions	
6.4.6	Issuing guarantee under counter-guarantee	By agreement, min. KZT 12 000	

6.4.7	Cancellation of guarantee before its expiration date upon receipt of a formal waiver from the beneficiary without prior request, or return of the original of guarantee	KZT 10 000,00	
VI.V EXPORT GUARANTEES			
6.5.1	Advice of export guarantee	KZT 12 000,00	
6.5.2	Advice of amendment to export guarantee	KZT 5 000,00	For every amendment
6.5.3	Confirmation of guarantee	By agreement, min. KZT 12 000	
6.5.4	Cancellation of guarantee prior to its expiration upon receipt of the consent of the beneficiary	KZT 10 000,00	
VI.VI REIMBURSEMENT			
6.6.1	Release of a reimbursement obligation	0,15%, min. KZT 12 000 – max. KZT 150 000	
6.6.2	Risk for issued reimbursement obligations	By agreement, min. KZT 50 000	
VII. SAFETY BOX			
7.1	Small safety box: 24cm* 6cm* 54cm (VAT included)		
7.1.1	1 month	KZT 5 000,00	
7.1.2	3 months	KZT 10 000,00	
7.1.3	6 months	KZT 20 000,00	
7.1.4	12 months	KZT 40 000,00	
7.2	Medium safety box: 24cm* 11cm* 54cm (VAT included)		
7.2.1	1 month	KZT 7 000,00	
7.2.2	3 months	KZT 15 000,00	
7.2.3	6 months	KZT 30 000,00	
7.2.4	12 months	KZT 60 000,00	
7.3	Big safety box: 24cm* 21,5cm* 54cm (VAT included)		
7.3.1	1 month	KZT 10 000,00	
7.3.2	3 months	KZT 20 000,00	
7.3.3	6 months	KZT 50 000,00	
7.3.4	12 months	KZT 80 000,00	
7.4	Key lost (VAT included)	KZT 20 000,00	
VIII. LOANS			
8.1	Collateral change	0.1% of the collateral value of the released collateral	

8.2	For organizing a (revolving) credit line	0.5% annually on the amount of the (revolving) credit line	
8.3	Penalty for misuse	5% of the loan amount	
8.4	Penalty for early repayment of the loan (excluding early repayment under the revolving credit line)	1% of the early repayment amount	
8.5	Penalty for late repayment (overdue)	0.5% of the amount of overdue debt for each day of delay	
IX. RATES AND TARIFFS FOR OPERATIONS ON CORPORATE PAYMENT CARDS			
No	Type of services	VISA Business	
IX.I Card issue			
9.1.1	Card issue		KZT 0,00
IX.II Annual fee			
9.2.1	Annual maintenance fee for the first and subsequent years.		KZT 2 000,00
9.2.2	Reissuance by the expiration date of plastic /visiting Fraud-countries / fraudulent transactions by bank initiative		KZT 0,00
9.2.3	Card reissue by clients request (lost / stolen / damaged plastic)		KZT 3 000,00
IX.III Cash withdrawal by JSC Shinhan Bank Kazakhstan cards			
9.3.1	Cash withdrawal at any ATM in the world		1%
9.3.2	Cash withdrawal by card at the Cash office of JSC "Shinhan Bank Kazakhstan"		According to Bank's Tariffs
IX.IV Transfer to the card account			
9.4.1	Cash deposit to the card account at the office of "Shinhan Bank Kazakhstan"		KZT 0,00
9.4.2	Interbank non-cash deposit in national / foreign currency		KZT 0,00
9.4.3	Non-cash deposit from other banks in national / foreign currency		KZT 0,00
IX.V Transfer operations			
9.5.1	Intra wire transfer (at the client's request, via the Internet banking system)		KZT 0,00
IX.VI Cards Retail operation			
9.6.1	Payment by card in trade / service enterprises		KZT 0,00
IX.VII Report or request of statement/mini-statement			
9.7.1	Balance request through ATM network of other banks		KZT 0,00
9.7.2	Statement in office "Shinhan Bank Kazakhstan"		KZT 0,00

9.7.3	Additional account statement / copy of account statement	KZT 1 000,00
9.7.4	Account statement inquired by Internet Banking	KZT 0,00
IX.VIII SMS-banking		
9.8.1	SMS service registration (VAT included)	KZT 0,00
9.8.2	Monthly fee (VAT included)	KZT 0,00
IX.IX Additional fee		
9.9.1	PIN-code change	KZT 0,00
9.9.2	Blocking of cards, without setting an international stop-list	KZT 0,00
9.9.3	Blocking of cards, with the formulation of an international stop-list (every two weeks, for each region)	KZT 9 000,00
9.9.4	Unblocking of card	KZT 0,00
9.9.5	Changing the amount of limits on the client's request for the main and additional cards	KZT 0,00
IX.X Card transactions Investigation		
9.10.1	Provide video clips to resolve dispute transactions made through ATMs of banks in the Republic of Kazakhstan (VAT included)	According to the tariffs of the Acquiring Bank
9.10.2	Investigation of a dispute situation (VAT included)	KZT 0,00
9.10.3	Arbitration in the payment system (including VAT)	According to the VISA tariffs
X. RATES AND RATES FOR VIRTUAL CORPORATE CARD OPERATIONS		
No	Type of services	VISA Business
X.I Card issue		
10.1.1	Card issue	KZT 500,00
X.II Annual fee		
10.2.1	Annual maintenance fee for the first and subsequent years	KZT 0,00
X.III Receiving a transfer through IPS		
10.3.1	Receiving a transfer through IPS	KZT 0,00
X.IV Report or request of statement/mini-statement		
10.4.1	Statement in office "Shinhan Bank Kazakhstan"	KZT 0,00

10.4.2	Additional account statement / copy of account statement	KZT 0,00
10.4.3	Account statement inquired by Internet Banking	KZT 0,00
X.V Additional fee		
10.5.1	Blocking of cards	KZT 0,00
X.VI Card transactions Investigation		
10.6.2	Investigation of a dispute situation (VAT included)	KZT 0,00
10.6.3	Arbitration in the payment system (including VAT)	According to the IPS Tariffs