

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
as of December 06, 2021, Management Board Resolution No.382
as of January 05, 2022, Management Board Resolution No.384
as of January 24, 2022, Management Board Resolution No.385
as of April 11, 2022, Management Board Resolution No.393
as of June 27, 2022, Management Board Resolution No.399

Tariff rates for the services provided to the Individuals

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 and/or the economic feasibility of the deal/operation.
- 10) The Bank has the right to unilaterally refuse to conduct a banking operation of the customer, in case of identifying risks for the Bank.
- 11) The Bank warns customers about the risks of returning or blocking a transfer transaction 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 responsible for losses and other negative consequences associated with such a return or blocking 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 0,00	
1.2	Opening of an escrow account	KZT 100 000,00	
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 500,00	
1.4	Issuance of the statements/notices/confirmations on the closed accounts* (VAT included)	KZT 1 000,00	
1.5	Issuance of the statements on the existence/absence of the outstanding loans * (VAT included)	Double rate	
1.6	Issuance of the same-day statements (VAT included)	KZT 500,00	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
1.7	Account statement (once a year)	KZT 0,00	
1.8	Other statements	KZT 200,00	Per each statement
1.9	Currency exchange	according to the exchange rate as of the day of exchange	
1.10	Account close	KZT 0,00	
1.11	Audit confirmation (VAT included)	KZT 1 000,00	
	Transactions after 16:00 hours by Almaty time	Double rate	
	* A statement is prepared within 1 banking day (24 hours)		
	** Certificate is prepared within 3 banking days		
II. CASH BANKING			
2.1	Acceptance and re-count of the cash for the deposit to:		
2.1.1	KZT / USD / account	KZT 0,00	
2.1.2	EUR account	1,0%	
2.1.3	RUR account	20,0%	
2.2	KZT cash withdraw **::		
2.2.1	KZT cash withdraw up to 5 000 000,00 (including)	KZT 0,00	In a day
2.2.2	KZT cash withdraw over 5 000 000,00 */**	1,0%	of withdraw amount
2.2.3	KZT cash withdraw over 5 000 000,00**	KZT 0,00	In case keeping funds for more than 15 calendar days

2.2.4	KZT cash withdraw for Individual business	0,5%	of withdraw amount
2.3	USD / EUR / RUR cash withdraw */**	1,0%	
2.4	Cash withdrawal in USD / EUR / RUR equal to the amount of cash deposit through the cash desk of the Bank	KZT 0,00	
2.5	USD / EUR / RUR cash withdraw in case keeping funds for more than 15 calendar days **	KZT 0,00	
2.6	Issuance of a checkbook (VAT included)	KZT 1 000,00	
2.7	Exchange of banknotes (large into small and vice versa)	0,5%	
2.8	Verification of the authenticity of cash (VAT included)	KZT 5,00	Per each banknote
	Cash banking after 16:00 hours by Almaty time	Double rate	
	* For borrowers KZT 0,00		
	** 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 10,000 (unless otherwise particularly agreed with the Bank), it is necessary to have submitted a relevant advance request 2 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 1 500,00	Per 1 transfer
3.3	Transfers in KZT from 13:00 to 17:00 hours	KZT 1 500,00	Per 1 transfer
3.4	Urgent money orders in KZT (from 9:00 to 17:00 hours, by Almaty standard time)	KZT 3 000,00	Per 1 transfer
3.5	Incoming transfers in USD / EUR / JPY /RUR	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 (OUR)	0.3%, min KZT 15 000, max KZT 100 000	Per 1 transfer
3.8	Outgoing transfers in RUR (OUR)	0.3%, min KZT 10 000, max KZT 70 000	Per 1 transfer
3.9	Intra-bank transfers (in any currencies) between the customers of the “Shinhan Bank Kazakhstan” JSC	KZT 0,00	Per 1 transfer
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 /	KZT 8 000,00	

	EUR / JPY / RUR if technically feasible (VAT included)		
3.12	Investigations (SWIFT and others) (VAT included)	KZT 8 000,00	
	Transactions after 16:00 hours by Almaty time	Double rate	
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 Banking	KZT 0,00	
5.2	Monthly Fee	KZT 0,00	
5.3	Issue / Change OTP (VAT included)		
5.3.1	OTP-card	KZT 5 000,00	
5.4	Transfers in KZT from 9:00 to 13:00 hours	KZT 200,00	
5.5	Transfers in KZT from 13:00 to 17:00 hours	KZT 400,00	
5.6	Mobile payments	KZT 0,00	
	* All money transfers via Internet Banking (not specified in this section) are indicated in the TRANSFERS section.		
VI. SAFETY BOX			
6.1	Small safety box: 24cm* 6cm* 54cm (VAT included)		
6.1.1	1 month	KZT 5 000,00	
6.1.2	3 months	KZT 10 000,00	
6.1.3	6 months	KZT 20 000,00	
6.1.4	12 months	KZT 40 000,00	

6.2	Medium safety box: 24cm* 11cm* 54cm (VAT included)		
6.2.1	1 month	KZT 7 000,00	
6.2.2	3 months	KZT 15 000,00	
6.2.3	6 months	KZT 30 000,00	
6.2.4	12 months	KZT 55 000,00	
6.3	Big safety box: 24cm* 21,5cm* 54cm (VAT included)		
6.3.1	1 month	KZT 15 000,00	
6.3.2	3 months	KZT 30 000,00	
6.3.3	6 months	KZT 50 000,00	
6.3.4	12 months	KZT 100 000,00	
6.4	Key lost (VAT included)	KZT 25 000,00	
VII. LOANS			
7.1	Collateral change	0,5%, max KZT 50 000	From the loan balance, as of the date of application for a change in collateral
7.2	Penalty for early repayment *	1%	From amount of early repayment during the first year of the loan
7.3	Penalty for late repayment (overdue) *	0,5% < 90 days 0,03% > 90 days	of the amount of overdue debt for each day of delay, but not more than 10% of the loan in a year
* in accordance with the requirements of the current legislation of the Republic of Kazakhstan			
VIII. RATES FOR PAYMENT CARD OPERATIONS			
	Tariff name	VISA Classic	VISA Gold
VIII.I Card issue			
8.1	Card issue	KZT 0,00	KZT 3 000,00
8.1.1	CashBack	1%	1.2%
VIII.II Annual card fee			
8.2.1	Fee for annual maintenance of the main card for the first and subsequent years.	KZT 1 000,00	KZT 2 000,00
8.2.2	Fee for annual maintenance of an additional card for the first and subsequent years.	KZT 1 000,00	KZT 2 000,00

8.2.3	Re-issue of main or additional card is regular, according to the expiration date of plastic / visiting fraudulent countries / in case of fraudulent transactions) at the initiative of the bank)		KZT 0,00	KZT 0,00
8.2.4	Re-issue of main or additional card at the request of the client (for loss / theft / damage of plastic)		KZT 1 500,00	KZT 3 000,00
VIII.III Cash withdrawal by cards issued by Shinhan Bank Kazakhstan JSC				
8.3.1	Cash withdrawal at any ATM on the territory of the Republic of Kazakhstan (up to 300,000 KZT per month)		0%	0%
8.3.2	Cash withdrawal at any ATM in the Republic of Kazakhstan (over 300,000 KZT per month)		1%	1%
8.3.3	Cash withdrawal at any ATM in the world (outside the Republic of Kazakhstan)		1%	1%
8.3.4	Cash withdrawal by card account at the cash desk of Shinhan Bank Kazakhstan JSC		According to the Bank's Tariffs	According to the Bank's Tariffs
VIII.IV Deposit to a payment card account				
8.4.1	Cash deposit to the card account at the cash desk of Shinhan Bank Kazakhstan JSC		KZT 0,00	KZT 0,00
8.4.2	Interbank non-cash transfer in national / foreign currency	between one client accounts	KZT 0,00	KZT 0,00
		between different clients account		
8.4.3	Interbank non-cash transfers in national / foreign currency		KZT 0,00	KZT 0,00
VIII.V Transfer operations				
8.5.1	Interbank wire transfer (at the request of the client, through the Internet banking system)	between one client accounts	KZT 0,00	KZT 0,00
		between different clients account	KZT 0,00	KZT 0,00
VIII.VI Card payment transactions				
8.6.1	Card payments in trade / service enterprises		KZT 0,00	KZT 0,00
VIII.VII Reports and request for balance information / mini-statement				
8.7.1	Balance inquiry via ATM in the network of other banks		KZT 0,00	KZT 0,00
8.7.2	Request of statement at the office of Shinhan Bank Kazakhstan JSC		KZT 200,00	KZT 200,00

8.7.3	Request of statement through Internet Banking system	KZT 0,00	KZT 0,00
VIII.VIII SMS banking			
8.8.1	Connection to SMS-notifications (Including VAT)	KZT 0,00	KZT 0,00
8.8.2	Monthly subscription fee (including VAT)	KZT 0,00	KZT 0,00
VIII.IX Additional fees			
8.9.1	Change of PIN-code	KZT 0,00	KZT 0,00
8.9.2	Blocking the card, without placing it in the international stop list	KZT 0,00	KZT 0,00
8.9.3	Block of card, with placing in the international stop list (for every two weeks, for each region)	KZT 9 000,00	KZT 9 000,00
8.9.4	Unblock of payment card	KZT 0,00	KZT 0,00
8.9.5	Changing limits at request of the client for main and additional cards	KZT 0,00	KZT 0,00
VIII.X Investigation of card transactions			
8.10.1	Provision of video for resolution of disputed transactions carried out at ATMs of banks in territory of the Republic of Kazakhstan (including VAT)	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs
8.10.2	Investigation of a dispute (including VAT)	KZT 0,00	KZT 0,00
8.10.3	Arbitration in the payment system (including VAT)	According to the IPS Tariffs	According to the IPS Tariffs
IX. RATES FOR PAYMENT CARD OPERATIONS FOR SALARY PROJECTS			
	Tariff name	VISA Classic	VISA Gold
IX.I Card issue			
9.1	Card issue	KZT 0,00	KZT 3 000,00
9.1.1	CashBack	1%	1,2%
IX.II Annual card fee			
9.2.1	Fee for annual maintenance of the main card for the first and subsequent years.	KZT 0,00	KZT 0,00

9.2.2	Fee for annual maintenance of an additional card for the first and subsequent years.		KZT 1000,00	KZT 2 000,00
9.2.3	Re-issue of main or additional card is regular, according to the expiration date of plastic / visiting fraudulent countries / in case of fraudulent transactions) at the initiative of the bank)		KZT 0,00	KZT 0,00
9.2.4	Re-issue of main or additional card at the request of the client (for loss / theft / damage of plastic)		KZT 1 500,00	KZT 3 000,00
IX.III Cash withdrawal by Shinhan Bank Kazakhstan JSC cards				
9.3.1	Cash withdrawal at any ATM on the territory of the Republic of Kazakhstan (up to 300,000 KZT per month)		0%	0%
8.3.2	Cash withdrawal at any ATM in the Republic of Kazakhstan (over 300,000 KZT per month)		1%	1%
9.3.3	Cash withdrawal at any ATM in the world (outside the Republic of Kazakhstan)		1%	1%
9.3.4	Cash withdrawal by card account at the cash desk of Shinhan Bank Kazakhstan JSC, no limit for amount		KZT 0,00	KZT 0,00
IX.IV Deposit to a payment card account				
9.4.1	Cash deposit to the card account at the cash desk of Shinhan Bank Kazakhstan JSC		KZT 0,00	KZT 0,00
9.4.2	Interbank non-cash transfer in national / foreign currency	between one client accounts	KZT 0,00	KZT 0,00
		between different clients account		
9.4.3	Interbank non-cash transfers in national / foreign currency		KZT 0,00	KZT 0,00
IX.V Transfers				
9.5.1	Interbank wire transfer (at the request of the client, through the Internet banking system)	between one client accounts	KZT 0,00	KZT 0,00
		between different clients account	KZT 0,00	KZT 0,00
IX.VI Card payment transactions				
9.6.1	Card payments in trade / service enterprises		KZT 0,00	KZT 0,00
IX.VII Reports and request for balance information / mini-statement				
9.7.1	Balance inquiry via ATM in network of other banks		KZT 0,00	KZT 0,00

9.7.2	Request of Statement at the office of Shinhan Bank Kazakhstan JSC	KZT 200,00	KZT 200,00
9.7.3	Request of statement through Internet Banking system	KZT 0,00	KZT 0,00
IX.VIII SMS banking			
9.8.1	Connection to SMS-notifications (Including VAT)	KZT 0,00	KZT 0,00
9.8.2	Monthly subscription fee (including VAT)	KZT 0,00	KZT 0,00
IX.IX Additional fees			
9.9.1	Change of PIN-code	KZT 0,00	KZT 0,00
9.9.2	Blocking the card, without placing it in the international stop list	KZT 0,00	KZT 0,00
9.9.3	Block of card, with placing in the international stop list (for every two weeks, for each region)	KZT 9 000,00	KZT 9 000,00
9.9.4	Unblocking a payment card	KZT 0,00	KZT 0,00
9.9.5	Changing limits at request of the client for main and additional cards	KZT 0,00	KZT 0,00
IX.X Investigation of card transactions			
9.10.1	Provision of video for resolution of disputed transactions carried out at ATMs of banks in territory of the Republic of Kazakhstan (including VAT)	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs
9.10.2	Investigation of a dispute (including VAT)	KZT 0,00	KZT 0,00
9.10.3	Arbitration in the payment system (including VAT)	According to the IPS Tariffs	According to the IPS Tariffs