

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 individuals

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	Excluded		
1.2	Opening an escrow account (including VAT)	KZT 100,000.00	
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 500.00	
1.4	Issuance of certificates/notifications/confirmations for closed accounts* (including VAT)	KZT 1,000.00	
1.5	Issuance of certificates on the same day (including VAT)	double tariff	
1.6	Issuance of certificates of presence/absence of loan debt** (including VAT)	KZT 500.00	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.
1.7	Excluded		
1.8	Other statements (including VAT)	KZT 200.00	for each statement
1.9	Excluded		
1.10	Excluded		
1.11	Information for audit firms of the Bank's clients (including VAT)	KZT 1,000.00	
	Operations after 4:00 PM Astana time	double tariff	
	* The certificate is prepared within 1 working day (24 hours).		
	** The certificate is prepared within 3 working days.		
II. CASH SERVICES			
2.1	Acceptance and recounting of cash for crediting to an account (including VAT) :		
2.1.1	Excluded		
2.1.2	Excluded		
2.1.3	Russian ruble (RUR)	20 , 0%	
2.2	Cash withdrawal in tenge (including VAT) **.		
2.2.1	Excluded		
2.2.2	Cash withdrawal in tenge over 5,000,000.00*/**	1.0%	except for amounts stored in the account for 15 or more calendar days
2.3	Cash withdrawals in tenge for individuals engaged in entrepreneurial activities (including VAT)	KZT 0.5%	from the withdrawal amount
2.4	Cash withdrawal in USD / EUR / RUR (including VAT) */**	1.0%	1. except for amounts deposited in cash through the Bank's cash desk

			2. with the exception of amounts stored in the account for 15 or more calendar days
2.5	Issuance of a checkbook (including VAT)	KZT 1,000.00	
2.6	Exchange of banknotes (large for small and vice versa) (including VAT)	0.5%	
2.7	Verification of banknote authenticity (including VAT)	KZT 5.00	for each banknote
	Cash service after 4:00 PM Astana time	double tariff	
	* There is no commission for borrowers		
	** 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 (tyn, 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 Astana 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 5 000 max. KZT 60 000	for 1 translation
3.7	Outgoing transfers USD / EUR / JPY (OUR) (including VAT)	0.3 % , min. KZT 15 000 max. KZT 100 000	for 1 translation
3.8	Outgoing transfers RUR (OUR) (including VAT)	0.3%, min. KZT 10,000 max. KZT 70,000	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 in USD/EUR/ RUR / JPY if technically possible (including VAT)	KZT 8,000.00	
3.1 2	Investigations (SWIFT, etc.) (including VAT)	KZT 8,000.00	
	Operations after 4:00 PM Astana time	double tariff	
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 4:00 PM Astana time	Double tariff	
V. INTERNET BANKING*			
5.1	Excluded		
5.2	Excluded		
5.3	Issuance/replacement in case of loss of OTP device: (including VAT)		- time fee for each device before service is provided
5.3.1	OTR card	KZT 5,000.00	
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
5.6	Excluded		
	* All money transfers via Internet Banking (not listed in this section) are listed in the Transfers section.		
V I. SAFE RENTAL			
6.1	Rent of a small safe: 24 cm * 6 cm * 54 cm (including VAT)		
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	Rent of a medium safe: 24 cm * 11 cm * 54 cm (including VAT)		
6.2.1	1 month	KZT 10,000.00	
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	Rent of a Large Safe: 24 cm * 21.5 cm * 54 cm (including VAT)		
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 10 0 000,00	
6.4	Safe deposit box lock replacement fee (including VAT)	KZT 25,000.00	
VI I. LENDING			
7.1	Replacement of collateral	0.5%, max. KZT 50,000	from the remaining principal amount of the loan on the date of filing the application to change the collateral
7.2	Excluded		
7.3	Late payment penalty*	0.5% < 90 days 0.03% > 90 days	from the amount of overdue debt for each day of delay, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement
* in accordance with the requirements of the current legislation of the Republic of Kazakhstan			
VII I. RATES AND TARIFFS FOR PAYMENT CARDS OPERATIONS			
No.	Tariff name	VISA Classic	VISA Gold
VI I II Issue of the card			
8.1	Issuing a VISA card Gold		KZT 3,000.00
8.1.1	Cashback	1.0 %	1 , 2%
VIII.II Annual card maintenance			
8.2.1	Annual maintenance fee for the main card (2nd and subsequent years)	KZT 1,000.00	KZT 2,000.00
8.2.2	Annual maintenance fee for the additional card (2nd and subsequent years)	KZT 1,000.00	KZT 2,000.00
8.2.3	Excluded		
8.2.4	Reissue of a primary or additional card at the client's request (in case of loss/theft/damage to the plastic card)	KZT 1,500.00	KZT 3,000.00
VIII.III Cash withdrawal using cards issued by Shinhan Bank Kazakhstan JSC			
8.3.1	Excluded		
8.3.2	Cash withdrawal from any ATM in the Republic of Kazakhstan (over KZT 300,000.00 per month)	1.0 %	1.0 %
8.3.3	Withdraw cash from any ATM worldwide (outside the Republic of Kazakhstan)	1.0%	1.0%

8.3.4	Cash withdrawal at the cash desk of Shinhan Bank Kazakhstan JSC (including VAT)	According to the Bank's tariffs	According to the Bank's tariffs
VIII .I V Excluded			
VIII.V Excluded			
VIII .VI Excluded			
VIII.VII Excluded			
VIII .VIII Excluded			
VIII .IX Excluded			
VIII .X Excluded			
IX . RATES AND TARIFFS FOR PAYMENT CARDS OPERATIONS FOR PARTICIPANTS IN PAYROLL PROJECTS			
No.	Tariff name	VISA Classic	VISA Gold
IX .I Issue of the card			
9.1 .1	Issuing a VISA card Gold		KZT 3,000.00
9.1.2	Cashback	1.0 %	1 , 2%
IX.II Annual card maintenance			
9.2.1	Excluded		
9.2.2	Excluded		
9.2.3	Excluded		
9.2.4	Reissue of a primary or additional card at the client's request (in case of loss/theft/damage to the plastic)	KZT 1,500.00	KZT 3,000.00
IX.III Cash withdrawal using cards issued by Shinhan Bank Kazakhstan JSC			
9.3.1	Excluded		
9.3.2	Cash withdrawal from any ATM in the Republic of Kazakhstan (over KZT 300,000.00 per month)	1.0 %	1.0 %
9.3.3	Withdraw cash from any ATM worldwide (outside the Republic of Kazakhstan)	1.0%	1.0%
9.3.4	Excluded		
IX .I V Excluded			
IX .V Excluded			
IX .VI Excluded			
IX.VII Excluded			
IX.VIII Excluded			
IX .IX Excluded			
IX .X Excluded			