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**Rules on General Terms for Conducting Banking and Other
Operations of Shinhan Bank Kazakhstan JSC**

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Раздел 1. General Provisions

1. For the purposes of these Rules on General Terms for Conducting Banking and Other Operations of Shinhan Bank Kazakhstan JSC (the "Rules"), the following abbreviations and terms are used:
 - 1) **Bank - Shinhan Bank Kazakhstan JSC;**
 - 2) **banking operations - banking operations and other operations provided for by the legislation of the Republic of Kazakhstan and reflected in the licence issued to the Bank by the authorised body;**
 - 3) **banking services - services provided by the Bank when conducting banking and other operations provided for by the legislation of the Republic of Kazakhstan and the Bank's Licence;**
 - 4) **deposit - money placed in a savings account with the Bank by a client or by a third party in favour of a client as the initially placed amount, including, unless otherwise provided in the application, additionally placed contributions and capitalised interest;**
 - 5) **AERR - the annual effective rate of remuneration expressed as a reliable, annual, effective and comparable rate (real cost) for the services provided by the Bank, calculated in accordance with the legislation of the Republic of Kazakhstan;**
 - 6) **client (consumer of banking services) - an individual or legal entity that is a consumer of banking services or intends to use banking services;**
 - 7) **Bank Licence - a banking licence for conducting banking and other operations, issued to the Bank by the authorised body for certain activities provided for by the legislation of the Republic of Kazakhstan;**
 - 8) **persons related to the Bank by special relations - persons defined under the legislation of the Republic of Kazakhstan as persons related to the Bank by special relations;**
 - 9) **collateral/security - any method of securing the performance of obligations, whether provided for by the legislation of the Republic of Kazakhstan or by contract;**
 - 10) **product (financial/banking) - a banking service or a set of banking services offered by the Bank to clients on standard or individual terms;**
 - 11) **safe deposit operations - the Bank's services for safekeeping documentary securities, documents and client valuables, including the lease of safe deposit boxes, safes, cabinets and premises, carried out by the Bank subject to the availability of the relevant banking licence;**
 - 12) **valuables - property, documents, documentary securities and other items of a client accepted by the Bank for safekeeping or placed by the client in a safe deposit box, safe, cabinet or premises in the manner provided for by the agreement and the Bank's internal documents, except for items prohibited for safekeeping by the legislation of the Republic of Kazakhstan and the Bank's internal documents;**
 - 13) **interbank operations - interbank loans (interbank financing), interbank guarantees, interbank sureties, and other operations conducted by the Bank with banks, branches of non-resident banks of the Republic of Kazakhstan and other financial organisations in the cases and within the limits provided for by the legislation of the Republic of Kazakhstan, the Bank's Licence, the Bank's internal regulatory documents and concluded agreements;**
 - 14) **counterparty bank - a bank, a branch of a non-resident bank of the Republic of Kazakhstan or another financial organisation with which the Bank enters into relations for interbank operations;**
 - 15) **RoK - the Republic of Kazakhstan;**
 - 16) **Authorised Body - the state body responsible for regulation, control and supervision of the financial market and financial organisations.**
2. The Rules have been developed in accordance with the legislation of the Republic of Kazakhstan, including the Civil Code of the Republic of Kazakhstan (the "Civil Code"), the Law of the Republic of Kazakhstan "On Counteracting the Legalisation (Laundering) of Proceeds from Crime and the Financing of Terrorism and the Financing of Proliferation of Weapons of Mass Destruction" (the "AML/CFT/CPF Law"), the Law of the Republic of Kazakhstan "On Banks and Banking Activity in the Republic of Kazakhstan" (the "Banking Law"), the Law of the Republic of Kazakhstan "On Personal Data and Their Protection" (the "Personal Data Law"), requirements of regulatory legal acts of the authorised body, the Charter and other internal regulatory documents of the Bank establishing requirements for banking activity conditions, information disclosure, responsible lending,

responsible business practices, consideration of applications and protection of the rights of consumers of banking services.

If certain provisions of the Rules, the Bank's internal regulatory documents, agreements or tariffs regulate the same matter, the provisions that ensure compliance with mandatory requirements of the legislation of the Republic of Kazakhstan and the rights of consumers of banking services shall apply.

3. The Rules contain the following information and procedures:
 - 1) maximum amounts and terms of accepted deposits and granted bank loans;
 - 2) maximum remuneration rates on deposits and bank loans;
 - 3) terms for payment of remuneration on deposits and bank loans;
 - 4) requirements for collateral/security accepted by the Bank;
 - 5) maximum rates and tariffs for conducting banking and other operations;
 - 6) general terms for conducting safe deposit operations;
 - 7) general terms for conducting interbank operations, including interbank loans (interbank financing), interbank guarantees, interbank sureties and other interbank operations;
 - 8) rights and obligations of the Bank and the consumer of banking services, and their liability;
 - 9) maximum decision-making periods for the provision of banking services;
 - 10) procedure for considering applications of consumers of banking services arising in the process of providing banking services, taking into account the requirements provided for by a regulatory legal act of the authorised body;
 - 11) regulation on the procedure for working with consumers of banking services;
 - 12) procedure for opening, maintaining and closing bank accounts, including types of bank accounts (with indication of the account currency), grounds and procedure for restricting account operations;
 - 13) terms for providing financial products related to acceptance of deposits, including the procedure and periods for concluding bank deposit agreements, terms for accrual and payment of remuneration, and terms and procedure for early termination;
 - 14) terms for providing financial products related to bank lending operations, including the procedure for assessing the suitability of a loan for a consumer of banking services, the procedure and time limits for concluding, amending and terminating the agreement, requirements for the method of securing obligations, the procedure for providing and repaying the loan, and the procedure for interaction with an insolvent consumer of banking services (borrower), including procedures for foreclosure on pledged property;
 - 15) procedure for interaction with a consumer of banking services and the banking ombudsman when resolving disagreements between the bank and the consumer of banking services;
 - 16) other conditions, requirements and restrictions which the Board of Directors of the Bank considers necessary to include in the general terms for banking activity.
4. The Rules are open information and may not constitute commercial or banking secrecy. The Bank places the Rules on its corporate website and provides them to clients for review upon their first request.
5. The Bank conducts operations in national and/or foreign currency on the basis of the licence issued by the authorised body.
6. In addition to the operations conducted by the Bank on the basis of the Licence, the Bank may engage in other activities provided for by the Banking Law.
7. In carrying out its activities, for the purpose of counteracting the legalisation (laundering) of proceeds from crime, the financing of terrorism and the financing of proliferation of weapons of mass destruction, the Bank complies with the requirements of the AML/CFT/CPF Law, international treaties, requirements of authorised bodies and the Bank's internal regulatory documents.
8. The Bank takes measures for proper due diligence of clients and their representatives, including identification of beneficial owners, before establishing business relations with a client.
9. For the purposes of proper due diligence of clients, their representatives and beneficial owners, the Bank may request from clients (their representatives) and beneficial owners any information and documents in the following cases:
 - 1) establishing business relations with a client;
 - 2) conducting transactions with money and/or other property, including suspicious transactions;
 - 3) where there are grounds to doubt the accuracy of previously obtained information about the client (its representative) and the beneficial owner;
 - 4) updating information about the client (its representative) and the beneficial owner.
10. The Rules establish the general terms for the Bank's conduct of banking and other operations.

Specific terms for the Bank's operations by different types of banking and other operations, banking products, safe deposit operations and interbank operations are established by the legislation of the Republic of Kazakhstan, these Rules, the Bank's internal regulatory documents, the Bank's tariffs, decisions of authorised bodies of the Bank within their competence, and agreements concluded with clients and/or counterparty banks.

11. When providing banking services, the Bank ensures observance of clients' rights and legitimate interests in accordance with the legislation of the Republic of Kazakhstan, including the requirements of Resolution No. 86 of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 28 April 2026 "On Approval of the Rules for Forming a Risk Management and Internal Control System for Banks and Branches of Non-Resident Banks of the Republic of Kazakhstan".

For these purposes, the Bank guarantees:

- 1) provision to the client of complete, up-to-date and reliable information on the terms of banking services to the extent necessary for the client to make an informed decision, including information on the cost of the service, rates, commissions, tariffs, AERR, risks, terms, procedure for performance of obligations, grounds for refusal or suspension of an operation, consequences of breach of contract, procedure for filing applications and methods of protecting the client's rights.
 - 2) availability and clarity of explanations of banking service terms, including the procedure for forming payments, amounts and payment periods, and consequences of non-performance of obligations;
 - 3) the client's right to review the draft agreement and other documents before signing them, without time limits and without pressure from the Bank;
 - 4) prohibition on imposing services and products that are not mandatory under the legislation of the Republic of Kazakhstan;
 - 5) ensuring the established procedure for registration, consideration and analysis of client applications, with a reasoned response within the time limits provided by legislation and the Bank's internal documents and with information to the client on the right to apply to the authorised state body;
 - 6) observance of the principle of non-discrimination and equal access of clients to banking services.
12. The Bank's relations with clients are based on the principles of good faith, honesty, professionalism, mutual trust and respect.
 13. By entering into business relations with the Bank or continuing them, the client confirms its agreement with the terms of the Rules and with amendments and additions to them that will be introduced by the Bank in the manner established by the legislation of the Republic of Kazakhstan and the terms of concluded agreements.
 14. The Bank requests in advance (or in the course of maintaining business relations), and the client and other persons who have and/or may have a relation to the conclusion and/or performance of any transactions/operations concluded or possibly to be concluded between the client and the Bank, as well as other data subjects, provide their consent to the collection and processing of personal data.
 15. A mandatory requirement for the Bank to provide banking and/or other services, conduct operations and/or perform actions when a client or another data subject contacts the Bank (including when considering a client's application, concluding any transactions and conducting operations, and interacting with authorised persons, legal representatives, guarantors, sureties, pledgors, co-borrowers, insurers and other persons related to such transactions/operations) is the provision by the relevant persons of consent to the collection and processing of personal data by the Bank.
 16. Consent to the collection and processing of personal data is requested by the Bank and must be provided by each personal data subject in the manner and within the time limits established by the Bank's Regulation on Confidential Information, in accordance with the requirements of the Personal Data Law.
 17. Consent may be provided to the Bank, including:
 - 1) on paper, by signing the relevant documents by the client (or another personal data subject);
 - 2) by the handwritten signature of the client (or another subject) under the standard consent text included by the Bank in documents for the relevant operation (applications, questionnaires and other documents);
 - 3) in electronic form, through the use of means of identifying the personal data subject (including, but not limited to, one-time passwords, digital signature, confirmation through electronic

service channels), if such method is permitted by the legislation of the Republic of Kazakhstan and provided for by the Bank's internal documents;

- 4) in another manner established by the Regulation on Confidential Information of Shinhan Bank Kazakhstan JSC in accordance with the legislation of the Republic of Kazakhstan.

Раздел 2. General Terms for Opening and Maintaining Bank Accounts and Accepting Deposits

18. The Bank opens and maintains the following bank accounts:
 - 1) correspondent accounts of banks and organisations conducting certain types of banking operations;
 - 2) current accounts of legal entities and individuals (including accounts used for operations with payment cards);
 - 3) savings accounts (deposits) of legal entities and individuals.
19. Bank accounts of legal entities and individuals are opened and maintained on the basis of standard agreement forms approved by the Bank and on the terms provided for by the Rules, the legislation of the Republic of Kazakhstan and other internal regulatory documents, including the procedure and periods for concluding bank deposit agreements, terms for accrual and payment of remuneration, and terms and procedure for early termination.

When opening an account, the Bank requires from the client a set of documents provided for by the legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.

In cases directly established by the legislation of the Republic of Kazakhstan, the Bank notifies tax authorities of the opening and closing of an account.

Bank accounts of legal entities and individuals, at the client's choice, may be opened in the national currency (tenge), US dollars, euro and another currency, if this is provided for by the Bank's internal regulatory documents.

The number of bank accounts opened for legal entities and individuals with the Bank is not limited, except for current accounts of individuals opened for the use of payment cards. One individual may have only one current account opened for each type of payment card offered by the Bank. Only one payment card of the relevant type may be issued for each such account, unless otherwise provided for by the Bank's internal documents, the terms of the relevant card product and/or the agreement with the client.

Individuals engaged in entrepreneurial activity without forming a legal entity open bank accounts in the mode of an individual's account.
20. A bank account is closed on the basis of the client's application, the terms of the concluded bank account agreement, and in other cases provided for by the legislation of the Republic of Kazakhstan, the agreement and the Bank's internal regulatory documents. When closing a bank account, the Bank performs the necessary actions to terminate account servicing, settle the balance of money in the account, perform outstanding obligations of the client to the Bank, and send notifications to authorised state bodies in cases provided for by the legislation of the Republic of Kazakhstan.

The Bank may restrict, suspend or refuse to conduct operations on a client's bank account in the cases and manner provided for by the legislation of the Republic of Kazakhstan, acts of authorised state bodies, AML/CFT/CPF requirements, sanctions compliance, the Bank's internal documents and the terms of the concluded agreement, including where the client fails to provide necessary documents and information, where there are restrictions, prohibitions, arrests, collection orders, payment claims, court acts or orders of authorised bodies, and where signs of suspicious, fraudulent or unlawful operations are detected.
21. Savings accounts are intended for placing deposits. The Bank's deposits are a set of products that enable different categories of clients to save or accumulate money with the Bank in their own name or in favour of a third party on specific terms depending on the client's needs for saving, accumulation and receiving income in the form of deposit remuneration. Deposits offered by the Bank are divided into term and conditional deposits.
22. Deposit products are divided into three main groups:
 - 1) products offered to legal entities that have temporarily available funds for placement as deposits with the Bank;
 - 2) products offered to clients whose activities in the territory of the Republic of Kazakhstan require placement of special deposits for the purpose of complying with the legislation of the Republic of Kazakhstan;

- 3) products offered to individuals.
23. When accepting a deposit, the Bank and the client conclude a bank deposit agreement setting out all terms for accepting and returning the deposit. The deposit amount and term provided for by the bank deposit agreement may not be less than the minimum deposit amount and term established by the Bank for the relevant type of deposit.
24. Remuneration on deposits of non-resident individuals and legal entities is subject to withholding tax in the manner and at the rates established by the tax legislation of the Republic of Kazakhstan effective on the date of accrual or payment of remuneration (except for legal entities whose deposit remuneration is not subject to income tax withholding under the tax legislation of the Republic of Kazakhstan). Upon a client's request, the Bank provides the client with the relevant certificate on income tax withheld at the source of payment for the client's further settlements with tax authorities. Remuneration on deposits of resident individuals is not subject to withholding tax. Taxation of deposit remuneration is carried out in accordance with the Tax Code of the Republic of Kazakhstan effective on the payment date. The Bank performs the duties of a tax agent in the cases and manner provided for by the Tax Code of the Republic of Kazakhstan.
25. Deposits and balances on current accounts placed by individuals with the Bank are subject to mandatory guarantee (insurance) of individual deposits in the manner and on the terms established by the Law of the Republic of Kazakhstan "On Mandatory Guaranteeing of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan" and by regulatory legal acts of Kazakhstan Deposit Insurance Fund JSC (KDIF).
26. For calculating remuneration on deposits of legal entities and individuals, a conventional year of 360 days and the actual number of days of deposit placement are used. The actual period during which the deposit remains in the savings account is taken into account, including additional contributions and withdrawals of parts thereof (if any). Payment of remuneration on a deposit is made depending on the deposit terms as a one-time payment (upon return of the deposit), periodically (monthly, quarterly, annually, etc.) or on demand, by crediting the depositor's current account with the Bank or by crediting the savings account as a deposit (capitalisation). During the deposit term, the remuneration rate may be changed by the Bank:
- 1) upon early withdrawal of the deposit or a part thereof (if partial withdrawals are allowed for the relevant deposit) - to the rate approved by the authorised body of the Bank as of the date of such withdrawal, taking into account the deposit terms set out in the bank deposit agreement. Unless otherwise provided by the deposit agreement, remuneration on the deposit at such changed rate may be recalculated for the entire deposit placement period;
 - 2) upon prolongation of the bank deposit agreement - to the rate approved by the authorised body of the Bank for deposits of the relevant type (and with the relevant term and currency) as of the date of such prolongation;
 - 3) upon a change in the conditions on which the amount of remuneration established for the deposit depends - to the rate determined based on the new value of such conditions and the terms of the bank deposit agreement. Such changes are made by concluding an additional agreement;
 - 4) by agreement of the parties - subject to mutual consent of the Bank and the depositor and provided that such change is allowed by the bank deposit agreement and does not contradict its terms.
- A deposit may be withdrawn at any time during the term of the bank deposit agreement by terminating the bank deposit agreement on the terms and in the manner specified in the agreement. The procedure and terms for payment of remuneration may differ from those set out in this clause of the Rules when agreements are concluded on individual terms, as well as within non-standard products offered by the Bank. In such cases, the procedure and terms for payment of remuneration are determined by bank deposit agreements concluded with depositors.
27. When setting deposit remuneration rates, the Bank is guided by the maximum rates of the individual deposit guarantee fund, the level of rates on the deposit market, the cost of interbank resources, the refinancing rate of the National Bank of the Republic of Kazakhstan, financial market conditions and other significant pricing factors. Specific deposit terms are approved by the authorised body of the Bank depending on the deposit type and currency, remuneration payment frequency, placement term and other parameters for individual products, within the terms approved by the Board of Directors on maximum amounts and terms of accepted deposits and maximum deposit remuneration rates set out in Appendix No. 1 (except for interbank deposits) to the Rules.

Remuneration rates (nominal and AERR) on deposits of individuals and legal entities are specified in the bank deposit agreement (or in an additional agreement to the bank deposit agreement if specifying the AERR in the agreement was impossible for any reason or if the additional agreement determines the amount of deposit remuneration).

Раздел 3. General Terms for Lending Operations

28. The Bank's lending activity is based on the principles of openness, compliance with the legislation of the Republic of Kazakhstan, conformity with international standards and collegial decision-making.
29. Bank loans are provided by the Bank to legal entities and individuals on the terms of maturity, repayment, payment and security, and are carried out in accordance with the Bank's internal credit and collateral policies approved by the Bank's authorised bodies and on other terms provided for by the Rules, the legislation of the Republic of Kazakhstan and other internal regulatory documents of the Bank related to bank lending operations, including the procedure for assessing the suitability of a loan for a consumer of banking services, the procedure and time limits for concluding, amending and terminating the agreement, requirements for the method of securing obligations, the procedure for providing and repaying the loan, and the procedure for interaction with an insolvent consumer of banking services (borrower), including procedures for foreclosure on pledged property.
When considering a client's application for a bank loan and when concluding the agreement, the Bank requires from the client a set of documents provided for by the legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.
A mandatory condition for concluding a loan agreement is the borrower's written consent for the Bank to provide information about the borrower and the transaction being concluded (lending operation), as well as information related to the parties' performance of their obligations, to credit bureau databases.
30. The Bank does not provide bank loans to:
 - 1) individuals where a voluntary refusal to receive loans is reflected in the credit report;
 - 2) conscripts during the period of compulsory military service, where the relevant information is available in the credit report;
 - 3) persons registered in offshore zones, the list of which is established by the authorised body.An individual may, free of charge, set or remove a voluntary refusal to receive bank loans through credit bureaus and e-government services.
31. Before making a decision on granting a bank loan, the Bank carries out the measures provided for by Resolution No. 248 of the Board of the National Bank of the Republic of Kazakhstan dated 23 December 2019 "On Approval of the Procedure for Concluding a Bank Loan Agreement, Including Requirements for the Content, Execution and Mandatory Terms of a Bank Loan Agreement, Forms of the Loan Repayment Schedule and Memo for an Individual Borrower".
32. When considering whether to grant a bank loan to an individual, the Bank assesses the suitability of the loan for the consumer of banking services, taking into account the loan purpose, amount and term, expected debt burden, borrower's financial position, sources of repayment, credit history, proposed collateral/security and other circumstances relevant to the borrower's informed decision and proper performance of obligations under the bank loan agreement.
33. Conclusion, amendment and termination of a bank loan agreement are carried out in the manner provided for by the legislation of the Republic of Kazakhstan, the bank loan agreement and the Bank's internal documents. Amendment of the terms of a bank loan agreement is allowed by agreement of the parties, at the borrower's initiative in cases provided for by the legislation of the Republic of Kazakhstan, and in other cases provided for by the agreement and the Bank's internal documents.
34. Provision and repayment of a bank loan are carried out in the manner, within the time limits and by the method provided for by the bank loan agreement (differentiated, annuity and other methods by agreement of the parties), the repayment schedule, the Bank's internal documents and the legislation of the Republic of Kazakhstan. If the borrower fails to perform or improperly performs obligations under the bank loan agreement, the Bank may apply debt settlement measures, debt collection and foreclosure on pledged property in the manner provided for by the legislation of the Republic of Kazakhstan, the bank loan agreement, the pledge agreement and the Bank's internal documents.
35. A bank loan agreement includes the mandatory terms established by the legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.

36. Collateral/security for bank loans issued by the Bank may include a pledge (pledge with transfer of possession) of any property acceptable to the Bank (including money, securities and other financial instruments, movable and immovable property, property and other rights/claims), guarantees and sureties of third parties, penalties and other methods acceptable to the Bank for securing repayment of bank loans, provided for by the legislation of the Republic of Kazakhstan or the Bank's internal regulatory documents.
- Subject to the client's high creditworthiness and reliability, the Bank may decide to provide a bank loan without collateral/security (an unsecured loan), taking into account restrictions established by the legislation of the Republic of Kazakhstan or the Bank's internal documents.
- Requirements for collateral/security accepted by the Bank are established by the legislation of the Republic of Kazakhstan and the Bank's collateral/credit policies, including liquidity, ownership of the pledged property by the pledgor or another real right allowing pledge, absence of third-party encumbrances or the possibility of subsequent pledge (re-pledge). The decision on acceptability of the collateral/security in each specific case is made by the authorised body of the Bank.^o
37. The procedure for reducing and/or replacing pledged items upon proper performance of obligations by the Borrower is determined by the legislation of the Republic of Kazakhstan and the Bank's internal collateral policy. In cases and within the time limits provided for by the legislation of the Republic of Kazakhstan, the Bank considers the application of the Borrower or Pledgor for reduction or replacement of collateral and makes a decision in accordance with the requirements of the Bank's collateral policy and the legislation of the Republic of Kazakhstan.
38. Bank loan products are divided into three main groups:
- 1) products offered to corporate business for entrepreneurial activity;
 - 2) products offered to small and medium-sized businesses for entrepreneurial activity;
 - 3) retail products offered to individuals for consumer purposes (mortgage loans, credit limits on payment cards, etc.).
39. Individual entrepreneurs may receive bank loans under business products. An individual entrepreneur may receive consumer bank loans as an individual only for purposes not related to entrepreneurial activity.
40. In addition to bank lending operations, the Bank, in accordance with the Licence, the legislation of the Republic of Kazakhstan and the Bank's internal documents, may also conduct other operations with credit risk: opening (issuing) and confirming letters of credit and performing obligations thereunder; issuing bank guarantees providing for monetary performance; conducting documentary collection operations (under export/import transactions); issuing bank sureties and other obligations for third parties providing for monetary performance. The Bank may also sell property pledged by borrowers in the manner established by the legislation of the Republic of Kazakhstan.
41. Remuneration is charged for the use of bank loans. Remuneration for the use of bank loans/a credit limit established on a payment card is accrued based on a 360-day year and the actual number of days of use of the bank loan amount.
42. When setting remuneration rates on bank loans, the Bank is guided by the cost of attracted resources, the level of rates on the credit market, the refinancing rate of the National Bank of the Republic of Kazakhstan, financial market conditions and other significant pricing factors.
43. Specific remuneration rates are established in bank loan agreements by decision of the Bank's authorised bodies, depending on the currency, amount and term of the bank loan, quality of collateral/security, client status and credit history and other factors in accordance with the lending terms, within the terms approved by the Board of Directors on maximum amounts and terms of granted bank loans and maximum remuneration rates on bank loans set out in Appendix No. 2 (except for interbank loans).
44. The Bank may also establish and charge other payments (commissions) for services related to the provision of bank loans, which are taken into account, among other things, when calculating the AERR (if such payments/commissions must be included in the AERR calculation under the legislation of the Republic of Kazakhstan) and specified in bank loan agreements.

A. Features of Providing Bank Loans to Individuals and Responsible Lending

45. When providing bank loans to individuals, the Bank complies with responsible lending requirements, including provision to the borrower before conclusion of the agreement of complete, reliable, clear and comparable information on the loan amount, term, remuneration rate, annual effective remuneration rate, commissions, payments, repayment schedule, collateral/security, insurance, risks, consequences of delinquency and other material loan terms.

46. Before concluding a bank loan agreement with an individual, the Bank ensures that the borrower can review in advance the draft agreement, repayment schedule, borrower memo and other documents to be signed by the borrower, without limiting the review time and without exerting pressure on the borrower. (calculated by different methods)
47. In cases provided for by the legislation of the Republic of Kazakhstan, the Bank provides the borrower with alternative lending terms, including terms with and without commissions, or other payment structure options, if such options are provided for by banking legislation and the Bank's products.
48. The Bank may not make the provision of a bank loan to an individual conditional upon the purchase of additional services that are not mandatory under the legislation of the Republic of Kazakhstan. If the loan terms require insurance or property appraisal, the borrower is informed of the right to choose an insurance organisation and/or appraiser in the cases and within the limits provided for by the legislation of the Republic of Kazakhstan.
49. In the event of early full or partial repayment of a bank loan of an individual, remuneration is accrued only for the actual number of days of use of the loan, unless otherwise provided by mandatory rules of the legislation of the Republic of Kazakhstan. Penalties and commissions for early repayment may be charged only in cases expressly permitted by the legislation of the Republic of Kazakhstan.
50. In the event of full early repayment of a bank loan by an individual where the borrower concluded an insurance agreement related to the provision and/or servicing of such loan, the Bank notifies the borrower of the right to apply to the relevant insurance organisation for the return of part of the insurance premium for the unused term of the insurance agreement and/or the remaining loan term, in the manner and on the terms provided for by the insurance agreement and the legislation of the Republic of Kazakhstan. The return of the insurance premium is made by the insurance organisation, unless otherwise provided by the legislation of the Republic of Kazakhstan and/or the terms of the insurance agreement.
51. When restructuring or refinancing the debt of an individual borrower, the Bank does not capitalise overdue remuneration, penalties, fines, default interest and commissions where such capitalisation is prohibited by the legislation of the Republic of Kazakhstan.
52. If the Bank becomes aware that the borrower is undergoing compulsory military service, the Bank applies the servicing features for the relevant loan, including suspension of payment demands and accrual of sanctions, in the manner and within the limits established by the legislation of the Republic of Kazakhstan.

B. Debt Settlement of an Individual Borrower

53. If a delinquency arises under a bank loan agreement of an individual, the Bank sends the borrower a delinquency notice within the time limit established by the legislation of the Republic of Kazakhstan. The notice must contain information on the amount of overdue debt, the need to make payments, consequences of non-performance of obligations and the borrower's right to apply to the Bank for amendment of the terms of the bank loan agreement.
54. An individual borrower may apply to the Bank for amendment of the terms of a bank loan agreement within the time limit and in the manner established by the legislation of the Republic of Kazakhstan. The application must be accompanied by documents and information confirming the reasons for delinquency, reduced income, deterioration of financial position or other circumstances affecting performance of obligations.
55. As possible debt settlement measures, depending on the circumstances and requirements of the legislation of the Republic of Kazakhstan, the Bank considers: changing the payment schedule; payment deferral or instalment plan; changing the loan term; reducing the remuneration rate; writing off or reducing the penalty; changing the repayment priority; sale of pledged property; accord and satisfaction; and other measures provided for by legislation, the agreement and the Bank's internal documents.
56. The Bank considers an individual borrower's application for amendment of the terms of a bank loan agreement within the special time limits established by the legislation of the Republic of Kazakhstan for debt settlement, and not under the general procedure for considering client applications, if a special procedure is established by legislation.
57. Until consideration of the individual borrower's application is completed, the Bank does not take actions for early debt collection if such prohibition or restriction is provided for by the legislation of the Republic of Kazakhstan.

58. If the borrower disagrees with the Bank's decision or no agreement is reached, the borrower may apply to the financial ombudsman, the authorised body and/or a court in the cases and manner provided for by the legislation of the Republic of Kazakhstan.
59. The procedure and terms for payment of remuneration may differ from those set out in this clause when agreements are concluded on individual terms, as well as within non-standard products offered by the Bank. In such cases, the procedure and terms for payment of remuneration are determined by the concluded agreements.

Раздел 4. General Terms for Operational Client Servicing and Operations Using Payment Cards

60. In accordance with the Licence, the legislation of the Republic of Kazakhstan and the Bank's internal documents, the Bank may conduct:
 - 1) cash operations (acceptance and disbursement of cash, including change, exchange, counting, sorting, packaging and storage);
 - 2) money transfer operations (execution of instructions of individuals and legal entities for payments and money transfers);
 - 3) foreign exchange operations;
 - 4) issuance, sale and distribution of payment cards and chequebooks.
61. The Bank's operating day is from 09:00 to 18:00 on business days established by the legislation of the Republic of Kazakhstan.

Operating hours for client payments are from 09:00 to 18:00 on business days established by the legislation of the Republic of Kazakhstan.

Cash desk operating hours are from 09:00 to 17:00 on business days established by the legislation of the Republic of Kazakhstan.

The operating day may be changed on the basis of acts of authorised state bodies of the Republic of Kazakhstan (including the Authorised Body, the state body in the field of healthcare, civil protection authorities and other bodies vested with the relevant powers), as well as on the basis of the Bank's internal regulatory documents, provided that the requirements of the legislation of the Republic of Kazakhstan are observed.
62. Payments and money transfers may be made by legal entities and individuals using bank accounts, subject to restrictions established by the current legislation of the Republic of Kazakhstan and the Bank's internal documents. International payments and money transfers are made by the Bank in the forms, by the methods and in the manner used in international banking practice and not contrary to the current legislation of the Republic of Kazakhstan. The Bank has the right to withdraw money from clients' (depositors') accounts without their consent where there are documents confirming forgery of payment documents, where erroneous crediting is established, and in cases established by the legislation of the Republic of Kazakhstan and contractual relations with the Bank.
63. Sale/purchase of cash and non-cash foreign currency is carried out at the exchange rate set by the Bank.
64. The Bank issues and distributes payment cards of international payment systems (including VISA) in the currency determined by the Bank's internal documents.

The Bank offers clients:

 - 1) debit payment cards, involving spending money within the balance of the payment cardholder's account;
 - 2) participation in the Bank's payroll projects, involving crediting the salaries of a legal entity's employees to the employees' accounts.
65. The number of payment cards issued to one client may not exceed 5 (five), unless otherwise provided by the Bank's internal documents taking into account AML/CFT requirements. A client may issue one type of payment card to one account, except in cases established by the Bank's internal documents. When additional payment cards are issued to different individuals, relations between the holder of an additional payment card and the client are established by the client, unless otherwise established by the payment card issuance agreement.
66. The validity period of payment cards issued to clients is established by the Bank independently, taking into account the requirements of the legislation of the Republic of Kazakhstan.
67. Operations using payment cards are carried out by the Bank in accordance with the Law of the Republic of Kazakhstan "On Payments and Payment Systems", regulatory legal acts of authorised bodies, rules of the relevant payment systems and the agreement with the client.

68. Specific terms for the Bank's operations specified in this section are established in the Bank's internal regulatory documents and/or specific agreements concluded with clients.

Раздел 5. General Terms for Conducting Other Operations

69. In addition to the banking operations specified in the previous sections of the Rules, the Bank, subject to the availability of the relevant banking licence, may conduct other operations provided for by the legislation of the Republic of Kazakhstan, including the following types of operations: other
- 1) safe deposit operations: services for safekeeping client documents and valuables, including lease of safe deposit boxes, safes, cabinets and premises;
 - 2) interbank loans (interbank financing), interbank guarantees, interbank sureties and other interbank operations;
 - 3) sale of the Bank's own property and property received by the Bank as collateral/security or as a result of foreclosure, in the cases and manner provided for by the legislation of the Republic of Kazakhstan and the Bank's internal documents.
70. The operations specified in this section are carried out by the Bank:
- 1) if the Bank has the relevant right in its banking licence;
 - 2) within the requirements of the legislation of the Republic of Kazakhstan, regulatory legal acts of the authorised body and the National Bank of the Republic of Kazakhstan;
 - 3) taking into account requirements for the risk management and internal control system, AML/CFT, sanctions compliance, information security, banking secrecy, personal data protection and protection of clients' rights;
 - 4) on the basis of an agreement, application, request, arrangement, transaction confirmation or other document provided for by the legislation of the Republic of Kazakhstan, the Bank's internal documents and applicable market practice;
 - 5) using tariffs, rates, commissions and other terms approved by the Bank within the maximum values established by the Rules and appendices thereto.
71. The Bank conducts safe deposit operations in the form of:
- 1) leasing safe deposit boxes, safes, cabinets and premises to clients;
 - 2) safekeeping of client documents;
 - 3) safekeeping of client valuables;
 - 4) other services related to safe deposit operations that are not prohibited by the legislation of the Republic of Kazakhstan and are provided for by the Bank's Licence.
72. Safe deposit operations are carried out on the basis of an agreement concluded between the Bank and the client. The agreement determines the type of service, service term, amount and procedure for payment, rights and obligations of the parties, procedure for client access to the safe deposit box, safe, cabinet or premises or to documents and valuables delivered for safekeeping, grounds for refusal to provide the service, procedure for return of property, liability of the parties and other terms.
73. The term of the safe deposit service is determined by the agreement. Minimum and maximum terms for safe deposit operations are established by the Bank's tariffs, the agreement and/or the Bank's internal documents. If the agreement does not contain a condition on extending the safe deposit service term, extension is made by agreement of the parties.
74. The Bank may refuse to accept property for safekeeping or to provide a safe deposit service in the following cases:
- 1) failure by the client to provide documents and information necessary for identification, proper client due diligence and conclusion of the agreement;
 - 2) where there are grounds provided for by the legislation of the Republic of Kazakhstan on AML/CFT, sanctions restrictions, the Bank's internal documents and/or requirements of authorised bodies;
 - 3) where property, documents or valuables are prohibited for safekeeping by the legislation of the Republic of Kazakhstan, the agreement or the Bank's internal documents;
 - 4) where the Bank does not have the technical, organisational or other factual ability to provide the relevant service;
 - 5) in other cases provided for by the legislation of the Republic of Kazakhstan, the agreement and the Bank's internal documents.
75. It is not permitted to deliver for safekeeping or place in a safe deposit box, safe, cabinet or premises items withdrawn from civil circulation, weapons, ammunition, explosive, toxic, radioactive, flammable, narcotic or psychotropic substances, perishable items, items that pose a threat to life and

- health of people, to the Bank's property or to third parties, as well as other items prohibited by the legislation of the Republic of Kazakhstan, the agreement and the Bank's internal documents.
76. When providing safekeeping services, the Bank ensures the safety of documents and valuables delivered for safekeeping within the limits and in the manner provided for by the agreement and the legislation of the Republic of Kazakhstan.
 77. When leasing a safe deposit box, safe, cabinet or premises, the Bank grants the client the right to use the relevant safe deposit facility on the terms of the agreement. Unless otherwise provided by the agreement, the Bank does not inspect the contents of the safe deposit box, safe, cabinet or premises and is not liable for contents placed by the client in violation of the legislation of the Republic of Kazakhstan, the agreement or the Bank's internal documents.
 78. Access of the client or the client's representative to a safe deposit box, safe, cabinet or premises or to documents and valuables delivered for safekeeping is carried out in the manner provided for by the agreement and the Bank's internal documents, after identification of the client or the client's representative and verification of the representative's powers.
 79. Opening a safe deposit box, safe, cabinet or premises without the client's presence is allowed only in cases provided for by the legislation of the Republic of Kazakhstan, the agreement and the Bank's internal documents, including where there is a security threat, expiry of the agreement term and failure by the client to vacate the safe deposit facility, requirements of authorised state bodies or court acts.
 80. Tariffs for safe deposit operations are established by the Bank within the minimum and maximum values approved by the Board of Directors of the Bank in the appendices to the Rules. Payment for safe deposit operations is made in the manner and within the time limits provided for by the agreement and the Bank's tariffs.
 81. The Bank, subject to the availability of the relevant banking licence, may conduct interbank operations, including:
 - 1) provision of interbank loans (interbank financing);
 - 2) issuance of interbank guarantees;
 - 3) issuance of interbank sureties;
 - 4) other interbank operations provided for by the legislation of the Republic of Kazakhstan, the Bank's Licence, the Bank's internal documents and concluded agreements.
 82. Interbank operations are conducted by the Bank with counterparty banks on the basis of agreements, transaction confirmations, applications, limit decisions, guarantees, sureties, financing agreements and other documents applicable to the relevant type of operation.
 83. The decision to conduct an interbank operation is made by an authorised body or officer of the Bank within the competence established by the Bank's Charter, the Bank's internal documents, the limit policy, the risk management policy and other internal documents of the Bank.
 84. Before conducting an interbank operation, the Bank assesses the counterparty bank and the operation to the extent provided for by the Bank's internal documents, including, where necessary:
 - 1) verification of the counterparty bank's legal capacity and powers;
 - 2) assessment of the counterparty bank's financial condition;
 - 3) setting and controlling limits for the counterparty bank;
 - 4) assessment of credit, country, currency, interest rate, operational, legal, compliance, sanctions and other applicable risks;
 - 5) verification of compliance with AML/CFT and sanctions compliance requirements;
 - 6) verification of the operation's compliance with the Bank's Licence, the legislation of the Republic of Kazakhstan and the Bank's internal documents.
 85. Maximum amounts, terms, remuneration rates, commissions, collateral/security, procedure for providing, repaying and early terminating interbank loans (interbank financing) are determined by the agreement, decision of the authorised body of the Bank and/or the terms of the relevant transaction within the limits established by the Bank's internal documents and the appendices to the Rules.
 86. Interbank guarantees and interbank sureties are provided by the Bank subject to the relevant decision of an authorised body or officer of the Bank and are executed in the manner provided for by the legislation of the Republic of Kazakhstan, applicable international rules if agreed by the parties, the agreement and the Bank's internal documents.
 87. Interbank guarantees and interbank sureties may be provided with or without collateral/security depending on the risk assessment of the counterparty bank, the nature of the operation, limits, transaction terms and the decision of the authorised body of the Bank.
 88. The Bank may refuse to conduct an interbank operation in the following cases:

- 1) absence of the relevant right in the Bank's Licence;
 - 2) non-compliance of the operation with the legislation of the Republic of Kazakhstan, the Bank's internal documents, limits or decisions of authorised bodies of the Bank;
 - 3) failure by the counterparty bank to provide necessary documents and information;
 - 4) unsatisfactory financial condition of the counterparty bank or exceeding established limits;
 - 5) existence of sanctions, compliance, AML/CFT, legal, operational or other risks unacceptable to the Bank;
 - 6) existence of prohibitions, restrictions, orders or requirements of authorised state bodies;
 - 7) in other cases provided for by the legislation of the Republic of Kazakhstan, the agreement and the Bank's internal documents.
89. Remuneration, commissions and other payments for interbank operations are determined by the agreement, transaction confirmation, the Bank's tariffs and/or decision of the authorised body of the Bank within the maximum values established by the appendices to the Rules.
90. For interbank operations, the Bank ensures proper execution, accounting, monitoring, limit control, control of obligation performance terms and document storage in the manner provided for by the legislation of the Republic of Kazakhstan and the Bank's internal documents.
91. Interbank operations are not banking services provided to individual consumers, unless otherwise expressly provided by the legislation of the Republic of Kazakhstan. The provisions of the Rules on protection of the rights of consumers of banking services apply to interbank operations to the extent applicable to the relevant type of operation and not contrary to its interbank nature.

Раздел 6. Maximum Rates and Tariffs for Conducting Banking and Other Operations

92. Banking services are provided as a single set of services in accordance with the Rules. For conducting operations, the Bank charges clients commissions and remuneration in accordance with the Bank's current tariffs, which are established by the Bank independently.
93. Minimum and maximum commission rates and tariffs for conducting banking and other operations (Appendices No. 3 and 4), as well as maximum values for remuneration rates, amounts and terms of deposits and loans (Appendices No. 1 and 2), are approved by the Board of Directors. Their amendment also falls within the competence of the Board of Directors and may not be delegated to other bodies of the Bank.
94. Base (standard) tariffs and rates for conducting banking and other operations are approved by the Management Board of the Bank (within the minimum and maximum tariff/rate values approved by the Board of Directors of the Bank) and are reviewed as the need arises. Base tariffs and rates for conducting banking and other operations are established for application where no individual tariffs and rates for banking and other operations have been established. Within the maximum values for tariffs and remuneration rates on deposits and loans (lower and upper limits approved by the Board of Directors), authorised bodies or officer(s) of the Bank may, within their competence, establish individual tariffs and remuneration rates on deposits and loans for individual clients/groups of clients and/or for individual products, except for persons related to the Bank by special relations.
- Maximum tariffs for safe deposit operations are established in an appendix to the Rules and may include fees for leasing a safe deposit box, safe, cabinet or premises, fees for safekeeping documents and valuables, fees for execution, key replacement, opening of a safe deposit facility, late return of a safe deposit facility, and other commissions related to safe deposit operations.
- Maximum rates, commissions and tariffs for interbank operations are established in an appendix to the Rules and/or determined by decision of the authorised body of the Bank within the minimum and maximum values approved by the Board of Directors of the Bank.
- For interbank operations, individual terms for rates, commissions, terms, amounts and collateral/security may be established, taking into account market conditions, operation currency, operation term, credit quality of the counterparty bank, the Bank's limits, funding cost, collateral/security and other transaction parameters, provided that the legislation of the Republic of Kazakhstan, the Bank's internal documents and the maximum values approved by the Board of Directors of the Bank are observed.
- If no separate tariff, commission or rate has been established for a particular additional operation, the Bank may apply individual terms agreed with the client or counterparty bank in the agreement, transaction confirmation or other document, provided that the maximum values approved by the Board of Directors of the Bank are observed.

95. Individual tariffs and rates are established where economically justified factors exist, subject to the principles of good faith, transparency, non-discrimination and the requirements of the legislation of the Republic of Kazakhstan and the Bank's internal documents. Individual banking service terms are established within contractual relations with the Bank.
Certain operations and banking services provided as part of individual servicing are not independent tariffing objects and are provided as part of comprehensive banking servicing of the client.
96. The Bank places in the Bank's premises, in locations accessible for viewing and review, and on its corporate website up-to-date information on base maximum and minimum rates and tariffs for banking services, including tariffs for payments and/or money transfers, with information on the approval dates and amendments to the current base maximum and minimum rates and tariffs, numbers of internal documents and the body that approved/adopted them, taking into account the conditions set out in the Final Provisions of the Rules.
97. The Bank indicates remuneration rates as a reliable, annual, effective and comparable rate (real cost) in agreements concluded with clients, as well as when disseminating information on remuneration amounts for loans and deposits (except interbank ones), including publication thereof, in the manner and on the terms determined by the National Bank of the Republic of Kazakhstan. The remuneration amount and annual effective remuneration rate are indicated taking into account the upper and lower range for each type of bank loan and deposit.
98. On its corporate website, the Bank places a calculator for calculating monthly payments on a bank loan using differentiated and annuity payment methods, as well as additional loan repayment methods in accordance with the Bank's internal rules.
99. Payment of commissions and penalties (fines, default interest) under agreements and operations in foreign currency for residents and non-residents of the Republic of Kazakhstan is made at the client's choice either in tenge or in foreign currency (at the Bank's foreign currency purchase rate, without charging a conversion commission).
100. All communication, postal, telephone and other expenses are charged additionally at actual cost, unless otherwise established by the tariffs. The Bank's expenses to third parties for execution of clients' instructions to conduct banking operations in foreign currency (OUR commission) are reimbursed at the actual cost of such expenses.
101. If the cost of the Bank's services for executing a client's instruction is not determined by the tariffs or the client's instruction requires the Bank to assume non-standard obligations or perform additional work not provided for by the Bank's standard procedures, the Bank determines the amount of commission remuneration based on its own costs, provided that the client is informed in advance of the amount of such commission and the client's consent is obtained before the relevant service is provided, unless otherwise provided by the legislation of the Republic of Kazakhstan.
102. All commissions and payments related to the provision and servicing of a bank loan must be specified in the bank loan agreement and are taken into account when calculating the annual effective remuneration rate in the cases and manner established by the legislation of the Republic of Kazakhstan.
103. Taxation of commissions, remuneration and other payments under the Bank's agreements and operations is carried out in accordance with the Tax Code of the Republic of Kazakhstan effective on the date of the operation.
The Bank's services subject to value added tax (VAT) are taxed at the rate and in the manner established by the Tax Code of the Republic of Kazakhstan.
104. A commission charged by the Bank in the event of a change in instructions (terms) or cancellation (revocation) of an instruction by the client is not refundable to the client.

Раздел 7. Rights, Obligations and Liability of the Bank and the Consumer of Banking Services

105. The Bank and the consumer of banking services have rights, bear obligations and liability in accordance with the legislation of the Republic of Kazakhstan and the agreements concluded between the Bank and the consumer of banking services.
106. A distinction is made between (a) agreements signed by the Bank and the client and (b) adhesion agreements - terms for conducting operations, providing services and regulating the legal relations of the parties, which the client approves and to which the client accedes as a whole by signing the relevant application.
Amendments and/or additions to agreements signed by the Bank and the client are made only by agreement of the parties, unless otherwise provided by the terms of the relevant agreement.

Amendments and additions to adhesion agreements are made by the Bank in the manner provided for by the legislation of the Republic of Kazakhstan, the relevant agreement and the Rules, subject to requirements for prior notice to the client in cases established by legislation and the agreement. Amendments do not apply to existing obligations of the client in cases where the legislation of the Republic of Kazakhstan prohibits unilateral amendment of the relevant terms. When amendments and additions are made to an adhesion agreement, the new version of the agreement is placed in the Bank's head office (in a place accessible for viewing and review) and/or on the Bank's corporate website. If the client disagrees with the amendments, the client may terminate the agreement in the manner and within the time limits established by the relevant adhesion agreement and the legislation of the Republic of Kazakhstan.

107. The Bank and clients must comply with the terms of agreements and perform the obligations imposed on them by the terms of agreements.
108. For non-performance or improper performance of obligations provided for by agreements, the Bank and the consumer of banking services bear liability provided for by the legislation of the Republic of Kazakhstan and the terms of the relevant agreements. Agreements may provide for terms excluding or limiting the liability of the parties, for example force majeure, absence of fault, improper actions of the opposite party to the agreement, etc.
109. The Bank is prohibited from providing preferential terms to persons related to the Bank by special relations. A transaction with a person related to the Bank by special relations may be carried out only by decision of the Board of Directors of the Bank, except where standard terms of such transactions have been approved by the Board of Directors of the Bank.
110. In carrying out its activities, the Bank must comply with the requirements of the Law of the Republic of Kazakhstan "On Counteracting the Legalisation (Laundering) of Proceeds from Crime and the Financing of Terrorism", other regulatory legal acts of the Republic of Kazakhstan, and the Bank's internal documents regulating the procedure for counteracting AML/CFT, illegal cash-out of money and financing of unlawful activities.
For the purpose of fulfilling these requirements, the Bank may:
 - 1) request documents and/or information from the client which, in the Bank's reasonable opinion, are necessary for providing banking services, including transferring such information to third parties (including correspondent banks and financial monitoring entities) if this is required for execution of the operation;
 - 2) introduce restrictions, prohibitions and special conditions for client operations arising from the requirements of the legislation of the Republic of Kazakhstan, international standards, recommendations of international organisations and the Bank's internal procedures.
111. The Bank may, in the cases and manner provided for by the legislation of the Republic of Kazakhstan and/or concluded agreements:
 - 1) establish remuneration rates and tariffs for providing banking services;
 - 2) debit funds from clients' accounts without their consent in cases directly provided for by the legislation of the Republic of Kazakhstan and/or the agreement (including erroneous crediting and performance of the client's obligations to the Bank);
 - 3) sell pledged property out of court if the relevant condition is included in the pledge agreement and the requirements of the legislation of the Republic of Kazakhstan are observed;
 - 4) refuse to provide new credit products to borrowers who have breached the terms of previously concluded agreements;
 - 5) apply to court to protect its rights and legitimate interests, including with claims for debt recovery, foreclosure on pledged property and in other cases provided for by the legislation of the Republic of Kazakhstan;
 - 6) refuse to conduct a banking operation or suspend it where there are grounds provided for by the legislation of the Republic of Kazakhstan, acts of authorised bodies or the Bank's internal documents.
112. The Bank may refuse to enter into business relations, terminate a banking service agreement, suspend or refuse to conduct operations in cases provided for by the legislation of the Republic of Kazakhstan, including but not limited to:
 - 1) requirements of AML/CFT legislation and legislation on payments and payment systems;
 - 2) sanctions, restrictions or requirements established by international organisations or foreign states whose jurisdiction extends to the Bank's operations, as well as legislation of foreign states affecting the Bank's activities;
 - 3) failure by the client to provide documents and information necessary for identification and proper due diligence of the client, its representatives or beneficial owners;

- 4) detection of signs of fraud, financing of extremist or terrorist activity, or participation in financial (investment) pyramid activities, as well as signs of connection with illegal production, trafficking and/or transit of drugs, making payments and/or money transfers in favour of electronic casinos and online casinos, as well as foreign bookmakers and/or totalisators not licensed to conduct gambling business in the Republic of Kazakhstan.
In such cases, the Bank is not liable for the client's losses arising as a result of lawful refusal to conduct an operation or termination of business relations.
113. If the Bank detects unlawful dissemination of a client's personal data, the Bank implements additional security measures, including but not limited to:
 - 1) repeat biometric identification of the client;
 - 2) verification that the subscriber number belongs to the client by matching the client's individual identification number with the individual identification number of the owner of the subscriber number in the mobile operator's database or by obtaining information that the subscriber number belongs to the client by matching the client's individual identification number in the database of clients' mobile phone numbers through the e-government web portal;
 - 3) a verification call to the cellular device subscriber number specified by the client, informing the client of the theft of the client's personal data and recommending that the client establish a voluntary prohibition on obtaining bank loans.
114. The Bank may have other rights provided for by the legislation of the Republic of Kazakhstan and/or concluded agreements.
115. The consumer of banking services must provide reliable information and documents and timely perform obligations under the agreement within which the Bank provides the banking service.
116. The consumer of banking services has the right to receive complete and reliable information about the banking service before, at the time of and during the term of the agreement under which the Bank provides the banking service, to apply to the banking ombudsman when resolving disagreements with the Bank or to another person in accordance with the legislation of the Republic of Kazakhstan, and to exercise other rights provided for by the legislation of the Republic of Kazakhstan and/or concluded agreements.

Раздел 8. Regulation on the Procedure for Working with Consumers of Banking Services

117. This section is the Regulation on the procedure for working with the Bank's clients, developed in accordance with the Banking Law and the Rules for Providing Banking Services, Disclosing Information and Considering Client Applications by Banks Arising in the Process of Providing Banking Services.
The Bank ensures the provision of banking services to persons with disabilities and other low-mobility population groups, taking into account the legislation of the Republic of Kazakhstan, national accessibility standards, the Rules and the Bank's internal documents that determine the detailed procedure for servicing this category of clients.
118. When providing a banking service, the Bank informs the client of the client's right, in the event of disputed situations regarding the banking service received, to apply to the Bank, to the financial ombudsman (banking ombudsman - until the relevant rules are introduced), to the authorised body or to court. For these purposes, the client is provided with information on the location, postal and electronic addresses and corporate websites of the Bank, the financial ombudsman (banking ombudsman - until the relevant rules are introduced) and the authorised body.
119. To receive a banking service, the client submits an application to the Bank (if submission of such application is necessary in accordance with the procedure for providing/rendering the banking service provided for by the Bank's internal regulatory documents).
120. An application for a banking service for each type of banking service is considered by the Bank's authorised bodies/divisions (employees) within time limits not exceeding, from the date the application and complete set of documents are submitted to the Bank:
 - 1) opening and maintaining a bank account - 5 (five) business days;
 - 2) issuance of payment cards - 7 (seven) business days, excluding card delivery time;
 - 3) provision of bank loans:
 - within small and medium-sized business lending - 30 (thirty) business days;
 - within retail lending - 30 (thirty) business days;
 - within corporate client lending - 30 (thirty) business days,

If consideration of the application by a higher authorised body of the Bank is required, the period for considering financing applications within retail and corporate lending, including small and medium-sized business lending, may be extended, but by no more than 30 (thirty) business days in each case.

- 4) acceptance of a deposit - 3 (three) business days;
 - 5) payments and money transfers - on the day the operation is initiated by the client, provided that the requirements of the legislation of the Republic of Kazakhstan and the Bank's internal documents are observed;
 - 6) cash operations - 3 (three) business days (provided that all necessary documents are submitted);
 - 7) issuance/advising of bank guarantees and letters of credit - 15 (fifteen) business days.
121. The condition for considering the client's application for a banking service within the time limits specified in clause 120 of the Rules is the client's provision of the complete set of documents provided for by the legislation of the Republic of Kazakhstan and the Bank's internal documents.
122. The Bank guarantees secrecy of operations and deposits of its clients and correspondents, as well as secrecy of property kept in safe deposit boxes. Officers, employees of the Bank and other persons who, by virtue of their official duties, have gained access to information constituting banking secrecy are liable under law for its disclosure, except for disclosure of banking secrecy to persons and on grounds directly provided for by the legislation of the Republic of Kazakhstan.
123. A payment and/or money transfer (including an attempt to make such payment and/or money transfer, as well as a payment and/or money transfer in the process of execution) may be recognised by the Bank as a transaction with signs of fraud in accordance with the requirements and restrictions established by the authorised body and the National Bank of the Republic of Kazakhstan, as well as the Bank's internal regulatory documents.

If a transaction is recognised as an operation with signs of fraud, the Bank may refuse to execute the client's instruction and/or suspend and/or temporarily restrict disposal of funds held in the bank account, block the payment card and remote banking account within the time limits and in the manner determined by regulatory legal acts of the National Bank of the Republic of Kazakhstan, and take other actions provided for by the legislation of the Republic of Kazakhstan, requirements of the authorised body and the Bank's internal regulatory documents.

124. Where a payment and/or money transfer is made using foreign currency, such transfer operation is partially carried out in the territory of the relevant foreign state where the Bank has a correspondent account used to execute the client's instruction. In such case, the transfer operation in the relevant part falls under the jurisdiction of such foreign state, and the correspondent bank participating on behalf of the Bank in executing the transfer operation, guided by the requirements of the legislation of such foreign state, may require the Bank to provide additional information, explanations or supporting documents on the client's transfer operation.

If the client fails to provide such additional information, explanations or supporting documents, or if, in the opinion of the correspondent bank, the client is a person connected with money laundering or terrorist financing, the correspondent bank has the right to (1) refuse to complete the money transfer and/or (2) seize the client's money and transfer it to the budget of the relevant foreign state or other funds without compensating the client and/or (3) include the client in an internal bank database as not recommended for any further servicing of the client's operations, with possible notification of any authorised state or international bodies and counterparty banks of the measures taken by it in relation to the client.

By submitting to the Bank an application to make a payment and/or money transfer by any method (including using a payment card or payment card details, or a payment document for making a money transfer using its bank account), the client confirms awareness of the Rules and expresses unconditional consent to the following:

- 1) by submitting to the Bank an application to make a payment and/or money transfer, the client, acting on its own behalf or as an authorised representative, grants the Bank the right to disclose to the relevant correspondent bank legally protected banking secrecy (i.e. information available to the Bank related to the client's banking servicing) for the purpose of executing the client's instruction;
- 2) if the Bank requests information, explanations or documents that the Bank does not have but that must be provided to the correspondent bank to complete the money transfer, the client undertakes to provide such information, explanations or documents in the quality, scope and within the time limits satisfactory to the Bank and specified in such request;

- 3) if the client fails to provide the information, explanations or documents requested by the Bank, the client assumes all possible related risks, and the Bank is not liable for the impossibility of completing the money transfer and does not reimburse any direct or indirect losses (including actual damages and lost profits) arising in connection with this.
125. When conducting clients' currency operations, the Bank, as an authorised bank and currency control agent, carries out the mandatory currency control procedure under the currency legislation of the Republic of Kazakhstan in the manner established by the Law of the Republic of Kazakhstan "On Currency Regulation and Currency Control" and regulatory legal acts of the National Bank of the Republic of Kazakhstan.
When conducting operations, clients must submit to the Bank documents and information related to the currency operation in the scope and within the time limits provided for by currency legislation and the Bank's internal documents. If violations of currency legislation are identified, the Bank must notify the currency control authorities thereof in the manner established by the legislation of the Republic of Kazakhstan.
126. Operations are reflected in the Bank's accounting system in accordance with accounting requirements, International Financial Reporting Standards, the legislation of the Republic of Kazakhstan, and internal regulatory documents of the Bank and the authorised body.
127. Documentation on conducted operations is stored in accordance with the requirements of the legislation of the Republic of Kazakhstan, regulatory legal acts of the authorised body and the Bank's internal regulatory documents.

Раздел 9. Responsible Business Practices, Disclosure of Information, Consulting and Financial Literacy of Clients

128. When interacting with consumers of banking services, the Bank observes responsible business practices aimed at honest, transparent and fair treatment of clients at all stages: development of a financial product, advertising, consulting, conclusion of an agreement, servicing, amendment of agreement terms, consideration of applications and debt collection.
129. The Bank ensures internal control so that financial products, agreement terms, tariffs, advertising and information materials do not mislead clients, comply with the legislation of the Republic of Kazakhstan and are understandable to the target category of clients.
130. If the Bank engages commercial representatives, agents, partners, service companies or other persons to sell financial products or interact with clients, the Bank ensures control over their actions within the requirements of legislation, agreements and the Bank's internal documents.
131. The Bank, its employees and persons acting on behalf of the Bank are prohibited from applying unfair practices when interacting with consumers of banking services, including providing inaccurate, incomplete, ambiguous or misleading information; concealing material terms of a banking service; imposing additional services; creating obstacles for the client to exercise rights; exerting pressure on the client when choosing a product; unjustifiably delaying consideration of applications; and other actions violating the principles of honest, transparent and fair treatment of consumers of banking services.
132. Before conclusion of the agreement and during servicing, the Bank discloses to the client information on the banking service to the extent necessary for the client to make an informed decision, including information on the cost of the service, rates, commissions, tariffs, AERR, risks, terms, procedure for performance of obligations, grounds for refusal or suspension of an operation, consequences of breach of the agreement, procedure for filing applications and methods of protecting the client's rights.
133. Consultations are provided to clients in a clear form, taking into account the nature of the banking service, the client's experience, the service channel used and the requirements of the legislation of the Republic of Kazakhstan. Bank employees may not substitute consultation with an advertising statement, conceal material service terms or create in the client an erroneous impression of guaranteed profitability, absence of risks or immutability of terms if such statements do not correspond to the agreement and legislation.
134. The Bank implements measures aimed at improving clients' financial literacy, including placing on the corporate website and/or in the Bank's office information materials on banking products, rates, commissions, AERR, risks, procedure for performance of obligations, consequences of delinquency, safe use of payment instruments, counteracting fraud and the procedure for filing applications.

Раздел 10. Procedure for Providing Services to Persons with Disabilities and Low-Mobility Population Groups

135. This section establishes the procedure for providing services to persons with disabilities and low-mobility population groups ("PWD and LMPG") at the Bank, taking into account the requirements of the national standard on accessibility of branches of financial organisations for providing services to PWD and LMPG, as well as the features of providing services to PWD and LMPG with the participation of an authorised person, including interaction features, accessible forms of obtaining information and participation of an authorised person. The detailed procedure for actions of Bank employees, distribution of responsibilities of divisions, procedure for providing situational assistance, infrastructure requirements and internal processes are determined by separate internal documents of the Bank.
136. For the purposes of the Rules, PWD means persons having a health impairment with persistent disorder of body functions leading to limitation of life activity and the need for social protection. LMPG means persons who experience difficulties in independent movement, receiving a service or information, or orientation in space, including elderly persons, persons using wheelchairs, crutches or canes, persons with baby strollers and other clients who need reasonable assistance during servicing.
137. The Bank provides servicing to PWD and LMPG on the principles of equal access, respectful treatment, non-discrimination, confidentiality, preservation of banking secrecy, reasonable assistance and consideration of the client's individual needs within the requirements of the legislation of the Republic of Kazakhstan, the banking licence, the Bank's internal documents and the actual capabilities of the infrastructure used.
138. The Bank serves clients primarily upon personal visit to the Bank's office. The Bank does not open bank accounts remotely and does not use remote client identification in its activities. Accordingly, the provisions of this section related to remote channels apply only to information, consultations, preliminary communication with the client, and sending documents or information where there are legal grounds, technical capability and the client's consent, and do not mean introduction of remote account opening, remote loan issuance or remote identification.
139. The Bank takes reasonable measures to ensure accessibility of the office, entrance area, waiting area, service points and information for PWD and LMPG, taking into account the requirements of applicable national accessibility standards, including National Standard ST RK 3844-2023, and taking into account the legal regime of the premises and the Bank's technical, architectural and organisational capabilities.
140. In the Bank's office, where technically and organisationally possible, accessibility measures are ensured or introduced in stages, including information on office accessibility, availability of a mechanism to call a Bank employee or another method of notifying of the client's arrival, assistance with entering and moving inside the premises, priority servicing of PWD and LMPG, and provision of information on available adaptive solutions and methods of receiving the service.
141. If certain elements of the building, entrance area or premises cannot be fully adapted for reasons beyond the Bank's control, including architectural features or lease terms, the Bank takes reasonable organisational measures to provide the client with the necessary service in an accessible form, including accompaniment by a Bank employee, prior arrangement of service time, servicing in the most accessible area of the office or other measures provided for by the internal Procedure for Servicing PWD and LMPG.
142. When servicing PWD and LMPG, Bank employees communicate directly with the client and not with the accompanying person, except where the client has chosen another method of communication. Before providing assistance, the Bank employee clarifies what assistance the client needs and what method of interaction is preferable for the client.
143. The presence of an accompanying person, authorised person, sign language interpreter, tactile sign language interpreter or other assistant of the client is allowed with the client's consent. Legally significant actions, signing documents, receiving banking secrecy, and disposing of the client's money, accounts, cards, deposits or other property may be performed only by the client or the client's representative with duly executed powers in accordance with the legislation of the Republic of Kazakhstan and the Bank's internal documents.
144. An accompanying person who does not have a duly executed power of attorney or other legal powers may not sign documents for the client, give account instructions, receive information constituting banking secrecy, or perform other actions on behalf of the client. Information constituting banking secrecy and/or the client's personal data is disclosed to the accompanying person only where there

- are legal grounds and/or the client's consent in the manner established by the legislation of the Republic of Kazakhstan.
145. Upon the first application of a client from among PWD and LMPG and during subsequent servicing, the Bank, with the client's consent, may record in internal systems or documents information on the client's servicing features, preferred communication method, need for situational assistance and the presence of an accompanying or authorised person. Such information is used exclusively for proper client servicing, protection of the client's rights and reduction of operational and fraud risks, in compliance with personal data and banking secrecy requirements.
 146. The Bank does not require the client to disclose health information beyond the scope necessary to provide the service, identify the client, confirm the representative's powers, and comply with legislation, AML/CFT and the Bank's internal documents. Obtaining or verifying information on the client's disability through state information systems or other sources is allowed only where there is a legal basis, the client's consent and technical capability.
 147. When servicing visually impaired clients, the Bank, within available capabilities, assists with orientation in the office, obtaining an electronic queue ticket, reviewing information, reading or explaining documents, and providing documents in enlarged print or another accessible format if such format can be provided by the Bank without violating legislation, banking secrecy and information security requirements. Documents are signed by the client independently or by the client's legal representative/authorised person with due powers.
 148. When servicing clients with hearing and/or speech impairments, the Bank offers accessible methods of communication, including written communication, use by the client of the client's own technical means, participation of an accompanying person or interpreter with the client's consent and required powers, as well as other methods provided for by the internal Procedure for Servicing PWD and LMPG. Bank employees provide information calmly, clearly and in an understandable form.
 149. When servicing clients with musculoskeletal impairments, clients using wheelchairs, crutches, canes, baby strollers or other mobility aids, the Bank, within the capabilities of the office, assists with entry, movement, selection of a waiting place and suitable service point, and seeks to ensure service in an area allowing the client to interact comfortably with a Bank employee.
 150. Where ATMs, payment terminals or other self-service devices are available, the Bank informs the client of accessible devices and, where necessary and with the client's consent, provides situational assistance within limits that do not involve a Bank employee performing legally significant actions on behalf of the client, entering a PIN code, password or one-time code, or accessing the client's confidential information.
 151. The Bank takes additional organisational and information measures aimed at reducing the risk of fraud and unlawful use of personal data and funds of clients from among PWD and LMPG. Such measures may include additional information to the client about risks, explanation of the procedure for establishing voluntary refusal to receive bank loans, operation restrictions, safe use of payment instruments, and other measures provided for by legislation and the Bank's internal documents.
 152. Additional transaction control service by an authorised person, including a "second hand" service, restrictions on remote operations, hiding display of accounts/deposits/cards in remote channels and other special digital solutions may be applied by the Bank only if they are actually implemented, technically possible, supported by relevant internal documents and client consent, and comply with the requirements of the legislation of the Republic of Kazakhstan. Absence of such services does not restrict the client's right to personal servicing and reasonable assistance at the Bank's office.
 153. The Bank ensures placement on its corporate website and/or in the Bank's office of general information for PWD and LMPG on office accessibility, working hours, available communication methods, procedure for personal servicing, possibility of servicing with an accompanying or authorised person, and available special conditions, products, adaptive solutions or support measures if such conditions, products, solutions or measures are provided by the Bank.
 154. Bank employees involved in client servicing receive information and/or training on correct interaction with PWD and LMPG, rules of ethical communication, provision of situational assistance, protection of banking secrecy and personal data, and the procedure for actions where a service cannot be provided. In the event of refusal to provide a service, the Bank explains to the client the reasons for refusal with reference to legislation, the agreement and/or the Bank's internal documents; upon the client's request, a reasoned refusal is provided in writing in the manner established by legislation and the Bank's internal documents.
 155. Applications, complaints and proposals of PWD and LMPG regarding accessibility, service quality, actions of Bank employees, receipt of information or provision of banking services are considered by the Bank under the general procedure provided for by the Rules, taking into account the need to

provide a response in a form accessible to the client if such form is specified by the client and can be provided by the Bank without violating the legislation of the Republic of Kazakhstan.

Раздел 11. Procedure for Considering Applications of Consumers of Banking Services Related to the Provision of Banking Services and Arising in the Process of Providing Banking Services

156. Consideration by the Bank of applications of consumers of banking services related to the provision of banking services and arising in the process of providing banking services, and their registration, analysis and summarisation are carried out in the manner and within the time limits established by the legislation of the Republic of Kazakhstan, the Bank's internal regulatory documents and the Rules.
157. The Bank works with the following client applications:
- 1) written applications received by hand, by post, by e-mail and through the Bank's corporate websites www.shinhan.kz and <https://kz.shinhanglobal.com>; www.shinhan.kz and <https://kz.shinhanglobal.com>
 - 2) oral applications received by telephone and during a client's direct visit to the Bank.
158. Authorised persons of the Bank at the Bank's office conduct personal reception of individuals and representatives of legal entities.
Reception is conducted on business days from 09:00 to 17:00.
If an application cannot be resolved by the authorised person of the Bank during the reception, it is stated by the client in writing and is handled as a written application.
159. Client applications by telephone are registered. Telephone conversations with the client are recorded with the client's consent upon notification thereof at the beginning of the conversation.
Applications received by the Bank orally (by telephone or during the client's personal visit to the Bank's office) are considered immediately and, where possible, a response to the client's oral application is provided immediately. If an oral application cannot be resolved immediately, it is stated by the client in writing and handled as a written application. The client is informed of the procedures required to receive a response and of the time limits for considering such applications.
Client applications received through the Bank's information facilities are registered in the manner provided for by the Bank's internal regulatory documents. For these purposes, the information facilities provide functionality for filing a complaint that is easily identifiable by the client.
Written client applications are registered in the application registration journal with details specified in accordance with the Bank's internal documents.
160. If there are complaints or claims against the Bank or its individual employees, questions or proposals, or to obtain additional information on operations conducted by the Bank or on terms for conducting operations not covered by the Rules, clients may contact the Bank, call the Bank or leave a message on the Bank's corporate website by sending a message to the corporate e-mail address:

Address of the Bank's corporate website	http://www.shinhan.kz / http://www.shinhan.kz/
Corporate e-mail address	info@shinhan.com
Telephone	(727) 356 96 00, 356 96 01, 356 96 02
Address	Republic of Kazakhstan, Almaty, 050010, A25D9D1, Medeu District, Dostyk Avenue, building 38

161. The period for considering a client application and providing a response does not exceed 15 (fifteen) business days from the date the application is received by the Bank.
If consideration of an application requires obtaining information from other entities or officials or conducting an on-site inspection, the period for considering the application may be extended, but by no more than 15 (fifteen) business days.
The Bank notifies the client of extension of the application consideration period within 3 (three) business days from the date of the decision to extend the period, indicating the reasons for extension and the new consideration period.
If additional study or verification is required, the application is placed under additional control until its final execution within the general time limits established by the legislation of the Republic of Kazakhstan and this clause.

162. If the information provided is insufficient when considering the application, the Bank requests additional documents and information from the client.
163. The Bank ensures objective, comprehensive and timely consideration of applications of individuals and legal entities and informs clients of the results of consideration of their applications and the measures taken.
164. A written response to the client on the results of consideration of an application is provided for written applications in the state language or the language of the application and contains justified and reasoned arguments for each request, demand, petition, recommendation and other matter set out by the client, with reference to the relevant requirements of the legislation of the Republic of Kazakhstan, the Bank's internal documents and agreements related to the matter under consideration, as well as the factual circumstances of the matter under consideration, with an explanation of the client's right to appeal the decision made.
165. The response to a written application is delivered to the client by the method provided for by the banking services agreement.

A response is deemed delivered if it is sent to the client:

- 1) at the place of residence specified in the banking services agreement or the client's application, by registered letter with delivery notice, including if received by one of the adult family members living at the specified address;
- 2) to the e-mail address specified in the banking services agreement or the client's application;
- 3) by sending an SMS text message or push notification with the response or with a link to the corporate website containing the full text of the response to the client;
- 4) using other means of communication provided for by the banking services agreement, ensuring recording of receipt of the response by the client.

If the client appears at the Bank, the response is handed over personally against signature (or to the client's authorised representative), with a note made in the written application registration journal, except for a response delivered by the methods provided for in this clause.

If the response is returned with a note that it cannot be delivered to the addressee/recipient or due to refusal to accept it, the response is deemed duly delivered.

166. The provisions of this section on the time limits for considering client applications do not apply to applications of individual borrowers for amendment of the terms of a bank loan agreement considered under the special debt settlement procedure, if the legislation of the Republic of Kazakhstan establishes other time limits and procedures for such applications.
167. In the response to a client application, the Bank states a reasoned position, factual circumstances, applicable agreement terms, provisions of legislation and the Bank's internal documents, and explains to the client the right to apply to the financial ombudsman, the authorised body and/or a court in the cases and manner provided for by the legislation of the Republic of Kazakhstan.
168. If disagreements arise between the Bank and a consumer of banking services, the latter may apply to the Bank, to the banking ombudsman, to the authorised body and/or to court in the manner provided for by the legislation of the Republic of Kazakhstan.

If a consumer of banking services applies to the banking ombudsman, the Bank interacts with the banking ombudsman in the manner provided for by the legislation of the Republic of Kazakhstan, including considering requests of the banking ombudsman and providing necessary explanations, information and documents within the limits allowed by the legislation of the Republic of Kazakhstan on banking secrecy, personal data and other secrets protected by law.

The Bank considers proposals, recommendations and decisions of the banking ombudsman on matters of resolving disagreements with a consumer of banking services and takes measures to implement them or sends a reasoned position in the manner and within the time limits provided for by the legislation of the Republic of Kazakhstan and the Bank's internal documents.

Раздел 12. Advertising, Public Information and Disclosure of Risks of Financial Products

169. When distributing and placing advertising of banking products, the Bank complies with the requirements of the legislation of the Republic of Kazakhstan on advertising and banking activity, including the prohibition on improper advertising, the obligation to reliably disclose the terms of the financial product and the prohibition on information capable of misleading the consumer.
170. If an advertisement, information material or publication of the Bank contains information on the remuneration rate for a bank loan or deposit, the Bank indicates the annual effective remuneration

rate in numerical form, as a reliable, annual, effective and comparable rate, in the manner established by the legislation of the Republic of Kazakhstan.

171. The annual effective remuneration rate in advertising and information materials is indicated in a manner ensuring its comparability with other remuneration rates, without reducing font size, impairing readability or using other visual highlighting capable of reducing the client's perception of information about the real cost of the product.
172. The Bank discloses in advertising information on risks inherent in the financial product in the cases and manner provided for by requirements for management of financial products and the legislation of the Republic of Kazakhstan.

Раздел 13. Final Provisions

173. If the Board of Directors of the Bank approves amendments and/or additions to rates and/or tariffs (base and/or maximum) for conducting banking and other operations for legal entities and/or individuals and/or for correspondent banks, the rates and tariffs approved by the Board of Directors of the Bank on the latest date apply. Previous rates and tariffs automatically cease to be effective in the part applicable to new agreements and operations, unless otherwise follows from the terms of concluded agreements and the requirements of the legislation of the Republic of Kazakhstan.
174. The Rules, in the part of banking operations and/or other operations, apply from the date the Bank receives a banking licence granting the Bank the right to conduct the relevant banking operations and/or other operations, or from another date determined by the legislation of the Republic of Kazakhstan, the Bank's Licence or a decision of an authorised body of the Bank.
175. Changes to rates and tariffs in relation to existing banking service agreements are made by the Bank in the manner provided for by the legislation of the Republic of Kazakhstan and the terms of the relevant agreements, including the Bank's obligation to notify individual clients not related to entrepreneurial activity of an increase in commissions and tariffs for payments and transfers at least 3 (three) months before the proposed date of their change, and legal entity clients and individual entrepreneurs acting within entrepreneurial activity at least one month before the proposed date of change, unless another period is established by the legislation of the Republic of Kazakhstan.
176. If the legislation of the Republic of Kazakhstan changes and certain provisions of the Rules conflict with the legislation of the Republic of Kazakhstan, such provisions apply to the extent not contrary to the legislation of the Republic of Kazakhstan and are deemed amended in accordance with the legislation of the Republic of Kazakhstan without the need to make formal amendments to the text of the Rules. If one provision of the Rules becomes invalid, this does not affect the remaining provisions. The invalid provision must be replaced with a legally permissible provision that most fully reflects the purpose of the original provision.
177. The Rules are approved by the Board of Directors of the Bank, enter into force from the date of approval and remain effective until subsequent amendments and/or additions are made or until they are declared invalid.
178. This version of the Rules has been prepared taking into account the provisions of the Banking Law and is to be applied taking into account the effective dates of individual provisions of that Law.

Maximum Amounts, Terms and Remuneration Rates for Accepted Deposits

1. For legal entities (except banks)

1.1 On current accounts:		
	Minimum	Maximum
Maximum deposit amounts	Not limited	Not limited
Maximum deposit terms	Not limited	Not limited
Maximum remuneration rates by currency:	as % per annum:	as % per annum:
a) in tenge	0,0%	up to 20,0%
b) in foreign currency	0,0%	up to 10,0%

1.2 On savings accounts (deposits):				
	Minimum		Maximum	
Maximum deposit amounts	Not limited		Not limited	
Maximum deposit terms	Not limited		Not limited	
Maximum remuneration rates:	Nominal (as % per annum)	AERR* (as % per annum)	Nominal (as % per annum)	AERR* (as % per annum)
a) in tenge	0,0%	0,0%	up to 20,0%	from 20,0%
b) in foreign currency	0,0%	0,0%	up to 10,0%	from 10,0%
c) deposit as collateral/security	0,0%	0,0%	a) - b)	a) - b)

* with payment of remuneration at the end of the deposit term

2. For individuals

2.1 On current accounts:		
	Minimum	Maximum
Maximum deposit amounts	Not limited	Not limited
Maximum deposit terms	Not limited	Not limited
Maximum remuneration rates by currency:	as % per annum:	as % per annum:
a) in tenge	0,0%	up to 20,0%
b) in foreign currency	0,0%	up to 10,0%

2.2 On savings accounts (deposits):		
	Minimum	Maximum
Maximum deposit amounts	Not limited	Not limited
Maximum deposit terms	Not limited	Not limited

Maximum remuneration rates:	Nominal (as % per annum)	AERR* (as % per annum)	Nominal (as % per annum)	AERR* (as % per annum)
a) in tenge	0,0%	0,0%	up to 20.0%	up to 20.0%
b) in foreign currency	0,0%	0,0%	up to 10.0%	up to 10.0%
c) deposit as collateral/security	0,0%	0,0%	a) - b)	a) - b)

* The upper maximum remuneration rates for newly attracted deposits of individuals are established by the Bank according to the recommendations of Kazakhstan Deposit Insurance Fund JSC

**Maximum amounts, terms and remuneration rates for
granted bank loans**

1. For legal entities (except banks)

	Minimum		Maximum	
Maximum bank loan amounts	1 000 000 tenge / 5 000 USD		Within the limits established by the legislation of the Republic of Kazakhstan, taking into account the single-borrower risk limit	
Maximum bank loan terms	1 day		240 months	
Maximum remuneration rates:	Nominal (as % per annum)	AERR* (as % per annum)	Nominal (as % per annum)	AERR* (as % per annum)
base rates in tenge	0,1%	0,1%	46,0%	46,0%
base rates in foreign currency	0,1%	0,1%	46,0%	46,0%
for lending secured by a deposit with the Bank ***	0,1%	0,1%	35,0%	35,0%
for lending from targeted funding ** / ***	0,1%	0,1%	46,0%	46,0%
upon restructuring of a bank loan	0,1%	0,1%	46,0%	46,0%

* excluding penalty rates for overdue repayment of principal debt/remuneration

** targeted funding from other financial institutions or the Government, national managing holdings or state development institutions

*** the minimum rate is indicated as the Bank's margin to the funding cost used as collateral/security for the bank loan or used for targeted financing, except for separate targeted programmes whose terms are approved by the Bank's authorised body

2. For individuals

	Minimum	Maximum
Maximum bank loan amounts: 1) secured products 2) unsecured products 3) bank loan secured by a deposit placed with the Bank and covering the loan debt in full	10 000 tenge / 100 USD	Within the limits established by the legislation of the Republic of Kazakhstan, taking into account the single-borrower risk limit

Maximum loan terms: 1) secured products 2) unsecured products 3) bank loan secured by a deposit placed with the Bank and covering the loan debt in full	1 day		240 months	
Maximum remuneration rates:	Nominal (as % per annum)	AERR* (as % per annum)	Nominal (as % per annum)	AERR* (as % per annum)
secured bank loans	0,1%	0,1%	35.0%	35.0%
unsecured bank loans	0,1%	0,1%	46.0%	46.0%
bank loan secured by a deposit and/or funds placed with the Bank	0,1%	0,1%	35.0%	35.0%

For the purposes of complying with Resolution No. 78 of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 28 October 2022 "On Amendments to Certain Regulatory Legal Acts of the Republic of Kazakhstan on Banking Regulation", when calculating the annual effective remuneration rate (AERR) under a bank loan agreement, all payments of the borrower for principal debt and remuneration, as well as commissions and other payments for the entire term of the loan agreement directly or indirectly related to its issuance and servicing, including borrower payments to third parties, are included in the calculation.

Also, for the purposes of complying with Joint Resolution No. 62 of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 16 August 2024 and Resolution No. 45 of the Board of the National Bank of the Republic of Kazakhstan dated 19 August 2024 "On Determining Maximum Annual Effective Remuneration Rates", the annual effective remuneration rate under a bank loan agreement as of the date of its conclusion, when the remuneration rate is changed or when new commissions and other payments related to loan issuance and servicing are introduced, must not exceed the established maximum amount.

Appendix No. 3
to the Rules on General Terms for Conducting
Banking and Other Operations at Shinhan Bank Kazakhstan JSC

Base (standard) tariffs and rates for banking and other operations for legal entities

No.	Type of service	Minimum tariff amount	Maximum tariff amount	Note
I. CLIENT BANK ACCOUNT: Opening, maintaining, closing accounts				
1.1	Opening current account (including VAT)	KZT 0,00	KZT 50 000,00	Per 1 account
1.2	Opening escrow account (including VAT)	KZT 0,00	KZT 10 000 000,00	Per 1 account
1.2.1	Maintaining escrow account (including VAT)	KZT 0,00	KZT 100 000,00	Monthly, regardless of account movements
1.3	Issuance of certificates/notices/confirmations on active accounts (including VAT)	KZT 0,00	KZT 100 000,00	Per 1 certificate / notice / confirmation
1.4	Issuance of certificates/notices/confirmations on closed accounts* (including VAT)	KZT 0,00	KZT 100 000,00	Per 1 certificate / notice / confirmation
1.5	Issuance certificates on presence/absence of loan debt* (including VAT)	KZT 0,00	KZT 100 000,00	No commission is charged in case of full repayment of loan debt upon the client's application. The certificate is prepared within no more than 15 calendar days from receipt of the application
1.6	Same-day issuance of certificates (including VAT)	KZT 0,00	KZT 100 000,00	Per 1 certificate
1.7	Account statement (including VAT)	KZT 0,00	KZT 100 000,00	Per each statement
1.7.1	Account statement in MT940 format (including VAT)	KZT 0,00	KZT 100 000,00	Per each month
1.8	Po zayavleniyu/zaprosu Client predostavlenie vypisok v ramkakh obsluzhivanie bankovskikh accounts (dopolnitelnye) (including VAT)	KZT 0,00	KZT 100 000,00	Per each statement

1.9	Conversion between any two currencies (including VAT)	0,00%	10,00%	Of the conversion amount
1.10	Closing current account at the Client's initiative (including VAT)	KZT 0,00	KZT 50 000,00	Per 1 account
1.11	Closing current account at the Bank's initiative (including VAT)	KZT 0,00	KZT 50 000,00	Per 1 account
1.12	Certificate dlya auditorskikh firm clients Bank (including VAT)	KZT 0,00	KZT 50 000,00	Per 1 certificate
	Operations after 16:00 Astana time	KZT 0,00	double tariff	
II. CASH SERVICE				
2.1	Acceptance and counting of banknotes, for crediting to a current account in tenge (including VAT)	0,00%	10,00%	Per 1 operation
2.2	Cash withdrawal in tenge* (including VAT)	0,00%	10,00%	Per 1 operation
2.3	Acceptance and counting of banknotes, for crediting to a current account in USD / EUR / RUR (including VAT)	0,00%	10,00%	Per 1 operation
2.4	Cash withdrawal in USD / EUR / RUR* (including VAT)	0,00%	10,00%	Per 1 operation
2.5	Exchange of banknotes (large denominations for small ones and vice versa) (including VAT)	0,00%	10,00%	Per 1 operation
2.6	Banknote authenticity check (including VAT)	KZT 0,00	KZT 10 000,00	Per each banknote
2.7	Issuance of a chequebook (including VAT)	KZT 0,00	KZT 10 000,00	Per 1 operation
2.8	Cash service after 16:00 Astana time (including VAT)	KZT 0,00	double tariff	
	Cash withdrawal proizvoditsya po predvaritelnoy zayavke			

III. TRANSFERS*				
3.1	Incoming transfers in tenge (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
3.2	Outgoing transfers in tenge from 09:00 to 13:00 Astana time (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
3.3	Outgoing transfers in tenge from 13:00 to 17:00 Astana time (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
3.4	Urgent transfers in tenge (from 09:00 to 17:00 Astana time) (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
3.5	Incoming transfers USD / EUR / JPY /RUR / CNY (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
3.6	Outgoing transfers USD / EUR / JPY (SHA) (including VAT)	0,00%	10% (min 0 KZT, max 1 000 000 KZT)	Per 1 transfer
3.7	Outgoing transfers USD / EUR / JPY / CNY (OUR) (including VAT)	0,00%	10% (min 0 KZT, max 1 000 000 KZT)	Per 1 transfer
3.8	Outgoing transfers RUR (OUR) (including VAT)	0,00%	10% (min 0 KZT, max 1 000 000 KZT)	Per 1 transfer
3.9	Internal bank transfers (v lyuboy valyute) mezhdru clients Shinhan Bank Kazakhstan JSC (including VAT)	0,00%	10% (min 0 KZT, max 1 000 000 KZT)	Per 1 transfer
3.10	Change of terms, cancellation, return of a tenge transfer subject to technical possibility (including VAT)	KZT 0,00	KZT 100 000,00	Per each change of terms / cancellation / return
3.11	Change of terms, cancellation, return of transfer, investigation (SWIFT) in USD/EUR/JPY/ CNY/RUR subject to technical possibility (including VAT)	KZT 0,00	KZT 100 000,00	Per each change of terms / cancellation / return
3.12	Investigations (SWIFT i dr.) (including VAT)	KZT 0,00	KZT 100 000,00	Per each investigation
	Operations after 16:00 Astana time	KZT 0,00	double tariff	

IV. CURRENCY CONTROL				
4.1	Assignment of a contract registration number within 2 business days (including VAT)	KZT 0,00	KZT 100 000,00	Per each agreement
4.2	Urgent assignment of a contract registration number v techenie 1 rabohego dnya (including VAT)	KZT 0,00	KZT 100 000,00	Per each agreement
4.3	Preparation of an application and assignment of a contract registration number within 2 business days (including VAT)	KZT 0,00	KZT 100 000,00	Per each application at the time the service is provided (provided that a contract registration number is assigned)
4.4	Urgent preparation of an application and assignment of a contract registration number within 1 business day (including VAT)	KZT 0,00	KZT 100 000,00	Per each application at the time the service is provided (provided that a contract registration number is assigned)
4.5	Checking additional agreements to a contract with a registration number within 2 business days (including VAT)	KZT 0,00	KZT 100 000,00	Per each amendment and/or supplement to the contract
4.6	Checking additional agreements to a contract with a registration number within 1 business day (including VAT)	KZT 0,00	KZT 100 000,00	Per each amendment and/or supplement to the contract
4.7	Response to written requests of the Client (including VAT)	KZT 0,00	KZT 100 000,00	Per each response (each certificate) when submitting an application
4.8	Execution of a certificate on payments made (including VAT)	KZT 0,00	KZT 100 000,00	Per each certificate
	Tariff for currency control services after 16:00 16:00 Astana time	KZT 0,00	double tariff	
V. INTERNET BANKING*				
5.1	Registration of user in Internet Bankinge (including VAT)	KZT 0,00	KZT 100 000,00	One-time commission upon submitting an application for connection
5.2	Monthly fee for using Internet Bankinga (including VAT)	KZT 0,00	KZT 100 000,00	

5.3	Issuance / replacement in case of loss OTP device (including VAT):			One-time commission for each device before the service is provided
5.3.1	OTP card	KZT 0,00	KZT 100 000,00	
5.4	Money transfers from 09:00 to 13:00 Astana time (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
5.5	Money transfers from 13:00 to 17:00 Astana time (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
	* All money transfers via Internet Banking (not specified in this section) are specified in the Transfers section.			
VI. TRADE FINANCE				
VI.I IMPORT LETTERS OF CREDIT				
6.1.1	Commission za riski import letter of credit s cash cover of at least 100% (including VAT)	0.00% per annum	5% per annum, (min. KZT 0,00, max. KZT 1 000 000,00)	Per 1 year
6.1.2	Commission za vypusk uncovered import letter of credit (within credit lines) (including VAT)	0.00% per annum	5% per annum, (min. KZT 0,00, max. KZT 1 000 000,00)	Per 1 year
6.1.3	Commission za riski po nepokrytomu importnomu akkreditivu (within credit lines) (including VAT)	0.00% per annum	15,00% per annum	Per 1 year
6.1.4	Negotiation of documents (including VAT)	0.00% per annum	5,00% per annum	
6.1.5	Amendment to letter of credit terms (including VAT)	KZT 0,00	KZT 50 000,00	Per each amendment
6.1.6	Amendment to letter of credit terms: increase of amount, extension of letter of credit validity (including VAT)	Treated as a separate issuance of a letter of credit for additional commission accrual		
6.1.7	Cancellation of a letter of credit before its expiry upon receipt of the beneficiary's consent (including VAT)	KZT 0,00	KZT 100 000,00	

6.1.8	Document checking (including VAT)	0.00% per annum	5% per annum, (min. KZT 0,00, max. KZT 500 000,00)	Per each document package
6.1.9	Commission za discrepancies in documents (including VAT)	KZT 0,00	KZT 100 000,00	Per each document package
6.1.10	Requests regarding an import letter of credit (including VAT)	KZT 0,00	KZT 100 000,00	
VI.II EXPORT LETTERS OF CREDIT				
6.2.1	Advising export letter of credit (including VAT)	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.2.2	Advising amendments to export letter of credit terms (including VAT)	KZT 0,00	KZT 100 000,00	Per each advising
6.2.3	Confirmation of an export letter of credit (including VAT)	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.2.4	Negotiation / discounting of documents presented under an export letter of credit (payment at sight or deferred payment) (including VAT)	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.2.5	Document checking (including VAT)	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	Per each document package
6.2.6	Commission za discrepancies in documents (including VAT)	KZT 0,00	KZT 50 000,00	Per each document package
6.2.7	Acceptance and preparation of documents for sending to the executing bank (in case of refusal to check documents) (including VAT)	KZT 0,00	KZT 100 000,00	Per each document package
6.2.8	Requests regarding an export letter of credit (including VAT)	KZT 0,00	KZT 100 000,00	
6.2.9	Perevod transferabelnogo akkreditiva po prikazu prvogogo benefitsiara (including VAT)	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	

6.2.1 0	Perevod izmeneniya usloviy po transferabelnomu akkreditivu (including VAT)	KZT 0,00	KZT 100 000,00	Per each amendment
VI.III DOCUMENTARY COLLECTION				
6.3.1	Advising import collection (documents against payment/documents against acceptance) (including VAT)	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.3.2	Acceptance and preparation of documents under export collection (documents against payment/documents against acceptance) (including VAT)	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.3.3	Return of unpaid collected documents without protest (including VAT)	KZT 0,00	KZT 100,000.00 (+ actual cost)	
6.3.4	Return of unpaid collected documents with protest (including VAT)	KZT 0,00	KZT 100,000.00 (+ actual cost)	
VI.IV IMPORT GUARANTEES				
6.4.1	Issuance guarantee s cash cover of at least 100% (including VAT)	0.00% per annum	5% per annum (min. KZT 0,00, max. KZT 1 000 000,00)	Per 1 year
6.4.2	Commission za vypusk guarantee without provision (including VAT)	0.00% per annum	10% per annum (min. KZT 0,00, max. KZT 1 000 000,00)	Per 1 year
6.4.3	Commission za riski po guarantee without providing cash cover (against another type of collateral/security) (including VAT)	0.00% per annum	15,00% per annum	Per 1 year
6.4.4	Amendment to guarantee terms (including VAT)	KZT 0,00	KZT 100 000,00	Per each amendment
6.4.5	Amendment to guarantee terms: increase of amount, extension of guarantee validity (including VAT)	Treated as a separate issuance of a guarantee for additional commission accrual		

6.4.6	Issuance guarantee protiv kontr-guarantee (including VAT)	0.00% per annum	10% per annum (min. KZT 0,00, max. KZT 1 000 000,00)	Per 1 year
6.4.7	Cancellation of a guarantee before its expiry upon receipt from the beneficiary of an official release from obligations without prior request or return of the original guarantee (including VAT)	KZT 0,00	KZT 100 000,00	
VI.V EXPORT GUARANTEES				
6.5.1	Advising export guarantee (including VAT)	KZT 0,00	KZT 100 000,00	
6.5.2	Advising amendments to guarantee terms (including VAT)	KZT 0,00	KZT 100 000,00	Per each amendment
6.5.3	Confirmation of a guarantee (including VAT)	0.00% per annum	5% per annum (min. KZT 0,00, max. KZT 1 000 000,00)	
6.5.4	Cancellation of a guarantee before its expiry upon receipt of the beneficiary's consent (including VAT)	KZT 0,00	KZT 100 000,00	
VI.VI REIMBURSEMENT				
6.6.1	Issuance ramburnsnogo obyazatelstva (including VAT)	0.00% per annum	5% per annum (min. KZT 0,00, max. KZT 1 000 000,00)	
6.6.2	Risk remuneration on issued reimbursement obligations (including VAT)	0.00% per annum	15,00% per annum	
VII. SAFE LEASING				
7.1	Lease of a small safe: 24cm.* 6cm* 54cm. (including VAT)			
7.1.1	1 month	KZT 0,00	KZT 50 000,00	

7.1.2	3 months	KZT 0,00	KZT 100 000,00	
7.1.3	6 months	KZT 0,00	KZT 150 000,00	
7.1.4	12 months	KZT 0,00	KZT 200 000,00	
7.2	Lease of a medium safe: 24cm.* 11cm.* 54cm. (including VAT)			
7.2.1	1 month	KZT 0,00	KZT 60 000,00	
7.2.2	3 months	KZT 0,00	KZT 120 000,00	
7.2.3	6 months	KZT 0,00	KZT 180 000,00	
7.2.4	12 months	KZT 0,00	KZT 240 000,00	
7.3	Lease of a large safe: 24cm.* 21,5cm.* 54cm. (including VAT)			
7.3.1	1 month	KZT 0,00	KZT 70 000,00	
7.3.2	3 months	KZT 0,00	KZT 140 000,00	
7.3.3	6 months	KZT 0,00	KZT 210 000,00	
7.3.4	12 months	KZT 0,00	KZT 280 000,00	
7.4	Commission for replacement of the safe deposit box lock (including VAT)	KZT 0,00	KZT 100 000,00	
VIII. LENDING				
8.1	Replacement of collateral/security	0,00%	10,00%	of the collateral value of the released collateral

8.2	For granting a revolving credit line	0,00%	10,00%	- one-time - for a non-renewable (revolving) credit line at the time the loan is granted; - annually of the amount of the renewable (revolving) credit line
8.3	Penalty for misuse	0,00%	10,00%	of the loan amount
8.4	Penalty for early loan repayment (excluding dosrochnoe pogashenie v ramkakh revolvvernoy kreditnoy linii)	0,00%	10,00%	of the early repayment amount
8.5	Default interest for late repayment	0,00%	0,5%	of the overdue debt amount for each day of payment delay
IX. RATES AND TARIFFS FOR CORPORATE PAYMENT CARD OPERATIONS				
No.	Type of service	VISA Business		
IX.I Issuance card				
9.1.1	Issuance card	KZT 0,00	KZT 10 000,00	
IX.II Annual servicing card				
9.2.1	Commission for annual servicing card for the first and subsequent years	KZT 0,00	KZT 10 000,00	
9.2.2	Reissue card regular, upon plastic card expiry/visits to fraud-risk countries/fraudulent transactions) at the bank's initiative)	KZT 0,00	KZT 10 000,00	
9.2.3	Reissue card at client request (loss/theft/damage of plastic card	KZT 0,00	KZT 10 000,00	
IX.III Cash withdrawal using cards issued by Shinhan Bank Kazakhstan JSC				

9.3.1	Cash withdrawal at any ATM worldwide	0,00%	2,0%	
9.3.2	Cash withdrawal at the cash desk Shinhan Bank Kazakhstan JSC (including VAT)	According to the Bank's tariffs	According to the Bank's tariffs	
IX.IV Crediting to a payment card account				
9.4.1	Vznos nalichnykh at the cash desk Shinhan Bank Kazakhstan JSC (including VAT)	KZT 0,00	KZT 10 000,00	
9.4.2	Internal non-cash crediting in national/foreign currency (including VAT)	KZT 0,00	KZT 10 000,00	
9.4.3	Interbank non-cash crediting in national/foreign currency (including VAT)	KZT 0,00	KZT 10 000,00	
IX.V Crediting to a payment card account				
9.5.1	Internal non-cash bank transfer (po zayavleniyu client, posredstvom sistemy Internet banking) (including VAT)	KZT 0,00	KZT 10 000,00	
IX.VI Card payment operations				
9.6.1	Payments by card v predpriyatiyakh trgovli/servisa	KZT 0,00	KZT 10 000,00	
IX.VII Reports and balance information request/mini-statement				
9.7.1	Balance inquiry cherez bankomat v seti drugikh bankov	KZT 0,00	KZT 10 000,00	
9.7.2	Obtaining a statement at the office of Shinhan Bank Kazakhstan JSC	KZT 0,00	KZT 10 000,00	
9.7.3	Additional account statement / copy of account statement	KZT 0,00	KZT 10 000,00	
9.7.4	Obtaining a statement through Internet Banking	KZT 0,00	KZT 10 000,00	

IX.VIII SMS banking				
9.8.1	Connection to SMS notification service (including VAT)	KZT 0,00	KZT 10 000,00	
9.8.2	Subscription fee per month (including VAT)	KZT 0,00	KZT 10 000,00	
IX.IX Additional commissions				
9.9.1	PIN code change	KZT 0,00	KZT 10 000,00	
9.9.2	Blocking card, without placement on the international stop list	KZT 0,00	KZT 10 000,00	
9.9.3	Blocking card, with placement on the international stop list (for every two weeks, for each region)	KZT 0,00	KZT 10 000,00	
9.9.4	Unblocking payment card	KZT 0,00	KZT 10 000,00	
9.9.5	Izmenenie amount limitov po zayavleniyu client po main i additional kartochnykh	KZT 0,00	KZT 10 000,00	
IX.X Promaintaining rassledovaniya po kartochnym operatsiyam				
9.10.1	Provision of video fragments for resolving disputed operations performed through bank ATMs in the territory of the Republic of Kazakhstan(including VAT)	According to the acquiring bank's tariffs	According to the acquiring bank's tariffs	
9.10.2	Conducting an investigation of a dispute situation (including VAT)	KZT 0,00	KZT 10 000,00	
9.10.3	Arbitrazh v payment system (including VAT)	According to IPS tariffs	According to IPS tariffs	
X. RATES AND TARIFFS FOR CORPORATE VIRTUAL CARD OPERATIONS				
No.	Type of service	Virtual Business card		
X.I Issuance card				

10.1. 1	Issuance card	KZT 0,00	KZT 10 000,00	
10.1. 2	Issuance card dlya kompaniy, kotorye yavlyayutsya clients banka po produktu kreditovaniya	KZT 0,00	KZT 10 000,00	
X.II Annual servicing card				
10.2. 1	Commission for annual servicing card for the first and subsequent years	KZT 0,00	KZT 10 000,00	
X.III Receiving a transfer through IPS				
10.3. 3	Receiving a transfer through IPS	KZT 0,00	KZT 10 000,00	
X.IV Reports and balance information request/mini-statement				
10.4. 1	Obtaining a statement at the office of Shinhan Bank Kazakhstan JSC	KZT 0,00	KZT 10 000,00	
10.4. 2	Additional account statement / copy of account statement	KZT 0,00	KZT 10 000,00	
10.4. 3	Obtaining a statement through Internet Banking	KZT 0,00	KZT 10 000,00	
X.V Additional commissions				
10.5. 1	Blocking card	KZT 0,00	KZT 10 000,00	
X.VI Promaintaining rassledovaniya po kartochnym operatsiyam				
10.6. 1	Conducting an investigation of a dispute situation (including VAT)	KZT 0,00	KZT 10 000,00	
10.6. 2	Arbitrazh v payment system (including VAT)	According to IPS tariffs	According to IPS tariffs	

Base (standard) tariffs and rates for banking and other operations for individuals

No.	Type of service	Minimum tariff amount	Maximum tariff amount	Note
I. CLIENT BANK ACCOUNT: Opening, maintaining, closing accounts				
1.1	Opening current account (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 account
1.2	Opening escrow account (including VAT)	KZT 0,00	KZT 5 000 000,00	Per 1 account
1.3	Issuance of certificates/notices/confirmations on active accounts (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 certificate / notice / confirmation
1.4	Issuance of certificates/notices/confirmations on closed accounts* (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 certificate / notice / confirmation
1.5	Same-day issuance of certificates (including VAT)	KZT 0,00	double tariff	Per 1 certificate
1.6	Issuance of certificates on presence/absence of loan debt** (including VAT)	KZT 0,00	KZT 100 000,00	No commission is charged in case of full repayment of loan debt upon the client's application. The certificate is prepared within no more than 15 calendar days from receipt of the application
1.7	Vypiski po schetu (odin raz v god) (including VAT)	KZT 0,00	KZT 20 000,00	Per each statement
1.8	Other statements (including VAT)	KZT 0,00	KZT 20 000,00	Per each statement
1.9	Conversion between any two currencies (including VAT)	0,00%	10,00%	
1.1 0	Closing current account (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 account
1.1 1	Certificate dlya auditorskikh firm clients Bank (including VAT)	KZT 0,00	KZT 50 000,00	Per 1 certificate

	Operations after 16:00 Astana time	KZT 0,00	double tariff	
II. CASH SERVICE				
2.1	Acceptance and counting of banknotes, for crediting to a current account (including VAT):	0,00%	20,00%	Per 1 operation
2.1.1	Tenge (KZT)	0,00%	20,00%	
2.1.2	US dollar (USD)	0,00%	20,00%	
2.1.3	Euro (EUR)	0,00%	20,00%	
2.1.4	Russian rouble (RUR)	0,00%	20,00%	
2.2	Cash withdrawal in tenge (including VAT)	0,00%	10,00%	Per 1 operation
2.3	Cash withdrawal in tenge dlya FL, osushchestvlyayushchikh predprinimatelskuyu deyatel'nost' (including VAT)	0,00%	10,00%	Per 1 operation
2.4	Cash withdrawal in USD / EUR / RUR (including VAT)	0,00%	10,00%	Per 1 operation
2.5	Issuance of a chequebook (including VAT)	KZT 0,00	KZT 10 000,00	Per 1 operation
2.6	Exchange of banknotes (large denominations for small ones and vice versa) (including VAT)	0,00%	10,00%	Per 1 operation
2.7	Banknote authenticity check (including VAT)	KZT 0,00	KZT 10 000,00	Per each banknote
	Cash service after 16:00 Astana time	KZT 0,00	double tariff	
	Cash withdrawal proizvoditsya po predvaritel'noy zayavke			
III. TRANSFERS				

3.1	Incoming transfers in tenge (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
3.2	Outgoing transfers in tenge from 09:00 to 13:00 Astana time (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
3.3	Outgoing transfers in tenge from 13:00 to 17:00 Astana time (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
3.4	Srochnye iskhodyashchie perevody in tenge (from 09:00 to 17:00 Astana time) (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
3.5	Incoming transfers USD / EUR / RUR / JPY (including VAT)	KZT 0,00	KZT 20 000,00	Per 1 transfer
3.6	Outgoing transfers USD / EUR / JPY (SHA) (including VAT)	KZT 0,00	10% (min 0 KZT, max 1 000 000 KZT)	Per 1 transfer
3.7	Outgoing transfers USD / EUR / JPY (OUR) (including VAT)	KZT 0,00	10% (min 0 KZT, max 1 000 000 KZT)	Per 1 transfer
3.8	Outgoing transfers RUR (OUR) (including VAT)	KZT 0,00	10% (min 0 KZT, max 1 000 000 KZT)	Per 1 transfer
3.9	Internal bank transfers (v lyuboy valyute) mezhdru clients Shinhan Bank Kazakhstan JSC (including VAT)	KZT 0,00	10% (min 0 KZT, max 1 000 000 KZT)	Per 1 transfer
3.1 0	Change of terms, cancellation, return of a tenge transfer subject to technical possibility (including VAT)	KZT 0,00	KZT 100 000,00	Per each change of terms / cancellation / return
3.1 1	Change of terms, cancellation, return of transfer in USD/EUR/RUR/JPY subject to technical possibility (including VAT)	KZT 0,00	KZT 100 000,00	Per each change of terms / cancellation / return
3.1 2	Investigations (SWIFT i dr.) (including VAT)	KZT 0,00	KZT 100 000,00	Per each investigation
	Operations after 16:00 Astana time	KZT 0,00	double tariff	

IV. CURRENCY CONTROL				
4.1	Assignment of a contract registration number within 2 business days (including VAT)	KZT 0,00	KZT 100 000,00	Per each agreement
4.2	Urgent assignment of a contract registration number v techenie 1 rabochego dnya (including VAT)	KZT 0,00	KZT 100 000,00	Per each agreement
4.3	Preparation of an application and assignment of a contract registration number within 2 business days (including VAT)	KZT 0,00	KZT 100 000,00	Per each application at the time the service is provided (provided that a contract registration number is assigned)
4.4	Urgent preparation of an application and assignment of a contract registration number within 1 business day (including VAT)	KZT 0,00	KZT 100 000,00	Per each application at the time the service is provided (provided that a contract registration number is assigned)
4.5	Checking additional agreements to a contract with a registration number within 2 business days (including VAT)	KZT 0,00	KZT 100 000,00	Per each amendment and/or supplement to the contract
4.6	Checking additional agreements to a contract with a registration number within 1 business day (including VAT)	KZT 0,00	KZT 100 000,00	Per each amendment and/or supplement to the contract
4.7	Response to written requests of the Client (including VAT)	KZT 0,00	KZT 100 000,00	Per each response (each certificate) when submitting an application
4.8	Execution of a certificate on payments made (including VAT)	KZT 0,00	KZT 100 000,00	Per each certificate
	Tariff for currency control services after 16:00 Astana time	KZT 0,00	double tariff	
V. INTERNET BANKING*				
5.1	Registration of user in Internet Bankinge (including VAT)	KZT 0,00	KZT 100 000,00	One-time commission is payable when submitting an application for connection

5.2	Monthly fee for using Internet Bankinga (including VAT)	KZT 0,00	KZT 100 000,00	
5.3	Issuance / replacement in case of loss OTP device, (including VAT):			One-time commission for each device before the service is provided
5.3.1	OTP card	KZT 0,00	KZT 100 000,00	
5.4	Money transfers from 09:00 to 13:00 Astana time (including VAT)	KZT 0,00	KZT 100 000,00	Per 1 transfer
5.5	Money transfers from 13:00 to 17:00 Astana time (including VAT)	KZT 0,00	KZT 100 000,00	Per 1 transfer
5.6	Mobile communication payments (including VAT)	KZT 0,00	KZT 100 000,00	Per 1 payment
	* All money transfers via Internet Banking (not specified in this section) are specified in the Transfers section.			
VI. SAFE LEASING				
6.1	Lease of a small safe: 24cm.* 6cm* 54cm. (including VAT)			Per 1 safe
6.1.1	1 month	KZT 0,00	KZT 50 000,00	
6.1.2	3 months	KZT 0,00	KZT 100 000,00	
6.1.3	6 months	KZT 0,00	KZT 150 000,00	
6.1.4	12 months	KZT 0,00	KZT 200 000,00	
6.2	Lease of a medium safe: 24cm.* 11cm.* 54cm. (including VAT)			Per 1 safe
6.2.1	1 month	KZT 0,00	KZT 60 000,00	

6.2. 2	3 months	KZT 0,00	KZT 120 000,00	
6.2. 3	6 months	KZT 0,00	KZT 180 000,00	
6.2. 4	12 months	KZT 0,00	KZT 240 000,00	
6.3	Lease of a large safe: 24cm.* 21,5cm.* 54cm. (including VAT)			Per 1 safe
6.3. 1	1 month	KZT 0,00	KZT 70 000,00	
6.3. 2	3 months	KZT 0,00	KZT 140 000,00	
6.3. 3	6 months	KZT 0,00	KZT 210 000,00	
6.3. 4	12 months	KZT 0,00	KZT 280 000,00	
6.4	Commission for replacement of the safe deposit box lock (including VAT)	KZT 0,00	KZT 100 000,00	Per 1 lock
VII. LENDING				
7.1	Replacement of collateral/security	KZT 0,00	10,0%	Of the outstanding principal debt under the loan as of the date of submitting the collateral replacement application
7.2	Penalty for early loan repayment*	KZT 0,00	50,0%	of the early repayment amount during the first year of the loan
7.3	Default interest for late repayment *	KZT 0,00	0,5%	of the overdue debt amount for each day of delay, but not more than 10% of the issued loan amount for each year of the bank loan agreement

* in accordance with the requirements of the current legislation of the Republic of Kazakhstan

VIII. RATES AND TARIFFS FOR PAYMENT CARD OPERATIONS					
No.	Tariff name	VISA Classic		VISA Gold	
		Minimum tariff amount	Maximum tariff amount	Minimum tariff amount	Maximum tariff amount
VIII.I Issuance card					
8.1	Issuance card	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.2	Cashback (Cashback)	0%	15%	0%	15%
VIII.II Annual servicing card					
8.2.1	Commission for annual servicing main card for the first and subsequent years	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.2.2	Commission for annual servicing additional card for the first and subsequent years	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.2.3	Reissue main ili additional card regular, upon plastic card expiry/visits to fraud-risk countries/fraudulent transactions) at the bank's initiative)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.2.4	Reissue main ili additional card at client request (loss/theft/damage of plastic card	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
VIII.III Cash withdrawal using cards issued by Shinhan Bank Kazakhstan JSC					
8.3.1	Cash withdrawal at any ATM in the territory of the Republic of Kazakhstan (up to KZT 300,000.00 (inclusive) per month)	0%	5%	0%	5%

8.3.2	Cash withdrawal at any ATM in the territory of the Republic of Kazakhstan (over KZT 300 000,00 per month)	0%	5%	0%	5%	
8.3.3	Cash withdrawal at any ATM worldwide (outside the Republic of Kazakhstan)	0%	5%	0%	5%	
8.3.4	Cash withdrawal at the cash desk Shinhan Bank Kazakhstan JSC, bez ogranicheniy po summe (including VAT)	According to the Bank's tariffs	According to the Bank's tariffs	According to the Bank's tariffs	According to the Bank's tariffs	
VIII.IV Crediting to a payment card account						
8.4.1	Vznos nalichnykh at the cash desk Shinhan Bank Kazakhstan JSC (including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00	
8.4.2	Internal non-cash crediting in national/foreign currency (including VAT)	between accounts of one client	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
		mezhd accounts raznykh clients	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.4.3	Interbank non-cash crediting in national/foreign currency (including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00	
VIII.V Transfer operations on payment card accounts						
8.5.1	Internal non-cash bank transfer (po zayavleniyu client, posredstvom sistemy Internet banking) (including VAT)	between accounts of one client	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
		mezhd accounts raznykh clients	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
VIII.VI Card payment operations						
8.6.1	Payments by card v predpriyatiyakh trgovli/servisa	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00	
VIII.VII Reports and balance information request/mini-statement						
8.7.1	Balance inquiry cherez bankomat v seti drugikh bankov	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00	
8.7.2	Obtaining a statement at the office of Shinhan Bank Kazakhstan JSC	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00	

8.7.3	Obtaining a statement through Internet Banking	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
VIII.VIII SMS banking					
8.8.1	Connection to SMS notification service (including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.8.2	Subscription fee per month (including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
VIII.IX Additional commissions					
8.9.1	PIN code change	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.9.2	Blocking card, without placement on the international stop list	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.9.3	Blocking card, with placement on the international stop list (for every two weeks, for each region)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.9.4	Unblocking payment card	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.9.5	Izmenenie amount limitov po zayavleniyu client po main i additional kartochnykh	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
VIII.X Promaintaining rassledovaniya po kartochnym operatsiyam					
8.10.1	Provision of video fragments for resolving disputed operations performed through bank ATMs in the territory of the Republic of Kazakhstan (including VAT)	According to the acquiring bank's tariffs	According to the acquiring bank's tariffs	According to the acquiring bank's tariffs	According to the acquiring bank's tariffs
8.10.2	Conducting an investigation of a dispute situation (including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.10.3	Arbitrazh v payment system (including VAT)	According to IPS tariffs	According to IPS tariffs	According to IPS tariffs	According to IPS tariffs
IKh. RATES AND TARIFFS FOR PAYMENT CARD OPERATIONS FOR PAYROLL PROJECT PARTICIPANTS					
	Tariff name	VISA Classic		VISA Gold	
IKh.I Issuance card					

9.1.1	Issuance card	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.1.2	Cashback (Cashback)	0%	15%	0%	15%
IKh.II Annual servicing card					
9.2.1	Commission for annual servicing main card for the first and subsequent years	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.2.2	Commission for annual servicing additional card for the first and subsequent years	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.2.3	Reissue main ili additional card regular, upon plastic card expiry/visits to fraud-risk countries/fraudulent transactions) at the bank's initiative)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.2.4	Reissue main ili additional card at client request (loss/theft/damage of plastic card	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
IKh.III Cash withdrawal using cards issued by Shinhan Bank Kazakhstan JSC					
9.3.1	Cash withdrawal at any ATM in the territory of the Republic of Kazakhstan (up to KZT 300,000.00 (inclusive) per month)	0%	5%	0%	5%
9.3.2	Cash withdrawal at any ATM in the territory of the Republic of Kazakhstan (over KZT 300 000,00 per month)	0%	5%	0%	5%
9.3.3	Cash withdrawal at any ATM worldwide (outside the Republic of Kazakhstan)	0%	5%	0%	5%
9.3.4	Cash withdrawal at the cash desk Shinhan Bank Kazakhstan JSC, bez ogranicheniy po summe (including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
IKh.IV Crediting to a payment card account					
9.4.1	Vznos nalichnykh at the cash desk Shinhan Bank Kazakhstan JSC (including VAT)	KZT 0,00	KZT 10 00,00	KZT 0,00	KZT 10 00,00

9.4.2	Internal non-cash crediting in national/foreign currency (including VAT)	between accounts of one client	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
		mezhd accounts raznykh clients	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.4.3	Interbank non-cash crediting in national/foreign currency (including VAT)		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
IKh.V Transfer operations						
9.5.1	Internal non-cash bank transfer (po zayavleniyu client, posredstvom sistemy Internet banking) (including VAT)	between accounts of one client	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
		mezhd accounts raznykh clients	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
IKh.VI Card payment operations						
9.6.1	Payments by card v predpriyatiyakh tovgovli/servisa		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
IKh.VII Reports and balance information request/mini-statement						
9.7.1	Balance inquiry cherez bankomat v seti drugikh bankov		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.7.2	Obtaining a statement at the office of Shinhan Bank Kazakhstan JSC		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.7.3	Obtaining a statement through Internet Banking		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
IKh.VIII SMS banking						
9.8.1	Connection to SMS notification service (including VAT)		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.8.2	Subscription fee per month (including VAT)		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
IKh.IX Additional commissions						
9.9.1	PIN code change		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00

9.9.2	Blocking card, without placement on the international stop list	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.9.3	Blocking card, with placement on the international stop list (for every two weeks, for each region)	KZT 0,00	KZT 15 00,00	KZT 0,00	KZT 15 00,00
9.9.4	Unblocking payment card	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.9.5	Izmenenie amount limitov po zayavleniyu client po main i additional kartočke	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
IKh.X Promaintaining rassledovaniya po kartochnym operatsiyam					
9.10.1	Provision of video fragments for resolving disputed operations performed through bank ATMs in the territory of the Republic of Kazakhstan (including VAT)	According to the acquiring bank's tariffs	According to the acquiring bank's tariffs	According to the acquiring bank's tariffs	According to the acquiring bank's tariffs
9.10.2	Conducting an investigation of a dispute situation (including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.10.3	Arbitrazh v payment system (including VAT)	According to IPS tariffs	According to IPS tariffs	According to IPS tariffs	According to IPS tariffs

Appendix No. 4
to the Rules on General Terms for Conducting
Banking and Other Operations at Shinhan Bank Kazakhstan JSC

Base and maximum rates and tariffs for operations for correspondent banks and/or counterparty banks

1. / Account management /

Services	Minimum	Maximum
Account management	0 tenge / 0 US dollars	Not limited
Minimum balance	0 tenge / 0 US dollars	Not limited
Closing account	0 tenge / 0 US dollars	Not limited
Accrual of remuneration on balances	0%	Not limited

2. / Notifications /

Services	Commission
End-of-day statement (MT950) Only if there are account operations during the day	Free of charge
Notice of receipt of funds MT910	Free of charge
Notice of debiting funds MT900	Free of charge

3. / Interbank transfers /

Interbank transfers	Minimum	Maximum
Incoming payments	0 tenge / 0 US dollars	0 tenge / 0 US dollars
Outgoing payments (including vnutrennie perevody)	0 tenge / 0 US dollars	5 000 tenge / 20 US dollars

4. / Commercial transfers (MT103) /

Transfers	Minimum	Maximum
Commercial transfers with SHA commission option	0 tenge / 0 US dollars	15 000 tenge / 50 US dollars
Commercial transfers with OUR commission option	0 tenge / 0 US dollars	30 000 tenge / 100 US dollars

5. / Documentary operations / Interbank guarantees and sureties

Documentary operations are charged in accordance with Section VI. TRADE FINANCE, Tariffs for services provided to legal entities, Appendix No. 3 to these Rules.

6. / Interbank operations /

	Minimum	Maximum
Interbank loans / interbank financing	0% per annum	according to the agreement / transaction confirmation
Interbank guarantees	0% per annum	according to the agreement
Interbank sureties	0% per annum	according to the agreement

Other interbank operations	0 tenge / 0 US dollars	according to the agreement
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Specific remuneration rates, commissions, terms, amounts, currency, collateral/security and other terms of interbank operations are determined by agreement of the parties, by decision of the Bank's authorised body and/or by transaction confirmation, taking into account market conditions, the Bank's limits, assessment of the counterparty bank's risk and the requirements of the legislation of the Republic of Kazakhstan.

These tariffs specify the Bank's commissions for services provided to the Bank. Commissions of third-party banks for operations conducted on instructions of Correspondents/Respondents and/or counterparty banks are charged additionally.