

JSC “Shinhan Bank Kazakhstan”
RULES
on the General Conditions for Conducting Banking Operations

English Translation

Almaty, Republic of Kazakhstan

Contents

1. Section 1. General Provisions
2. Section 2. General Terms for Opening and Maintaining Bank Accounts; Acceptance of Deposits
3. Section 3. General Terms for Lending Operations
4. Section 4. General Terms for Customer Operational Services and Transactions Using Payment Cards
5. Section 5. General Terms for Other Operations
6. Section 6. Limit Values of Rates and Fees for Banking Operations
7. Section 7. Rights, Obligations and Liability of the Bank and Clients
8. Section 8. Regulation on the Procedure for Working with Clients
9. Section 9. Procedure for Reviewing Client Appeals Arising in the Course of Providing Banking Services
10. Section 10. Final Provisions
11. Appendix No. 1 (listed in the original)
12. Appendix No. 2 (listed in the original)
13. Appendix No. 3 (listed in the original)
14. Appendix No. 4 (listed in the original)

Section 1. General Provisions

1. In these Rules on the General Conditions for Conducting Banking Operations of JSC “Shinhan Bank Kazakhstan” (hereinafter, the “Rules”), the following abbreviations and terms are used:

- 1) Bank — JSC “Shinhan Bank Kazakhstan”;
- 2) banking operations — operations stipulated by the legislation of the Republic of Kazakhstan and reflected in the license issued to the Bank by the authorized body;
- 3) banking services — the performance by banks and organizations conducting certain types of banking operations (hereinafter, the “bank”) of banking and other operations established by Article 30 of the Law on Banks;
- 4) APRC — annual percentage rate of charge, in a true, annual, effective, comparable calculation (real cost) for services provided by the Bank, calculated in accordance with the legislation of the Republic of Kazakhstan;
- 5) Client — an individual or legal entity that is a consumer of banking services or intends to use banking services;
- 6) Bank License — a license to conduct banking and other operations, issued to the Bank by the authorized bodies for specific types of activities provided for by the legislation of the Republic of Kazakhstan;
- 7) persons related to the Bank by special relations — persons defined in accordance with the legislation of the Republic of Kazakhstan as persons related to the Bank by special relations;
- 8) collateral/security — any property, including things and property rights (claims), meeting the Bank’s requirements, the pledging of which is not prohibited by the applicable legislation of the Republic of Kazakhstan;
- 9) RK — Republic of Kazakhstan;
- 10) Authorized Body — the state authority for regulation, control and supervision of the financial market and financial organizations;
- 11) FATCA (Foreign Account Tax Compliance Act) — a U.S. federal law requiring U.S. persons, including persons residing outside the United States and meeting certain criteria, to report their foreign financial accounts, and requiring foreign financial institutions to report to the U.S. Internal Revenue Service on their clients who are U.S. persons.

2. The Rules have been developed on the basis of and in compliance with the requirements of the legislation of the Republic of Kazakhstan, including, without limitation, the Civil Code of the Republic of Kazakhstan (hereinafter, the “Civil Code”), the Law of the Republic of Kazakhstan “On Counteracting the Legalization (Laundering) of Proceeds of Crime and the Financing of Terrorism”, the Law of the Republic of Kazakhstan “On Banks and Banking Activity in the Republic of Kazakhstan” (hereinafter, the “Law on Banks”), the Law of the Republic of Kazakhstan “On Personal Data and Their Protection” (hereinafter, the “Law on Personal Data”), the U.S. law “Foreign Account Tax Compliance Act” (FATCA), the Rules for Providing Banking Services and Reviewing Client Appeals Arising in the Course of

Providing Banking Services, approved by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 28 July 2017 No. 136 (hereinafter, the “Rules for Providing Banking Services”), requirements of regulatory legal acts of the National Bank of the Republic of Kazakhstan, the Charter and other internal regulatory documents of the Bank, for the purpose of regulating the Bank’s operations provided for by banking legislation and the Bank License.

3. The Rules establish general requirements for:

- 1) maximum amounts and terms of accepted deposits and granted loans;
- 2) limit values of interest rates on deposits and loans;
- 3) terms for payment of interest on deposits and loans;
- 4) collateral accepted by the Bank;
- 5) limit values of rates and fees for conducting banking operations;
- 6) rights and obligations of the Bank and its client, and their liability;
- 7) maximum timeframes for making decisions on provision of banking services;
- 8) procedure for reviewing client appeals arising in the course of providing banking services;
- 9) regulation on the procedure for working with clients;
- 10) other terms, requirements and restrictions that the Bank’s Board of Directors deems necessary to include in the Rules.

4. The Rules constitute publicly available information and may not be treated as commercial or banking secrecy. The Bank posts the Rules on its corporate internet resource and provides them for review to clients upon their first request.

5. The Bank conducts operations in the national and/or foreign currency on the basis of a license issued by the Authorized Body.

6. In addition to operations conducted by the Bank under the Bank License, the Bank is entitled to engage in other activities provided for by the Law of the Republic of Kazakhstan “On Banks and Banking Activity in the Republic of Kazakhstan”.

7. In carrying out its activities, for the purposes of counteracting the legalization (laundering) of proceeds of crime and the financing of terrorism (hereinafter, AML/CFT), the Bank complies with the requirements of the AML/CFT legislation of the Republic of Kazakhstan, including the Law of the Republic of Kazakhstan dated 28 August 2009 No. 191-IV “On Counteracting the Legalization (Laundering) of Proceeds of Crime and the Financing of Terrorism”, international treaties of the Republic of Kazakhstan, requirements of authorized bodies, as well as the Bank’s internal regulatory documents.

8. The Bank takes measures to conduct proper due diligence of clients and their representatives, including identification of beneficial owners prior to establishing business relations with the client.

9. For the purposes of proper due diligence of clients, their representatives and beneficial owners, the Bank has the right to require 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) existence of grounds to doubt the reliability of previously obtained information about the client (its representative) and beneficial owner;
- 4) updating information about the client (its representative) and beneficial owner.

10. The Rules establish general (standard) terms for the Bank's operations, except for deposit and lending operations conducted in the interbank market. Specific terms for the Bank's operations for various types of banking operations and banking products are set forth in the Bank's internal regulatory documents, as well as in specific agreements concluded with clients.

11. In providing banking services, the Bank ensures compliance with the rights and legitimate interests of clients in accordance with the legislation of the Republic of Kazakhstan, including the requirements of the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 12 November 2019 No. 188 "On Approval of the Rules for Forming a Risk Management and Internal Control System for Second-Tier 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 accurate information on the terms of banking services prior to conclusion of the agreement, including information on interest rates, fees, commissions, APRC, the procedure and conditions for their amendment, as well as associated risks;
- 2) availability and clarity of explanations of the terms of banking services, including the procedure for forming payments, amounts, payment terms, and consequences of non-performance of obligations;
- 3) the client's right to prior review of the draft agreement and other documents before signing them, without time limitation and without pressure from the Bank;
- 4) inadmissibility of imposing services and products that are not mandatory under the legislation of the Republic of Kazakhstan;
- 5) ensuring the established procedure for registration, review and analysis of client appeals with a reasoned response within the timeframes provided by legislation and the Bank's internal documents, informing the client of the right to apply to the authorized state body;
- 6) compliance with 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 consent to the terms of these Rules, as well as to amendments and additions thereto that will be introduced by the Bank in the manner established by the legislation of the Republic of Kazakhstan and the terms of the concluded agreements.

14. The Bank, in advance (or during the maintenance of business relations), requests, and the client (persons who have and/or may have relation to the conclusion and/or performance of any transactions/operations concluded/that may be concluded between the client and the Bank, and other subjects) provides 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 upon a client's or other subject's application to the Bank (including review of the client's application, conclusion of any transactions and performance of operations, as well as interaction with authorized 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 timeframes established by the Regulation on Confidential Information of JSC “Shinhan Bank Kazakhstan”, in accordance with the requirements of the Law of the Republic of Kazakhstan dated 21 May 2013 No. 94-V “On Personal Data and Their Protection”.

17. Consent may be provided to the Bank, including:

- 1) in paper form, by signing the relevant documents by the client (other personal data subject);
- 2) by affixing the client’s (other subject’s) handwritten signature under the standard consent text included by the Bank in the documents for the relevant operation (applications, questionnaires and other documents);
- 3) in electronic form, by using identification means of the personal data subject (including but not limited to one-time passwords, electronic digital signature, confirmation via 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 Procedure for Collection and Processing of Clients’ Personal Data in JSC “Shinhan Bank Kazakhstan” in accordance with the legislation of the Republic of Kazakhstan.

Section 2. General Terms for Opening and Maintaining Bank Accounts; Acceptance of Deposits

18. The Bank opens and maintains the following bank accounts:

- 1) correspondent accounts of banks and organizations conducting certain types of banking operations;
- 2) current accounts of legal entities and individuals (including accounts used for transactions with payment cards);
- 3) savings accounts (deposits) of legal entities and individuals.

19. Opening and maintaining bank accounts of legal entities and individuals is performed on the basis of standard agreement forms approved by the Bank.

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 account opening and closing.

Bank accounts of legal entities and individuals, at the client’s choice, may be opened in the national currency (tenge), U.S. dollars, euros and other currency, if this is provided for by the Bank’s internal regulatory documents.

The number of bank accounts opened by legal entities and individuals with the Bank is not limited.

Individuals conducting entrepreneurial activity without forming a legal entity open bank accounts under the regime of an individual’s account.

20. Savings accounts are intended for placement of deposits. The Bank’s deposits are a set of products enabling various categories of clients to save or accumulate money with the Bank in their own name or for the benefit of a third party on certain terms, which depend on the client’s needs for saving, accumulation and receiving income in the form of interest on the deposit. Deposits offered by the Bank are divided into term and conditional deposits.

21. Deposit products are divided into three main groups:

- 1) products offered to legal entities having temporarily free funds for placement as deposits with the Bank;
- 2) products offered to clients whose activity in the territory of the Republic of Kazakhstan involves placement of special deposits for the purpose of their compliance with the legislation of the Republic of Kazakhstan;
- 3) products offered to individuals.

22. When accepting a deposit, a bank deposit agreement is concluded between the Bank and the client, reflecting all conditions for acceptance and return of the deposit. The amount and term of the deposit under 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.

23. Interest on deposits of non-resident individuals and legal entities is subject to withholding tax at source, 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 interest (except for legal entities whose interest on deposits is not subject to withholding income tax at source pursuant to the tax legislation of the Republic of Kazakhstan). In case of a Client's request, the Bank provides a relevant certificate on the income tax withheld at source for the Client's further settlements with tax authorities. Interest on deposits of resident individuals is not subject to withholding tax at source.

Taxation of interest on deposits 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 cases and in the manner provided for by the Tax Code of the Republic of Kazakhstan.

24. Deposits and balances on current accounts placed by individuals with the Bank are subject to mandatory deposit guarantee (insurance) of individuals' deposits in the manner and on the conditions established by the Law of the Republic of Kazakhstan "On Mandatory Guarantee of Deposits Placed in Second-Tier Banks of the Republic of Kazakhstan", as well as regulatory legal acts of JSC "Kazakhstan Deposit Guarantee Fund" (KDGF).

25. For calculation of interest on deposits of legal entities and individuals, a notional year equal to 360 days and the actual number of days of deposit placement is 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 such occurred).

Interest on a deposit is paid depending on the deposit terms either as a lump-sum (upon return of the deposit) or periodically (monthly, quarterly, annually, etc.) by crediting to the depositor's current account with the Bank or by crediting to the savings account into the deposit (capitalization).

During the deposit term, the interest rate may be changed by the Bank:

- 1) upon early demand for the deposit or part thereof (if partial withdrawals are allowed under the relevant deposit) — to the rate approved by the authorized body as of the date of such demand, taking into account the deposit terms fixed in the bank deposit agreement. Unless otherwise provided by the deposit agreement, interest at such amended rate may be recalculated for the entire deposit placement period;
- 2) upon extension (prolongation) of the bank deposit agreement — to the rate approved by the Bank's authorized body for deposits of the relevant type (and with the relevant term and currency) as of the date of such prolongation;
- 3) upon change of conditions affecting the amount of interest established for the deposit — 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.

A deposit may be demanded at any time during the bank deposit agreement term by termination of the bank deposit agreement on the terms and in the manner defined in the agreement.

The procedure and terms of interest payment may differ from those defined in this clause of the Rules when concluding agreements on individual terms, as well as within non-standard products offered by the Bank. In such cases, the procedure and terms of interest payment are defined by the bank deposit agreements concluded with depositors.

26. When establishing deposit interest rates, the Bank is guided by the maximum rates of the deposit guarantee fund for individuals' deposits, market deposit rates, 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 Bank's authorized body depending on the type and currency of the deposit, frequency of interest payment, placement term and other parameters for individual products, within the limits approved by the Board of Directors for maximum amounts and terms of accepted deposits, as well as maximum deposit interest rates established in Appendix No. 1 (except for interbank deposits) to these Rules.

Deposit interest rates (nominal and APRC) for individuals and legal entities are specified in the bank deposit agreement (in an additional agreement to the bank deposit agreement if inclusion of APRC in the agreement was not possible for any reason, or if an additional agreement determines the amount of deposit interest).

Section 3. General Terms for Lending Operations

27. 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.

28. Loans (credits) are granted by the Bank to legal entities and individuals on terms of maturity, repayment, payment (interest-bearing) and security (collateral), and are carried out in accordance with the Bank's internal credit and collateral policies approved by the Bank's authorized bodies. When reviewing a client's loan application and concluding an agreement, the Bank requires 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 to submission of information to credit bureaus.

29. The Bank does not grant bank loans (credits) to: (1) individuals with a voluntary refusal reflected in the credit report; (2) conscripts during service where reflected in the credit report; (3) persons registered in offshore zones as determined by the authorized body. An individual may establish or remove such refusal free of charge via credit bureaus and e-government services.

30. Prior to making a lending decision, the Bank performs measures under the NBRK Resolution dated 23 December 2019 No. 248 (registered No. 19774).

31. A bank loan agreement includes mandatory terms established by law and the Bank's internal regulatory documents.

32. Acceptable collateral may include a pledge of property, rights (claims), guarantees/sureties, penalties and other methods permitted by law or internal rules. The Bank may grant unsecured loans subject to legal/internal limits. Acceptability of collateral is decided by the authorized body.

33. Reduction and/or replacement of pledged assets is governed by the legislation of the Republic of Kazakhstan and the Bank's collateral policy; the Bank reviews relevant requests within statutory timeframes.

34. Loan products: (1) corporate; (2) SME; (3) retail (mortgage, card limits, etc.).

35. Individual entrepreneurs may borrow under business products; consumer loans as individuals are only for non-business purposes.
36. The Bank may also conduct credit-risk operations (letters of credit, guarantees, documentary collection, sureties, etc.) and sell pledged property as provided by law.
37. Interest accrues on a 360-day basis by actual days of use; terms may differ for individual/non-standard products as set out in agreements.
38. Interest rates are set based on funding costs, market conditions, refinancing rate, etc., within Board-approved limits (Appendix No. 2). Fees related to lending may be charged and included in APRC where required.

Section 4. General Terms for Customer Operational Services and Transactions Using Payment Cards

39. The Bank may perform: (1) cash transactions; (2) transfer transactions; (3) FX exchange; (4) issuance/sale/distribution of payment cards and checkbooks.
40. Operating day: 09:00–18:00 (business days). Client payment operating time: 09:00–18:00. Cash desk: 09:00–17:00. These may be changed by competent authorities or internal documents, subject to legal compliance.
41. Payments/transfers may be made via accounts subject to legal/internal limits. International transfers follow international banking practice not contradicting RK law. The Bank may debit funds without consent in cases of forged documents, erroneous crediting, and other cases provided by law and/or agreements.
42. FX transactions are carried out at the Bank's rate.
43. The Bank issues international payment cards (including VISA). Offers: (1) debit cards; (2) payroll projects.
44. No more than 5 cards per client unless internal documents provide otherwise (AML/CFT). One card type per account unless otherwise set. Additional cards to third parties are governed by the client unless otherwise agreed.
45. Card validity is set by the Bank subject to RK law.
46. Card transactions are performed under the Law "On Payments and Payment Systems", regulatory acts, payment system rules and the client agreement.
47. Specific terms are set in internal documents and/or client agreements.

Section 5. General Terms for Other Operations

48. The Bank may also perform: (1) safe deposit box leasing; (2) sale of own and pledged property.
49. Specific terms are set in internal documents and/or client agreements.

Section 6. Limit Values of Rates and Fees for Banking Operations

50. The Bank charges commissions and interest under effective tariffs determined by the Bank.
51. Minimum/maximum commission and tariff rates (Appendices No. 3–4) and limit values for interest rates, amounts and terms of deposits/loans (Appendices No. 1–2) are approved by the Board of Directors and cannot be delegated.
52. Base tariffs and rates are approved by the Management Board within Board-approved limits. Individual tariffs/rates may be set within competence, except for persons related by special relations.
53. The Bank publishes up-to-date information on base max/min tariffs/rates in accessible premises and on its corporate website, including approval/amendment dates, internal document numbers and approving body.
54. Interest and APRC are stated in agreements and in disclosures per NBRK rules, within the stated ranges.

55. The Bank posts a loan payment calculator (differentiated/annuity and additional repayment methods) on its corporate website.
56. Fees/penalties in foreign currency agreements may be paid in tenge or foreign currency at the client's choice (at the Bank's purchase rate, without conversion fee).
57. Communication/post/telephone and other expenses are charged at actual cost unless otherwise provided by tariffs; third-party OUR fees are reimbursed at actual cost.
58. If not set by tariffs or if non-standard obligations/additional work are required, the Bank determines the commission based on its costs.
59. Taxation of commissions/interest/other payments is per the Tax Code effective on the transaction date; VAT applies as provided by the Tax Code.
60. Fees charged are non-refundable if instructions are changed or cancelled by the client.

Section 7. Rights, Obligations and Liability of the Bank and Clients

61. Rights/obligations/liability are governed by RK law and agreements.
62. Agreements may be negotiated or adhesion. Negotiated agreements are amended by mutual agreement unless otherwise provided. Adhesion agreements may be amended unilaterally by the Bank; new versions are posted for review; clients may terminate under the procedure/timeframes set.
63. Parties must comply with agreements.
64. Liability for breach is as provided by law and agreements; agreements may limit/exclude liability (force majeure, absence of fault, etc.).
65. Preferential terms for persons related by special relations are prohibited; such transactions require Board approval unless standard terms are Board-approved.
66. The Bank must comply with AML/CFT requirements; may request necessary documents/information and share it where required; may impose restrictions based on law/international standards/internal procedures.
67. The Bank may set rates/tariffs; debit funds without consent where allowed; sell collateral out of court where agreed and lawful; refuse new credit products to breaching borrowers; apply to court; refuse or suspend operations on legal/internal grounds.
68. The Bank may refuse/terminate/suspend in cases under law, including AML/CFT and payment rules, sanctions/foreign-law impacts, failure of due diligence, fraud/terrorism/extremism/financial pyramids/narcotics-related indicators, online casino/gambling transfers to unlicensed entities. The Bank is not liable for losses from lawful refusal/termination.
69. If unlawful dissemination of personal data is detected, the Bank may apply additional security measures (repeat biometric ID; phone number ownership verification; verification call and recommendation to set a voluntary loan ban).
70. Other rights may apply under law and agreements.

Section 8. Regulation on the Procedure for Working with Clients

71. This Section constitutes the Regulation on working with clients. The Bank provides services to persons with disabilities and low-mobility groups under the national accessibility standard, including via a trusted person, per internal documents.
72. The Bank informs clients of the right to apply to the Bank, banking ombudsman, Authorized Body or court; provides relevant contact details.
73. The client submits an application where required by the relevant procedure.
74. Review timeframes from submission of application and full document set: (1) account opening/maintenance — 5 business days; (2) card issuance — 7 business days (excluding delivery); (3) lending (SME/retail/corporate) — 30 business days, extendable up to 30 business days if escalation is required; (4) deposit acceptance — 3 business days; (5) payments/transfers — on the day initiated (subject to compliance); (6) cash operations — 3 business days (with all documents); (7) guarantees/letters of credit — 15 business days.

75. Timely review requires the client to submit a complete document set.
76. Banking secrecy is guaranteed; liability applies for unlawful disclosure except as permitted by law.
77. Transactions may be classified as having signs of fraud; the Bank may refuse, suspend or block amounts within statutory/internal timeframes and take other lawful actions.
78. For FX transfers partially executed abroad, correspondent banks may request additional information; failure to provide may lead to refusal, seizure without compensation, blacklisting and notifications. The client consents to disclosure of banking secrecy to correspondent banks for execution, to provide requested information, and assumes risks for non-provision.
79. The Bank performs currency control as an authorized bank and agent; clients must provide required documents; violations are reported to currency control authorities.
80. Accounting is performed per accounting requirements, IFRS, RK law, internal documents and Authorized Body requirements.
81. Record retention is per RK law, Authorized Body acts and internal documents.

Section 9. Procedure for Reviewing Client Appeals Arising in the Course of Providing Banking Services

82. Review/registration/analysis of appeals is carried out per RK law, internal documents and these Rules.
83. Appeals processed: (1) written (in person, post, email, corporate web resources); (2) oral (phone, personal visits).
84. Personal reception is conducted on business days 09:00–17:00; unresolved matters may be submitted in writing.
85. Phone appeals are registered; calls may be recorded with consent after notice. Oral appeals are reviewed immediately where possible; otherwise treated as written. Appeals via information systems are registered; complaint submission functionality must be clearly identifiable. Written appeals are registered in a log.
86. Clients may contact the Bank for complaints/claims/questions/proposals or additional information as follows:

Corporate internet resource	http://www.shinhan.kz/
Corporate email	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

87. Response time: within 15 business days; may be extended up to 15 business days if additional information/verification is needed. The Bank notifies the client of extension within 3 business days, stating reasons and the new deadline. Appeals may be put under additional control until final resolution within overall statutory timeframes.
88. The Bank may request additional documents/information if needed.
89. The Bank ensures objective, comprehensive and timely review and informs clients of results and measures taken.
90. Written responses are provided in the state language or the language of the appeal and include reasoned arguments on each issue with references to law, internal documents, relevant agreements, factual circumstances, and explanation of appeal rights.
91. Delivery methods: registered mail; email; SMS/push (or link to the full response); other agreed means allowing фиксация of receipt. In-person delivery is against signature. If undeliverable or refused, the response is deemed duly delivered.

Section 10. Final Provisions

92. If the Board of Directors approves changes/additions to rates/tariffs (base and/or limit), the latest Board-approved rates/tariffs apply. Previous rates/tariffs cease to apply to new agreements and operations unless otherwise follows from agreements and RK law.

93. Changes for existing agreements are made per RK law and agreement terms, including notifying individual clients of increases in tariffs for payments/transfers at least 3 months in advance.

94. If RK law changes causing conflict, the Rules apply insofar as not conflicting and are deemed amended by operation of law. Invalidity of a provision does not affect the rest; it must be replaced by a lawful provision reflecting the original purpose as closely as possible.

95. These Rules are approved by the Board of Directors and enter into force on 01 January 2026 and remain effective until amended and/or cancelled.

Appendices

Appendix No. 1 to the Rules on the General Conditions for Conducting Banking Operations in JSC “Shinhan Bank Kazakhstan”.

Appendix No. 2 to the Rules on the General Conditions for Conducting Banking Operations in JSC “Shinhan Bank Kazakhstan”.

Appendix No. 3 to the Rules on the General Conditions for Conducting Banking Operations in JSC “Shinhan Bank Kazakhstan”.

Appendix No. 4 to the Rules on the General Conditions for Conducting Banking Operations in JSC “Shinhan Bank Kazakhstan”.

**Appendix No. 1 to the Rules on the general conditions for conducting banking operations in
Shinhan Bank Kazakhstan JSC**

Maximum amounts, terms and rates of interest on accepted deposits

1. For legal entities (except banks)

1.1 For current accounts:		
	Minimum	Maximum
Deposit limits	Unlimited	Unlimited
Deposit deadlines	Unlimited	Unlimited
Maximum interest rates by currency:	in % per annum:	in % per annum:
a) in tenge	0.0%	up to 20.0%
b) in foreign currency	0.0%	up to 10.0%

1.2 For savings accounts (deposits):				
	Minimum		Maximum	
Deposit limits	Unlimited		Unlimited	
Deposit deadlines	Unlimited		Unlimited	
Maximum remuneration rates:	Nominal (in % per annum)	AGEV* (in % per annum)	Nominal (in % per annum)	AGEV* (in % 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) contribution - security	0.0%	0.0%	a) - b)	a) - b)

* subject to payment of remuneration at the end of the deposit term

2. For individuals

2.1 For current accounts:		
	Minimum	Maximum
Deposit limits	Unlimited	Unlimited
Deposit deadlines	Unlimited	Unlimited
Maximum interest rates by currency:	in % per annum:	in % per annum:
a) in tenge	0.0%	up to 20.0%
b) in foreign currency	0.0%	up to 10.0%

2.2 For savings accounts (deposits):				
	Minimum		Maximum	
Deposit limits	Unlimited		Unlimited	
Deposit deadlines	Unlimited		Unlimited	
Maximum remuneration rates:	Nominal (in % per annum)	AGEV* (in % per annum)	Nominal (in % per annum)	AGEV* (in % 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) contribution - security	0.0%	0.0%	a) - b)	a) - b)

* In this case, the upper limit rates of remuneration for newly attracted deposits from individuals are set by the Bank in accordance with the recommendations of JSC Kazakhstan Deposit Insurance Fund.

**Appendix No. 2 to the Rules on the general conditions for conducting banking operations in
Shinhan Bank Kazakhstan JSC**

**Maximum amounts, terms and rates of remuneration for
loans provided**

1. For legal entities (except banks)

	Minimum		Maximum	
Maximum 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 risk limit per borrower	
Maximum loan terms	Day 1		240 months	
Maximum remuneration rates :	Nominal (in % per annum)	AGEV* (in % per annum)	Nominal (in % per annum)	AGEV* (in % 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 %
when lending against a deposit in the Bank ***	0.1%	0.1%	35.0 %	35.0 %
when lending through targeted funding** / ***	0.1%	0.1%	46.0 %	46.0 %
during loan restructuring	0.1%	0.1%	46.0 %	46.0 %

* excluding penalty rates for late payment of principal/remuneration

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

*** the minimum rate is indicated as the Bank's margin to the cost of funding that serves as collateral for the loan issued or at the expense of which targeted financing is carried out, with the exception of certain targeted programs, the terms of which are approved by the authorized body of the Bank

2. For individuals

	Minimum		Maximum	
Maximum loan amounts: 1) collateral products 2) collateral-free products 3) a loan secured by a deposit placed in 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 risk limit per borrower	
Maximum loan terms: 1) collateral products 2) collateral-free products 3) a loan secured by a deposit placed in the Bank and covering the loan debt in full	Day 1		240 months	
Maximum remuneration rates :	Nominal (in % per annum)	AGEV* (in % per annum)	Nominal (in % per annum)	AGEV* (in % per annum)
secured loans	0.1%	0.1%	35.0 %	35.0 %
unsecured loans	0.1%	0.1%	46.0 %	46.0 %
loan secured by a deposit and/or funds placed in the Bank	0.1%	0.1%	35.0 %	35.0 %

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

Also, in the context of fulfilling the requirements of the Joint Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated August 16, 2024 No. 62 and the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated August 19, 2024 No. 45 "On Determining the Maximum Amounts of the Annual Effective Interest Rate", the annual effective interest rate under the bank loan agreement on the date of its conclusion, when changing the interest rate or when introducing new commissions and other payments related to the issuance and servicing of the loan, must not exceed the established maximum amount.

Appendix No. 3 to the Rules on the general conditions for conducting banking operations in Shinhan Bank Kazakhstan JSC

Basic (standard) tariffs and rates for banking operations for legal entities

No.	Type of service	Minimum tariff amount	Maximum tariff size	Note
I. CLIENT BANK ACCOUNT: Opening, maintaining, closing accounts				
1.1	Opening a current account (including VAT)	KZT 0.00	KZT 50,000.00	For 1 account
1.2	Opening an escrow account (including VAT)	KZT 0.00	KZT 10,000,000.00	For 1 account
1.2.1	Escrow account management (including VAT)	KZT 0.00	KZT 100,000.00	Monthly, regardless of account activity
1.3	Issuance of certificates/notifications/confirmations for current accounts (including VAT)	KZT 0.00	KZT 100,000.00	For 1 certificate/notification/confirmation
1.4	Issuance of certificates/notifications/confirmations for closed accounts* (including VAT)	KZT 0.00	KZT 100,000.00	For 1 certificate/notification/confirmation
1.5	Issuance of certificates on the presence/absence of loan debt* (including VAT)	KZT 0.00	KZT 100,000.00	No commission is charged if the loan debt is fully repaid, at the client's request. The certificate is prepared within 15 calendar days from the date of receipt of the application.
1.6	Issuance of certificates on the same day (including VAT)	KZT 0.00	KZT 100,000.00	For 1 certificate
1.7	Account statement (including VAT)	KZT 0.00	KZT 100,000.00	For each statement

1.7.1	Account statement MT940 (including VAT)	KZT 0.00	KZT 100,000.00	Per month
1.8	Upon the Client's application/request, provision of statements within the framework of bank account servicing (additional) (including VAT)	KZT 0.00	KZT 100,000.00	For each statement
1.9	Conversion between any two currencies (including VAT)	0.00%	10.00%	From the conversion amount
1.10	Closing a current account at the Client's initiative (including VAT)	KZT 0.00	KZT 50,000.00	For 1 account
1.11	Closing of a current account at the initiative of the Bank (including VAT)	KZT 0.00	KZT 50,000.00	For 1 account
1.12	Information for audit firms of the Bank's clients (including VAT)	KZT 0.00	KZT 50,000.00	For 1 certificate
	Operations after 4:00 PM Astana time	KZT 0.00	double tariff	
II. CASH SERVICES				
2.1	Acceptance and recounting of banknotes for crediting to a current account in tenge (including VAT)	0.00%	10.00%	For 1 operation
2.2	Cash withdrawal in tenge* (including VAT)	0.00%	10.00%	For 1 operation
2.3	Acceptance and recounting of banknotes for crediting to a current account in USD/EUR/RUB (including VAT)	0.00%	10.00%	For 1 operation
2.4	Cash withdrawal in USD / EUR / RUR* (including VAT)	0.00%	10.00%	For 1 operation
2.5	Exchange of banknotes (large for small and vice versa) (including VAT)	0.00%	10.00%	For 1 operation
2.6	Verification of banknote authenticity (including VAT)	KZT 0.00	KZT 10,000.00	For every banknote

2.7	Issuance of a checkbook (including VAT)	KZT 0.00	KZT 10,000.00	For 1 operation
2.8	Cash services after 4:00 pm Astana time (including VAT)	KZT 0.00	double tariff	
	Cash is issued upon prior request.			
III. TRANSLATIONS*				
3.1	Incoming transfers in tenge (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
3.2	Outgoing transfers in tenge from 9:00 to 13:00 Astana time (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
3.3	Outgoing transfers in tenge from 13:00 to 17:00 Astana time (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
3.4	Urgent transfers in tenge (from 9:00 to 17:00 Astana time) (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
3.5	Incoming transfers USD / EUR / JPY / RUR / CNY (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
3.6	Outgoing transfers USD / EUR / JPY (SHA) (including VAT)	0.00%	10% (min 0 KZT, max 1,000,000 KZT)	For 1 translation
3.7	Outgoing transfers USD / EUR / JPY / CNY (OUR) (including VAT)	0.00%	10% (min 0 KZT, max 1,000,000 KZT)	For 1 translation
3.8	Outgoing transfers RUR (OUR) (including VAT)	0.00%	10% (min 0 KZT, max 1,000,000 KZT)	For 1 translation
3.9	Intra-bank transfers (in any currency) between clients of Shinhan Bank Kazakhstan JSC (including VAT)	0.00%	10% (min 0 KZT, max 1,000,000 KZT)	For 1 translation
3.10	Change of conditions, cancellation, return of tenge transfer	KZT 0.00	KZT 100,000.00	For each change of conditions / cancellation / return

	if technically possible (including VAT)			
3.11	Change of conditions, cancellation, return of transfer, investigation (SWIFT) in USD/EUR/JPY/CNY/RUR if technically possible (including VAT)	KZT 0.00	KZT 100,000.00	For each change of conditions / cancellation / return
3.12	Investigations (SWIFT, etc.) (including VAT)	KZT 0.00	KZT 100,000.00	For every investigation
	Operations after 4:00 PM Astana time	KZT 0.00	double tariff	
IV. CURRENCY CONTROL				
4.1	Assignment of an accounting number to a contract within 2 working days (including VAT)	KZT 0.00	KZT 100,000.00	For each contract
4.2	Urgent assignment of an accounting number to a contract within 1 working day (including VAT)	KZT 0.00	KZT 100,000.00	For each contract
4.3	Preparation of the application and assignment of a contract identification number within 2 working days (including VAT)	KZT 0.00	KZT 100,000.00	For each application at the time of service provision (subject to assignment of an accounting number to the contract)
4.4	Urgent preparation of the application and assignment of a contract identification number within 1 working day (including VAT)	KZT 0.00	KZT 100,000.00	For each application at the time of service provision (subject to assignment of an accounting number to the contract)
4.5	Verification of additional agreements to the contract with the accounting number within 2 working days (including VAT)	KZT 0.00	KZT 100,000.00	For each change and/or addition to the contract
4.6	Verification of additional agreements to a contract with an accounting number within 1 business day (including VAT)	KZT 0.00	KZT 100,000.00	For each change and/or addition to the contract
4.7	Response to written requests from the Client (including VAT)	KZT 0.00	KZT 100,000.00	When submitting an application for each answer (each certificate)

4.8	Registration of a certificate of payments made (including VAT)	KZT 0.00	KZT 100,000.00	For each certificate
	Tariff for currency control services after 16:00 Astana time	KZT 0.00	double tariff	
V. INTERNET BANKING*				
5.1	User registration in Internet Banking (including VAT)	KZT 0.00	KZT 100,000.00	A one-time fee is payable upon application for connection.
5.2	Monthly fee for using Internet Banking (including VAT)	KZT 0.00	KZT 100,000.00	
5.3	Issuance/replacement in case of loss of the OTP device (including VAT):			One-time fee for each device before service is provided
5.3.1	OTR card	KZT 0.00	KZT 100,000.00	
5.4	Money transfers from 9:00 to 13:00 Astana time (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
5.5	Money transfers from 13:00 to 17:00 Astana time (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
	* All money transfers via Internet Banking (not listed in this section) are listed in the Transfers section.			
VI. TRADE FINANCING				
VI.I IMPORT LETTERS OF CREDIT				
6.1.1	Commission for the risks of an import letter of credit with cash coverage of at least 100% (including VAT)	0.00% per annum	5% per annum, (min. KZT 0.00, max. KZT 1,000,000.00)	For 1 year

6.1.2	Commission for issuing an uncovered import letter of credit (under credit lines) (including VAT)	0.00% per annum	5% per annum, (min. KZT 0.00, max. KZT 1,000,000.00)	For 1 year
6.1.3	Risk commission for uncovered import letter of credit (within credit lines) (including VAT)	0.00% per annum	15.00% per annum	For 1 year
6.1.4	Negotiation of documents (including VAT)	0.00% per annum	5.00% per annum	
6.1.5	Change of letter of credit terms (including VAT)	KZT 0.00	KZT 50,000.00	For every change
6.1.6	Change of terms of the letter of credit: increase of the amount, extension of the letter of credit validity (including VAT)	It is considered as an independent issue of a letter of credit for additional accrual of commissions		
6.1.7	Cancellation of a letter of credit before its expiration upon receipt of the beneficiary's consent (including VAT)	KZT 0.00	KZT 100,000.00	
6.1.8	Verification of documents (including VAT)	0.00% per annum	5% per annum, (min. KZT 0.00, max. KZT 500,000.00)	For each package of documents
6.1.9	Commission for discrepancies in documents (including VAT)	KZT 0.00	KZT 100,000.00	For each package of documents
6.1.10	Requests for import letters of credit (including VAT)	KZT 0.00	KZT 100,000.00	
VI.II EXPORT LETTERS OF CREDIT				
6.2.1	Advising of export letter of credit (including VAT)	0.00%	5% (min. KZT 0.00, max. KZT 500,000.00)	
6.2.2	Advising on changes to the terms of an export letter of credit (including VAT)	KZT 0.00	KZT 100,000.00	For each advice

6.2.3	Confirmation of 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 submitted under an export letter of credit (payment on sight or with deferred payment) (including VAT)	0.00%	5% (min. KZT 0.00, max. KZT 500,000.00)	
6.2.5	Verification of documents (including VAT)	0.00%	5% (min. KZT 0.00, max. KZT 500,000.00)	For each package of documents
6.2.6	Commission for discrepancies in documents (including VAT)	KZT 0.00	KZT 50,000.00	For each package of documents
6.2.7	Acceptance and preparation of documents for sending to the executing bank (in case of refusal to check documents) (including VAT)	KZT 0.00	KZT 100,000.00	For each package of documents
6.2.8	Export Letter of Credit (including VAT) Inquiries	KZT 0.00	KZT 100,000.00	
6.2.9	Transfer of a transferable letter of credit upon the order of the first beneficiary (including VAT)	0.00%	5% (min. KZT 0.00, max. KZT 500,000.00)	
6.2.10	Transfer of change of terms and conditions of a transferable letter of credit (including VAT)	KZT 0.00	KZT 100,000.00	For every change
VI.III DOCUMENTARY COLLECTION				
6.3.1	Advising of 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 for 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)	
VLIV IMPORT GUARANTEES				
6.4.1	Issue of a guarantee with cash coverage of at least 100% (including VAT)	0.00% per annum	5% per annum (min. KZT 0.00, max. KZT 1,000,000.00)	For 1 year
6.4.2	Commission for issuing a guarantee without provision (including VAT)	0.00% per annum	10% per annum (min. KZT 0.00, max. KZT 1,000,000.00)	For 1 year
6.4.3	Risk commission for a guarantee without providing cash cover (under another type of security) (including VAT)	0.00% per annum	15.00% per annum	For 1 year
6.4.4	Change of warranty conditions (including VAT)	KZT 0.00	KZT 100,000.00	For every change
6.4.5	Change of warranty conditions: increase in amount, extension of warranty period (including VAT)	It is considered as an independent issue of a guarantee for additional accrual of commissions		
6.4.6	Issue of guarantee against counter-guarantee (including VAT)	0.00% per annum	10% per annum (min. KZT 0.00, max. KZT 1,000,000.00)	For 1 year
6.4.7	Cancellation of the guarantee before its expiry upon receipt of an official release from the beneficiary without prior request or return of the original guarantee (including VAT)	KZT 0.00	KZT 100,000.00	
VI.V EXPORT GUARANTEES				
6.5.1	Advising of export guarantee (including VAT)	KZT 0.00	KZT 100,000.00	

6.5.2	Advising on changes to guarantee conditions (including VAT)	KZT 0.00	KZT 100,000.00	For every change
6.5.3	Confirmation of warranty (including VAT)	0.00% per annum	5% per annum (min. KZT 0.00, max. KZT 1,000,000.00)	
6.5.4	Cancellation of the guarantee before its expiry upon receipt of the beneficiary's consent (including VAT)	KZT 0.00	KZT 100,000.00	
VI.VI REAMBURSING				
6.6.1	Issue of a reimbursement obligation (including VAT)	0.00% per annum	5% per annum (min. KZT 0.00, max. KZT 1,000,000.00)	
6.6.2	Risk remuneration for issued reimbursement obligations (including VAT)	0.00% per annum	15.00% per annum	
VII. RENTAL OF SAFES				
7.1	Rent of a small safe: 24 cm * 6 cm * 54 cm (including VAT)			
7.1.1	1 month	KZT 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	Rent of a medium safe: 24 cm * 11 cm * 54 cm (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	Rent of a Large Safe: 24 cm * 21.5 cm * 54 cm (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	Safe deposit box lock replacement fee (including VAT)	KZT 0.00	KZT 100,000.00	
VIII. LENDING				
8.1	Replacement of collateral	0.00%	10.00%	from the collateral value of the released collateral
8.2	For the provision of a (revolving) line of credit	0.00%	10.00%	- one-time – for a non-revolving (revolving) credit line at the time the loan is provided; - annually from the amount of the renewable (revolving) credit line

8.3	Fine for misuse	0.00%	10.00%	from the loan amount
8.4	Penalty for early repayment of a loan (excluding early repayment under a revolving credit line)	0.00%	10.00%	from the early repayment amount
8.5	Late payment penalty	0.00%	0.5%	from the amount of overdue debt for each day of delay in payment
IX. RATES AND TARIFFS FOR OPERATIONS WITH CORPORATE PAYMENT CARDS				
No.	Type of service	VISA Business		
IX.I Issue of the card				
9.1.1	Issuing a card	KZT 0.00	KZT 10,000.00	
IX.II Annual card maintenance				
9.2.1	Annual card maintenance fee for the first and subsequent years	KZT 0.00	KZT 10,000.00	
9.2.2	Card reissue is regular, based on the expiration date of the card/visiting fraudulent countries/in case of fraudulent transactions) at the initiative of the bank)	KZT 0.00	KZT 10,000.00	
9.2.3	Reissue of a card at the client's request (in case of loss/theft/damage to the plastic card)	KZT 0.00	KZT 10,000.00	
IX.III Cash withdrawal using cards issued by Shinhan Bank Kazakhstan JSC				
9.3.1	Withdraw cash from any ATM worldwide	0.00%	2.0%	

9.3.2	Cash withdrawal at the cash desk of Shinhan Bank Kazakhstan JSC (including VAT)	According to the Bank's tariffs	According to the Bank's tariffs	
IX.IV Crediting to a payment card account				
9.4.1	Cash deposit at the cash desk of Shinhan Bank Kazakhstan JSC (including VAT)	KZT 0.00	KZT 10,000.00	
9.4.2	Intra-bank non-cash transfers in national/foreign currency (including VAT)	KZT 0.00	KZT 10,000.00	
9.4.3	Interbank non-cash transfers in national/foreign currency (including VAT)	KZT 0.00	KZT 10,000.00	
IX.V Crediting to a payment card account				
9.5.1	Intra-bank non-cash transfer (upon request of the client, via the Internet banking system) (including VAT)	KZT 0.00	KZT 10,000.00	
IX.VI Payment transactions by card				
9.6.1	Card payments in trade/service establishments	KZT 0.00	KZT 10,000.00	
IX.VII Reports and balance information request/mini-statement				
9.7.1	Balance inquiry via ATM in the network of other banks	KZT 0.00	KZT 10,000.00	
9.7.2	Obtaining a statement at the office of Shinhan Bank Kazakhstan JSC (including VAT)	KZT 0.00	KZT 10,000.00	
9.7.3	Additional bank statement/copy of bank statement (including VAT)	KZT 0.00	KZT 10,000.00	
9.7.4	Obtaining a statement via Internet Banking	KZT 0.00	KZT 10,000.00	

IX.VIII SMS banking				
9.8.1	Connection to the SMS notification service (including VAT)	KZT 0.00	KZT 10,000.00	
9.8.2	Monthly subscription fee (including VAT)	KZT 0.00	KZT 10,000.00	
IX.IX Additional fees				
9.9.1	Change your PIN code	KZT 0.00	KZT 10,000.00	
9.9.2	Blocking a card without placing it on the international stop list	KZT 0.00	KZT 10,000.00	
9.9.3	Card blocking, with placement on the international stop list (every two weeks, for each region)	KZT 0.00	KZT 10,000.00	
9.9.4	Unblocking a payment card	KZT 0.00	KZT 10,000.00	
9.9.5	Changing the amount of limits based on the client's application for the main and additional cards	KZT 0.00	KZT 10,000.00	
IX.X Conducting an investigation into card transactions				
9.10.1	Provision of video fragments for the resolution of disputed transactions carried out at ATMs of banks in the Republic of Kazakhstan (including VAT)	According to the acquiring bank's tariffs	According to the tariffs of the acquiring bank	
9.10.2	Conducting an investigation into a disputed situation (including VAT)	KZT 0.00	KZT 10,000.00	
9.10.3	Arbitration in the payment system (including VAT)	According to the tariffs of the Ministry of Railways	According to the tariffs of the Ministry of Railways	
X. RATES AND TARIFFS FOR OPERATIONS WITH CORPORATE VIRTUAL CARDS				

No.	Type of service	Virtual Business Card		
XI Issue of the card				
10.1.1	Issuing a card	KZT 0.00	KZT 10,000.00	
10.1.2	Issuing a card for companies that are clients of the bank for a credit product	KZT 0.00	KZT 10,000.00	
X.II Annual card maintenance				
10.2.1	Annual card maintenance fee for the first and subsequent years	KZT 0.00	KZT 10,000.00	
X.III Receiving a transfer via the International Payment System				
10.3.3	Receiving a transfer via international payment systems	KZT 0.00	KZT 10,000.00	
X.IV Reports and Balance Sheet Inquiries/Mini Statements				
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 bank statement/copy of bank statement	KZT 0.00	KZT 10,000.00	
10.4.3	Obtaining a statement via Internet Banking	KZT 0.00	KZT 10,000.00	
XV Additional Commissions				
10.5.1	Blocking a card	KZT 0.00	KZT 10,000.00	
X.VI Conducting an investigation into card transactions				
10.6.1	Conducting an investigation into a disputed situation (including VAT)	KZT 0.00	KZT 10,000.00	

10.6.2	Arbitration in the payment system (including VAT)	According to the tariffs of the Ministry of Railways	According to the tariffs of the Ministry of Railways	
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Basic (standard) tariffs and rates for banking transactions for individuals

No.	Type of service	Minimum tariff amount	Maximum tariff size	Note
I. CLIENT BANK ACCOUNT: Opening, maintaining, closing accounts				
1.1	Opening a current account (including VAT)	KZT 0.00	KZT 20,000.00	For 1 account
1.2	Opening an escrow account (including VAT)	KZT 0.00	KZT 5,000,000.00	For 1 account
1.3	Issuance of certificates/notifications/confirmations for current accounts (including VAT)	KZT 0.00	KZT 20,000.00	For 1 certificate/notification/confirmation
1.4	Issuance of certificates/notifications/confirmations for closed accounts* (including VAT)	KZT 0.00	KZT 20,000.00	For 1 certificate/notification/confirmation
1.5	Issuance of certificates on the same day (including VAT)	KZT 0.00	double tariff	For 1 certificate
1.6	Issuance of certificates of presence/absence of loan debt** (including VAT)	KZT 0.00	KZT 100,000.00	No commission is charged if the loan debt is fully repaid, at the client's request. The certificate is prepared within 15 calendar days from the date of receipt of the application.
1.7	Account statements (once a year) (including VAT)	KZT 0.00	KZT 20,000.00	For each statement
1.8	Other statements (including VAT)	KZT 0.00	KZT 20,000.00	For each statement

1.9	Conversion between any two currencies (including VAT)	0.00%	10.00%	
1.10	Closing a current account (including VAT)	KZT 0.00	KZT 20,000.00	For 1 account
1.11	Information for audit firms of the Bank's clients (including VAT)	KZT 0.00	KZT 50,000.00	For 1 certificate
	Operations after 4:00 PM Astana time	KZT 0.00	double tariff	
II. CASH SERVICES				
2.1	Acceptance and recounting of banknotes for crediting to the current account (including VAT):	0.00%	2 0.00%	For 1 operation
2.1.1	Tenge (KZT)	0.00%	2 0.00%	
2.1.2	US dollar (USD)	0.00%	2 0.00%	
2.1.3	EURO (EUR)	0.00%	2 0.00%	
2.1.4	Russian ruble (RUR)	0.00%	2 0.00%	
2.2	Cash withdrawal in tenge (including VAT)	0.00%	10.00%	For 1 operation
2.3	Cash withdrawals in tenge for individuals engaged in entrepreneurial activities (including VAT)	0.00%	10.00%	For 1 operation
2.4	Cash withdrawal in USD/EUR/RUB (including VAT)	0.00%	10.00%	For 1 operation
2.5	Issuance of a checkbook (including VAT)	KZT 0.00	KZT 10,000.00	For 1 operation
2.6	Exchange of banknotes (large for small and vice versa)	0.00%	10.00%	For 1 operation

	(including VAT)			
2.7	Verification of banknote authenticity (including VAT)	KZT 0.00	KZT 10,000.00	For every banknote
	Cash service after 4:00 PM Astana time	KZT 0.00	double tariff	
	Cash is issued upon prior request.			
III. TRANSLATIONS				
3.1	Incoming transfers in tenge (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
3.2	Outgoing transfers in tenge from 9:00 to 13:00 Astana time (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
3.3	Outgoing transfers in tenge from 13:00 to 17:00 Astana time (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
3.4	Urgent outgoing transfers in tenge (from 9:00 to 17:00 Astana time) (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
3.5	Incoming transfers USD / EUR / RUR / JPY (including VAT)	KZT 0.00	KZT 20,000.00	For 1 translation
3.6	Outgoing transfers USD / EUR / JPY (SHA) (including VAT)	KZT 0.00	10% (min 0 KZT, max 1,000,000 KZT)	For 1 translation
3.7	Outgoing transfers USD / EUR / JPY (OUR) (including VAT)	KZT 0.00	10% (min 0 KZT, max 1,000,000 KZT)	For 1 translation
3.8	Outgoing transfers RUR (OUR) (including VAT)	KZT 0.00	10% (min 0 KZT, max 1,000,000 KZT)	For 1 translation
3.9	Intra-bank transfers (in any currency) between clients of Shinhan Bank Kazakhstan JSC (including VAT)	KZT 0.00	10% (min 0 KZT, max 1,000,000 KZT)	For 1 translation

3.10	Change of conditions, cancellation, return of tenge transfer if technically possible (including VAT)	KZT 0.00	KZT 100,000.00	For each change of conditions / cancellation / return
3.11	Change of conditions, cancellation, return of transfer in USD/EUR/RUR/JPY if technically possible (including VAT)	KZT 0.00	KZT 100,000.00	For each change of conditions / cancellation / return
3.12	Investigations (SWIFT, etc.) (including VAT)	KZT 0.00	KZT 100,000.00	For every investigation
	Operations after 4:00 PM Astana time	KZT 0.00	double tariff	
IV. CURRENCY CONTROL				
4.1	Assignment of an accounting number to a contract within 2 working days (including VAT)	KZT 0.00	KZT 100,000.00	For each contract
4.2	Urgent assignment of an accounting number to a contract within 1 working day (including VAT)	KZT 0.00	KZT 100,000.00	For each contract
4.3	Preparation of the application and assignment of a contract identification number within 2 working days (including VAT)	KZT 0.00	KZT 100,000.00	For each application at the time of service provision (subject to assignment of an accounting number to the contract)
4.4	Urgent preparation of the application and assignment of a contract identification number within 1 working day (including VAT)	KZT 0.00	KZT 100,000.00	For each application at the time of service provision (subject to assignment of an accounting number to the contract)
4.5	Verification of additional agreements to the contract with the accounting number within 2 working days (including VAT)	KZT 0.00	KZT 100,000.00	For each change and/or addition to the contract

4.6	Verification of additional agreements to a contract with an accounting number within 1 business day (including VAT)	KZT 0.00	KZT 100,000.00	For each change and/or addition to the contract
4.7	Response to written requests from the Client (including VAT)	KZT 0.00	KZT 100,000.00	When submitting an application for each answer (each certificate)
4.8	Registration of a certificate of payments made (including VAT)	KZT 0.00	KZT 100,000.00	For each certificate
	Tariff for currency control services after 4:00 PM Astana time	KZT 0.00	double tariff	
V. INTERNET BANKING*				
5.1	User registration in Internet Banking (including VAT)	KZT 0.00	KZT 100,000.00	A one-time fee is payable upon application for connection.
5.2	Monthly fee for using Internet Banking (including VAT)	KZT 0.00	KZT 100,000.00	
5.3	Issuance/replacement in case of loss of the OTP device (including VAT):			One-time fee for each device before service is provided
5.3.1	OTR card	KZT 0.00	KZT 100,000.00	
5.4	Money transfers from 9:00 to 13:00 Astana time (including VAT)	KZT 0.00	KZT 100,000.00	For 1 translation
5.5	Money transfers from 13:00 to 17:00 Astana time (including VAT)	KZT 0.00	KZT 100,000.00	For 1 translation
5.6	Payments for mobile communications (including VAT)	KZT 0.00	KZT 100,000.00	For 1 payment

* All money transfers via Internet Banking (not listed in this section) are listed in the Transfers section.

VI. RENTING SAFES

6.1	Rent of a small safe: 24 cm * 6 cm * 54 cm (including VAT)			For 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	Rent of a medium safe: 24 cm * 11 cm * 54 cm (including VAT)			For 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	Rent of a Large Safe: 24 cm * 21.5 cm * 54 cm (including VAT)			For 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	Safe deposit box lock replacement fee (including VAT)	KZT 0.00	KZT 100,000.00	For 1 lock
VII. LENDING				
7.1	Replacement of collateral	KZT 0.00	10.0%	From the amount of the remaining principal debt on the loan, on the date of filing an application to change the collateral
7.2	Penalty for early loan repayment*	KZT 0.00	50.0%	from the amount of early repayment during the first year of the loan
7.3	Late payment penalty*	KZT 0.00	0.5%	from the amount of overdue debt for each day of delay, but not more than 10% of the amount of the loan issued for each year of the bank loan agreement
	* in accordance with the requirements of the current legislation of the Republic of Kazakhstan			

VIII. RATES AND TARIFFS FOR PAYMENT CARDS OPERATIONS			
No.	Tariff name	VISA Classic	VISA Gold

		Minimum tariff amount	Maximum tariff size	Minimum tariff amount	Maximum tariff size
VIII.I Issue of the card					
8.1	Issuing a card	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
8.2	Cashback	0%	15%	0%	15%
VIII.II Annual card maintenance					
8.2.1	Annual maintenance fee for the 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	Annual service fee for an 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	Re-issuance of the main or additional card regularly, based on the expiration date of the card/visit to fraudulent countries/in case of fraudulent transactions) at the initiative of the bank)	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
8.2.4	Reissue of a primary or additional card at the client's request (in case of loss/theft/damage to the plastic card)	KZT 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 Republic of Kazakhstan (up to KZT 300,000.00 (inclusive) per month)	0%	5%	0%	5%
8.3.2	Cash withdrawal from any ATM in the Republic of Kazakhstan (over KZT 300,000.00 per month)	0%	5%	0%	5%

8.3.3	Withdraw cash from any ATM worldwide (outside the Republic of Kazakhstan)		0%	5%	0%	5%
8.3.4	Cash withdrawal at the cash desk of Shinhan Bank Kazakhstan JSC, without any amount restrictions (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	Cash deposit at the cash desk of Shinhan Bank Kazakhstan JSC		KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
8.4.2	Intra-bank non-cash transfer in national/foreign currency	between accounts of one client	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
		between accounts of different clients	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
8.4.3	Interbank non-cash transfer in national/foreign currency		KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
VIII.V Transfer operations						
8.5.1	Intra-bank non-cash transfer (upon request of the client, via the Internet banking system)	between accounts of one client	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
		between accounts of different clients	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
VIII.VI Payment transactions by card						
8.6.1	Card payments in trade/service establishments		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 via ATM in the network of other banks		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 (including VAT)	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
8.7.3	Obtaining a statement via 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 the SMS notification service (including VAT)	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
8.8.2	Monthly subscription fee (including VAT)	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
VIII.IX Additional fees					
8.9.1	Change your PIN code	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
8.9.2	Blocking a card without placing it on the international stop list	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
8.9.3	Card blocking, with placement on the international stop list (every two weeks, for each region)	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
8.9.4	Unblocking a payment card	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
8.9.5	Changing the amount of limits based on the client's application for the main and additional cards	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
VIII.X Conducting an investigation into card transactions					
8.10.1	Provision of video fragments for the resolution of disputed transactions carried out at ATMs of banks in the Republic of Kazakhstan (including VAT)	According to the tariffs of the acquiring bank	According to the tariffs of the acquiring bank	According to the tariffs of the acquiring bank	According to the tariffs of the acquiring bank
8.10.2	Conducting an investigation into a disputed situation (including VAT)	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00

8.10.3	Arbitration in the payment system (including VAT)	According to the tariffs of the Ministry of Railways	According to the tariffs of the Ministry of Railways	According to the tariffs of the Ministry of Railways	According to the tariffs of the Ministry of Railways
IX. RATES AND TARIFFS FOR PAYMENT CARDS OPERATIONS FOR PARTICIPANTS IN PAYROLL PROJECTS					
	Tariff name	VISA Classic		VISA Gold	
IX.I Issue of the card					
9.1.1	Issuing a card	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
9.1.2	Cashback	0%	15%	0%	15%
IX.II Annual card maintenance					
9.2.1	Annual maintenance fee for the 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	Annual service fee for an 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	Re-issuance of the main or additional card regularly, based on the expiration date of the card/visit to fraudulent countries/in case of fraudulent transactions) at the initiative of the bank)	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
9.2.4	Re-issue of a primary or additional card at the client's request (in case of loss/theft/damage to the plastic card)	KZT 0.00	KZT 10,000.00	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 in the Republic of Kazakhstan (up to KZT 300,000.00 (inclusive) per month)	0%	5%	0%	5%

9.3.2	Cash withdrawal from any ATM in the Republic of Kazakhstan (over KZT 300,000.00 per month)		0%	5%	0%	5%
9.3.3	Withdraw cash from any ATM worldwide (outside the Republic of Kazakhstan)		0%	5%	0%	5%
9.3.4	Cash withdrawal at the cash desk of Shinhan Bank Kazakhstan JSC, without any amount restrictions (including VAT)		KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
IX.IV Crediting to a payment card account						
9.4.1	Cash deposit at the cash desk of Shinhan Bank Kazakhstan JSC (including VAT)		KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
9.4.2	Intra-bank non-cash transfer 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
		between accounts of different clients	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
9.4.3	Interbank non-cash transfers in national/foreign currency (including VAT)		KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
IX.V Transfer Operations						
9.5.1	Intra-bank non-cash transfer (upon request of the client, via the Internet banking system) (including VAT)	between accounts of one client	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
		between accounts of different clients	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
IX.VI Payment transactions by card						
9.6.1	Card payments in trade/service establishments		KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00

IX.VII Reports and balance information request/mini-statement					
9.7.1	Balance inquiry via ATM in the network of other banks	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 via Internet Banking	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
IX.VIII SMS banking					
9.8.1	Connection to the SMS notification service (including VAT)	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
9.8.2	Monthly subscription fee (including VAT)	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
IX. Additional commissions					
9.9.1	Change your PIN code	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
9.9.2	Blocking a card without placing it on the international stop list	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
9.9.3	Card blocking, with placement on the international stop list (every two weeks, for each region)	KZT 0.00	KZT 15,000.00	KZT 0.00	KZT 15,000.00
9.9.4	Unblocking a payment card	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
9.9.5	Changing the amount of limits based on the client's application for the main and additional cards	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
IX.X Conducting an investigation into card transactions					

9.10.1	Provision of video fragments for the resolution of disputed transactions carried out at ATMs of banks in the Republic of Kazakhstan (including VAT)	According to the tariffs of the acquiring bank	According to the tariffs of the acquiring bank	According to the acquiring bank's tariffs	According to the acquiring bank's tariffs
9.10.2	Conducting an investigation into a disputed situation (including VAT)	KZT 0.00	KZT 10,000.00	KZT 0.00	KZT 10,000.00
9.10.3	Arbitration in the payment system (including VAT)	According to the tariffs of the Ministry of Railways	According to the tariffs of the Ministry of Railways	According to the tariffs of the Ministry of Railways	According to the tariffs of the Ministry of Railways

**Appendix No. 4 to the Rules on the general conditions for conducting banking operations in Shinhan
Bank Kazakhstan JSC**

Basic and maximum rates and tariffs for transactions for correspondent banks

1. / Account Management /

Services	Minimum	Maximum
	0 tenge /	Unlimited
Account management	0 US dollars	
	0 tenge /	Unlimited
Minimum balance	0 US dollars	
	0 tenge /	Unlimited
Account closure	0 US dollars	
Accrual of remuneration on balances	0%	Unlimited

2. / Notifications /

Services	Commission
End of Day Statement (MT 950)	
Only in case of transactions on the account during the day	For free
Notification of receipt of funds MT 910	For free
MT900 Cash Debit Notification	For free

3. / Interbank transfers /

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

4. / Commercial transfers (MT 103) /

Translations	Minimum	Maximum
Commercial transfers with the "SHA" commission payment option	0 tenge /	15,000 tenge /
	0 US dollars	50 US dollars
Commercial transfers with the "OUR" commission	0 tenge /	30,000 tenge /

payment option	0 US dollars	100 US dollars
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5. / Documentary operations /

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

These tariffs specify the Bank's fees for services provided to the Correspondent. Third-party bank fees for transactions conducted on behalf of Correspondents are charged additionally.