

**Tariff rates of Bank RBK JSC for banking services
within the framework of Offer “Stronger Together”
for legal entities, individual entrepreneurs and financial institutions.**

*Approved by the Authorized representatives of Bank RBK JSC
(minutes dated “5” June 2020), valid from “8” June 2020 until “31” August 2020 included*

Section 1. Opening, management and closing of bank accounts			
No.	Type of banking service	Tariff rates	Comment
1.1.	Opening of a current account, correspondent account (in national and foreign currency)	0 tenge	
1.2.	Management of a current account, correspondent account (in national and foreign currency)	0 tenge	Monthly charge for each account
1.3.	Opening of a reposit account, escrow account (in national and foreign currency)	0.50% of a transaction amount minimal – 60 000 tenge, maximal – 30 000 000 tenge	
1.4.	Management of a reposit account, escrow account (in national and foreign currency)	As agreed depending on conditions of account management, or by decision of the Authorized body / authorized persons of the Bank	Monthly charge for each account
1.5.	Closing of a current account, correspondent account, reposit account, escrow account (in national and foreign currency)*	5 000 tenge	
1.6.	Management of a current/correspondent account in the absence of debit transactions initiated by a client during a period exceeding 12 months	15 000 tenge	Monthly charge for each account
1.7.	Opening/management/closing of a saving account/bank deposit (in national and foreign currency)	0 tenge	
1.8.	Closing of a saving account/bank deposit (in national and foreign currency)*	0 tenge	
1.9.	Opening of a bank deposit in escrow - forming a liquidation fund for subsoil users (in national, foreign currency)	30 000 tenge	
1.10.	Management of a bank deposit in escrow - forming a liquidation fund for subsoil users (in national, foreign currency)	0 tenge	
1.11.	Closing of a bank deposit in escrow - forming a liquidation fund for subsoil users (in national, foreign currency)*	0 tenge	
Section 2. Cash services			
No.	Type of banking service	Tariff rates	Comment
2.1.	Cash down payments in national currency onto a current account	0 tenge	
2.2.	Cash down payments in foreign currency onto a current account	1% minimal 500 tenge	
2.3.	Cash withdrawal in national currency from a current account:		
2.3.1.	by prior request	0.50% minimal 800 tenge	Requests must be accepted for the amounts exceeding 3 (three) million tenge until 04.00 PM Astana time on a current banking day, subject to subsequent issue on the next banking day
2.3.2.	without prior request	1% minimal 1 000 tenge	
2.4.	Cash withdrawal in foreign currency from a current account:		
2.4.1.	by prior request	1.5% minimal 1 500 tenge	Requests must be accepted for the amounts exceeding 10 (ten) thousands US dollars until 04.00 PM Astana time on a current banking day, subject to subsequent issue on the next banking day

2.4.2.	without prior request	2% minimal 1 500 tenge	
2.5.	Changing bank notes and coins in national currency	0.50% minimal 1 000 tenge	
2.6.	Changing bank notes in foreign currency	1% minimal 1000 tenge	
2.7.	Recounting cash in vault when accepting collected receipts:		
2.7.1.	bank notes	0.10% minimal 500 tenge	
2.7.2.	coins	0.25% minimal 1 000 tenge	
2.8.	Recounting and packing money (without crediting to a current account):		
2.8.1.	bank notes	0.10% minimal 500 tenge	
2.8.2.	coins	0.15% minimal 2 000 tenge	
2.9.	Issue of a cash cheque book: *		
2.9.1.	25 sheets	1 500 tenge	
2.9.2.	50 sheets	2 500 tenge	
2.10.	Acceptance of payments in favour of legal entities and individual entrepreneurs in Express Cash system	0.50% minimal 500 tenge	A charge shall be debited according to the procedure and in the event specified in an agreement with a beneficiary

Cash shall be accepted and issued from the Bank's cash office from 09.00 AM until 05.00 PM local time on a current banking day.

Section 3. Transfer transactions

No.	Type of banking service	Tariff rates	Comment
In national currency, including in Internet Client RBS system. ***			
3.1.	Intra-bank transfer/payment between accounts of client(s)		
3.1.1.	from 09.00 AM until 01.00 PM:		
	in hard copy	3 000 tenge	
3.1.2.	electronically, in Internet Client RBS system	0 tenge	
	from 01.00 PM until 04.00 PM:		
	in hard copy	4 000 tenge	
3.1.3.	electronically, in Internet Client RBS system	0 tenge	Where practicable for the Bank
	from 04.00 PM until 05.00 PM:		
3.1.3.	in hard copy	6 000 tenge	
	electronically, in Internet Client RBS system	0 tenge	
3.2.	Outgoing transfer/payment (including social, pension assessments, salary and other payments in MT102 form subject to submission of a file on electronic carrier):		
3.2.1.	from 09.00 AM until 01.00 PM:		
	in hard copy	3 000 tenge	
3.2.2.	electronically, in Internet Client RBS system	0 tenge	
	from 01.00 PM until 04.00 PM:		
	in hard copy	4 000 tenge	
3.2.3.	electronically, in Internet Client RBS system	700 tenge	Where practicable for the Bank
	from 04.00 PM until 05.00 PM:		
3.2.3.	in hard copy	6 000 tenge	
	electronically, in Internet Client RBS system	2 000 tenge	
3.2.4.	from 09.00 AM until 03.00 PM Outgoing transfer/payment for social, pension assessments, salary and other payments in MT102 form subject to submission of a file in hard copy:	Tariff rates 3.2.1. - 3.2.2. + 500 tenge additionally for each name (not more than 10 names in a list).	
3.3.	Emergency transfer/payment	Tariff rates 3.1 - 3.2 + 1 000 tenge in addition for each transfer/payment	
3.4.	Incoming transfer/payment	0 tenge	
3.5.	Cancellation of outgoing transfer/payment before processing by the KCIBS/Bank*	1 500 tenge	Where practicable for the Bank
3.6.	Inquiry for making a payment, changing details of outgoing transfer/payment by order of a client *	2 000 tenge	
3.7.	Assistance in reversing outgoing transfer/payment*	2 000 tenge	
3.8.	Transfers from accounts of clients on the basis of payment documents of third persons regarding cash debit from accounts of clients (except intra-bank fund transfers)	0 tenge	

Payment orders in national currency shall be accepted from 09.00 AM until 05.00 PM Astana time on a current banking day.

In foreign currency, including in Internet Client RBS system. **

3.9.	Intra-bank transfer/payment between accounts of client(s)		
3.9.1.	from 09.00 AM until 01.00 PM:		
	in hard copy	3 000 tenge	
3.9.2.	electronically, in Internet Client RBS system	0 tenge	
	from 01.00 PM until 03.00 PM:		
3.9.2.	in hard copy	4 000 tenge	

	electronically, in Internet Client RBS system	0 tenge	
3.9.3.	from 03.00 PM until 05.00 PM:		Where practicable for the Bank
	in hard copy	6 000 tenge	
	electronically, in Internet Client RBS system	0 tenge	
3.10.	Outgoing transfer/payment in Internet Client RBS system		
3.10.1.1.	from 09.00 AM until 03.00 PM Outgoing transfer/payment at the expense of a transmitter (OUR):	0.30% minimal 15 000 tenge, maximal 100 000 tenge	
3.10.1.2.	from 03.00 PM until 05.00 PM Outgoing transfer/payment at the expense of a transmitter (OUR):	0.40% minimal 30 000 tenge, maximal 150 000 tenge	Where practicable for the Bank
3.10.2.1.	from 09.00 AM until 03.00 PM Guaranteed transfer/payment in US dollar	0.40% minimal 20 000 tenge, maximal 100 000 tenge	For outgoing transfers/payments at the expense of a transmitter special codes may be used with an option of a guaranteed payment (for example: GOUR, OUROUR or FULLPAY for payments in US dollar etc.), depending on recommendations of correspondent banks
3.10.2.2.	from 03.00 PM until 05.00 PM Guaranteed transfer/payment in US dollar	0.50% minimal 30 000 tenge, maximal 150 000 tenge	Where practicable for the Bank. For outgoing transfers/payments at the expense of a transmitter special codes may be used with an option of a guaranteed payment (for example: GOUR, OUROUR or FULLPAY for payments in US dollar etc.), depending on recommendations of correspondent banks
3.10.3.1.	from 09.00 AM until 03.00 PM Outgoing transfer/payment (BEN), (SHARE):	0.20% minimal 10 000 tenge, maximal 75 000 tenge	Where practicable for the Bank
3.10.3.2.	from 03.00 PM until 05.00 PM Outgoing transfer/payment (BEN), (SHARE):	0.30% minimal 30 000 tenge maximal 100 000 tenge	
3.11.	from 09.00 AM until 03.00 PM Outgoing transfer/payment in hard copy	Tariff rates 3.10.1.1., 3.10.2.1., 3.10.3.1. + 5 000 tenge in addition for each transfer / payment	
3.12.	Cancellation of outgoing transfer/payment before sending in SWIFT system*	1 500 tenge	
3.13.	Inquiry for making a payment, changing details of outgoing transfer/payment by order of a client *	12 000 tenge	In addition, the Bank is entitled to impose on a client all expenses incurred by the Bank as a result of costs/fees of correspondent banks or third banks, including message processing when obtaining inquiries for status of payment, adjustment of details of a transfer/payment, etc.
3.14.	Assistance in reversing outgoing transfer/payment*	15 000 tenge	In addition, the Bank is entitled to impose on a client all expenses incurred by the Bank as a result of costs/fees of correspondent banks or third banks, including message processing when assisting in reversing outgoing transfer/payment etc.
3.15.	Transfers/payments in favour of clients of other banks without stating SWIFT code in all foreign currencies, except the Russian rouble	Tariff rates 3.10. - 3.11. + 4 000 tenge in addition for each transfer/payment	

The Bank shall accept applications for transfer in foreign currency/instructions until 03.00 PM Astana time on a current banking day, except: Chinese yuan – until afternoon Astana time on a current banking day, providing the Bank has technical capability under clauses 3.9.3., 3.10.1.2., 3.10.2.2., 3.10.3.2.

The Bank shall post the transfers/payments coming within the legislation regarding foreign exchange regulation and legislation regarding payments and payment systems within the framework of the RK legislation and such posting shall only be possible providing a full set of supporting documents submitted within the time limit set forth above is available.

Section 4. Conversion, including, in Internet Client system ***

No.	Type of banking service	Tariff rates	Comment
4.1.	from 09.00 AM until 03.00 PM Currency conversion	0 tenge	Conversion shall be made at a commercial rate of the Bank as at a day of conversion

4.2.	from 03.00 PM until 05.00 PM Currency conversion	5 000 tenge for each conversion	Where practicable for the Bank. Conversion shall be made at a commercial rate of the Bank as at a day of conversion
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The Bank is entitled to collect a charge at a rate of 0.3% of an amount of conversion for default in obligations under previously agreed transaction to convert currencies to an amount exceeding 10 000 US dollar (or another currency equivalent).

Section 5. Foreign exchange regulation*

No.	Type of banking service	Tariff rates	Comment
5.1.	Assigning contract identification number (within 2 business days)	0 tenge	
5.2.	Assigning contract identification number (emergent, within 1 business day)	8 000 tenge	
5.3.	Accepting a contract for foreign exchange regulation purposes without assigning contract identification number to the amount of 50 thousand dollars	1 000 tenge	
5.4.	Accepting an amendment to a contract with a contract identification number	2 000 tenge	
5.5.	Deregistration of a contract in connection with services taking in another bank	10 000 tenge	
5.6.	Issue of certificates, letters concerning foreign exchange regulation at request of a client	1 000 tenge	<i>Preparation of a certificate takes 5 business days</i>

All supporting documents required to assign a contract identification number, to change a contract with assigned identification number or to make transfers/payments, which documents come within the legislation regarding foreign exchange regulation, must be submitted during operating time, otherwise the Bank shall reserve the right to postpone acceptance and execution of the above-mentioned transactions/documents until the next banking day.

Section 6. Remote banking services in Internet Client system

No.	Type of banking service	Tariff rates	Comment
6.1.	Connection to Internet Client RBS system: *		
6.1.1.	without a visit of a specialist	0 tenge	
6.1.2.	with a visit of a specialist (by prior agreement with the Bank)	15 000 tenge	As agreed upon with the Bank
6.2.	Provision (issue/replacement) of a key information carrier eToken Java (with electronic-digital signature, for each device) *	10 000 tenge	
6.3.	Regeneration of electronic-digital signature (for each device) on existing key information carrier eToken Java*	2 500 tenge	Certificate period - 1 year
6.4.	Provision of OTR used in Internet-Client RBS system (for each device) *	6 000 tenge	
6.5.	Prolongation of a license to work with OTR, if necessary*	2 000 tenge	License period - 1 year
6.6.	Bank accounts servicing and management in Internet-Client RBS system	0 tenge	Monthly charge
6.7.	Calling for a specialist (by prior agreement with the Bank) *	15 000 tenge	

The Bank is entitled to impose on a client all costs, including travelling expenses, incurred by the Bank as a result of provision of a service.

Section 7. Trade finance

No.	Type of banking service	Tariff rates	Comment
7.1.	Bank guarantees		
7.1.1.	Issue of a bank guarantee:		
	- bank guarantee 100 % covered with cash	1% of an amount of a guarantee, minimum 35 000 tenge, maximum 200 000 tenge	
	- bank guarantee otherwise secured (within the framework of a credit facility)	As agreed or by decision of the Authorized body/authorized persons of the Bank*, minimum 50 000 tenge	
7.1.2.	Changing the terms and conditions of a bank guarantee (increase in amount or prolongation)	As agreed or by decision of the Authorized body/authorized persons of the Bank, minimum 50 000 tenge	
7.1.3.	Other changes in the terms and conditions of a bank guarantee (for each change)	30 000 tenge	
7.1.4.	Processing a claim under a bank guarantee, including a charge for a payment under a bank guarantee	0.3% of an amount of a claim under a guarantee, minimum 50 000 tenge, maximum 200 000 tenge	

7.1.5.	Early termination of a bank guarantee subject to inquiry of a beneficiary's consent	20 000 tenge	
7.1.6.	Advising a bank guarantee/changes in a bank guarantee received from a foreign bank in favour of a beneficiary	30 000 tenge	
7.2.	Export letters of credit		
7.2.1.	Advising export letter of credit	30 000 tenge	
7.2.2.	Advising changes in the terms and conditions of an export letter of credit	30 000 tenge	
7.2.3.	Confirmation of an export letter of credit	As agreed or by decision of the Authorized body/authorized persons of the Bank, minimum 50 000 tenge	
7.2.4.	Negotiating / discounting export documents under an export letter of credit (payment on demand or subject to deferred payment)	As agreed or by decision of the Authorized body/authorized persons of the Bank, minimum 50 000 tenge	
7.2.5.	Checking the documents (for each separate submitted set of documents)	0.3% minimum 50 000 tenge, maximum 200 000 tenge	
7.2.6.	Differences in documents (for each separate submitted set of documents)	15 000 tenge	
7.2.7.	Sending documents for collection purposes without checking	0.15% minimum 25 000 tenge, maximum 100 000 tenge	
7.2.8.	Translation of a transferable letter of credit	0.20 % minimum 30 000 tenge, maximum 100 000 tenge	
7.2.9.	Translation of changes in the terms and conditions of a transferable letter of credit	30 000 tenge	
7.2.10.	Payment under a transferable letter of credit in favour of the second beneficiary (for each payment)	A charge shall be collected in accordance with section 3 "Transfer transactions"	
7.3.	Import letters of credit		
7.3.1.	Opening of an import letter of credit/stand-by letter of credit:		
	- 100% cash covered	1 % of an amount of a guarantee, minimum 35 000 tenge, maximum 200 000 tenge	
	- otherwise secured (within the framework of a credit facility)	As agreed or by decision of the Authorized body/authorized persons of the Bank, minimum 50 000 tenge	Depending on amounts, terms, scope and conditions of services
7.3.2.	Changing the terms and conditions of a documentary letter of credit/stand-by letter of credit (increase in an amount or prolongation)	As agreed or by decision of the Authorized body/authorized persons of the Bank, minimum 50 000 tenge	Depending on amounts, terms, scope and conditions of services
7.3.3.	Other changes in the terms and conditions of a documentary letter of credit/stand-by letter of credit (for each change)	30 000 tenge	
7.3.4.	Checking documents under an import letter of credit (for each separate set of submitted documents), including a charge for making a payment under a letter of credit	0.4 % minimum 50 000 tenge, maximum 200 000 tenge	
7.3.5.	Differences in the documents (for each separate set of submitted documents)	15 000 tenge	
7.3.6.	Early termination of a documentary letter of credit/stand-by letter of credit subject to an inquiry for a beneficiary's consent	20 000 tenge	
7.3.7.	Discounting the documents under a documentary letter of credit subject to a deferred payment	As agreed or by decision of the Authorized body/authorized persons of the Bank, minimum 50 000 tenge	Depending on amounts, terms, scope and conditions of services
7.4.	Documentary collection		
7.4.1.	Advising an import documentary collection	0.15 % minimum 25 000 tenge,	

		maximum 100 000 tenge	
7.4.2.	Advising changes in an import documentary collection	15 000 tenge	
7.4.3.	Returning unpaid documents within the framework of an import documentary collection	15 000 tenge	
7.4.4.	Transfer of money for the purpose of a payment for collection	A charge shall be collected in accordance with section 3 “Transfer transactions”	
7.5.	Other trade finance services *		
7.5.1.	Other trade finance services	As agreed or by decision of the Authorized body/authorized persons of the Bank	

The Bank is entitled to impose on a client all expenses incurred as a result of costs/charges of third banks in connection with provision of services within the framework trading activities.

Section 8. Safe deposit transactions *

See the tariff rates for providing banking services relating to safe deposit transactions in the Tariff rates of Bank RBK JSC for banking services for natural persons.

Section 9. Other services *

No.	Type of banking service	Tariff rates	Comment
9.1.	Statements of account in Internet-Client system	0 tenge	
9.2.	Issue of a statement/duplicate statement of account with historical data for a period less than 6 months from a date of inquiry	1 000 tenge (up to 50 sheets)	
		3 000 tenge (exceeding 50 sheets)	
9.3.	Issue of a statement/duplicate statement of account with historical data for a period exceeding 6 months from a date of inquiry	1 000 tenge	A charge shall be collected in addition to tariff rate stated in clause 9.2.
9.4.	Issue of a duplicate/copy of a document from a client legal file, client bank account agreements, payment and other documents dated during a period not exceeding 6 months	200 tenge	For each sheet from requested documents
9.5.	Issue of a duplicate/copy of a document from a client legal file, client bank account agreements, payment and other documents dated during a period exceeding 6 months, but not more than fixed period of storage of documentation (preparation takes 15 business days)	500 tenge	For each sheet from requested documents
9.6.	Issue of information and letters	1 000 tenge	
9.7.	Emergent issue of information and letters (within 1 business day)	3 000 tenge	Service is provided only by prior agreement with the Bank and if the Bank has technical capability
9.8.	Submission of a certificate of loan debt, with interpretation of charged and repaid debt under a Credit instrument	5 500 tenge	Certificates are issue for free once a month.
			Subsequent certificates are issued on a fee paid basis at fixed tariff rate
9.9.	Submission of any certificates upon application of a client relating to a Credit instrument	5 500 tenge	
9.10.	Issue of a certificate to take part in a tender	1 500 tenge	
9.9.	Confirmation for auditing companies at request of a client (preparation takes 5 business days)	10 000 tenge	
9.12.	Issue of a turnover balance sheet (for each sheet)	500 tenge	
9.13.	Consulting services relating to execution of a payment order*	3 000 tenge	
9.14.	Sending documents by courier mail	actual expenses of the Bank	
9.15.	Other services	As agreed or by decision of the Authorized body / authorized persons of the Bank	

Certificates are presented at a written inquiry of a client separately for each item. Preparation of a certificate takes 5 business days (unless otherwise stated in the tariff rates).

Section 10. Borrowing transactions

No.	Type of banking service	Tariff rates	Comment
10.1	Granting financing/credits/issue of a loan	The amounts shall be fixed in a Contract/Agreement, under decision of the Authorized body / Authorized person of the Bank	A fee/charge shall be paid in accordance with a credit facility agreement / bank loan agreement.
10.2	Services relating to collateral and other security	The amounts shall be fixed in a Contract/Agreement, under decision of the	A charge shall be paid in accordance with a credit facility agreement / bank loan agreement.

		Authorized body / Authorized person of the Bank	
Section 11. Brokerage services in the securities market			
No.	Type of banking service	Tariff rates	Comment
11.1.	Management of depo account by the bank		
11.1.1.	Opening, closing of a personal account to record securities	0 tenge	
11.1.2.	Management of a personal account for a client to record and keep securities	2 MCI + a charge of Central Securities Depository JSC	
11.2.	Transactions with securities		
11.2.1.	Transaction of purchase / sale of securities	0.01% of transaction amount + a charge of Kazakhstan Stock Exchange JSC minimal 2 MCI	
11.2.2.	Transaction of REPO / reverse REPO	1% of an amount of income/expense + a charge of Kazakhstan Stock Exchange JSC minimal 1 MCI	
11.2.3.	In case of failure to satisfy a request of a client for transactions in trading system, a charge for the bank's services shall be equal to	2 MCI	
11.2.4.	Securities redemption	2 MCI for each transaction	
11.2.5.	Putting in/ withdrawing from nominal holding	2 MCI + a charge of Central Securities Depository JSC for each transaction	
11.2.6.	Executing pledge transactions (blocking, encumbering)	1 MCI + a charge of Central Securities Depository JSC for each transaction	
11.3.	Other services		
11.3.1.	Issue of a statement of personal account /report on transactions on personal account (at request of a client)	2 MCI + a charge of Central Securities Depository JSC	
11.4.	Global custodian services		
11.4.1.	Global custodian services	at tariff rates of a global custodian	

Section 12. Salary project and corporate payment cards for legal entities

See the tariff rates for provision of banking services relating to salary project and corporate payment cards in the Tariff rates of Bank RBK JSC for banking services for natural persons

Symbols:

* - a tariff rate is stated including VAT;

** - The Bank is entitled to impose on a client all expenses incurred as a result of costs/charges of third banks;

*** - The Bank is entitled to collect a charge at the rate of 0.3% of an amount of conversion for default in obligations under previously agreed transaction for conversion/translation of foreign currency to an amount exceeding 10 000 US dollars (or another currency equivalent).

Note:

- The services mentioned in these tariff rate provisions are provided at discretion of the Bank on the basis of respective bank service agreements to be made with a client and the Rules of general terms and conditions of transactions of the Bank. The tariff rates shall be reviewed from time to time. The Bank reserves the right to change the tariff rates according to the procedure provided for by the Rules of general terms and conditions of transactions of the Bank, in case of changes in the market conditions and/or general strategy of the Bank.
- Charges for banking services shall be collected in accordance with these tariff rates provisions, within time limits stated above and under the legislation of the Republic of Kazakhstan. Collecting procedure shall be performed in accordance with the Rules of general terms and conditions of transactions of the Bank or other agreements concluded with the Bank.
- The Bank has the right to refuse to provide a service to a client in case the funds on an account are insufficient to pay charges of the Bank or in other cases provided for by the legislation of the Republic of Kazakhstan.
- A commission fee fixed by the tariff rates provisions shall be collected for each provided service / transaction / payment / transfer.
- A banking day shall be fixed by the Bank from 9.00 AM until 06.00 PM Astana time.
- These tariff rates shall also extend to transactions to be made with the persons having special relations with the Bank. Transactions with the persons having special relations with the Bank shall be settled according to the procedure established by the legislation of the Republic of Kazakhstan and internal regulatory documents of the Bank.