

Annex ____
to minutes to the meeting of the Board of Directors
of Halyk Bank JSC by absent voting
No. ____ dated ____ 2025

“Annex 6
to the Rules on General Terms and Conditions of Halyk Bank JSC’s Operations,
approved by resolution of the Board of Directors
No.65 dated 15 July 2011

Maximum amounts and terms of loans provided to large, medium and small business entities, maximum interests on loans to large, medium and small business entities

	Maximum amounts of loans provided		Maximum terms of loans provided		Maximum values of nominal interest rate on loans	
	SMB/CB		SMB/CB		SMB/CB	
	min	max	min	max	min	max
Loans	KZT 10,000	Amount of open limits for a group of companies shall not exceed 25% of the Bank's equity; amount of open limits for a group of companies - related parties of the Bank – 10% of the Bank's equity	1 day	360 months	0% p.a. in KZT, USD, RUB, CNY, UZS, GBP, JPY	43% p.a. in KZT, USD, EUR, CNY, UZS, GBP, JPY
Overdraft			1 day	24 months	0.1% p.a. in KZT, USD, RUB, CNY, UZS, GBP, JPY	30% p.a. in KZT, USD, EUR, CNY, UZS, GBP, JPY
Guarantees, letters of credit			1 day	360 months	0.1% p.a. in KZT, USD, RUB, CNY, UZS, GBP, JPY	30% p.a. in KZT, USD, EUR, CNY, UZS, GBP, JPY
Accounting of promissory notes			1 day	120 months	0%	30%
Factoring, forfaiting operations			1 day	84 months	0.1% p.a. in KZT, USD, RUB, CNY, UZS, GBP, JPY	43% p.a. in KZT, USD, EUR, CNY, UZS, GBP, JPY
Credit limit for corporate cards		Corporate card credit limit shall not exceed 0.05% of the Bank's equity	1 month	12 (twelve) months with possible prolongation	0.1% p.a. in KZT, USD, RUB, CNY, UZS, GBP, JPY	35% p.a. in KZT, USD, EUR, CNY, UZS, GBP, JPY

*Excluding the guarantee, without specifying its expiration calendar date, provided in accordance with the Bank's IRD

**Taking into account the maximum annual effective interest rate on bank loans.”