

The tariff comes into force on 08.04.2026.

	Services*	Salem**
1.	Customer accounts: opening, maintenance and closing, including VAT	
1.1.	Maintaining a current, metal account (regardless of account activity)	
1.1.1.	during the grace period***	1 500 tenge
1.2.1.	after the grace period (base tariff)	2 500 tenge
2.	KZT money transfers, including VAT	
2.1.	External transfers in tenge with current value date:	
2.1.1.	until 01-00 pm ALT	0 tenge
2.1.2.	from 01.01 pm to 05.30 pm ALT	0 tenge
2.1.3.	after 05.30 pm ALT (subject to technical capability of the Bank) (The tariff also applies to payments on letters of credit, guarantees, collection and reimbursement obligations)	
2.1.3.1.	during the grace period***	0 tenge
2.1.3.2.	after the grace period (base tariff)	0,15% min 500 tenge max 3 000 tenge
2.2.	Urgent external transfers in tenge with current value date until 03.00 pm	
2.2.1.	during the grace period***	1 000 tenge
2.2.2.	after the grace period (base tariff)	0,15% min 500 tenge max 3 000 tenge
2.3.	External transfers in tenge with future value date	1 000 tenge
2.4.	Pension, social payments, Compulsory Social Health Insurance, Unified Cumulative Payment (for IEs), including VAT *The Unified Cumulative Payment is applicable only to tax agents subject to special tax regulations: 1) based on simplified tax return, 2) agricultural producers	0 tenge
3.	Cash transactions , including VAT	
3.1.	Cash acceptance in tenge	
3.1.1.	during the grace period***	0 tenge
3.1.2.	after the grace period (base tariff)	0,15% min 150 tenge
3.2.	KZT cash acceptance online (through ADM, Payment terminals)	
3.2.1.	during the grace period***	0 tenge
3.2.2.	after the grace period (base tariff)	0,15% min 150 tenge
3.3.	Cash recounting subject to excess and shortage of money, counterfeit banknotes except for Russian rubles	
3.3.1.	during the grace period***	500 tenge
3.3.2.	after the grace period (base tariff)	0,15% of the amount, min 500 tenge
3.4.	Cash disbursement in tenge according to the request for exchange	0.5%, but not less than 500 tenge
3.5.	Banknotes and coins change subject to the Bank's technical capability, this service is available for the clients having current account in the Bank)	0.5%, but not less than 500 tenge
4.	Customer Remote Service, including VAT	
4.1.	OnlineBank HALYK System:	
4.1.2.	Smart card reissue	0 tenge
4.1.3.	Monthly subscription fee for maintaining electronic customer accounts using OnlineBank HALYK system for 1 electronic contract (charged additionally to the standard contract maintenance fee)	0 tenge

*Services not specified in this list are charged in accordance with standard tariffs.

**The tariff is intended only for new clients - individual entrepreneurs connected by opening their first account with Halykbank through "Onlinebank"

***The tariff is valid for 6(six) months from the date of connection. After 6(six) months, the base tariff, according to the approved list, applies.

The tariff comes into force on 15.06.2026.

	Services*	Salem**
1.	Customer accounts: opening, maintenance and closing, including VAT	
1.1.	Maintenance of current, metal account with transactions made within current month	
1.1.1.	during the grace period***	1 500 tenge
1.2.1.	after the grace period (base tariff)	2 500 tenge
2.	KZT money transfers, including VAT	
2.1.	External transfers in tenge with current value date:	
2.1.1.	until 01-00 pm ALT	0 tenge****
2.1.2.	from 01.01 pm to 05.30 pm ALT	0 tenge****
2.1.3.	after 05.30 pm ALT (subject to technical capability of the Bank) (The tariff also applies to payments on letters of credit, guarantees, collection and reimbursement obligations)	
2.1.3.1.	during the grace period***	0 tenge****
2.1.3.2.	after the grace period (base tariff)	0,15% min 500 tenge max 3 000 tenge
2.2.	Urgent external transfers in tenge with current value date until 03.00 pm	
2.2.1.	during the grace period***	1 000 tenge
2.2.2.	after the grace period (base tariff)	0,15% min 500 tenge max 3 000 tenge
2.3.	External transfers in tenge with future value date	1 000 tenge
2.4.	Pension, social payments, Compulsory Social Health Insurance, Unified Cumulative Payment (for IEs), including VAT *The Unified Cumulative Payment is applicable only to tax agents subject to special tax regulations: 1) based on simplified tax return, 2) agricultural producers	0 tenge
3.	Cash transactions , including VAT	
3.1.	Cash acceptance in tenge	
3.1.1.	during the grace period***	0 tenge
3.1.2.	after the grace period (base tariff)	0,15% min 150 tenge
3.2.	KZT cash acceptance online (through ADM, Payment terminals)	
3.2.1.	during the grace period***	0 tenge
3.2.2.	after the grace period (base tariff)	0,15% min 150 tenge
3.3.	Cash recounting subject to excess and shortage of money, counterfeit banknotes except for Russian rubles	
3.3.1.	during the grace period***	500 tenge
3.3.2.	after the grace period (base tariff)	0,15% of the amount, min 500 tenge
3.4.	Cash disbursement in tenge according to the request for exchange	0.5%, but not less than 500 tenge
3.5.	Banknotes and coins change subject to the Bank's technical capability, this service is available for the clients having current account in the Bank)	0.5%, but not less than 500 tenge
4.	Customer Remote Service, including VAT	
4.1.	OnlineBank HALYK System:	
4.1.2.	Smart card reissue	0 tenge
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***The tariff is valid for 6(six) months from the date of connection. After 6(six) months, the base tariff, according to the approved list, applies.

**** This rate applies within the free transfer limit of 50, 000, 000 tenge per month per client. For transactions above this limit, the "Standard" rates apply (clauses 2.2.1, 2.2.2, 2.2.3).