Annex 2
to resolution of the Tariff Committee
No.763 dated 19 October 2016
as amended by:
TCR No.844 dated 1 November 2016 ,TCR No.796 dated 20 October 2016, TCR No.846 dated 1 November 2016, TCR No.27 dated 17.01.2017, TCR No.180 dated 28.02.2017, TCR No.187 dated 02.03.2017, TCR No.290 dated 17.03.2017, TCR No.353 dated 17.03.2017, TCR No.526 dated 18.07.2017, TCR No.660 dated 12.09.2017, TCR No.592 dated 09.08.2017, TCR No.650 dated 06.09.2017, TCR No.676 dated 19.09.2017, TCR No.788 dated 26.10.2017, TCR No.943 dated 22.12.2017, TCR No.976 dated 29.12.2017, TCR No.294 dated 18.04.2018, TCR No.406 dated 04.05.2018, TCR No.437 dated 11.06.2018, TCR No.482 dated 27.06. 2018, TCR No.548 dated 26.07.2018, TCR No.568 dated 16.08.2018, TCR No.606 dated 29.08.2018, TCR No.799 dated 15.10.2018 r., TCR No.838 dated 26.10.2018 , TCR No.907 dated 15.10.2018 (effective from 01.01.2019), TCR No.468 dated 25.06.2020 (effective from 15.07.2020) TCR No.587 dated 08.10.2021, TCR No.170 dated 18.03.2022, TCR No.206 dated 01.04.2022 (effective from 28.03.2022),TCR No.302 dated 19.04.2022 (effective from 25.04.2022), TCR No.378 dated 04.05.2022 (effective from 11.05.2022),TCR No.390 dated 06.05.2022 (effective from 08.05.2022), TCR No.491 dated 14.06.2022 (effective from 17.06.2022), TCR No. 211 dated 31.03.2022 (effective from 05.07.2022), TCR No. 570 dated 20.07.2022 (effective from 14.08.2022),TCR No. 1605 dated 31.10.2023 (effective from 02.11.2023), TCR No. 1610 dated 02.11.2023 (effective from 14.11.2023),TCR No. 1804 dated 30.12.2023 (effective from 18.01.2024), TCR No. 548 dated 31.07.2024 (effective from 20.08.2024), TCR 625 dated 07.09.2024 (effective from 23.09.2024),TCR 654 dated 18.09.2024 (effective from 26.09.2024), TCR 635 dated 13.09.2024 (effective from 07.10.2024), TCR 1560 dated 13.10.2023 (effective from 03.03.2025), TCR 141 dated 28.02.2025 (effective from 17.03.2025), TCR 335 dated 07.05.2025 (effective from 22.05.2025, adjustment TCR 1025 dated 25.09.2026, adjustment TCR 1087 dated 14.10.2026), TCR 420 dated 30.05.2025 (effective from 31.05.2025), TCR 647 dated 20.08.2025 (effective from 14.09.2025), TCR 1021 dated 18.12.2025 (effective from 03.01.2026),TCR 1090 dated 30.12.2025 (effective from 03.01.2026), TCR 40 dated 21.01.2026 (effective from 01.02.2026), TCR 1030 dated 14.12.2025 (effective from 26.03.2026), TCR 292 dated 13.03.2026 (supplement to TCR 1030 dated 14.12.2025), TCR 750 dated 16.06.2026 (effective from 02.07.2026), TCR 677 dated 10.06.2026 (effective from 15.09.2026), TCR 335 dated 07.05.2025 (effective from 22.05.2025, (effective from 20.10.2026, adjustment TCR 1025 dated 25.09.2026, adjustment TCR 1087 dated 14.10.2026)), TCR 1131 dated 23.10.2026 (effective from 08.11.2026).

Retail Banking Tariffs

No.	Transaction	Fee charged		
		Current account	Demand deposit's savings account	Time deposit's savings account
1	**Account transactions**			
1.1	***Account opening/closing, service***			
1.1.1	Account opening		not applicable	0 tenge
	at Bank's outlet	0 tenge		
	via Halyk Super App system13	0 tenge		
1.1.2	Account closing[2]	0 tenge	0 tenge	0 tenge, 1% (if deposit's period is under 1 month)
1.1.3	Servicing of immovable account (the account without any credit/debit transaction during 12 month from the date of last transaction made by the client or its representative)3	Account balance but no more than 1000 tenge monthly	0 tenge	
1.1.4	Issue and servicing of Altyn Plus and Altyn UnionPay Plus cards, opened to current account[4]	0 tenge	not applicable	
1.2	***Acceptance and withdrawal of cash from account/to account***			
1.2.1	Acceptance of cash from the account holder (except for RUB, USD of 1996-2013 issue)			
	in a Bank's outlet[5]	0 tenge	0 tenge	
	In the Bank's devices with Cash-In option[11]	0 tenge		
	Accepting cash from the account holder in RUB *regardless of the method of money dep*	15% , min 10 000 tenge	0 tenge	15% , min 10 000 tenge
	Acceptance of cash in USD of 1996-2013 issue	2% of the amount		
1.2.2	**Disbursement of cash1**			
	- credited to the account agreement between the Bank and a legal entity for payment of salaries, pensions, other payments (other crediting)	0 tenge	not applicable	
	- credited to the account with no agreement between the Bank and a legal entity for payment of salaries, pensions, other payments (other crediting)	1% of the amount	KZT 0 (regardless of the deposit currency. Money is withdrawn via current account or card account)	In accordance with the terms and conditions of the Bank Deposit Agreement, upon withdrawal of the deposit amount/part of the deposit, with the period of holding on the savings account for term deposit of less than 7 calendar days - 1% of the amount [14,]
1.3	***Money crediting to the customer account***	0 tenge		
1.4.	***Deposit account transactions1***			
	Upon partial withdrawal of the deposit amount[15] before the expiration of 7 calendar days from the date of depositing (regardless of how the money was credited) at the Bank	N/A		1% of the amount
	For withdrawal of the deposit amount in case of early termination of the bank deposit agreement before expiration of 7 calendar days from the date of depositing (regardless of how the money was credited)	N/A		1% of the amount
2	**Transfers from the account in the Bank[18]**			
2.1	***Transfers within the Bank***			
	to accounts of natural persons			
	- to current account of a cardholder			
	at Bank's outlet	0 tenge		
	via Halyk Super App system	0 tenge		

2.1.1	- from customer account opened in other branch of the Bank via outlet of the Bank	1 000 tenge (0 tenge when transaction is made via passport reader)	
	- to current account of other natural person		
	at Bank's outlet	0,2%, min. 500 tenge, max. 5000 tenge (In equivalent to another currency)	not applicable
	via Halyk Super App system	250 tenge	not applicable
2.1.2	to corporate accounts without Agreement concluded between Bank and legal entity		
	at Bank's outlet	0,2%, min. 500 tenge, max. 5000 tenge	
	via Halyk Super App system		
	- in tenge	250 tenge	not applicable
	- under retail lending program without fee and other charges	0 tenge	not applicable
2.1.3	Money transfers from account on the instructions of third parties (collection orders, payment request-orders)	0 tenge	
2.2	***Money transfer to other banks***		
2.2.1	*at Bank's outlet*		
	- in tenge	0,5%, min. 500 tenge, max. 5 000 tenge	not applicable
	- in foreign currency:		
	- in foreign currency (BEN, correspondent bank's and agent bank's fee is charged from a payee)		
	- in USD	0,35%, min. 25 USD, max. 250 USD	not applicable
	- in EUR	0,35%, min. 20 EUR, max. 200 EUR	not applicable
	- in RUB	0,35%, min. 1 000 RUB, max. 15 000 RUB	not applicable
	- in KGS, TJS	0,35%, min. 25 USD, max. 250 USD	not applicable
	- other types of currencies, excluding USD, EUR, RUB, KGS, TJS	0,35%, min. 30 USD, max. 250 USD	not applicable
	Type of the fee "OUR" - fees of a sending bank, beneficiary bank, correspondent bank and agent banks are charged from money sender		
	- in USD	0,35%, min. 35 USD, max. 300 USD	not applicable
	- in EUR	0,35%, min. 30 EUR, max. 225 EUR	not applicable
	- in RUB	0,35%, min. 1 100 RUB, max. 18 000 RUB	not applicable
	- in KGS, TJS	0,35%, min. 25 USD, max. 200 USD	not applicable
	- other types of currencies, excluding USD, EUR, RUB, KGS, TJS	0,35%, min. 30 USD, max. 250 USD	not applicable
	via Halyk Super App system		
	- in tenge	250 tenge	not applicable
	- under retail lending program without fee and other charges	0 tenge	not applicable
	- in foreign currency:		
	Type of the fee "OUR" - fees of a sending bank, beneficiary bank, correspondent bank and agent banks are charged from money sender		
	- in USD	0,3%, min. 7 000 tenge, max. 70 000 tenge	not applicable
	- in EUR	0,3%, min. 7 000 tenge, max. 70 000 tenge	not applicable
	- in RUB	0,3%, min. 5 000 tenge, max. 70 000 tenge	not applicable
	- in KGS, TJS	0,3%, min. 5 000 tenge, max. 50 000 tenge	not applicable
	- other types of currencies, excluding USD, EUR, RUB, KGS, TJS	0,3%, min. 5 000 tenge, max. 50 000 tenge	not applicable
2.2.2	Money transfers from account on the instructions of third parties (collection orders, payment request-orders)		
	- in tenge	1%, min. 1 000 tenge,max. 3 000 tenge	
	- in foreign currency (BEN, correspondent bank's and agent bank's fee is charged from a payee)		
	- in foreign currency (OUR - fees of a sending bank, beneficiary bank, correspondent bank and agent banks are charged from money sender)	0,3%, min. 3000 tenge, max. 25 000 tenge	
3	**Transfers without account opening[1]**		
3.1	***Transfers within the Bank***		
3.1.1	to accounts of natural persons		
	- to card account/current account of the sender in the Bank's outlet (except for RUB, USD of 1996-2013 issue)	0 tenge	
	- to card account/current account of the sender in the Bank's outlet in RUB	15% , min 10 000 tenge	
	- to card account/current account of the other individual in the Bank's outlet (except for RUB, USD of 1996-2013 issue)	0 tenge	
	- to card account/current account of the other individual in the Bank's outlet in	15% , min 10 000 tenge	
	- acceptance of cash in USD of 1996-2013 issue to the card account/current account of the sender at the Bank's outlet	2% of the amount	
	from accounts opened in other branch of the Bank for cash receipt (upon availability of Passport Reader device, the transaction is made as cash withdrawal from the account p.1.2.)	1 000 tenge	
3.1.2	"Express Transfer" during 15 minutes in the outlet of the Bank	3%, min. 300 tenge,max. 60 000 tenge	
3.1.3	to corporate accounts without Agreement concluded between Bank and legal entity in outlet of the Bank	1%, min. 300 tenge,max. 30 000 tenge	
3.2	***Money transfer to other banks***		
3.2.1	money transfer to other RK banks in outlet of the Bank		
	- in tenge	1%, min. 500 tenge,max. 30 000 tenge	
3.2.2	international transfers in Money Gram and Western Union systems in outlet of the Bank	under tariffs, approved by transfer systems	
3.2.3.	international transfers to cards of individuals of Banks of Uzbekistan (UZ card, HUMO)17	0 %	
3.2.4.	International transfers to Uzbekistan Bank cards (UZ card, HUMO) by phone number17	0 %	
4	**Payments[7]**		
4.1	***Payments in favor of legal entities within the framework of concluded Agreements for acceptance of payments between legal entities and Bank***		
	-payment documents processing (payment of utilities, telecommunication and other services, within the framework of concluded agreements[8])		

4.1.1	*in outlet of the Bank (tariffs for Baikonyr Regional Branch are indicated in roubles). The preferential tariff is applied by the Bank in the presence of the customer in the Bank and (or) upon presentation of the document granting the right to carry out actions on behalf of the pensioner and (or) disabled person and (or) participant of Great Patriotic War*	100 tenge /20 roubles (50 tenge/10 roubles - for pensioners, 0 tenge/roubles - for disabled, participants of Great Patriotic War, except equated citizens)	
	via Halyk Super App system		
	- utilities payment	0 tenge	
	- payment for telecommunication and other services	50 tenge (5 tenge for persons who have opened special account for social allowances)	
	via payment terminal	70 tenge	
4.1.2	- money transfer to corporate account[9]		
	in outlet of the Bank (tariffs for Baikonyr Regional Branch are indicated in roubles). The preferential tariff is applied by the Bank in the presence of the customer in the Bank and (or) upon presentation of the document granting the right to carry out actions on behalf of the pensioner and (or) disabled person and (or) participant of Great Patriotic War	1%, min. 200 tenge/40 rubles,max. 3 000 tenge/600 rubles (1%, min. 50 tenge/10 rubles,max. 3 000 tenge/600 rubles – for pensioners, disabled, participants of Great Patriotic War (except equated citizens))	
	via Halyk Super App system		
	- utilities payment	0 tenge	
	- payment for telecommunication and other services	100 tenge (5 tenge for persons who have opened special account for social allowances)	
	via payment terminal	1%, min. 70 tenge max. 3 000 tenge	
4.1.3	- transfer of payments for the amount remained from the previous payment		
	via payment terminal	0 tenge	
4.2	***Budget payments:***		
	at Bank's outlet		
	- KZT1 - KZT10,000	100 tenge	
	- KZT10,001 - KZT50,000	150 tenge	
	- KZT50,001 - KZT100,000	300 tenge	
	- KZT100,001 - KZT1,000,000	1%, min. 400 tenge	
	- KZT1,000,000 tenge and more	0,3%, min. 1 500 tenge	
	via payment terminal		
	- Mandatory social charges/ mandatory pension contributions / mandatory social health insurance charges and contributions		
	- acceptance and processing of payment document	500 tenge	
	- acceptance and processing of payment document for each optional period	500 теңге және әрбір кезең үшін 150 теңге	
	via payment terminal	0,3%, min. 100 tenge,max. 200 tenge	
	via Halyk Super App system	50 tenge (5 tenge for persons who have opened special account for social allowances)	
	- other types of budgetary payments		
	via Halyk Super App system	50 tenge	
	Single cumulative payment: (regardless of the payment period)		
	in the Bank's branch	250 tenge	
	via payment terminal	100 tenge	
	via Halyk Super App systems	0 tenge	
5	**Statements, balances, certificates1**		
5.1	***Provision of statement and balance***		
5.1.1	*at Bank's outlet*		
	- current till 1 month	0 tenge	
	- over 1 month till 12 months (inclusive)	300 tenge (per statement)	0 tenge
	- over 1 year	2 500 tenge (per statement)	0 tenge
5.1.2	*via Telebanking system*		
	- account statement to customer's e-mail, registered in the card system	0 tenge	
	- account balance (current, savings/loan)	0 tenge	
	- information on recent 5 (five) transactions on the account (current, savings/loan)	0 tenge	
5.1.3	*via Halyk Super App system*		
	- account balance (current, savings/loan)	0 tenge	
	- account statement (current, savings, loan account)	0 tenge	
5.1.4	*via payment terminal*		
	- current till 1 month	0 tenge	
	- over 1 month till 12 months (inclusive)	200 tenge(per statement)	0 tenge
5.2	***Issue of certificates***		
	at Bank's outlet		
	- issue of certificates under approved list[1] (the list is enclosed) in outlet of the Bank	2 000 tenge	
	- issue of certificates on purchase, withdrawal from account of FX[1] in outlet of the Bank	2 000 tenge	
	via Halyk Super App system		
	- issuance of statements as per approved list1 (list is attached)	0 tenge	
5.3	***The service "Email Statement" (delivery of electronic notifications, including***		
5.3.1	Connection, disconnection[1]	0 tenge	
5.3.2	Automatic delivery of notifications (monthly fee)	0 tenge per month for each e-mail connected to bank account	

5.3.3	Password change to receive monthly statement	0 tenge
6	**Other transactions**	
6.1	***Issue of duplicates [1] (disabled and participants of Great Patriotic War are exempted from the fee (except equated citizens)):***	
	- agreements and addenda and supporting documents of payment	2 000 tenge
6.2	***Execution of standing instruction***	0 tenge
6.3	***Search of deposit/inquiry of account balance, being opened in other branch upon customer's/inheritant's application [1]***	0 tenge
6.4	***Adjustment of payment documents for external transfers as per the customer's application***	8 500 tenge
6.5	***Investigation of executed outgoing FX payments as per the customer's application [1]***	up to 2 months - 5 000 tenge, up to 6 months - 9 000 tenge, over -13 000 tenge
6.6	***Acceptance of invalid banknotes for collection, replacement of invalid banknotes to valid banknotes1***	10% from par value of presented banknotes
6.7	***"SMS-Notification" Service (delivery of notifications to the mobile phone of current and savings account transactions [12]***	
6.7.1	Connection, disconnection[1]	0 tenge
6.7.2	- automatic delivery of notifications (monthly fee) for current accounts	350 tenge per month for each mobile phone number connected the bank account
6.7.3	- automatic delivery of notifications (monthly fee) for current[10] and savings accounts	0 tenge per month for each mobile phone number connected the bank account
6.8	Token device connection[1]	0 tenge
6.9	Personal banking	4500 tenge (monthly)
6.10	Banknote and coin change fee (subject to technical capability of the Bank)1	1,5% of the amount min. KZT 2 500, max. KZT 25 000

Notes:

1	This tariff includes VAT
2	Fee of savings account covers deposits "Halyk - Standard", "Halyk - Pension", "Halyk for Children" , "Standard"
3	Bank fee for maintenance of immovable account is charged from current bank accounts, opened in KZT and FX, regardless of the balance on the account that had no any credit/debit transaction during 12 months№ This tariff includes VAT
4	These cards support the following transactions: 1. cash acceptance and withdrawal is carried out in accordance with p.1.2. 2. reset of PIN code, receipt of information on current account balance via Bank's ATM, reissue of card instead of lost/stolen/damaged/unclaimed is carried out under the tariffs for Altyn UnionPay Classic card
5	Bank outlets shall mean Outlets, District Divisions, Personal Service Centers, VIP Centers
6	To delete footnote No.6.
7	Indicated tariffs cover account payments and payments without opening of account
8	In cases, if the terms of the agreement for acceptance and transfer of payments concluded between the Bank and legal entity, provide for fee charging for transfer from a legal entity.
9	In cases, if the terms of the agreement for acceptance and transfer of payments concluded between the Bank and legal entity, provide for fee charging for transfer from a natural person.
10	If one of the terms are met: - the amount of the balance on the bank accounts at the time of accrual of the subscription fee- at least USD10 000 (ten thousand). At the same time, upon availability of bank accounts in different currencies, the remains are summed at the exchange rate of the National Bank of Kazakhstan at the time of charging the subscription fee, regardless of the connection to the service «SMS Information" of other bank accounts; - availability of existing loan/loan amount or loan paid during the period up to 6 months in any currency, in the amount not less than the amount of USD10 000 (ten thousand). If you have a loan in another currency, the balance is recalculated at the exchange rate of the National Bank of Kazakhstan at the time of charging monthly fee.
11	If technically feasible
12	Except for special allowance accounts/for housing payments, as well as current accounts of GONS-Bobek (State Educational Savings System)
13	Halyk application is a system of remote access to e-banking services via mobile app available in Google Play and App Store for Android and iOS platforms. All Halyk application tariffs are specified in Halyk Super App tariffs
14	in accordance with the terms and conditions of the concluded agreement for deposits opened with Halyk Bank JSC before 30 July 2018.
15	in accordance with the terms and conditions of the concluded agreement for deposits opened with Halyk Bank JSC after 30 July 2018, including migrated KKB deposits (KKB Deposit with fee charged, KKB Multicurrency Deposit"), and deposits opened with Halyk Bank JSC before 30 July 2018.
16	Money withdrawal through a card account after technical implementation
17	Promotional tariff is valid until 03.02.2027.
18	This tariff is inclusive of VAT when making transfers from a current account

List of Certificates:

- Certificate of availability/absence of current account/savings account/current account in the card base, per certificate of each account (no fee is charged upon issue of certificate at request of notary/notary chamber, as well as the issuance of the certificate of existence of account/account balance, intended for the payment of compensation to citizens suffered from nuclear tests at the Semipalatinsk nuclear polygon, the ecological disaster in the Aral Sea region, as well as victims mass political repressions);
- Certificates and copies of documents from the archive of the Bank (chargeable for each calendar year);
- Confirmation of payments/non-payment to the budget and utilities payments (chargeable for each calendar year);
- Confirmation of payment/non-payment of obligatory pension contributions to the Unified Accumulative Pension Fund (chargeable for each calendar year);