



to resolution of Tariff Committee No.763 dated 19 October 2016 as amended by:
 No.235 dated 16.03.2017, No.418 dated 25.05.2017, No. 456 dated 08.06.2017, No.462 dated 15.06.2017, No.719 dated 04.10.2017,
 No.731 dated 11.10.2017, No.247 dated 30.03.2018., No.257 dated 04.04.2018, No.321 dated 27.04.2018,
 TCR No.567 dated 16.08.2018., TCR No.637 dated 14.09.2018, TCR No.854 dated 04.10.2018,
 Minutes to meeting of the Board of Directors by absent voting No.6 dated 05.02.19,
 TCR 1192 dated 28.12.18, TCR 438 dated 25.02.19, TCR 506 dated 03.04.19, TCR 531 dated 10.04.19,
 TCR 1927 dated 15.08.19, TCR 1944 dated 22.08.19, TCR 2367 dated 25.12.2019. (effective from 15.01.2020),
 TCR 18 dated 16.01.2020. (effective from 01.02.2020), TCR 90 dated 27.01.2020. (effective from 15.02.2020),
 TCR 89 dated 29.01.2020. (effective from 24.02.2020), TCR 112 dated 31.01.2020. (effective from 01.03.2020),
 TCR 458 dated 24.06.2020. (effective from 15.07.2020), TCR 728 dated 04.11.2020. (effective from 15.11.2020),
 TCR 734 dated 04.11.2020. (effective from 01.12.2020), TCR 858 dated 22.12.2020. (effective from 05.01.2021),
 TCR 101 dated 24.02.2021. (effective from 01.03.2021), TCR 125 dated 12.03.2021. (effective from 05.04.2021),
 TCR 243 dated 27.04.2021 (effective from 01.05.2021), TCR 326 dated 09.06.2021 (effective from 10.06.2021),
 TCR 537 dated 09.08.2021 (effective from 15.09.2021), TCR 592 dated 13.10.2021 (effective from 18.10.2021),
 TCR 650 dated 01.11.2021 (effective from 02.11.2021), TCR 389 dated 06.05.2022 (effective from 08.05.2022), TCR 399 dated 16.05.2022 (effective from 27.05.2022),
 TCR 402 dated 18.05.2022 (effective from 01.06.2022), TCR 532 dated 24.06.2022 (effective from 15.07.2022), TCR 65 dated 07.02.2023 (effective from 23.02.2023), TCR 1258 dated 21.06.2023
 (effective from 21.06.2023),
 TCR 1510 dated 24.09.2023 (effective from 13.10.2023), TCR 86 dated 02.02.2024 (effective from 02.02.2024), TCR 199 dated 29.03.2024 (effective from 08.04.2024), TCR 301 dated 16.05.2024
 (effective from 04.06.2024),
 TCR 302 dated 16.05.2024 (effective from 04.06.2024), TCR 495 dated 16.07.2024 (effective from 12.08.2024), TCR 974 dated 29.12.2024 (effective from 15.01.2025), TCR 31 dated 18.01.2025
 (effective from 01.02.2025), TCR 144 dated 28.02.2025 (effective from 20.03.2025), TCR 172 dated 09.03.2025 (effective from 10.04.2025), TCR 173 dated 09.03.2025 (effective from 10.04.2025), TCR
 277 dated 17.04.2025 (effective from 05.05.2025), TCR 439 dated 06.06.2025 (effective from 05.08.2025), TCR 990 dated 06.12.2025 (effective from 03.01.2026), TCR 72 dated 30.01.2026 (effective from
 17.02.2026), TCR 95 dated 06.02.2026 (supplement to TCR 72 dated 30.01.2026), TCR 199 dated 27.02.2026 (effective from 27.02.2026), TCR 348 dated 20.03.2026 (effective from 08.04.2026)

Tariffs for services provided to customers - legal entities, branches and representative offices of legal entities, farms, sole proprietors, notaries, lawyers, private bailiffs, professional mediators (common to all Branches of the Bank).

	Type of transaction	"Standard D" category
Section 1. Customer accounts: opening, maintenance and closing		
1.1	Opening of current account to legal entity, including VAT	0 tenge
1.2	Opening of current account to farms, sole proprietors, notaries, lawyers, private bailiffs, professional mediators, including VAT	0 tenge
1.3	Opening of second and subsequent current accounts, saving, metal accounts, including VAT	0 tenge
1.4	Opening of current account subject to the executed agreement on salary project, merchant acquiring, including VAT	0 tenge
1.5	Opening of current account in transit/accumulative mode subject to current account, including VAT	10 000 tenge
1.6	Opening of Escrow account, including VAT	0,5% min 15 000 max. 300 000 tenge
1.7	Maintenance of current, metal account with transactions made within current month, including VAT	
1.7.1	electronic client	1 900 tenge
1.7.2	non-electronic client	1 900 tenge
1.8	Maintenance of client's current, metal account with no transactions made within current month, including VAT	
1.8.1	electronic client	account balance, but no more than 1900 tenge per month
1.8.2	non-electronic client	account balance, but no more than 1900 tenge per month
1.9	Maintaining an account for which no expenditure/receipt transaction was carried out for 1 year, including VAT	25 000 tenge monthly
1.10	Maintenance of saving account, bank investment account, transit current account, including VAT	0 tenge
1.11	Maintenance of Escrow account, including VAT	10 000 tenge monthly
1.12	Current account closing upon customer application, including VAT	0 tenge
1.13	Closing of Escrow account, saving account, transit current account, including VAT	0 tenge
Section 2 KZT money transfers		
2.1	Intrabank transfers in tenge, including VAT :	
2.1.1	until 06-00 pm ALT	0 tenge
2.1.2	after 06-00 pm ALT (subject to technical capability of the Bank)	0 tenge
2.2	External transfers in tenge with current value date, including VAT :	
2.2.1	until 01-00 pm ALT	0,15% min 220 tenge max 470 tenge
2.2.2	from 01.01 pm to 05.30 pm ALT	0,15% min 470 tenge max 950 tenge
2.2.3	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)	0,25% min 1 000 tenge max 3 000
2.3	Urgent external transfers in tenge with current value date until 03.00 pm, including VAT	0,15% min 500 tenge max 3 000 tenge

2.4	External transfers in tenge with future value date, including VAT	0,15% min 100 tenge max. 275 tenge
2.5	Pension, social payments, Compulsory Social Health Insurance, Unified Cumulative Payment* (for Legal Entities), 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	300 tenge
2.5.1	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	KZT 0
2.5.2	Payment of taxes and other payments to the budget (for Legal Entities), including VAT	pursuant to clauses 2.2, 2.3, 2.4
2.5.3	Payment of taxes and other payments to the budget (for IEs), including VAT	KZT 0
2.6	Processing of payment document hard copies (per document), including VAT	5 000 tenge
2.7	Processing of payment document hard copies with APS print/Qprint (per document), including VAT	2 000 tenge
2.8	Generation of electronic list according to hard copy, including VAT	500 tenge per person
2.9	Transfer of funds to account in tenge, including VAT	0 tenge
2.10	Transfer chargeback within trading day (subject to technical capability of the Bank), including VAT	1 500 tenge
2.11	Transfer to a bank account opened with another Bank* (also applies to standing orders from current accounts), including VAT *the tariff is also applied when transferring payments to Kazpost JSC	1 500 tenge
2.12	Transfers under third parties' instructions (collection orders, payment request-orders), including VAT	1 500 tenge
2.13	Transfer in favor of customers of JSC Halyk Bank Georgia, JCB Tenge Bank sender account in KZT (transfer to beneficiary bank in full), including VAT	0 tenge
Section 3 Foreign currency transactions		
3.1	Payments in foreign currency (except currencies of CIS countries), including VAT:	
3.1.1	«BEN» (sender pays a a commission fee of the sending bank, the fees of other banks are paid by beneficiary) *no choosing option for payments in JPY	0,25% min 9 000 tenge max 95 000 tenge
3.1.2	«SHA» (sender pays a commission fee of the sending bank and the correspondent bank, the fees of other banks are paid by the beneficiary) *the tariff is also applies to payments under letters of credit, guarantees, collection and reimbursement obligations. **Choosing option is only available for SHA payments in USD, EUR, GBP и CHF.	0,3% min 11 000 tenge max 110 000 tenge
3.1.3	«OUR» (all fees are paid by sender), including VAT	
3.1.3.1	for USD payments *also applies to payments on metal accounts	0,35% min 25 000 tenge max 150 000 tenge
3.1.3.2	for payments in currencies other than USD	0,35% min 20 000 tenge max 120 000 tenge
3.1.3.3	for payments in CNY currencies (The tariff also applies to payments under letters of credit, guarantees, collection and reimbursement obligations), including VAT	0,3% min 12 000 tenge max 120 000 tenge
3.1.4	*Transfer in favor of customers of JSC Halyk Bank Georgia, JCB Tenge Bank, sender account in USD, EUR (transfer to beneficiary bank in full)", including VAT	0 tenge
3.2	Payments in CIS currency: (The tariff also applies to payments under letters of credit, guarantees, collection and reimbursement obligations), including VAT	0,25% min 3 000 tenge max 40 000 tenge
3.2.1	Transfer in favor of customers of JSC Halyk Bank Georgia and JCB Tenge Bank sender account in UZS, GEL (transfer to beneficiary bank in full), including VAT	0 tenge
3.3	Same day payments (subject to technical capability of the Bank), including VAT	Double tariff 3.1, 3.2
3.4	Payments after 4-00 pm local time (if technically possible (subject to technical capability of the Bank), including VAT	150 000 tenge (extra tariff charged to p. 3.1, 3.2, 3.3)
3.5	Acceptance of a contract for exchange control including VAT:	
3.5.1	Contract registration up to 3 trading days with CIC assignment	4 000 tenge
3.5.2	Contract registration to a day (subject to technical capability of the Bank) with CIC assignment	6 000 tenge
3.5.3	Registration of contract arriving via Internet Banking within up to 3 trading days with CIC assignment	0 tenge
3.5.4	Registration of contract arriving via Internet Banking to a day (subject to technical capability of the Bank)	0 tenge
3.5.5	Registration of contract that does not subject to accounting over USD10,000	0 tenge
3.6	Adoption of amendments and additions to the contract over USD10,000, including VAT	0 tenge

3.7	Issuance of contract duplicate with assigned account number (including VAT)	3 000 tenge
3.8	Removal from exchange control of contracts that have been assigned an account number when transferring to another Bank, including VAT	5 000 tenge
3.9	Transfer chargeback, change of payment instructions while processing payments and Beneficiary Banks Notices, message exchange during money transfer, request to confirm date and credit of funds to the beneficiary's account against client's application, including VAT.	12 000 tenge
3.10	Credit of funds to a foreign currency account, including VAT	0 tenge
3.11	SWIFT transfer confirmation, including VAT	1 200 tenge
3.12	Foreign currency conversion, not subject to VAT	0 tenge
3.13	Waiver of application for conversion (waiver of conversion is only accepted before the Bank's execution of the instruction), including VAT	2,5% of conversion amount
Section 4 Cash transactions		
4.1	Cash acceptance in tenge, including VAT	0,3% of amount min 300 tenge
4.2	Acceptance of cash foreign currency except for Russian rubles, including VAT	0,35% of amount min 900 tenge
4.2.1	Cash acceptance in Russian rubles, including VAT	0,35% of amount min 900 tenge
4.2.2	Acceptance of cash in US dollars issued between 1996-2013, including VAT	2,5% of the amounts
4.3	Acceptance and recounting of collected proceeds except for Russian rubles, including VAT	0,25% min 900 tenge
4.3.1	Acceptance and recounting of collected proceeds in Russian rubles, including VAT	15% of amount min 750 tenge
4.4	KZT cash acceptance online (through ADM, Payment terminals), including VAT	0,3% of amount min 300 tenge
4.5	Cash recounting subject to excess and shortage of money, counterfeit banknotes except for Russian rubles	0,2% min 500 max 8 000 tenge
4.5.1	Cash recounting subject to excess and shortage of money, counterfeit banknotes in Russian rubles, including VAT	15% of amount min 750 tenge max 50 000 tenge
4.6	Cash disbursement in tenge, including VAT	
	up to 1 million tenge inclusive:	
4.6.1	through the cash register	0,6% of amount min. 1000 tenge
	via smart kiosk	0,6% of amount min. 1000 tenge
	over 1 million tenge up to 5 million tenge inclusive:	
4.6.2	through the cash register	0,5% of amount
	via smart kiosk	0,5% of amount
	over 5 million tenge:	
4.6.3	through the cash register	0,5% of amount
	via smart kiosk	0,5% of amount
4.7	Cash disbursement in tenge according to the request for exchange, including VAT	1% min 3 000 tenge
4.8	Cash disbursement in tenge, including VAT	1,5% min 1000 tenge
4.9	Banknotes and coins change subject to the Bank's technical capability, this service is available for the clients having current account in the Bank), including VAT	1% min 2 000 tenge
4.10	Safe custody of valuables in Bank's depository including VAT (for each calendar day), including VAT	50 000 tenge
4.11	Acceptance of foreign currency invalid banknotes for collection, including VAT	10%
Section 5 Trade finance transactions and bank guarantees		
5.1	Export L/C	
5.1.1	Advising L/C, including VAT	0,15% min 18 000 tenge max 100 000 tenge
5.1.2	Advising changes in the L/C terms (per advising)	9 000 tenge
5.1.3	L/C documents verification, including VAT, including VAT	0,2% min 18 000 tenge max 180 000 tenge
5.1.4	Discrepancies in documents (for each package of documents with discrepancies), including VAT	11 000 tenge
5.1.5	Handling of L/C package, including VAT	12 000 tenge
5.1.6	L/C cancellation prior to expiry date at the expense of the Applicant and on its initiative, including VAT *Fees for risks at confirmation of export L/C, negotiation of bills, acceptance of bills and discounting are approved individually, according to resolution of the Bank's authorized body	15 000 tenge
5.2	Import L/C	
5.2.1	L/C issue / Increase of L/C amount, including VAT *L/C amount increase shall be recognized as LC independent issue for fee accrual	0,2% min 18 000 tenge max 180 000 tenge
5.2.2	Amending L/C terms, except for increase of an amount (per service regardless of number of amendments), including VAT	12 000 tenge
5.2.3	L/C cancellation prior to expiry date, including VAT :	
5.2.3.1	by sending a request to beneficiary for consent obtaining, including VAT	15 000 tenge

5.2.4	L/C documents verification, including VAT	0,2% min 18 000 tenge max 180 000 tenge
5.2.5	Discrepancy between L/C documents (for each package of documents with discrepancies), including VAT *Fees for risks for L/C issue are established individually, based on the resolution of the Bank's authorized body	11 000 tenge
5.3	Import guarantees	
5.3.1	Issue of guarantee (except for covered /blank tender guarantees) / Increase of guarantee amount (except for covered /blank/of uncovered tender guarantees), including VAT *Increase of guarantee amount shall be recognized as guarantee independent issue for fee accrual	0,2% min 17 000 tenge max 160 000 tenge
5.3.1.1.	Issue of uncovered tender guarantees, including VAT *Increase in the amount of guarantee is considered as independent issue of guarantee for accrual of fees	0,2% min 16 000 tenge max 160 000 tenge
5.3.2	Issue of covered tender guarantee / Increase of covered tender guarantee amount, including VAT *Increase of guarantee amount shall be recognized as guarantee independent issue for fee accrual	up to 100 thous.tenge - 6 000 tenge; over 100 thous.tenge - 0.2% min 12 000 tenge max 64 000 tenge
5.3.3	Issue of blank (unsecured) tender guarantee/increase of blank tender guarantee, including VAT *Increase of guarantee amount shall be recognized as guarantee independent issue for fee accrual. **Tariff contains fee for issue of guarantee and interest for risk.	
5.3.3.1	up to 5 000 000 tenge	2% (min 13 000 tenge)
5.3.3.2	above 5 000 000 tenge	1,80%
5.3.4	Amending guarantee terms, except for increase of an amount (per service regardless of number of inserted amendments), including VAT	12 000 tenge
5.3.5	Guarantee cancellation prior to expiration, including VAT :	
5.3.5.1	by sending a request to beneficiary for consent obtaining	15 000 tenge
5.3.6	Documents verification for guarantee performance, including VAT *Fees for risks for guarantee issue are set individually, based on resolution of the Bank's authorized body	0,2% min 17 500 tenge max 175 000 tenge
5.3.7.	Issue of Digital Blank Performance Guarantees, including VAT *Increase in guarantee amount is treated as a separate guarantee issue for commission purposes. Commission is not included in tariff packages and Dzero category.	6% (min 7 200 tenge)
5.4	Import guarantees	
5.4.1	Guarantee advising, including VAT	0,15% min 18 000 tenge max 100 000 tenge
5.4.2	Advising changes in the guarantee terms (per advising), including VAT	9 000 tenge
5.4.3	Guarantee cancellation prior to expiry date at the expense of the Applicant and on its initiative, including VAT	16 660 tenge
5.4.4	Verification of documents of the guarantee issued under counter guarantee of a bank correspondent, including VAT	0,2% min 17 500 tenge max 175 000 tenge
5.4.5	Guarantee's document package handling, including VAT *Fees for risks at issue of guarantee against counter guarantee of bank correspondent are approved individually, based on resolution of the Bank's authorized body	9 000 tenge
5.5	Export collection	
5.5.1	Issue of collection order (acceptance, handling and forwarding documents for collection), including VAT	0,25% min 16 500 tenge max 60 500 tenge
5.5.2	Revocation of collection order upon customer request, including VAT	19 600 tenge
5.5.3	Amending collection order terms (per service regardless of number of entered amendments), including VAT	11 900 tenge
5.6	Import collection	
5.6.1	Collection advising, including VAT	0,15% min 6 000 tenge max 18 700 tenge
5.6.2	Issue of documents against acceptance and payment, including VAT	0,15% min 6 000 tenge max 18 700 tenge
5.6.3	Collection terms change advising, including VAT	9 000 tenge
5.7	Reimbursement obligation	
5.7.1	Issue of reimbursement obligation/ Increase of reimbursement obligation amount, including VAT *Reimbursement obligation amount increase shall be recognized as reimbursement obligation independent issue for fee accrual	0,2% min 18 000 tenge max 120 000 tenge
5.7.2	Amending reimbursement obligation terms (per service regardless of number of entered amendments), including VAT	12 000 tenge
5.7.3	Reimbursement obligation cancellation prior to expiration, including VAT	15 600 tenge
5.7.4	Performance of L/C reimbursement obligation, including VAT *Fees for risks for issue of reimbursement obligation is established individually, based on resolution of the Bank's authorized body	8 000 tenge
5.8	Other fees	

5.8.1	Execution of requests associated with trade finance transactions (guarantees, letters of credits, letters of collection), including VAT	9 000 tenge
5.8.2	Sending documents by express mail including VAT	12 000 tenge
5.8.3	Expenses for transactions' legal support, including VAT	actually
5.8.4	Reimbursement of costs associated with trade finance transactions effected by other banks, including VAT	actually
5.8.5	Payment, including VAT	according to tariffs of Section 2 "KZT money transfers" and Section 3 "Foreign currency transactions"
Section 6 Customer Remote Service		
6.1	OnlineBank HALYK System:	
6.1.1	One user connection to version Business (authentication device and EDS provided), including VAT	8 000 tenge
6.1.2	One user connection to version Start, including VAT	0 tenge
6.1.3	Smart card reissue, including VAT	1 500 tenge
6.1.4	Card reader replacement, including VAT	5 000 tenge
6.1.5	Monthly fee for bank account statements/account statements by SMS messages (extra tariff), including VAT *tariff is also applied for SMS authentication	5000 tenge (per electronic contract)
6.1.6	Monthly subscription fee for maintaining electronic customer accounts using OnlineBank HALYK system for 1 electronic contract (charged additionally to the standard contract maintenance fee), including VAT	0 tenge
6.2	Onsite engineer service upon customer request, including VAT	10 000 tenge
6.3	Key carrier reissue at customer initiative, including VAT	7 000 tenge
6.4	eToken pass replacement, including VAT	7 500 tenge
Section 7 Other fees		
7.1	Customer audio service (monthly fee), including VAT	0 tenge
7.2	Account statement in MT940/MT950 format in SWIFT system (monthly fee, if the account statement has been sent during the month), including VAT	7 000 tenge from each account
7.3	Issue of statements duplicates (for trading day), payment documents, currency control documents, invoices (per document), including VAT	500 tenge
7.4	Information statements issued at customer request (per copy), VAT included	
7.4.1	through OnlineBank	300 tenge
7.4.2	at the Bank outlet	1 000 tenge
7.5	Provision of information to audit firms at customer request, including VAT	8 000 tenge
7.6	Domiciliation of the customer' bills, including VAT	by agreement
7.7	Bill collection, including VAT	by agreement
7.8	E-money issue, including VAT	0% to 2,3% if so agreed (depending on the money turnover)
Notes		
1	The tariffs may be amended or revised without prior approval of customer.	
2	Foreign currency payments of legal entities shall be effected on the day following trading day. Double tariff for payment on current value date.	
3	Commission fee in foreign currency is charged from customer bank account if the transactions is defined as "foreign exchange transaction", pursuant to RoK Law "On Currency Exchange Regulation"	
4	Commission fee in percents is charged from amount of made transaction.	
5	Commission fee in absolute terms is charged for each processed document.	
6	Commission fee in foreign currency is charged from customer bank account at market exchange rate	
7	If account is closed at customer initiative, commission fee for the account maintenance for current month is not charged.	
8	Commission fee for tariff transaction "Processing of payment documents in hard copy (for each document: payment order in KZT, application for conversion, application for international transfer) is not applied to bar-coded payments using APS-print program, to pension/social/salary payments with giving ecopy in MT 102 format."	