Annex 1
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 279 dated 08.03.2026 (effective from 08.03.2026, amended by TCR 819 dated 16.07.2026) TCR 348 dated 20.03.2026 (effective from 08.04.2026), TCR 790 dated 09.07.2026 (effective from 09.07.2026),TCR 746 dated 26.06.2026 (effective from 17.07.2026), TCR 828 dated 17.07.2026 (effective from 17.07.2026), TCR 754 dated 30.06.2026 (effective from 28.07.2026), TCR 887 dated 09.08.2026 (effective from 10.08.2026).

Rates for business settlement and cash services

№	Service for the client	Standard rate	Note / Conditions
SECTION 1. INVOICES (INCLUDING VAT)			
1.1	Opening of current account to legal entity	0 tenge	
1.2.	Opening of current account to farms, sole proprietors, notaries, lawyers, private bailiffs, professional mediators	0 tenge	
1.3	Opening of second and subsequent current accounts, saving, metal accounts	0 tenge	
1.4	Opening of current account subject to the executed agreement on salary project, merchant acquiring	0 tenge	
1.5	Opening of current account in transit/accumulative mode subject to current account	10 000 tenge	
1.6	Opening of Escrow account	0,5% min 15 000 max. 300 000 tenge	
1.7	Maintenance of current, metal account with transactions made within current month		
1.7.1	electronic client	1 900 tenge	Monthly
1.7.2	non-electronic client	1 900 tenge	Monthly
1.8	Maintenance of client's current, metal account with no transactions made within current month		
1.8.1	electronic client	account balance, but no more than 1900 tenge per month	Monthly, in the amount of the account balance, but not exceeding
1.8.2	non-electronic client	account balance, but no more than 1900 tenge per month	Monthly, in the amount of the account balance, but not exceeding
1.9	Maintaining an account for which no expenditure/receipt transaction was carried out for 1 year	25 000 tenge monthly	Monthly
1.10	Maintenance of saving account, bank investment account, transit current account, special account of a quasi-public organization (for transactions involving the mandatory sale of foreign currency earnings)	0 tenge	
1.11	Maintenance of Escrow account	10 000 tenge monthly	Monthly
1.12	Current account closing upon customer application	0 tenge	
1.13	Closing of Escrow account, saving account, transit current account	0 tenge	
SECTION 2. PAYMENTS AND TRANSFERS WITHIN KAZAKHSTAN (VAT INCLUDED)			
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	0 tenge	Subject to technical capability of the Bank
2.2	External transfers in tenge with current value date :		
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	0,25% min 1 000 tenge max 3 000	*subject to technical capability of the Bank *The tariff also applies to payments on letters of credit, guarantees, collection and reimbursement obligations
2.3	Urgent external transfers in tenge with current value date until 03.00 pm	0,15% min 500 tenge max 3 000 tenge	
2.4	External transfers in tenge with future value date	0,15% min 100 tenge max. 275 tenge	
2.5	Pension, social payments, Compulsory Social Health Insurance, Unified Cumulative Payment* (for Legal Entities)	300 tenge	*The Unified Cumulative Payment is applicable only to tax agents subject to special tax regulations: 1) based on simplified tax return, 2) agricultural producers
2.5.1	Pension, social payments, Compulsory Social Health Insurance, Unified Cumulative Payment (for IEs)	KZT 0	*The Unified Cumulative Payment is applicable only to tax agents subject to special tax regulations: 1) based on simplified tax return, 2) agricultural producers

2.5.2	Payment of taxes and other payments to the budget (for Legal Entities)	pursuant to clauses 2.2, 2.3, 2.4	
2.5.3	Payment of taxes and other payments to the budget (for IEs)	KZT 0	
2.6	Processing of payment document hard copies (per document)	5 000 tenge	
2.7	Processing of payment document hard copies with APS print/Qprint (per document)	2 000 tenge	
2.8	Generation of electronic list according to hard copy	500 tenge per person	
2.9	Transfer of funds to account in tenge	0 tenge	
2.10	Transfer chargeback within trading day (subject to technical capability of the Bank)	1 500 tenge	
2.11	Transfer to a bank account opened with another Bank	1 500 tenge	Also used: - also applies to standing orders from current accounts; - the tariff is also applied when transferring payments to Kazpost JSC
2.12	Transfers under third parties' instructions (collection orders, payment request-orders)	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)	0 tenge	Transfer to beneficiary bank in full
2.14	Processing of instructions received from a payment organization for the execution of a payment/transfer in the course of the payment organization's provision of a payment service[9]	from 5 million to 50 million per year (subject to agreement depending on turnover)	
SECTION 3. INTERNATIONAL PAYMENTS AND CURRENCY (VAT included, except for clause 3.12)			
3.1	Payments in foreign currency (except currencies of CIS countries):		
3.1.1	«BEN» (sender pays a a commission fee of the sending bank, the fees of other banks are paid by beneficiary)	0,25% min 9 000 tenge max 95 000 tenge	*no choosing option for payments in JPY
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)	0,3% min 11 000 tenge max 110 000 tenge	*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.
3.1.3	«OUR» (all fees are paid by sender)		
3.1.3.1	for USD payments	0,35% min 25 000 tenge max 150 000 tenge	*also applies to payments on metal accounts
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	0,3% min 12 000 tenge max 120 000 tenge	The tariff also applies to payments under letters of credit, guarantees, collection and reimbursement obligations
3.1.4	"Transfer in favor of customers of JSC Halyk Bank Georgia, JCB Tenge Bank, sender account in USD, EUR	0 tenge	transfer to beneficiary bank in full
3.2	Payments in CIS currency:	0,25% min 3 000 tenge max 40 000 tenge	The tariff also applies to payments under letters of credit, guarantees, collection and reimbursement obligations
3.2.1	Transfer in favor of customers of JSC Halyk Bank Georgia and JCB Tenge Bank sender account in UZS, GEL	0 tenge	transfer to beneficiary bank in full
3.3	Same day payments	Double tariff 3.1, 3.2	subject to technical capability of the Bank
3.4	Additional services		extra tariff charged to p. 3.1, 3.2, 3.
3.4.1	Payments after 4-00 pm local time	150 000 tenge	if technically possible (subject to technical capability of the Bank
3.4.2	Processing a payment in EUR currency to the Russian Federation/Republic of Belarus	130 000 tenge	
3.5	Acceptance of a contract for exchange control :		
3.5.1	Contract registration up to 3 trading days with CIC assignment	4 000 tenge	
3.5.2	Contract registration to a day with CIC assignment	6 000 tenge	subject to technical capability of the Bank
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	0 tenge	subject to technical capability of the Bank
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	0 tenge	
3.7	Issuance of contract duplicate with assigned account number	3 000 tenge	
3.8	Removal from exchange control of contracts that have been assigned an account number when transferring to another Bank	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	12 000 tenge	
3.10	Credit of funds to a foreign currency account	0 tenge	
3.11	SWIFT transfer confirmation	1 200 tenge	
3.12	Foreign currency conversion	0 tenge	not subject to VAT
3.13	Waiver of application for conversion (waiver of conversion is only accepted before the Bank's execution of the instruction)	2,5% of conversion amount	waiver of conversion is only accepted before the Bank's execution of the instruction
SECTION 4. CASH TRANSACTIONS (INCLUDING VAT)			

4.1	Cash acceptance in tenge	0,3% of amount min 300 tenge	
4.2	Acceptance of cash foreign currency except for Russian rubles	0,35% of amount min 900 tenge	
4.2.1	Cash acceptance in Russian rubles	10% of amount min 10 000 tenge	
4.2.2	Acceptance of cash in US dollars issued between 1996-2013	2,5% of the amounts	
4.3	Acceptance and recounting of collected proceeds except for Russian rubles	0,25% min 900 tenge	
4.3.1	Acceptance and recounting of collected proceeds in Russian rubles	15% of amount min 750 tenge	
4.4	KZT cash acceptance online	0,3% of amount min 300 tenge	through ADM, Payment terminals
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	15% of amount min 750 tenge max 50 000 tenge	
4.6	Cash disbursement in tenge		
4.6.1	up to 1 million tenge inclusive:		
	through the cash register	0,6% of amount min. 1000 tenge	
	via smart kiosk	0,6% of amount min. 1000 tenge	
4.6.2	over 1 million tenge up to 5 million tenge inclusive:		
	through the cash register	0,5% of amount	
	via smart kiosk	0,5% of amount	
4.6.3	over 5 million tenge:		
	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	1% min 3 000 tenge	
4.8	Cash disbursement in tenge	1,5% min 1000 tenge	
4.9	Exchange of banknotes and coins	1% min 2 000 tenge	subject to availability; the service is provided to clients holding a current account with the Bank
4.10	Safe custody of valuables in Bank's depositary	50 000 tenge	for each calendar day
4.11	Acceptance of foreign currency invalid banknotes for collection	10%	
SECTION 5. GUARANTEES, LETTERS OF CREDIT, AND COLLECTIONS (VAT INCLUDED)			
5.1	**Export L/C**		
5.1.1	Advising L/C	0,15%, min 18 000 tenge max 100 000 tenge	
5.1.2	Advising changes in the L/C terms	9 000 tenge	per advising
5.1.3	L/C documents verification	0,2% min 18 000 tenge max 180 000 tenge	
5.1.4	Discrepancies in documents	11 000 tenge	for each package of documents with discrepancies
5.1.5	Handling of L/C package	12 000 tenge	
5.1.6	L/C cancellation prior to expiry date at the expense of the Applicant and on its initiative	15 000 tenge	*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
5.2	**Export L/C**		
5.2.1	L/C issue / Increase of L/C amount	0,2% min 18 000 ₸, max 180 000 ₸	*L/C amount increase shall be recognized as LC independent issue for fee accrual
5.2.2	Amending L/C terms, except for increase of an amount	12 000 tenge	per service regardless of number of amendments
5.2.3	L/C cancellation prior to expiry date :		
5.2.3.1	by sending a request to beneficiary for consent obtaining	15 000 tenge	
5.2.4	L/C documents verification	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)	11 000 tenge	*Fees for risks for L/C issue are established individually, based on the resolution of the Bank's authorized body
5.3	**Import guarantees**		
5.3.1	Issue of guarantee (except for covered /blank tender guarantees) / Increase of guarantee amount	0,2% min 17 000 tenge max 160 000 tenge	*except for covered /blank/of uncovered tender guarantees *Increase of guarantee amount shall be recognized as guarantee independent issue for fee accrual
5.3.1.1.	Issue of uncovered tender guarantees	0,2%, min 16 000 tenge max 160 000 tenge	*Increase in the amount of guarantee is considered as independent issue of guarantee for accrual of fees
5.3.2	Issue of covered tender guarantee / Increase of covered tender guarantee amount	up to 100 thous.tenge - 6 000 tenge; over 100 thous.tenge - 0.2% min 12 000 tenge max 64 000 tenge	*Increase of guarantee amount shall be recognized as guarantee independent issue for fee accrual

5.3.3	Issue of blank (unsecured) tender guarantee/Increase of blank tender guarantee		*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	12 000 tenge	per service regardless of number of inserted amendments
5.3.5	Guarantee cancellation prior to expiration:		
5.3.5.1	by sending a request to beneficiary for consent obtaining	15 000 tenge	
5.3.6	Documents verification for guarantee performance	0,2% min 17 500 tenge max 175 000 tenge	*Fees for risks for guarantee issue are set individually, based on resolution of the Bank's authorized body
5.3.7.	Issue of Digital Blank Performance Guarantees and Anti-dumping Guarantee	6% (min 7 200 tenge)	*Increase in guarantee amount is treated as a separate guarantee issue for commission purposes. Commission is not included in tariff packages and Dzero category.
5.4	**Import guarantees**		
5.4.1	Guarantee advising	0,15%, min 18 000 tenge max 100 000 tenge	
5.4.2	Advising changes in the guarantee terms	9 000 tenge	per advising
5.4.3	Guarantee cancellation prior to expiry date at the expense of the Applicant and on its initiative	16 660 tenge	
5.4.4	Verification of documents of the guarantee issued under counter guarantee of a bank correspondent	0,2% min 17 500 tenge max 175 000 tenge	
5.4.5	Guarantee's document package handling, including VAT	9 000 tenge	*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
5.5	**Export collection**		
5.5.1	Issue of collection order (acceptance, handling and forwarding documents for collection	0,25%, min 16 500 tenge max 60 500 tenge	
5.5.2	Revocation of collection order upon customer request	19 600 tenge	
5.5.3	Amending collection order terms	11 900 tenge	per service regardless of number of entered amendments
5.6	**Import collection**		
5.6.1	Collection advising	0,15% min 6 000 tenge max18 700 tenge	
5.6.2	Issue of documents against acceptance and payment	0,15% min 6 000 tenge max18 700 tenge	
5.6.3	Collection terms change advising	9 000 tenge	
5.7	**Reimbursement obligation**		
5.7.1	Issue of reimbursement obligation/ Increase of reimbursement obligation amount	0,2% min 18 000 tenge max 120 000 tenge	*Reimbursement obligation amount increase shall be recognized as reimbursement obligation independent issue for fee accrual
5.7.2	Amending reimbursement obligation terms (per service regardless of number of entered amendments)	12 000 tenge	
5.7.3	Reimbursement obligation cancellation prior to expiration	15 600 tenge	
5.7.4	Performance of L/C reimbursement obligation	8 000 tenge	*Fees for risks for issue of reimbursement obligation is established individually, based on resolution of the Bank's authorized body
5.8	**Other fees**		
5.8.1	Execution of requests associated with trade finance transactions (guarantees, letters of credits, letters of collection)	9 000 tenge	
5.8.2	Sending documents by express mail	12 000 tenge	
5.8.3	Expenses for transactions' legal support	actually	
5.8.4	Reimbursement of costs associated with trade finance transactions effected by other banks	actually	
5.8.5	Payment	according to tariffs of Section 2 "KZT money transfers" and Section 3 "Foreign currency transactions"	
SECTION 6. ONLINEBANK AND REMOTE SERVICES (VAT INCLUDED)			
6.1	**OnlineBank HALYK System:**		
6.1.1	One user connection to version Business (authentication device and EDS provided)	8 000 tenge	
6.1.2	One user connection to version Start	0 tenge	
6.1.3	Smart card reissue	1 500 tenge	
6.1.4	Card reader replacement	5 000 tenge	
6.1.5	Monthly fee for bank account statements/account statements by SMS messages (extra tariff)	5000 tenge	*per electronic contract **tariff is also applied for SMS authentication

6.1.6	Monthly subscription fee for maintaining electronic client accounts using the "OnlineBank HALYK" system.	0 tenge	"*per electronic contract **charged in addition to the standard account maintenance fee"
6.1.7	Execution of instructions from the internet platform operator to transfer funds via the "OnlineBank HALYK" system for the payment of taxes, as well as pension and social contributions, on the income of service providers performing work or services for clients under platform-based employment arrangements:	by agreement, from 0.1% to 1% (depending on turnover), from 100 tenge to 5,000 tenge (depending on the number of service providers)	
6.2	Onsite engineer service upon customer request	10 000 tenge	
6.3	Key carrier reissue at customer initiative	7 000 tenge	
6.4	eToken pass replacement	7 500 tenge	
SECTION 7. CERTIFICATES, DOCUMENTS, AND OTHER SERVICES (VAT INCLUDED)			
7.1	Customer audio service	0 tenge	monthly fee
7.2	Account statement in MT940/MT950 format in SWIFT system	7 000 tenge from each account	monthly fee, if the account statement has been sent during the month
7.3	Issue of statements duplicates (for trading day), payment documents, currency control documents, invoices (per document)	500 tenge	
7.4	Information statements issued at customer request		per copy
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	8 000 tenge	
7.6	Domiciliation of the customer' bills	by agreement	
7.7	Bill collection	by agreement	
7.8	E-money issue	0% to 2,3% if so agreed (depending on the money turnover)	

Общие примечания к тарифам

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	*KoCommission 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."*
9	*In accordance with subparagraph 9) of paragraph 1 of Article 12 of the Law of the Republic of Kazakhstan 'On Payments and Payment Systems*