

Cash management tariffs for individual client

Effective Date: 01.03.2026

General Notes:

- All tariffs are presented in Kazakhstani Tenge (KZT) and are inclusive of the 16% Value Added Tax (VAT) unless otherwise specified.
- The Bank reserves the right to amend the tariffs by providing prior notice to the clients.

Service Packages

Service	Personal
CURRENT ACCOUNTS	
Opening of current account	free
Opening of second and subsequent accounts	free
Accounts maintenance (annually)	5000 KZT (including VAT) per year for accounts being inactive during 1 year; if actual account balance is below 5000 KZT, then fee to be charged in the amount of actual account balance
Closure of the account (all accounts) by the customer's request	free
Account statements/ regular statement	free
Additional statement	550 KZT (including VAT)
CASH SERVICES	
Cash deposit in any currency	free
Cash withdrawal in local currency	0.6% of withdrawn amount in case if funds were kept on the current account/ Islamic deposit(-s) less than 14 calendar days (over 14 calendar days free of charge) (including VAT)
Cash withdrawal in foreign currency	1.20% of withdrawn amount in case if funds were kept on the current account/ Islamic deposit(-s) less than 14 calendar days (over 14 calendar days free of charge) (including VAT)
PAYMENT AND TRANSFER SERVICES	
In local currency	free
Inward payments and transfers	free
Internal payments and transfers (between accounts opened in our bank)	
Outward payments and transfers to other banks	600 KZT (including VAT)
for amounts less than KZT 5mln from 9.00 am - till 16.00 am	1200 KZT (including VAT)
for amounts more that KZT 5mln from 9.00 am - till 16.00 am	6 000 KZT (including VAT)
after cut-off time from 16:00 pm - till 17:30 and urgently payments if technically possible	free
Cancellation (Reverse) of payment if technically possible	free
Inward payments	free
Internal payments and transfers (between accounts opened in our bank)	free
payments with instruction "SHA"	
Outward in USD	0,3% of funds transfer amount, min. 30 USD, max. 250 USD (including VAT)
Outward in EUR	0,4 % of funds transfer amount, min. 50 USD, max. 300 USD (including VAT)
payments with instruction "OUR"	
Outward in USD	0,5 % of funds transfer amount, min. 60 USD, max. 410 USD (including VAT)
Outward in EUR	0,45 % of funds transfer amount, min. 80 USD, max. 410 USD (including VAT)
Outward in other foreign currency	The commission for outward transfer in USD is applied. The USD equivalent of the amount of transfer in foreign currency is calculated based on the exchange rate of the NBRK at the transaction date.
Return of payment according to a customer request (if third party commission appears, it'll be shifted to a customer as additional charge)	55 USD (including VAT)

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Investigation, amendment on outward FT, according to a customer request (if third party commission appears, it'll be shifted to a customer as additional charge)	55 USD (including VAT)
After cut-off time from 16:00 pm - till 17:30 if technically possible	double tariff (including VAT)
HOME FINANCE SERVICES	
Service Fee for consideration of issues on- Replacement of the mortgagor/ Replacement, release, inclusion of the Co-obligor/ Partial release of collateral/ Replacement of collateral	17500 KZT (including VAT)
MISCELLANEOUS SERVICES	
Duplicate copies of documents (Payment documents, account certificates, balance confirmations, etc.)	600 KZT (including VAT)
Certificate / Notification / Confirmation	
urgent (within 24 hours)	2000 KZT (including VAT)
within 3 business days	1000 KZT (including VAT)