

Approved
by the Management Board
of “Trust-Bank” JSC
dd. «27» May, 2020
No. 21

Banking services tariffs for individual customers of “Trust-Bank” JSC

(amended and supplemented by decision of the Management Board No. 40 dd. 07.10.2020, No. 50 dd. 09.12.2020, No. 17 dd. 21.04.2021, No. 40 dd. 08.09.2021, No. 45 dd. 13.10.2021, No. 20 dd. 01.06.2022, No. 33 dd. 06.09.2023)

Procedure for tariff application

1. The list of services provided completely complies with the requirements of the Banking legislation of the Republic of Kazakhstan.
2. To define the rights, obligations and reliability of “Trust-Bank” JSC (hereinafter referred to as “the Bank”) and the Bank client when conducting financial operations, the written agreement on the bank account opening shall be concluded with each client.
3. Telecommunication (postal, telex, telephone) and other expenses of the Bank related to implementation of financial operations and relationship between the Bank and the Customer shall be charged additionally to the amount of their actual cost, unless otherwise determined by the tariffs.
4. If the cost of the Bank's services for executing clients' orders is not determined by these tariffs or the order requires additional work or unusual responsibility, the Bank independently determines the amount of Commission fee based on its own expenses.
5. Commission fee charged for banking or other service are not repaid to the client if it is cancelled by the client.
6. These tariffs may be amended by the decision of the Bank’s authorized body.
7. Bank services subject to value added tax (VAT) are specified in Tariffs as (*).Relevant tariffs are specified inclusive of VAT.
8. Commission remuneration set in per cents, shall be calculated based on the amount of operation and conducted for each operation separately.
9. The commission fee is collected at the same time when the banking operation is performed.
10. When calculating the commission fee, the amount of fee received shall be rounded, i.e. the amount less 50 tiyn shall be rounded down, the amount above 50 tiyn shall be rounded up to 1 tenge.
11. In separate cases it is possible to change tariffs for a definite client subject to decision of the collegial body.
12. An operational day shall be understood as the bank working hours from 9 a.m. till 5 p.m. local time.

Operations		Tariffs	Notes
1	Opening of account:		
1.1.	opening of the first account	1 000 tenge	Commission is not charged for opening an account for deposit placing
1.2.	opening of each subsequent account	0 tenge	
2.	Banking account management:		
2.1.	In the presence/absence of account activities	free of charge	
2.2.	Provision of duplicate statements on the client's current account*:	50 tenge per a sheet	
2.3.	Provision of certificates at the clients' request (inclusive of VAT)		
2.3.1	on availability/unavailability of banking accounts, indebtedness on loans and profit payment thereto, including those for participation to e-contest	Free of charge	
2.3.2.	with specifying data for a period	1 500 tenge	
2.3.3.	Urgent certificate	Free of charge	
2.4.	Provision of information and archive documents regarding the client's current account with enclosing the document duplicates for any time period, including in electronic form (inclusive of VAT):	50 tenge per a document (no more than 2 500 tenge)	
2.5.	Transfer confirmation (inclusive of VAT)	500 tenge	
2.5.1.	Confirmation of SWIFT transfer (initially after the money transfer)	5 500 tenge + correspondent bank fee	
2.5.2.	Confirmation of SWIFT transfer (repeatedly for any time period within 12 months)	7 000 tenge + correspondent bank fee	
2.6.	Investigation on the amount received to the Client's account in case of requisites insufficiency at the client's initiative (inclusive of VAT)		
2.6.1	without the involvement of correspondent bank	1500 tenge	
2.6.2.	with the involvement of correspondent bank		
2.6.2.1	in local currency	2 500 tenge + correspondent bank expenses	
2.6.2.2	in Russian Ruble	1000 tenge + correspondent bank expenses	
2.6.2.3	in USD, EUR	5500 tenge + correspondent bank expenses	
2.6.2.4	other currencies	7500 tenge + correspondent bank expenses	

3.	Closing of accounts:		
3.1.	at the client's initiative	free of charge	
3.2.	at the Bank initiative (according to regulatory legal acts)	free of charge	
4.	Cash operations		
4.1.	Withdrawals of cash to individuals in local currency (tariffs do not apply for granting a financing and return of deposit in cash)	0,5% of the amount (minimum -200 tenge)	
4.2.	Withdrawals of cash to individuals in foreign currency (tariffs do not apply for granting a financing and return of deposit in cash)	0,9% of the amount (minimum -500 tenge)	
4.3.	Receipt, recounting, sorting and packing of banknotes and coins from individuals in local currency	free of charge	
4.4.	Receipt, recounting, sorting and packing of banknotes and coins from individuals in foreign currency	In Russian Rubles – 5% of the amount, min. – 50 000 RUB In other currencies – free of charge	
4.5.	Banknote authenticity verification (inclusive of VAT)	25 tenge for a banknote	
4.6.	Cash chequebook sale (inclusive of VAT):	1 000 tenge	
4.7.	Preparation and / or wrapping of cash on the basis of the client's preliminary request as part of cash withdrawal from the client's Bank account	0,1% of the amount	One-time fee. Charged upon refusal of the client to receive cash prepared and / or wrapped upon prior request
5.	Transfer operations		
5.1.	Intrabank transfers	free of charge	
5.2.	Transfers in national currency to other banks:	0,2% of the amount (minimum – 250 tenge, maximum – 3000 tenge)	
5.3.	Transfers in foreign currency to other banks		
5.3.1.	at the remitter's expense:		To calculate USD equivalent in another currency exchange rate of NBRK as of the operation date is used.
	in EURO (EUR)	0.30 % of the amount (min 25 EUR- max 260 EUR)	
	in US dollars (USD)	0.30 % of the amount (min 30 USD- max 300 USD)	
	in Russian Rubles (RUB)	0.25 % of the amount min (400 RUB - max 5500 RUB)	
	In other foreign currency	Tariffs for transfers in USD are applied. A transfer fee in US dollars is applied.	

		To calculate USD equivalent of the transfer amount in another foreign currency, exchange rate of NBRK as of the operation date is used	
5.3.2.	At the beneficiary's expense		To calculate USD equivalent of the transfer amount in another foreign currency exchange rate of NBRK as of the operation date is used
	in EURO (EUR)	0.25 % of the amount (min 20 EUR-max 250 EUR)	
	in US dollars (USD)	0.25 % of the amount (min 25 USD-max 280 USD)	
	in Russian Rubles (RUB)	0.20 % of the amount (min 300 RUB-max 3000 RUB)	
	In other foreign currency	Tariffs for transfers in USD are applied. To calculate USD equivalent in another currency exchange rate of NBRK as of the operation date is used.	
5.3.3.	Performing a transfer during the current day from 4 pm till 6 pm Nur-Sultan time (transfer performed in USD, Euro, and Russian Rubles, if available in the Bank)	At double the normal rate for relevant transactions as specified in clause 5.3.1	For each currency (min and max rates are also subject to twofold increase)
5.4.	Changes in conditions, return of incorrect payment and making inquiry on payment fate (inclusive of VAT)		
5.4.1.	Changes in conditions/ return of incorrect payment in tenge after it has been executed by the Bank	intrabank payment – 500 tenge; external payment – 7000 tenge	given that the bank has technical capability
5.4.2.	Changes in conditions/ return of incorrect payment in foreign currency after it has been executed by the Bank	50 USD	
5.4.3.	Inquiry about the payment fate	3 500 tenge	given that the bank and the correspondent bank have technical capability
5-1.	Islamic financing		
5-1.1.	Transaction structuring	0 tenge	
5-1.1.	Organization of transaction without collateral	5,0% of the transaction amount	
5-1.2.	Organization of a transaction secured by a pledge of movable property and/or real estate	1,0% of the transaction amount	
5-1.3.	Changes in conditions of financing at the request of the client		
5-1.3.1.	• availability period change	0,1 % from amount of unpaid principal balance	not less than 10 000 tenge
5-1.3.2.	• financing currency change	0,25 % of the principal amount of loan	not less than 10 000 tenge

5-1.3.3.	<ul style="list-style-type: none"> change in the structure of collateral, including guarantees of third parties 	0,1 % from amount of unpaid principal balance	not less than 10 000 tenge
5-1.3.4.	<ul style="list-style-type: none"> increase in the final term of the disbursements issued under the credit line 	1,0 % from amount of unpaid principal balance	not less than 10 000 tenge
5-1.3.5.	<ul style="list-style-type: none"> payment date change 	0,1 % from amount of unpaid principal balance	not less than 7 500 tenge
5-1.3.6.	<ul style="list-style-type: none"> increase of the credit line amount 	1,0 % of the amount of increase	not less than 50 000 tenge
5-1.3.7.	<ul style="list-style-type: none"> extension of the credit line term 	1,0 % from amount of unpaid principal balance	not less than 10 000 tenge
6. Currency conversion			
	Currency conversion	Based on the Bank's exchange rate. Conversion is free of charge.	
7.	Consulting on legal issues (inclusive of VAT):		
7.1.	Consulting on legal issues	according to agreement terms	
8.	Other services (inclusive of VAT)		
8.1.	Storage of securities issued in documentary form, documents, and valuables of the customers:*		
8.1.1.	up to a month*	3 750 tenge	
8.1.2.	provided that the agreement has been concluded for over a month*	2 500 tenge for each month	
8.2.	Providing certificates*		
8.2.1.	Providing certificates on pledged collateral (including the bank consent on registration of relatives, on possible leasing of property and land buyout and etc.)*	500 tenge	
8.2.2.	Providing certificates on the archived financing folder of the client*	5 000 tenge	
8.3.	Providing documents on pledged collateral*		
8.3.1.	Providing original documents on current collateral	up to 10 business days – 5 000 tenge; over 10 business days - 15 000 tenge	
8.3.2.	Provision of documents copy on collateral	200 tenge per a document	
8.4.	Provision of a financing report from the credit bureaus (not related to application for financing provision)*		
8.4.1.	Reports: * - “Negative information” - “Identification” - “No data available” - “Primary”	500 tg + cost of the financing report according to the Tariff chart of the credit bureau	at the client's request
8.4.2.	Report “Standard” / “Standard plus”*	1000 tg + cost of the financing report	at the client's request

		according to the Tariff chart of the credit bureau	
8.4.3.	Report “Extended” / “Extended plus”*	1500 tg + cost of the financing report according to the Tariff chart of the credit bureau	at the client’s request
8.5.	Formation (set) of agreements, amendments to agreements (agreement contracts) as well as other documents of the client at his/her request*	500 tenge	for each page of the document

9	Safe deposit transactions					
		1 day	1 month	3 months	6 months	1 year
9.1.	Small safe safety deposit box sizes (7,2cm/25.5cm/40cm)*	500 tenge	4000 tenge	10 000 tenge	15 000 tenge	32 000 tenge
9.2.	Medium-sized safe safety deposit box sizes (16cm/25.5cm/40cm)*	600 tenge	6 200 tenge	16 500 tenge	26 500 tenge	70 000 tenge
9.3.	Big safe safety deposit box sizes (51.2cm/25.5cm/40cm)*	700 tenge	8 000 tenge	22 000 tenge	36 000 tenge	80 000 tenge
9.4.	Replacing the lock of a safe deposit box in case of breakage or loss of a key due to the fault of the client *	17 500 tenge				
9.5.	Making a duplicate key of a safe deposit box in case of a key breakage or loss *	20 000 tenge				
9.6.	Commission fee for access to a safe deposit box under special conditions for real estate purchase and sale operations *	3 500 tenge				

