

Approved

by the Management Board
of “Trust-Bank” JSC

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No. 21

Banking services tariffs for legal entities, branches and representatives of legal entities, as well as for farms and sole proprietorships, notaries and advocates, private enforcement agents and professional intercessors in “Trust-Bank” JSC

(amended and supplemented by decision of the Management Board, No. 50 dd. 09.12.2020, No. 40 dd. 08.09.2021, No. 20 dd. 01.06.2022, No. 20 dd. 31.05.2023, No. 33 dd. 07.09.2023)

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 Banks' authorized body.
7. Bank services subject to value added tax (VAT) are marked with “*”. Relevant tariffs are indicated inclusive VAT.
8. Commission fee 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. Almaty time.

Operations		Tariffs	Notes
1	Opening of account:		
1.1.	For legal entities (branches and representatives)		
1.1.1.	opening of the first account	3 500 tenge	
1.1.2.	opening of each subsequent account	0 tenge	
1.2.	For public, budget organization		
1.2.1.	opening of the first account	1 000 tenge	
1.2.2.	opening of each subsequent account	0 tenge	
1.3.	For sole proprietors, farms, notaries and advocates, private enforcement agents and professional intercessors		
1.3.1.	opening of the first account	2 000 tenge	
1.3.2.	opening of each subsequent account	0 tenge	
1.4.	Opening of escrow account	110 000 tenge	
2.	Banking account management:		
2.1.	For legal entities (branches and representatives), sole proprietors, farms, notaries and advocates, private enforcement agents and professional intercessors		
2.1.1.	if any account activity	2 500 tenge per each account monthly	
2.1.2.	if no account activity within 12 months	if the balance amount on the account is up to 5 000 tenge – within the balance; if the balance amount on the account is over 5 000 tenge – 5 000 tenge	
2.2.	Escrow account management	First calendar year – free of charge, further calendar years – 100 000 tenge	
2.3.	Provision of duplicate statements on the client's current account*:		
2.3.1	For legal entities (branches and representatives), sole proprietors, farms, notaries and advocates, private enforcement	100 tenge per a sheet	

	agents and professional intercessors		
2.3.2.	for non-profit organizations	50 tenge per a sheet	
2.4.	Provision of certificates at the clients' request*		
2.4.1	on availability/unavailability of banking accounts, indebtedness on loans and profit payment thereto, including those for participation to e-contest	1 000 tenge	
2.4.2.	with specifying data for a period	1 500 tenge	
2.4.3.	Urgent certificate	2 000 tenge	
2.5.	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*:		
2.5.1	For legal entities (branches and representatives), sole proprietors, farms, notaries and advocates, private enforcement agents and professional intercessors	250 tenge per a document or a printed list (no more than 5 000 tenge)	
2.5.2	for non-profit organizations	50 tenge per a document (no more than 2 500 tenge)	
2.6.	Transfer confirmation *	500 tenge	
2.6.1.	Confirmation of SWIFT transfer (initially after the money transfer)*	5 500 tenge + correspondent bank fee	
2.6.2.	Confirmation of SWIFT transfer (repeatedly for any time period within 12 months)*	7 000 tenge + correspondent bank fee	
2.7.	Investigation on the amount received to the Customer's account in case of requisites insufficiency (at the client's initiative) *		
2.7.1	without the involvement of correspondent bank	1500 tenge	
2.7.2.	with the involvement of correspondent bank		
2.7.2.1	in local currency	2 500 tenge + correspondent bank expenses	
2.7.2.2	in Russian Ruble	1000 tenge +	

		correspondent bank expenses	
2.7.2.3	in USD, EUR	5500 tenge + correspondent bank expenses	
2.7.2.4	other currencies	7500 tenge + correspondent bank expenses	
3.	Closing of accounts:		
3.1.	at the client's initiative	5000 tenge (regardless of the number of the bank accounts closed)	
3.2.	at the Bank initiative (according to regulatory legal acts)	free of charge	
4.	Cash operations		
4.1.	Withdrawals of cash in local currency (tariffs do not apply for granting a financing and return of deposit in cash)	0,50% of the amount (minimum – 1000 tenge)	
4.2.	Withdrawals of cash in foreign currency (tariffs do not apply for granting a financing and return of deposit in cash)	1,45% of the amount (minimum – 1300 tenge)	
4.3.	Receipt, recounting, sorting and packing of banknotes and coins in local currency	free of charge	
4.4.	Receipt, recounting, sorting and packing of cash 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 *	25 tenge for a banknote	
4.6.	Cash chequebook sale:*	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 transfer:		
5.1.1.	Via "Internet-Client" system	free of charge	
5.1.2.	Paper based	300 tenge	
5.2.	External transfers in tenge:		
5.2.1.	Receipt of payment orders with current value date via "Internet –Client" system:		
	till 12 at noon	300 tenge	
	from 12 at noon till 5 pm.	500 tenge	
	Express payment (within 1 hour)	1 000 tenge	
5.2.2.	Receipt of payment orders with future value date via "Internet –Client" system	250 tenge	
5.2.3.	Receipt of payment orders with current value date in hard copy:		
	till 12 at noon	500 tenge	
	from 12 at noon till 5 pm.	600 tenge	
	Express payment (within 1 hour)	2 000 tenge	
5.2.4.	Receipt of payment orders with future value date in hard copy:	300 tenge	
5.3.	External transfers in foreign currency:		
5.3.1.	at the remitter's expense:		
	in EURO (EUR)	0,3% (min – 60 EUR, max – 300 EUR)	To calculate USD equivalent in another foreign currency exchange rate of NBRK as of the operation date is used.
	in US dollars (USD)	0,3% (min – 70 USD, max – 600 USD)	
	in Russian Rubles	0.25% (min – 60 RUB, max – 6 500 RUB)	
	Transfers in other foreign currencies	Tariffs for transfers in USD are applied. To calculate USD equivalent in another foreign currency exchange rate of NBRK as of the operation date is used.	
5.3.2.	At the beneficiary's expense		
	in EURO (EUR)	0.25 % (min 55 EUR-	To calculate USD equivalent in another foreign currency

		max 250 EUR	exchange rate of NBRK as of the operation date is used.
	in US dollars (USD)	0.25 % (min 65 USD- max 500 USD)	
	in Russian Rubles (RUB)	0.20 % (min 500 RUB- max 6000 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.	
	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
5.4.	Changes in conditions, return of incorrect payment and making inquiry on payment fate		
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
5.5	Crediting clients' accounts in AED through AKTIF BANK	0,8%, min 85 AED	
	Debiting clients' accounts in AED through AKTIF BANK	0,8%, min 85 AED	
6.	List processing		
6.1.	regarding pension and social contributions presented in hard copy within one business day *	250 tenge for each surname	this extra tariff does not cancel the basic tariff for transfer implementation
6.2.	regarding pension and social contributions presented in electronic form within one business day *	0 tenge for each surname	
7.	Issue of payment request-orders for direct debiting at the client's request*		

7.1.	intrabank	200 tenge	
7.2.	other	500 tenge	
8. Currency conversion			
8.1.	Currency conversion	Based on the Bank's exchange rate. Conversion is free of charge.	
9. Fee for making payments by direct debiting of the banking account			
9.1.	Fee for making payments by direct debiting of the banking account	1 000 tenge	
10.	Additional service on money payments/transfers and/or current account maintenance in accordance with currency legislation (Currency control)		
10.1.	Receipt, check and processing of application to obtain the contract reference number*	3 500 tenge	
10.2.	Receipt, check and processing of application to obtain the contract reference number performed the same day provided the bank has technical capability *	5 000 tenge (urgent execution – 6 000 tenge)	
10.3.	Receipt and processing of supplementary agreements to contracts (agreements) not requiring the contract reference number*	1500 tenge (the same day – 2 000 tenge)	
10.4.	Receipt and processing of supplements and amendments to the contract with assigned contract reference number*	2000 tenge	
10.5.	Receipt and processing of currency contract (not requiring the contract reference number)*	1 500 tenge	
10.6.	Deregistration of the contract*	1 000 tenge	
10.7.	Deregistration of the contract due to changing the servicing bank*	5000 tenge	

11.	Export letter of credit		Terms may be reconsidered by the parties
11.1.	Confirmation of export letter of credit:		
11.1.1.	with coverage	150 000 tenge	
11.1.2.	without coverage	300 000 tenge	
11.2.	Pre-advising of the export letter of credit	7000 tenge	
11.3.	Advising of:		
11.3.1.	export letter of credit	90 000 tenge	
11.3.2.	changes in export letter of credit conditions (for each advising)	5000 tenge	
11.4.	Cancellation of letter of credit prior to its maturity		
11.4.1.	cancellation based on the beneficiary's consent	15000 tenge	
10.4.2.	cancellation upon receipt of formal waiver from the beneficiary without prior request	0 tenge	
11.5.	Documents verification		
11.5.1.	Primary documents verification	100 000 tenge	
11.5.2.	Repeated verification of documents which have been replaced in order to remove inconsistency revealed during the primary verification	2500 tenge	
11.6.	Commission charged for inconsistency in documents	7500 tenge	
11.7.	Execution of inquiries to open (issue) and confirm a letter of credit and fulfill obligation thereunder	5000 tenge	
11.8.	Letter of credit transfer		
11.8.1.	transferable credit	75 000 tenge	
11.8.2.	changes in conditions of transferable credit	5000 tenge	
11.9.	Receipt and preparation of documents to be shipped to the paying bank (in the event of failure to verify documents)	6000 tenge	

11.10.	Draft negotiation and acceptance	according to the agreement terms	
12.	Import letter of credit		Terms may be reconsidered by the parties
12.1.	Preparation of the letter of credit text to be preliminary approved by the beneficiaries:	10000 tenge	
12.2	Opening of import letter of credit:		
12.2.1	100% covered	145 000 tenge	
12.2.2.	uncovered import letter of credit (within the financing lines frames)	55 000 tenge	
12.3	Pre-advising of the import letter of credit	6 500 tenge	
12.4.	Execution of inquiries related to opening (issuing) and confirmation of letter of credit and fulfilling obligation thereunder	5000 tenge	
12.5.	Changes in letter of credit conditions	5000 tenge	
12.6.	Documents verification		
12.6.1.	Primary documents verification	100 000 tenge	
12.6.2.	Repeated verification of documents which have been replaced in order to remove inconsistency revealed during the primary verification	2500 tenge	
12.7.	Commission charged for inconsistency in documents	7500 tenge	
12.8.	Transfer of money to make payments under the letter of credit		
12.8.1.	Transfer of money to make payments under the letter of credit in tenge	similar to transfer tariffs in tenge with current value date	
12.8.2.	Transfer of money to make payments under the letter of credit in foreign currency	similar to transfer tariffs in foreign currency	

12.9.	Commission for letters of credit not used prior to their maturity	5000 tenge	
12.10.	Cancellation of a letter of credit prior to its maturity	12000 tenge	
12.11.	Commission on risks related to letter of credit	according to the agreement terms	
12.12.	Expenses related to opening (issuing) and confirmation of a letter of credit and fulfillment of obligations thereunder performed by other	at actual cost	
13.	Documentary collection provided by the commercial contract		
13.1.	Advising of clean collection (draft collection)	5 000 tenge	
13.2.	Advising of import collection (against acceptance or payment)	6 000 tenge	
13.3.	Processing of documents under export collection (against acceptance or payment)	45 000 tenge	
13.4.	Changes of instructions on collection	6500 tenge	
13.5.	Execution of inquiries related to documentary collection operations	4500 tenge	
13.6.	Return of unpaid documents		
13.6.1.	"without a protest"	3000 tenge	
13.6.2.	"with a protest"	5000 tenge	protest expenses are paid separately
13.7.	Endorsing documents for the benefit of a buyer or his bank (per each document)	1000 tenge	
13.8.	Money transfer to make payments under collection	45 000 tenge	
13-1.	Bank guarantees		
13-1.1	Issuance of blank tender guarantee		
1)	technical	10 000 tenge	Also charged in case of refusal in receiving the

	issuance of the bank guarantee (operational issuance)		guarantee
2)	issuance of the bank guarantee (additional tariff for a risk) with a guarantee amount:		
	up to 5 000 000 tenge	3 % of the guarantee amount	at least 15 000 tenge
	over 5 000 000, but not more than 25 000 000 tenge	2 % of the guarantee amount	
	over 25 000 000 tenge	1% of the guarantee amount	
13-1.2	Issuance of a tender bank guarantee 100% covered with money		
1)	technical issuance of the bank guarantee (operational issuance)	10 000 tenge	
2)	issuance of the bank guarantee (additional tariff for a risk)	0 tenge	
13-1.3	Issuance of a bank guarantee covered with property (with exceptions specified in lines 13-1.2)		
1)	technical issuance of the bank guarantee (operational issuance)	10 000 tenge	30 000 tenge for accelerated issuance of the guarantee (within 24 hours)
2)	issuance of the bank guarantee (additional tariff for a risk) with a guarantee amount:		
	up to 5 000 000 tenge	2 % of the guarantee amount	at least 15 000 tenge
	over 5 000 000 tenge, but not more than 25 000 000 tenge	1% of the guarantee amount	
	over 25 000 000 tenge	0,5% of the guarantee amount	
13-1.4	Issuance of a bank guarantee of obligations performance under a contract/agreement/advance payment return, 100% covered with money		
1)	technical registration of issued	15 000 tenge	30 000 tenge for accelerated

	bank guarantee (operational issuance)		issuance of the guarantee (within 24 hours)
2)	issuance of the bank guarantee (additional tariff for a risk)	0 tenge	
13-1.-5	Issuance of bank guarantee of obligations performance under a contract/agreement/advance payment return, covered with property collateral (with exceptions specified in lines 13-1.4)		
1)	technical issuance of the bank guarantee (operational issuance) covered with collateral property	15 000 tenge	Also charged in case of the client's refusal to receive the guarantee
2)	issuance of a bank guarantee covered with collateral property (additional tariff for risk)	4,0 % per annum	at least 15 000 tenge per each year of use of the bank guarantee
13-1.6	Changing conditions of the bank guarantee on the grounds of the principal's application (operational issue of changes into the guarantee)		
1)	Increasing guarantee amount	Commission is charged under the tariffs for issuance of the bank guarantee (additional tariff for risk) by the increase in the guarantee amount	
2)	Decreasing guarantee amount	Commissions paid earlier in a lump sum are not recovered; Commissions charged by schedule, are charged according to actual period of use of guarantee	
3)	Extension of the guarantee period	Commission is charged under the tariffs for issuance of the bank guarantee (additional tariff for risk) with account of extension period, if it is impossible to calculate commission for additional period – commission is charged as for a new guarantee	
4)	When decreasing guarantee term	Commissions paid earlier in a lump sum are not recovered; Commissions charged by schedule, are charged according to actual period of use of guarantee	
5)	Change of other conditions (name of the beneficiary, details, numbers/names of lots, numbers/dates/other in agreements/contracts)	In the amount of technical issuance of the bank guarantee	
6)	Other amendments not leading to re-issuance of the bank guarantee	10 000 tenge	
13-1.7	Organization of the guarantee limit		
1)	Organization of the guarantee limit	with a guarantee limit period up to 1 year – 10 000 tenge; with a guarantee limit period from 1 year to 2 years – 20 000 tenge with a guarantee limit period over 2 years – 30 000	

		tenge	
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14.	Consulting services		
14.1.	Consulting in the field of expert, technical and economic activity: *		
14.1.1.	consideration of pre-project and project documents *	1 500 tenge	
14.1.2.	collection and processing of project information (pre-project, marketing, technical and etc.)*	according to agreement terms	
14.1.3.	Commission fee for consulting service on transaction structuring*	25000 tenge	
14.2.	Consulting in the field of Kazakhstan stock market:*		
14.2.1.	Providing information on stock market of RK*	according to agreement terms	
14.2.2.	Development of investment projects*		
14.2.3.	Assistance in getting KASE listing*		
14.2.4.	Assistance in issuance and placement of securities*		
14.2.5.	Consulting on circulation of bills in RK*		
14.3.	Commission for transaction structuring*		
15.	Consulting on legal issues:		
15.1.	Legal examination of financing projects:*		
15.1.1.	based on information provided by the Customer*	according to agreement terms	
15.1.2.	based on additional research conducted by the Bank*	according to agreement terms	
15.2.	Legal examination of agreements, contracts, guarantees with provision of written opinion*	according to agreement terms	
15.3.	Development of standard form contracts in accordance with main activity areas of the customer*	according to agreement terms	
15.4.	Development of individual agreement for certain legal relationships of the customer*	according to agreement terms	
15.5.	Making amendments and	according to agreement terms	

	supplements to agreements, contracts concluded earlier*		
15.6.	Consulting on legal issues of banking activity*	1500 tenge per hour	
15.7.	Compilation of collection of regulatory acts, analytical reviews, comments, instructions*	according to agreement terms	
16	Other services		
16.1.	Services associated with installation and operation of “Internet-Client” system		
16.1.1.	installation of “Internet-Client” system with encryption key provision*	10 000 tenge	
16.1.2.	monthly subscription fee for maintenance of “Internet-Client” system*	free of charge	
16.1.3.	re-installation of the “Internet-Client” system*	5 000 tenge	
16.1.4.	recovery after systemic failure*	5 000 tenge	
16.1.5.	installation of additional place without encryption key provision*	4 000 tenge	
16.1.6.	Replacement of E-Token PRO* devices in cases of factory defects / expiration of service life (devices/batteries) / breakage (without visible physical force)	free of charge	
16.1.7.	Replacement of E-Token PRO* devices in cases of breakage (with obvious physical force) due to the Customer's fault	10 000 tenge	
16.1.8.	Issuing / replacing E-Token PRO* devices when they are lost	10 000 tenge	
16.2.	Storage of securities issued in documentary form, documents, and valuables of the customers*:		
16.2.1.	up to a month	3 750 tenge	
16.2.2.	provided that the agreement has been concluded for over a month	2 500 tenge for each month	
16.3.	Filling in and printout of one payment order at the client’s request*	250 tenge	

16.4.	Typing and printout of the list to the Pension fund or the State Social Insurance Fund*	100 tenge for one surname	
16.5.	Providing certificates*		
16.5.1.	Providing certificates on pledged collateral (including the bank consent on registration of relatives, on possible leasing of property and land buyout and etc.)	2 000 tenge;	
16.5.2.	Providing certificates on the archived financing folder of the client	5 000 tenge	
16.6.	Providing documents on pledged collateral*		
16.6.1.	Providing original documents on current collateral	up to 10 business days – 5 000 tenge; over 10 business days - 15 000 tenge	
16.6.2.	Provision of documents copy on collateral	200 tenge per a document	
16.7	Provision of a financing report from the credit bureaus (not related to application for financing provision)*		
16.7.1	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
16.7.2	Report “Standard” / “Standard plus”*	1000 tg + cost of the financing report according to the Tariff chart of the credit bureau	at the client’s request
16.7.3	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
16.8.	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

17	Safe deposit transactions					
		1 day	1 month	3 months	6 months	1 year
17.1.	Small safe safety deposit box sizes (7,2cm/25.5cm/40cm)*	250 tenge	3 000 tenge	8 000 tenge	16 500 tenge	43 000 tenge
17.2.	Medium-sized safe safety deposit box sizes (16cm/25.5cm/40cm)*	300 tenge	5 000 tenge	11 000 tenge	27500 tenge	67 000 tenge

17.3.	Big safe safety deposit box sizes (51.2cm/25.5cm/40cm)*	500 tenge	7 000 tenge	18 500 tenge	40 000 tenge	97 000 tenge	
17.4.	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					
17.5.	Making a duplicate key of a safe deposit box in case of a key breakage or loss *	20 000 tenge					
17.6.	Commission fee for access to a safe deposit box under special conditions for real estate purchase and sale operations *	3 500 tenge					