

**Tariffs of First Heartland Jýsan Bank JSC for services to individual clients at VIP centers**

	Capital city VIP-center	Almaty VIP-center	SKB VIP-center	VAT levy (+/-)	Notes
<b>1. BANK ACCOUNT: OPENING, MAINTENANCE AND CLOSING</b>					
<b>1.1. Bank account opening:</b>					
1.1.1. Current account opening	0 tenge	0 tenge	0 tenge	-	- collected for each account upon opening of account - within the programs of retail lending - 0 tenge
1.1.2. Opening of a current account for social allowances and benefits	0 tenge	0 tenge	0 tenge	-	
1.1.3. Opening of a savings account	0 tenge	0 tenge	0 tenge	-	
1.1.4. Opening of a current account to the clients of First Heartland Securities JSC / First Heartland Jýsan Invest JSC	0 tenge	0 tenge	0 tenge	-	
<b>1.2. Bank account management</b>					
1.2.1 Maintenance of a current account/savings account "On demand", which the client has not made any income/expense transactions during 12 months (except for current accounts intended for crediting benefits, welfare payments)	in the amount of account balance, but not more than 500 tenge/currency equivalent	in the amount of account balance, but not more than 500 tenge/currency equivalent	in the amount of account balance, but not more than 500 tenge/currency equivalent	-	- is charged monthly; the entire balance is debited if the account balance is less than the commission charged; - the pricing does not apply to accounts with an umbrella account
<b>1.3. Closing a bank account</b>	0 tenge	0 tenge	0 tenge	+	
<b>2. CASH SERVICE</b>					
<b>2.1. Cash acceptance to bank account</b>					
2.1.1. Acceptance of cash to replenish a bank account	0 tenge	0 tenge	0 tenge	-	
<b>2.2. Cash withdrawal from bank account</b>					
2.2.1. Cash withdrawal from the current account, which is on the account less than 15 calendar days:				-	
- in tenge	0,7% min.200 tenge	0,7% min.200 tenge	0,7% min.200 tenge	-	- as part of retail lending programs, for free
- in foreign currency	1% min.200 tenge	1% min.200 tenge	1% min.200 tenge	-	
- Cash withdrawal from the current account held on the account for more than 15 calendar days	0 tenge	0 tenge	0 tenge	-	
2.2.2. Cash withdrawal from a savings account held in an account less than 7 (seven) calendar days:				-	
- in tenge	0,7% min.200 tenge	0,7% min.200 tenge	0,7% min.200 tenge	-	
- in foreign currency	1% min.200 tenge	1% min.200 tenge	1% min.200 tenge	-	
2.2.3. Cash withdrawal from a savings account held in an account more than 7 (seven) calendar days	0 tenge	0 tenge	0 tenge	-	
2.2.4. Withdrawal from "on demand" savings account of the amount of interest / deposit amount on term/ conditional deposits from a current account	0 tenge	0 tenge	0 tenge	-	
2.2.5. Payment of pensions, pension payments, benefits, social payments and deductions from the current account	0 tenge	0 tenge	0 tenge	-	
2.2.6. Individuals, clients of JSC First Heartland Securities / JSC First Heartland Jýsan Invest	0,1%, min.100 tenge	0,1%, min.100 tenge	0,1%, min.100 tenge	-	
<b>2.3. Cash recounts</b>	0 tenge	0 tenge	0 tenge	-	
<b>2.4 Exchange, change of banknotes and coins, subject to the Bank's availability</b>					
2.4.1. Exchange, change of banknotes and coins of the national currency, subject to the Bank's availability	0 tenge	0 tenge	0 tenge	-	
2.4.1. Exchange, change of banknotes and coins of a foreign currency, subject to the Bank's availability	0 tenge	0 tenge	0 tenge	-	
2.4.3. Change of banknotes and coins in foreign currency, subject to the Bank's availability	0 tenge	0 tenge	0 tenge	-	
<b>2.5. Sale of collectible coins</b>	Coin purchase value + 25% margin of the coin value	Coin purchase value + 25% margin of the coin value	Coin purchase value + 25% margin of the coin value	-	per 1 coin
<b>2.6. Sorting and packaging of cash if available in the Bank</b>	0 tenge	0 tenge	0 tenge	-	
<b>2.7. Verification of foreign/national currency for the solvency with the use of detector</b>	0 tenge	0 tenge	0 tenge	+	
<b>2.8. Acceptance for collection of certified small bars with the expertise of the NBRK</b>	180 000 tenge	20 000 tenge	190 000 tenge	+	
<b>3. FOREIGN CURRENCY CONVERSION</b>					
<b>3.1. Purchase / sale of non-cash foreign currency</b>	0 tenge	0 tenge	0 tenge	-	
<b>4. TRANSFER OPERATIONS</b>					
<b>4.1. Intra-bank transfers:</b>					
4.1.1. Between accounts of one client	0 tenge	0 tenge	0 tenge	-	
4.1.2. To accounts of other clients:					
- with account opening	0 tenge	0 tenge	0 tenge	-	within the programs of retail lending - 0 tenge
- without account opening	0,3% min. 300 tenge, max. 3 000 tenge	0,3% min. 300 tenge, max. 3 000 tenge	0,3% min. 300 tenge, max. 3 000 tenge	-	
4.1.3. Urgent intra-bank transfer without opening the "Skorohod" account	1,5% min. 500 tenge, max. 30 000 tenge	1,5% min. 500 tenge, max. 30 000 tenge	1,5% min. 500 tenge, max. 30 000 tenge	-	
<b>4.2. External transfers in national currency:</b>					
4.2.1. External transfer until 17:00 (Nur-Sultan time)					
- with account opening	0,5% min. 500 tenge, max. 5 000 tenge	0,5% min. 500 tenge, max. 5 000 tenge	0,5% min. 500 tenge, max. 5 000 tenge	-	within the programs of retail lending - 0 tenge
- without account opening	0,7% min. 1 000 tenge, max. 10 000 tenge	0,7% min. 1 000 tenge, max. 10 000 tenge	0,7% min. 1 000 tenge, max. 10 000 tenge	-	
4.2.2. External transfer from 17:00 to 18:00 (Nur-Sultan time), subject to technical capabilities					
- with account opening	0,5% min. 1 000 tenge, max. 10 000 tenge	0,5% min. 1 000 tenge, max. 10 000 tenge	0,5% min. 1 000 tenge, max. 10 000 tenge	-	within the programs of retail lending - 0 tenge
- without account opening	0,5% min. 1 500 tenge, max. 12 000 tenge	0,5% min. 1 500 tenge, max. 12 000 tenge	0,5% min. 1 500 tenge, max. 12 000 tenge	-	

4.2.3. External transfer in favor of JSC First Heartland Securities / JSC First Heartland Jysan Invest	0 tenge	0 tenge	0 tenge	-	-
4.2.4. External transfer on compulsory pension contributions / social health insurance	500 tenge	500 tenge	300 tenge	-	
4.2.5. Manual typing services on mandatory pension transfer/social health insurance	400 tenge	300 tenge	300 tenge	+	per 1 surname/ period
<b>4.3. External transfers in foreign currency:</b>					
4.3.1. Guaranteed transfer to hard currency / other currencies until 16:00 (Nur - Sultan time) (excluding RUB, KGS) *					
- with account opening	0,35% min.22 500 tenge, max. 102 000 tenge	0,35%, min.22 500 tenge, max. 102 000 tenge	0,35% min. 22 500 tenge, max. 102 000 tenge	-	-equivalent in foreign currency at the NBRK exchange rate
4.3.2. Guaranteed transfer to hard currency / other currencies until 16:00 (Nur - Sultan time) subject to technical capability (excluding RUB, KGS) *					
- with account opening	0,40% min.27 500 tenge, max. 107 000 tenge	0,40% min.27 500 tenge, max. 107 000 tenge	0,40% min.27 500 tenge, max. 107 000 tenge	-	-equivalent in foreign currency at the NBRK exchange rate
4.3.3. Standard transfer in FCC and OTC up to 4:00 p.m. (Nur-Sultan time) (excluding RUB, KGS)**:					
- with opening of account	0,30% min. 6 000 tenge, max. 74 000 tenge	0,30% min. 6 000 tenge, max. 74 000 tenge	0,30% min. 6 000 tenge, max. 74 000 tenge	-	- equivalent in the currency at the rate of NBRK - within the programs of retail lending - 0 tenge
4.3.4. Standard transfer in FCC and OTC from 4:00 p.m. up to 5:00 p.m. (Nur-Sultan time) if technically possible (excluding RUB, KGS)**:					
- with account opening	0,35% min. 10 500 tenge, max. 79 000 tenge	0,35% min. 10 500 tenge, max. 79 000 tenge	0,35% min. 10 500 tenge, max. 79 000 tenge	-	- equivalent in the currency at the rate of NBRK - within the programs of retail lending - 0 tenge
4.3.5. with opening an account in favor of First Heartland Securities JSC / First Heartland Jysan Invest JSC					
	0 tenge	0 tenge	0 tenge	-	-
4.3.6. Transfers with account opening					
In RUB up to 4:00 p.m. (Nur-Sultan time)	0,2% min. 1 500 tenge, max. 50 000 tenge	0,2%, min. 1 500 tenge, max. 50 000 tenge	0,20% min. 1 500 tenge, max. 50 000 tenge	-	-equivalent in foreign currency at the NBRK exchange rate
In RUB from 4:00 p.m. up to 5:00 p.m.*** (Nur-Sultan time) if technically possible	0,3% min. 6 500 tenge, max. 55 000 tenge	0,3% min. 6 500 tenge, max. 55 000 tenge	0,3% min. 6 500 tenge, max. 55 000 tenge	-	
In KGS up to 4:00 p.m. (Nur-Sultan time)	0,35% min.22 500 tenge, max. 102 000 tenge	0,35% min.22 500 tenge, max. 102 000 tenge	0,35% min.22 500 tenge, max. 102 000 tenge	-	
In KGS from 4:00 p.m. up to 5:00 p.m.*** (Nur-Sultan time) if technically possible	0,40% min.27 500 tenge, max. 107 000 tenge	0,40% min.27 500 tenge, max. 107 000 tenge	0,40% min.27 500 tenge, max. 107 000 tenge	-	
4.3.7. Transfers without account opening					
- in RUB	0,25% min. 2 500 tenge, max. 50 000 tenge	0,25% min. 2 500 tenge, max. 50 000 tenge	0,25% min. 2 500 tenge, max. 50 000 tenge	-	-equivalent in foreign currency at the NBRK exchange rate
- in KGS	0,4% min.22 500 tenge, max. 102 000 tenge	0,4% min.22 500 tenge, max. 102 000 tenge	0,4% min.22 500 tenge, max. 102 000 tenge	-	
<i>* a payment to the beneficiary's bank is received in full. The client pays the commission of the sending bank to Jysan Bank (OUR)</i>					
<i>** A commission of Jysan Bank JSC and the correspondent Bank is paid at the expense of the sender of the money - the client of Jysan Bank JSC, a commission of third parties is paid at the expense of the Beneficiary - the recipient of money (SHA)</i>					
<i>*** When sending a transfer with a future value date, the tariff set before 16:00 of Nur - Sultan time is charged</i>					
<b>4.4. Urgent transfers w / o account opening:</b>					
4.4.1. Western Union money transfers					
	as per Western Union tariffs	as per Western Union tariffs	as per Western Union tariffs	-	
4.4.2. Unistream transfers					
	as per Unistream tariffs	as per Unistream tariffs	as per Unistream tariffs	-	
4.4.3. Gold Crown Transfers					
	as per Golden Crown tariffs	as per Golden Crown tariffs	as per Golden Crown tariffs	-	
<b>4.5. Commission for consideration of a client's application for transfer services</b>					
4.5.1. Commission for investigations (in case of a commission of a third party - additionally paid by the client):					
- for changes and additions to payment instructions for accomplished payments made in foreign currency;					the actual expenses of the correspondent bank are additionally reimbursed
- clarification of a payment history;					
- acceptance of a client's request to withdraw a payment order (transfer commission is non-refundable)					
- HC	14 000 tenge	14 000 tenge	14 000 tenge	+	
- RUB	3 000 tenge	3 000 tenge	3 000 tenge	+	equivalent in foreign currency at the NBRK rate
- OCs (except RUB)	14 000 tenge	14 000 tenge	14 000 tenge	+	equivalent in foreign currency at the NBRK rate
<b>5. ACCEPTANCE OF PAYMENTS WITHOUT OPENING A BANK ACCOUNT</b>					
5.1. Acceptance, processing and transfer of payment documents for payment of taxes and other obligatory payments to the budget (including fees, payments, state duties, etc.)					
- up to 1000 tenge (inclusive)	150 tenge	150 tenge	100 tenge	-	per 1 payment document
- above 1,000 tenge to 5,000 tenge (inclusive)	200 tenge	200 tenge	150 tenge	-	per 1 payment document
- above 5,000 tenge to 10,000 tenge (inclusive)	300 tenge	300 tenge	200 tenge	-	per 1 payment document
- above 10,000 tenge to 100,000 tenge (inclusive)	1% min. 500 tenge	1%, min. 500 tenge	0,7%, min. 400 tenge	-	per 1 payment document
- above 100 000 tenge	2%, min. 1 000 tenge	2%, min. 1 000 tenge	1,5%, min. 700 tenge	-	per 1 payment document
- via Astana-Plat payment terminal	100 tenge	100 tenge	100 tenge	-	per 1 payment

<b>5.2. Acceptance, processing and transfer of payment documents for payment of taxes and other obligatory payments to the budget (including fees, payments, state duties, etc.)</b>					
- normal payment	300 tenge	200 tenge	150 tenge	-	for 1 payment document (the tariff does not apply to payments in favor of legal entities with which Cooperation Agreements are concluded, providing for a different amount of commission charged to the payers)
- for pensioners and disabled people upon presentation of the appropriate certificate	150 tenge	100 tenge	100 tenge	-	for 1 payment document (the tariff does not apply to payments in favor of legal entities with which Cooperation Agreements are concluded, providing for a different amount of commission charged to the payers)
<b>5.3. Acceptance of cash for payment in favor of the RSE "Information Production Center" of the Ministry of Internal Affairs of the Republic of Kazakhstan</b>	100 tenge	200 tenge	50 tenge	-	per 1 payment document
<b>5.4. Acceptance of cash for payment in favor of Kazakhtelecom JSC</b>	2,5%, min. 200 tenge	2,5%, min. 200 tenge	2,5%, min. 200 tenge	-	per 1 payment document
<b>5.5. Acceptance and sending of payments on compulsory pension contributions / social health insurance</b>	500 tenge	500 tenge	300 tenge	-	
<b>5.6. Manual typing services for payments of mandatory pension contributions / social health insurance</b>	400 tenge	300 tenge	200 tenge	+	per 1 surname/ period
<b>6. SAFE SERVICES</b>					
<b>6.1. Safe storage from 1 (one) day to 1 (one) month:</b>					
- small cells-1 for one day	1 500 tenge	2 500 tenge	250 tenge	+	
- small cells-2 for one day	1 500 tenge	-	-	+	
- average cells for one day	2 500 tenge	4 000 tenge	350 tenge	+	
- large cells for one day	3 500 tenge	6 000 tenge	450 tenge	+	
- small cells-1 for one month	3 500 tenge	4 000 tenge	3 000 tenge	+	
- small cells-2 for one month	5 000 tenge	-	-	+	
- average cells for one month	7 000 tenge	6 000 tenge	4 000 tenge	+	
- large cells for one month	9 000 tenge	8 000 tenge	6 000 tenge	+	
<b>6.2. Discounts upon conclusion and prepayment:</b>					
- when signing the contract for 3 months, a discount applies	5%	0%	5%	+	

- when signing the contract for 4 months, a discount applies	7%	0%	7%	+	
- when signing the contract for 5 months, a discount applies	10%	0%	10%	+	
- when signing the contract for 6 months, a discount applies	12%	10%	12%	+	
<b>6.3. Safe storage for 1 (one) year:</b>					
- small cells-1	32 000 tenge	40 000 tenge	25 000 tenge	+	
- small cells-2	45 000 tenge	-	-	+	
- average cells	63 000 tenge	60 000 tenge	40 000 tenge	+	
- large cells	81 000 tenge	80 000 tenge	60 000 tenge	+	
<b>6.4. Opening and replacing the lock of a mechanical safe (cell) in case of loss of a key / forced opening</b>	20 000 tenge	18 000 tenge	10 000 tenge	+	
<b>6.5. Penalty for not timely payment of the safe (cell) rental</b>	560 tenge	560 tenge	560 tenge	-	per 1 day
<b>6.6. Replacement of a plastic card due to loss / damage</b>	2 000 tenge	2 000 tenge	2 000 tenge	+	
<b>6.7. Opening and replacing the lock of an automated safe (cell)</b>	22 000 tenge	22 000 tenge	22 000 tenge	+	
<b>6.8. Penalty for a PIN change through the fault of the Client, under a safe deposit box (cell) lease agreement at an automated safe depository</b>	200 tenge	200 tenge	200 tenge	-	
<b>7. TRANSACTIONS ON LOANS ISSUED AT THE OWN FUNDS OF Jysan Bank JSC</b>					
<b>Loan servicing fees:</b>					
7.1. on amendments of the Bank Loan Agreement / General Lending Agreement / Collateral Agreement / Mortgage Agreement / Mortgage Certificate / Guarantee Agreement at the initiative of the Bank	0 tenge	0 tenge	0 tenge	-	
<b>7.2. at the initiative of a client<sup>1</sup>:</b>					
7.2.1. commissions for changing the conditions of the loan (repayment schedule <sup>2</sup> , loan currency, interest rate, loan repayment methods)	1% of the balance of the principal debt (min. 10,000 tenge)	1% of the balance of the principal debt (min. 10,000 tenge)	1% of the balance of the principal debt (min. 10,000 tenge)	-	
<b>7.2.2. Commissions for consideration of:</b>					
1) changes of conditions related to a borrower (co-borrower), guarantor (surety) (including at the initiative of a co-borrower, guarantor, surety) <sup>3</sup>	1% of the balance of the principal debt (min. 10,000 tenge)	1% of the balance of the principal debt (min. 10,000 tenge)	1% of the balance of the principal debt (min. 10,000 tenge)	-	
2) change of the terms of encumbrance of a subject pledge on a loan <sup>4</sup> , as well as when replacing a subject of pledge <sup>5</sup>	1% of the balance of the principal debt (min. 10,000 tenge)	1% of the balance of the principal debt (min. 10,000 tenge)	1% of the balance of the principal debt (min. 10,000 tenge)	-	
3) replacement of a mortgagor <sup>6</sup>	1% of the balance of the principal debt (min. 10,000 tenge)	1% of the balance of the principal debt (min. 10,000 tenge)	1% of the balance of the principal debt (min. 10,000 tenge)	-	
4) issuance, upon request of the client, of documents of title for a pledge contained in the client's credit dossier <sup>7</sup>	5 000 tenge	5 000 tenge	5 000 tenge	+	
5) issuance, upon request of the client, of a certificate of consent to registration (deregistration) at a domicile of an individual, to legalization of refurbishment, buildings, extensions made on the territory of the collateral	5 000 tenge	5 000 tenge	5 000 tenge	+	
6) issuance, upon request of the client, of a certificate of authorization to replace a vehicle registration number which is a collateral, to renew a vehicle registration certificate, to recover lost documents on a vehicle	5 000 tenge	5 000 tenge	5 000 tenge	+	
<b>7.2.3. for issuance at the request of a client of a statement of loan debt on a loan<sup>7</sup></b>	5 000 tenge	5 000 tenge	5 000 tenge	+	
<b>7.2.4. certificate of absence of debt after full repayment of the loan</b>	0 tenge	0 tenge	0 tenge	+	
*Note: <sup>1</sup> commission is charged for change/several changes of the terms of financing within conclusion of one additional agreement to the bank loan agreement and / or to the mortgage agreement / pledge agreement, while if the change of the loan conditions requires the Bank to provide certificates / letters / consents, temporary issuance of originals of title / title confirmation / identification documents, then separate commissions for these services are not charged <sup>2</sup> including when extending a loan / line term, changing the repayment date, providing a grace period; <sup>3</sup> including in the event of death of a borrower / co-borrower / pledgor / guarantor / surety or, on a problem loan - free of charge; <sup>4</sup> changes associated with change of characteristics of a subject of pledge (technical specifications, address, etc.) <sup>5</sup> replacement of a pledge connected to registration of the right of ownership and / or the right of pledge on property put into operation - free of charge; <sup>6</sup> temporary issuance of original documents without lifting a ban on alienation of a pledge subject; <sup>7</sup> certificate of a loan debt amount due for repayment or absence of loan debt. If there is an application for early partial and full repayment of the loan, a certificate of the loan debt due for return shall be provided free of charge within three business days from the receipt of the client's application.					
<b>8. OTHER SERVICES</b>					
<b>8.1. Issuance of certificates at the request of a client:</b>					
8.1.1. Issuance of certificates	500 tenge	1000 tenge	500 tenge	+	for 1 sample
8.1.2. Issuance of a certificate confirming the presence of a bank deposit to be submitted to the guardianship or trusteeship bodies, for formalizing transactions with property belonging to minor children	0 tenge	0 tenge	0 tenge	+	
<b>8.2. Issuance of duplicate banking / financial documents</b>					
8.2.1. Bank agreements, payment documents, tax receipts, etc. (issued in a calendar month)	500 tenge	500 tenge	500 tenge	+	
8.2.2. Bank agreements, payment documents, tax receipts, etc. (issued beyond 1 month)	2 000 tenge	2 000 tenge	2 000 tenge	+	
<b>8.4. Personal service in the VIP center<sup>*</sup> / **</b>	120 000 tenge	120 000 tenge	120 000 tenge	+	charged annually by debiting the current account
* the commission is not charged if the client is related to VIP segment according to external or internal criteria (including by family members of the client / third individuals included by the client in the General Personal Banking Agreement) in accordance with the Bank's internal regulatory documents; ** no commission is charged for purchase / sale (exchange) of cash foreign currency and withdrawal of cash through a POS terminal (receiving cash using a payment card in the Jusan Bank JSC network) when servicing individuals of mass retail segment at VIP centers located in large malls, hotels and other premium facilities.					
<b>9. OPERATIONS WITH UNALLOCATED METAL ACCOUNTS</b>					
9.1. Opening an unallocated metal account <sup>*</sup>	0 tenge	0 tenge	0 tenge	-	* in the presence of a current bank account
9.2. Maintenance of an unallocated metal account	0 tenge	0 tenge	0 tenge	-	

9.3. Closing of an unallocated metal account	0 tenge	0 tenge	0 tenge	+	
9.4. Crediting of an refined precious metal (purchase) to an unallocated metal account	0 tenge	0 tenge	0 tenge	-	
9.5. Write-off of refined precious metal (sale) from an unallocated metal account	0 tenge	0 tenge	0 tenge	-	
* On current accounts: opening as part of retail lending programs and intended for repayment of loans (fulfilling obligations under a bank loan agreement), conducting operations not related to a bank loan issued under the retail lending programs is carried out in accordance with the Bank's approved tariffs.					
<b>10. SERVICE TARIFFS IN THE JYSAN MOBILE APPLICATION</b>					
10.1. Connecting / Disconnecting the Client of the "JYSAN" mobile application	0 tenge			+	
<b>10.2. BANK ACCOUNT: OPENING, MAINTENANCE AND CLOSING</b>					