



Approved by the decision of the Tariff Committee No.66-19 dated 19.12.2019, taking into account, additions and amendments according to the decision of the Tariff Committee No.15-20 dated 14.05.2020; No.32-20 dated 09.09.2020; No.34-20 dated 23.09.2020; No.38-20 dated 08.10.2020; No.06-21 dated 09.02.2021.

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
1. BANK ACCOUNT: OPENING, MAINTENANCE AND CLOSING					
1.1. Bank account opening:					
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. Deleted					
1.1.5. Opening a current account for crediting housing payments	0 tenge	0 tenge	0 tenge	-	- per account, charged upon account opening
1.2. Bank account management				-	
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, if the account balance is less than the charged fee, the entire amount of the balance is deducted; - the tariff does not apply to accounts with encumbrances/claims; - the tariff is applied to current accounts for housing benefits, if the balance is composed of the Client's own funds
1.3. Closing a bank account	0 tenge	0 tenge	0 tenge	+	

2. CASH SERVICE					
2.1. Cash acceptance to bank account					
2.1.1. Acceptance of cash to replenish a bank account	0 tenge	0 tenge	0 tenge	-	
2.2. Cash withdrawal from bank account					
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. Deleted					
2.3. Cash recounts	0 tenge	0 tenge	0 tenge	-	
2.4 Exchange, change of banknotes and coins, subject to the Bank's availability					
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	-	
2.5. Sale of collectible coins	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
2.6. Sorting and packaging of cash if available in the Bank	0 tenge	0 tenge	0 tenge	-	
2.7. Verification of foreign/national currency for the solvency with the use of detector	0 tenge	0 tenge	0 tenge	+	
2.8. Acceptance for collection of certified small bars with the expertise of the NBRK	180 000 tenge	20 000 tenge	190 000 tenge	+	
3. FOREIGN CURRENCY CONVERSION					
3.1. Purchase / sale of non-cash foreign currency	0 tenge	0 tenge	0 tenge	-	
4. TRANSFER OPERATIONS					
4.1. Intrabank transfers:					
4.1.1. Transfer to own accounts	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 framework of retail lending programs - 0 tenge
- with the opening of an account to the account of an individual	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	-	within the framework of retail lending programs - 0 tenge
- with the opening of an account for the account of a legal entity	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	-	within the framework of retail lending programs - 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	-	
4.1.4 Transfer of money on instructions of third parties for their execution collection orders, payment requests, etc.	0 tenge	0 tenge	0 tenge	-	
4.2. External transfers in national currency:					

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 framework of retail lending programs - 0 tenge
- to own current account in ATF Bank JSC	0 tenge	0 tenge	0 tenge	-	within the framework of retail lending programs - 0 tenge
- to the current account of another individual in ATF Bank JSC	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	-	within the framework of retail lending programs - 0 tenge
- to the current account of the legal entity in ATF Bank JSC	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	-	within the framework of retail lending programs - 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 framework of retail lending programs - 0 tenge
- to own current account in ATF Bank JSC	0 tenge	0 tenge	0 tenge	-	within the framework of retail lending programs - 0 tenge
- to the current account of another individual in ATF Bank JSC	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	-	within the framework of retail lending programs - 0 tenge
- to the current account of the legal entity in ATF Bank JSC	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	0,2% min. 300 tenge, max. 3 000 tenge	-	within the framework of retail lending programs - 0 tenge
- without account opening	0,7% min. 1 500 tenge, max. 12 000 tenge	0,7% min. 1 500 tenge, max. 12 000 tenge	0,7% min. 1 500 tenge, max. 12 000 tenge	-	
4.2.3. External transfer in favor of "First Heartland Securities"/"First Heartland Jýsan Invest"JSC/ «Crowe Audit KZ» / «Baker Tilly Qazaqstan Advisory» LLP	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

4.2.6 Transfer of money by order of third parties collection orders, payment requests, etc.	1%, min. 700 tenge, max. 2 500 tenge	1%, min. 700 tenge, max. 2 500 tenge	1%, min. 700 tenge, max. 2 500 tenge	-	
4.3. External transfers in foreign currency:					
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 Jýsan Invest JSC/ LLP «Crowe Audit KZ» /LLP «Baker Tilly Qazaqstan Advisory»	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	-	
4.3.8 Transfer of money by order of third parties collection orders, payment requests, etc.	1%, min. 700 tenge, max. 2 500 tenge	1%, min. 700 tenge, max. 2 500 tenge	1%, min. 700 tenge, max. 2 500 tenge	-	
<i>* a payment to the beneficiary's bank is received in full. The client pays the commission of the sending bank to Jýsan Bank (OUR)</i>					Hard currency: USD, EUR, GBP, CHF, SEK, AUD, HKD, DKK, JPY, CAD, NOK, SGD, CNY, ZAR. Other types of currencies, with the exception of tenge and the hard currency: RUB, KGS, CZK, KWD, AED, SAR, TRY..
<i>** A commission of Jýsan Bank JSC and the correspondent Bank is paid at the expense of the sender of the money - the client of Jýsan 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>					
4.4. Urgent transfers w / o account opening:					
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	-	

4.5. Commission for consideration of a client's application for transfer services					
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;- clarification of a payment history;- acceptance of a client's request to withdraw a payment order (transfer commission is non-refundable)					the actual expenses of the correspondent bank are additionally reimbursed
- HC	14 000 tenge	14 000 tenge	14 000 tenge	+	equivalent in foreign currency at the NBRK rate
- 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
5. ACCEPTANCE OF PAYMENTS WITHOUT OPENING A BANK ACCOUNT					
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
- acceptance of payments through payment terminals of the Bank's Counterparties	100 tenge	100 tenge	100 tenge	-	per 1 payment
5.2. Acceptance, processing and transfer of payment documents in order to make a payment in favor of the legal entity - service provider, including through the "Quick Revenue" System:					
5.2.1. Fee payment by the Payer:					

- Ordinary payment	500 tenge	500 tenge	300 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	250 tenge	250 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)
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	100 tenge	200 tenge	50 tenge	-	per 1 payment document
5.4. Acceptance of cash for payment in favor of Kazakhtelecom JSC	2,5%, min. 200 tenge	2,5%, min. 200 tenge	2,5%, min. 200 tenge	-	per 1 payment document
5.5. Acceptance and sending of payments on compulsory pension contributions / social health insurance	500 tenge	500 tenge	300 tenge	-	
5.6. Manual typing services for payments of mandatory pension contributions / social health insurance	400 tenge	300 tenge	200 tenge	+	per 1 surname/ period
6. SAFE SERVICES					
6.1. Safe storage from 1 (one) day to 1 (one) month:					
- 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	5 000 tenge	3 000 tenge	+	
- small cells-2 for one month	5 000 tenge	-	-	+	
.- average cells for one month	7 000 tenge	9 500 tenge	4 000 tenge	+	
.- large cells for one month	9 000 tenge	10 000 tenge	6 000 tenge	+	

6.2. Safe deposit box services for three (3) to six (6) months in advance:					
- When signing a contract for 3 months (minus the specified rate of the total cost of the safe deposit box rental)	5%	0%	5%	+	
- When signing a contract for 4 months (minus the specified rate of the total cost of renting a safe deposit box)	7%	0%	7%	+	
-When signing a contract for 5 months (minus the specified rate of the total cost of the safe deposit box rental)	10%	0%	10%	+	
- When signing a contract for 6 months (minus the specified rate of the total cost of the safe deposit box rental)	12%	10%	12%	+	
6.3. Safe storage for 1 (one) year:					
- small cells-1	32 000 tenge	49 800 tenge	25 000 tenge	+	
- small cells-2	45 000 tenge	-	-	+	
.- average cells	63 000 tenge	94 620 tenge	40 000 tenge	+	
.- large cells	81 000 tenge	99 600 tenge	60 000 tenge	+	
6.4. Opening and replacing the lock of a mechanical safe (cell) in case of loss of a key / forced opening	20 000 tenge	18 000 tenge	10 000 tenge	+	
6.5. Penalty for not timely payment of the safe (cell) rental	560 tenge	560 tenge	560 tenge	-	per 1 day
6.6. Replacement of a plastic card due to loss / damage	2 000 tenge	2 000 tenge	2 000 tenge	+	
6.7. Opening and replacing the lock of an automated safe (cell)	22 000 tenge	22 000 tenge	22 000 tenge	+	
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	200 tenge	200 tenge	200 tenge	-	
7. TRANSACTIONS ON LOANS ISSUED AT THE OWN FUNDS OF Jýsan Bank JSC					
Loan servicing fees:					
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	-	
7.2. at the initiative of a client ¹:					

7.2.1. commissions for changing the conditions of the loan (repayment schedule ² , 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)	-	
7.2.2. Commissions for consideration of:					
1) changes of conditions related to a borrower (co-borrower), guarantor (surety) (including at the initiative of a co-borrower, guarantor, surety) ³	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 ⁴ , as well as when replacing a subject of pledge ⁵	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 ³	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 ⁶	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	+	
7.2.3. for issuance at the request of a client of a statement of loan debt on a loan ⁷	5 000 tenge	5 000 tenge	5 000 tenge	+	
7.2.4. certificate of absence of debt after full repayment of the loan	0 tenge	0 tenge	0 tenge	+	

"Note:
¹ 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
² including when extending a loan / line term, changing the repayment date, providing a grace period;
³ including in the event of death of a borrower / co-borrower / pledgor / guarantor / surety or, on a problem loan - free of charge;
⁴ changes associated with change of characteristics of a subject of pledge (technical specifications, address, etc.)
⁵ 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;
⁶ temporary issuance of original documents without lifting a ban on alienation of a pledge subject;
⁷ 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.

8. OTHER SERVICES					
8.1. Issuance of certificates at the request of a client:					
8.1.1. Issuance of certificates	0 tenge	0 tenge	0 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	+	
8.2. Issuance of duplicate banking / financial documents					
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	+	
8.3. Personal service in the VIP center * / **	120 000 tenge	120 000 tenge	120 000 tenge	+	charged annually by debiting the current account
8.4. Standing order	0 tenge	0 tenge	0 tenge	-	the fee for execution of a standing order is charged according to Section 4 "Transfer Operations"
<p>* 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.</p>					
9. OPERATIONS WITH UNALLOCATED METAL ACCOUNTS					

9.1. Opening an unallocated metal account *	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.					
10. SERVICE TARIFFS IN THE JÝSAN MOBILE APPLICATION					
10.1. Connecting / Disconnecting the Client of the "JÝSAN" mobile application	0 tenge			+	
10.2. BANK ACCOUNT: OPENING, MAINTENANCE AND CLOSING					
10.2.1. Opening a savings account	0 tenge			-	
10.2.2. Closing a savings account	0 tenge			+	
10.2.3. Opening a current account	500 tenge			-	
10.2.4. Closing a current account	0 tenge			+	
10.3. TRANSFER OPERATIONS					
110.3.1. Intra-bank transfers *****:					
10.3.1.1. Transfer to own accounts	0 tenge			-	
10.3.1.2. To the account of another individual Bank	0 tenge			-	within the framework of retail lending programs - 0 tenge
10.3.1.3. To the current account of a legal entity of the Bank	0,1% min.150 tenge, max. 1 500 tenge				within the framework of retail lending programs - 0 tenge
10.3.2. External transfers in national currency from current accounts, including with the use of payment card*****:					
10.3.2.1. To the account of another individual	0,15% min. 200 tenge, max. 2 000 tenge			-	within the framework of retail lending programs - 0 tenge
10.3.2.2. To own current account in ATF Bank JSC	0 tenge			-	within the framework of retail lending programs - 0 tenge
10.3.2.3. To the current account of another individual in ATF Bank JSC	0 tenge			-	within the framework of retail lending programs - 0 tenge

10.3.2.4. To the current account of the legal entity in ATF Bank JSC	0,1% min. 150 tenge, max. 1 500 tenge	-	within the framework of retail lending programs - 0 tenge
10.3.2.5. To the current account of a legal entity	0,15% min. 200 tenge, max. 2 000 tenge	-	within the framework of retail lending programs - 0 tenge
10.3.2.6. External transfer in favor of First Heartland Securities JSC / First Heartland Jusan Invest JSC / Crowe Audit KZ LLP / Baker Tilly Qazaqstan Advisory LLP	0 tenge	-	
10.3.3. Express transfer from current accounts, including using a payment card *****:			
10.3.3.1. Transfer via the "Zolotaya Corona" system	according to the tariffs of Zolotaya Corona	-	
10.3.3.2. Faster payment system (FPS)	according to the tariffs of Plus Bank PJSC	-	transfer by mobile number in the Russian Federation
10.4. Transfer of payments to the budget from current accounts, including payment card (taxes, charges, fees, state duties, etc.)	0 tenge	-	for 1 payment document
10.5. Transfer of a single aggregate payment	0 tenge	-	for 1 surname/period
***** <i>Commission for consideration of a client's application on transfer services in accordance with s-p. 4.5.1.</i>			
10.6. Payments from current accounts, including payments by payment card, in order to make a transfer in favor of the legal entity - service provider, including through the System "Quick Revenue".*****			
10.6.1. Fee payment by the Payer:			
- Ordinary payment	0 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 payers)
10.6.2. Transfer in favor of RSE "Information-Production Center" of MIA RK	100 tenge	-	per 1 payment document
10.7. Issuance of certificates	0 tenge	+	per 1 sample
10.11. Operations with unallocated metal accounts			
10.11.1. Opening an unallocated metal account *****	0 tenge	-	if there is a current account without using a payment card
10.11.2. Maintenance of an unallocated metal account	0 tenge	-	

10.11.4. Crediting an affiliated precious metal (purchase) to an	0 tenge	-	
10.11.5. Writing-off of refined precious metal (sale) from unallocated metal account	0 tenge	-	