

Tariffs of First Heartland Jusan Bank JSC for the services provided for individual customers

Name of the tariff	Standard tariff of the Capital Branch	Standard tariff of Almaty branch	Standard tariffs of the branches (except for the branches of Almaty and Nur-Sultan)	VAT (+/-)	Note
1. BANK ACCOUNT: OPENING, MAINTENANCE AND CLOSING					
1.1. Opening of bank account:					
1.1.1. Current account opening	500 tenge	500 tenge	500 tenge	-	- for each account; charged when opening an account under retail lending programmes - 0 tenge
1.1.2. Opening of the current account designated for enrolment of allowances and social payments	0 tenge	0 tenge	0 tenge	-	
1.1.3. Opening of the savings account	0 tenge	0 tenge	0 tenge	-	
1.1.4. Opening of the current account for the customer of First Heartland Securities JSC/First Heartland Jusan Invest JSC	0 tenge	0 tenge	0 tenge	-	
1.2. Maintenance of bank account					
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 encumbrances/requirements
1.3. Closing of bank account	0 tenge	0 tenge	0 tenge	+	
2. Cash servicing					
2.1. Cash enrolment to the bank account					
2.1.1. Cash enrolment in order to replenish bank account	0 tenge	0 tenge	0 tenge	-	
2.2. Cash withdrawal from the 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	-	in the framework of the retail lending programs
- in the 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 the savings account, held on the account less than 7 calendar days :					
- in tenge	0,7% min. 200 tenge	0,7% min. 200 tenge	0,7% min. 200 tenge	-	
- in the foreign currency	1% min. 200 tenge	1% min. 200 tenge	1% min. 200 tenge	-	
2.2.3. Cash withdrawal from the savings account, held on the account more than 7 calendar days	0 tenge	0 tenge	0 tenge	-	
2.2.4. Repayment of the amount of remuneration/amount of the time/savings/conditional deposits from the savings account "on demand"/current account	0 tenge	0 tenge	0 tenge	-	
2.2.5. Payment of pensions, allowances, social benefits and deductions from the current account	0 tenge	0 tenge	0 tenge	-	
2.2.6. Individual-customers of First Heartland Securities/First Heartland Jusan Invest JSC	0,1%, min. 100 tenge	0,1%, min. 100 tenge	0,1%, min. 100 tenge	-	
2.3. Cash recounts	0,2%, min. 300 tenge	0,2%, min. 300 tenge	0,2%, min. 300 tenge	-	
2.4 Exchange, change of banknotes and coins, if the Bank is able to do so:					
2.4.1 Exchange, change of banknotes and coins in national currency, if the Bank is able to do so					
- up to 20 000 tenge	0 tenge	0 tenge	0 tenge	-	
- over 20 000 tenge	1% min. 200 tenge	1% min. 200 tenge	1% min. 200 tenge	-	
2.4.2. Exchange of banknotes in the foreign currencies, if possible in the Bank	1% min. 300 tenge	1% min. 300 tenge	1% min. 300 tenge	-	
2.4.3. Change of banknotes in the foreign currencies, if possible in the Bank	0 tenge	0 tenge	0 tenge	-	
2.5. Sale of collector coins	Purchase value of the coin + 25% margin from the cost of the coin	Purchase value of the coin + 25% margin from the cost of the coin	Purchase value of the coin + 25% margin from the cost of the coin	-	per 1 coin
2.6. Sorting and packaging of cash, if the Bank is able to do so	1 banknote = 7 tenge, not less than 600 tenge	1 banknote = 7 tenge, not less than 600 tenge	1 banknote = 7 tenge, not less than 600 tenge	-	
2.7. foreign/national currency in cash against its solvency/in authenticity by applying the detector	70 tenge = 1 banknote	70 tenge = 1 banknote	70 tenge = 1 banknote	+	
2.8. Accepting of certified weighted bullions with the analysis of NB RK for collection	180 000 tenge	20 000 tenge	190 000 tenge	+	
3. CONVERSION SERVICES FOR THE FOREIGN CURRENCY					
3.1. Purchase/sale of cashless foreign currency	0 tenge	0 tenge	0 tenge	-	
4. TRANSFER TRANSACTIONS					
4.1. Intra-bank transactions:					
4.1.1. Between the account of one customer	0 tenge	0 tenge	0 tenge	-	
4.1.2. To other clients' accounts:					
- with account opening	0 tenge	0 tenge	0 tenge	-	under retail lending programmes - 0 tenge
- without opening an account	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. Time intra-bank transaction without opening of "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	-	
4.2. External transfers in the national currency:					

4.2.1 External transfer until 5 PM (Nur - Sultan time)					
- with opening an account	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	-	under retail lending programmes- 0 tenge
- without opening an account	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 translation between 5 PM and 6 PM (Nur-Sultan time), if technically feasible					
- with opening an account	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	-	under retail lending programmes- 0 tenge
- without opening an account	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 First Heartland Securities*/First Heartland Jusan Invest JSC	0 tenge	0 tenge	0 tenge	-	
4.2.4. External transfer on pension contributions/social health insurance/bundled payment	500 tenge	500 tenge	350 tenge	-	
4.2.5. Services of manual data entry on transfer of pension contributions/social health insurance/bundled payment	500 tenge	500 tenge	350 tenge	+	per 1 surname/ period
4.3. External transfers in the foreign currency:					
4.3.1. Secure transaction in FCC/Other types of currencies up to 4:00 p.m., up to 4:00 p.m., (according to the time of Nur-Sultan) (excluding RUB, KGS)*					
- with opening an account	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 the currency at the rate of NBRK
4.3.2. Secure transaction in FCC/Other types of currencies from 4:00 p.m. up to 5:00 p.m. (according to the time of Nur-Sultan) if possible technically (excluding RUB, KGS)*					
- with opening an account	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 the currency at the rate of NBRK
4.3.3. Standard transfer in FCC/Other types of currencies up to 4:00 p.m. (according to the time of Nur-Sultan) (excluding RUB, KGS)**:					
- with opening an account	0,30% min. 5 500 tenge, max. 74 000 tenge	0,30% min. 5 500 tenge, max. 74 000 tenge	0,30% min. 5 500 tenge, max. 74 000 tenge	-	-the equivalent in currency at the NBK exchange rate - under retail lending programmes - 0 tenge
4.3.4. Normal transfer to hard currency and other currencies from 4 PM to 5 PM*** (Nur-Sultan time) if technically feasible (except RUB, KGS)**:					
- with opening an account	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	-	- the equivalent in currency at the NBK exchange rate - under retail lending programmes - 0 tenge
4.3.5. With opening an account in favor of First Heartland Securities JSC/First Heartland Jusan Invest JSC	0 tenge	0 tenge	0 tenge	-	
4.3.6 Transfers with account opening					
in RUB until 4PM (Nur-Sultan time)	0,2% min. 1 500 tenge, max. 50 000 tenge	0,2% min. 1 500 tenge, max. 50 000 tenge	0,2% min. 1 500 tenge, max. 50 000 tenge	-	equivalent in the currency at the rate of NBRK
in RUB between 4PM and 5PM*** (Nur-Sultan time) if technically feasible	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 until 4PM (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 between 4PM and 5PM*** (Nur-Sultan time) if technically feasible	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 the currency at the rate of NBRK
- 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>* payment to the Bank of beneficiary shall be made in full. Customer shall pay the fee of the sending Bank of first Heartland Jusan Bank JSC (OUR)</i>					
<i>*** fee of First Heartland Jusan Bank JSC and Corresponding Bank payable at the expense of the sender of money - the customer of First Heartland Jusan Bank JSC, remuneration fee of third parties payable at the expense of the Beneficiary - Recipient of the money (SHA)</i>					
<i>*** When making transfer with future value date, tariff is charged which is established up to 4:00 p.m., according to the time of Nur-Sultan.</i>					
4.4. Time deposits without opening an account:					
4.4.1. Money transfers via "Western Union" system	according to the tariffs of Western Union company	according to the tariffs of Western Union company	according to the tariffs of Western Union company	-	
4.4.2. Transfers via "Unistream" system	according to the tariffs of Unistream company	according to the tariffs of Unistream company	according to the tariffs of Unistream company	-	
4.4.3. Transfers via "Zolotaya korona" system	according to the tariffs of Zolotaya korona company	according to the tariffs of Zolotaya korona company	according to the tariffs of Zolotaya korona company	-	
4.5. Fee for customer's application consideration on transfer services					
4.5.1. Investigation commission (when a third party issues a fee - the customer pays in addition): - for making amendments and additions to the payment instruction on conducted payments in the foreign currencies; - clarifying the fate of payment ; - acceptance of the request for withdrawal of the payment order on the application of the client (the transfer fee is not refundable)					Expenses of the corresponding bank shall be covered additionally
- FCC	14 000 tenge	14 000 tenge	14 000 tenge	+	equivalent in the currency at the rate of NBRK
- RUB	3 000 tenge	3 000 tenge	3 000 tenge	+	equivalent in the currency at the rate of NBRK
- Other types of currencies (except for RUB)	14 000 tenge	14 000 tenge	14 000 tenge	+	equivalent in the currency at the rate of NBRK
5. ACCEPTING OF PAYMENTS WITHOUT OPENING OF BANK ACCOUNT					
5.1. Acceptance, processing and transfer of payment documents for payment of taxes and other obligatory payments to the budget (incl. fees, payments, state duties and etc.)					
- up to 1000 tenge (inclusive)	150 tenge	150 tenge	100 tenge	-	for 1 payment document
- more than 1 000 tenge up to 5 000 tenge (inclusive)	200 tenge	200 tenge	150 tenge	-	
- more than 5 000 tenge up to 10 000 tenge (inclusive)	300 tenge	300 tenge	200 tenge	-	
- more than 10 000 tenge up to 100 000 tenge (inclusive)	1% min., 500 tenge	1% min., 500 tenge	0,7% min. 400 tenge	-	
- more than 100 000 tenge	2%, min. 1 000 tenge	2%, min. 1 000 tenge	1,5%, min. 700 tenge	-	
- via payment terminal Astana-Plat	100 tenge	100 tenge	100 tenge	-	for 1 payment
5.2. Acceptance, processing and transfer of payment documents in order to conduct payment in favor of legal entity - services supplier					

-standard 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 the Cooperation agreements are concluded, providing for a different amount of fee charged to payers)
- for retired and disabled persons upon the presentation of relevant document	150 tenge	50 tenge	50 tenge	-	for 1 payment document (The tariff does not apply to payments in favor of legal entities with which the Cooperation agreements are concluded, providing for a different amount of fee charged to payers)
5.3. Cash acceptance in order to conduct payment in favor of RSE "Informational Production Center" Ministry of Internal Affairs of the Republic of Kazakhstan	100 tenge	100 tenge	100 tenge	-	for 1 payment document
5.4. Cash acceptance in order to conduct payment in favor of Kazakhtelecom JSC	2,5%, min. 200 tenge	2,5%, min. 200 tenge	2,5%, min. 200 tenge	-	for 1 payment document
5.5. Acceptance and sending of payments on pension contributions/social health insurance/bundled payment	500 tenge	500 tenge	350 tenge	-	
5.6. Services of manual entry of data on payments of pension contributions/social health insurance/bundled payment	500 tenge	500 tenge	350 tenge	+	for 1 surname/period
6. SAFE DEPOSIT SERVICES					
6.1. Safe deposit keeping from 1 (one) day up to 1 (one) month:					
- small deposit boxed for 1 day	1 500 tenge	1 000 tenge	250 tenge	+	
- medium deposit boxes for 1 day	2 500 tenge	1 000 tenge	350 tenge	+	
- big safe deposit boxes for 1 day	3 500 tenge	1 000 tenge	450 tenge	+	
- small deposit boxed for 1 month	4 800 tenge	4 000 tenge	3 000 tenge	+	
- medium safe deposit boxes for 1 month	6 200 tenge	6 000 tenge	4 000 tenge	+	
- big deposit boxes for 1 month	7 800 tenge	7 000 tenge	6 000 tenge	+	
6.2. Discounts upon conclusion and advance payment :					
- upon conclusion of the agreement for 3 months, discount in payment is applied	5%	0%	0%	+	
- upon conclusion of the agreement for 4 months, discount in payment is applied	7%	0%	0%	+	
- upon conclusion of the agreement for 5 months, discount in payment is applied	10%	0%	0%	+	
- upon conclusion of the agreement for 6 months, discount in payment is applied	12%	10%	0%	+	
6.3. Safe deposit keeping for 1 (one) year :					
- small boxes	36 000 tenge	40 000 tenge	25 000 tenge	+	
- medium boxes	42 000 tenge	60 000 tenge	40 000 tenge	+	
- big boxes	60 480 tenge	80 000 tenge	65 000 tenge	+	
6.4. Opening and replacing of mechanical safe (safe deposit box) in case of key loss/compulsory opening	20 000 tenge	18 000 tenge	18 000 tenge	+	
6.5. Penalty for late payment of safe (safe deposit box) rent	560 tenge	560 tenge	560 tenge	-	for 1 day
6.6. Replacing of plastic card due to the loss/damage	2 000 tenge	2 000 tenge	2 000 tenge	+	
6.7. Opening and replacing of the lock of automated safe (safe deposit box)	22 000 tenge	22 000 tenge	22 000 tenge	+	
6.8. Penalty for the change of PIN-code to the Customer's fault under the Agreement of safe (safe deposit box) rent in the automated bank's depository	200 tenge	200 tenge	200 tenge	-	
7. TRANSACTIONS ON THE LOANS ISSUED AT THE OWN EXPENSES OF First Heartland Jusan Bank JSC					
Fees related to the service of the loan	On the programs/products of unsecured lending (express-lending)		On all other programs/products of retail lending		
7.1. On amendments to the terms of the Bank Loan Agreement/General Credit Agreement/Pledge Agreement/Mortgage Contract/Mortgage Certificate/Guarantee Agreement on the Bank's initiative	0 tenge			-	
7.2. at the initiative of the customer ¹:					
7.2.1. fee for change of terms of the issued loan (repayment schedule ² , loan currency, remuneration rate, ways of loan repayment)	1% from the principal debt's balance (min. 10 000 tenge)			-	
7.2.2. Fee for the consideration of issues on:					
1) change of terms connected with the borrower (co-borrower), guarantor (trustor) (including, on the initiative of the co-borrower, guarantor, trustor) ³	1% from the principal debt's balance (min. 10 000 tenge)			-	
2) change of terms of encumbrance of the collateral on the loan ⁴ , as well as when replacing the collateral object ⁵	1% from the principal debt's balance (min. 10 000 tenge)			-	
3) replacing of the pledgor ⁶	1% from the principal debt's balance (min. 10 000 tenge)			-	
4) issuance of title documents upon the application of the customer for the collateral object, containing in the credit file of the customer ⁶	5 000 tenge			+	
5) issuance of a certificate of consent to registration upon the request of the customer (removal from registration) at the place of residence of an individual, for the legitimization of reconstructions, buildings, constructions made on the territory of the collateral	5 000 tenge			+	
6) issuance of a certificate upon the request of the customer on the permission to replace the registration number of the vehicle, which is collateral, for the re-registration of the vehicle registration certificate, for the restoration of lost documents on the vehicle	5 000 tenge			+	
7.2.3. for issuance of a certificate of loan debt upon the request of the customer ⁷	5 000 tenge			+	
7.2.4. certificate on absence of debt after full repayment of the loan	0 tenge			+	
Note:					
¹ the commission shall be charged for the change/several changes of the financing terms within the framework of the conclusion of one additional agreement to the bank loan agreement and/or to the mortgage agreement/pledge agreement, and if the change of the loan terms requires the Bank to provide certificates/letters/agreements, temporary issuance of the originals of the legal/legal/identification documents, then separate commissions for these services shall not be charged					
² including extension of loan/line term, change of repayment date, grant of grace period					
³ including in case of death of the borrower/co-borrower/mortgagor/guarantor/trustor or under the problem loan – free of charge;					
⁴ changes related to the characteristics of the collateral object (specifications, address, etc.)					
⁵ replacement of the pledge in connection with registration of the ownership and/or the right of pledge on the property, put into operation - free of charge;					
⁶ temporary issuance of original documents without removing the ban on alienation of the collateral object;					

³ certificate on the amount subject to the repayment of the loan amount or on the absence of the loan debt. In case of an early partial and full repayment of the loan, the certificate of the loan amount due to the repayment should be provided free of charge within three working days from the moment of receipt of the client's application.

8. OTHER SERVICES

8.1. Certificates issuance upon the request of the customer:

8.1.1. Certificates issuance	1 000 tenge	1 000 tenge	1 000 tenge	+	for 1 copy
8.1.2. Issuance of a certificate confirming the existence of a bank deposit for the provision to the bodies performing the functions of guardianship or custody, for the purpose of registration of transactions with property belonging to the right of ownership to minor children	0 tenge	0 tenge	0 tenge	+	

8.2. Issuance of copies of bank/financial documents

8.2.1. Bank agreements, payment documents, tax bills and etc. (issuance on the calendar month)	500 tenge	500 tenge	500 tenge	+	
8.2.2. Bank agreements, payment documents, tax bills and etc.. (issuance more than 1 month)	2 000 tenge	2 000 tenge	2 000 tenge	+	
8.3. Training in cash activities within the framework of the internship	20 000 tenge	20 000 tenge	20 000 tenge	+	
8.4. Personal service in the VIP zone****	60 000 tenge	60 000 tenge	60 000 tenge	+	charged annually by deducting from the current account

****The fee shall be not collected upon the presence in the Bank of fixed-term and conditional deposits (in the aggregate, on the customer's deposits and also on the members of the client's family/third parties included by the client in the General Agreement on Personal Banking Services) in the amount of:
From 50 000 USD or the equivalent in the other currency (at the rate established by the Bank)

9. TRANSACTIONS WITH NON-ALLOCATED METAL ACCOUNTS

9.1. Opening of non-allocated metal account *****	0 tenge	0 tenge	0 tenge	-	with the availability of banking current account
9.2. Management of non-allocated metal account	0 tenge	0 tenge	0 tenge	-	
9.3. Closing of non-allocated metal account	0 tenge	0 tenge	0 tenge	+	
9.4. Accrual of affiliated precious metal (purchase) to the non-allocated metal account	0 tenge	0 tenge	0 tenge	-	
9.5. Withdrawal of affiliated precious metal (sale) to the non-allocated metal account	0 tenge	0 tenge	0 tenge	-	

*****According to current accounts: - opened within the framework of retail lending programs and - intended for repayment of loans (fulfillment of obligations under the bank loan agreement), carrying out transactions not related to bank loan issued under retail lending programs is carried out in accordance with the approved tariffs of the Bank.

10. tariffs FOR THE SERVICES IN THE "JYSAN"

10.1. Connection/disconnection of the Customer to the "JYSAN" mobile application	0 tenge			+	
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10.2. BANK ACCOUNT: OPENING, MAINTENANCE AND CLOSING

10.2.1. Opening/Management/Closing of savings account	0 tenge			-	
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10.3. TRANSFER OPERATIONS

10.3.1. Intra-bank transactions*****:

10.3.1.1. Between the accounts of one customer	0 tenge			-	
10.3.1.2. To the accounts of the other customers of the Bank (excluding savings accounts)	0 tenge			-	

10.4. External transfers in the national currency from the current accounts, including with the use of payment card*****:

10.4.1. External transfer	0.15% min. 200 tenge, max. 2 000 tenge			-	
10.4.2. External transfer in favor of First Heartland Securities JSC/First Heartland Jusan Invest JSC	0 tenge			-	

10.5. Time transfer from the current accounts, including with the use of payment card*****:

10.5.1. Transfer via "Zolotaya korona" system	according to the tariffs of Zolotaya Korona company			-	
10.6. Transfer of payments to the budget from current accounts, including the use of payment card (taxes, fees, payments, state duties, etc.)*****	0 tenge			-	
- Transfer of unified aggregate payment	0 tenge			-	

*****Fee for consideration of the Client's application for transfer services according to sub-clause 4.5.1.

10.7. Payments from current accounts, including the use of payment card, for the purpose of transfer to the benefit of a legal entity - a service provider*****

10.7.1. Standard payment	0 tenge			-	for 1 payment document (The tariff does not apply to payments in favor of legal entities with which the Cooperation agreements are concluded, providing for a different amount of fee charged to payers)
10.7.2. Transfer in favor of RSE "Informational Production Center" Ministry of Internal Affairs of the Republic of Kazakhstan	100 tenge			-	for 1 payment document
10.8. Certificates issuance	0 tenge			+	for 1 copy

