

**STANDARD (Basic) rates**

for services provided to clients - legal entities, branches and representative offices of legal entities, as well as peasant farms, individual entrepreneurs, notaries, lawyers, private bailiffs and professional mediators for all branches of First Heartland Jusan Bank JSC

Bank service	rate	min	max	note
<b>1. Current and savings bank accounts: opening, maintaining and closing</b>				
1.1. Opening of the first current account (including limited)*				
For legal entities, branches and representative offices of legal entities	3 000 tenge			
For individual entrepreneurs, farm households, lawyers, private notaries, private bailiffs and professional mediators	2 000 tenge			
1.1.1. Opening a current account online via the eGov.kz e-government portal (for legal entities, branches and representative offices of legal entities)	free			
1.2. Opening additional current accounts	1 000 tenge			for each account
1.3. Opening Escrow-account	1 000 tenge			
1.4. Opening a savings account, unallocated metal account	free			
1.5. Managing current account with transactions on it during current month (with the exception of corporates operating through Internet-Banking, Bank-Client systems)	1 000 tenge			for each account
1.6. Managing current account in tenge with no flow during the month, with balance available (with the exception of corporates operating through Internet-Banking, Bank-Client systems)	400 tenge			monthly for each tenge account with more balance 400 tenge and no encumbrances
	all balance amount			monthly for each tenge account with a balance less 400 tenge no encumbrances
1.7. Managing limited account with cash transactions on it	3 000 tenge			monthly
1.8. Managing limited account with no cash transactions on the account	1 000 tenge			monthly, if the balance is less than the established tariff, the entire amount of the balance
1.9. Escrow account management	12 000 tenge			monthly, in the presence of debit turnovers on Escrow account
1.10. Pay-through account management	0 tenge			
1.11. Closing current account (incl. the limited one) upon client's request**	5 000 tenge			for each account
1.12. Closing savings account, unallocated metal account	free			
1.13. Escrow account closing	free			
1.14. Full package of banking services	under contract			
1.15. Opening and maintaining VAT control account (VAT CA)	free			
*free opening current account when bank deposit agreement concluded				
**free liquidation procedure				
<b>2. Transfers</b>				
<b>2.1. Transfers in KZT</b>				
2.1.1. Internal transfer	free			
2.1.2. Express money transfer within operational time	0,10%	1 500 tenge	4 500 tenge	
2.1.3. Paper payments:				
till 01:00 p.m.	600 tenge			
from 01:00 p.m. till 04:00 p.m.	800 tenge			
with future value date	600 tenge			
2.1.3.1. Acceptance of payment orders for transfers regardless of payment amount with the Bank's technical opportunities available from 04:00 p.m.	0,20%	2 100 tenge	5 000 tenge	
2.1.4. Online payments:				
till 01:00 p.m.	300 tenge			
from 01:00 p.m. till 04:00 p.m.	600 tenge			
with future value date	300 tenge			
2.1.4.1. Acceptance of payment orders for transfers regardless of payment amount with the Bank's technical opportunities available from 04:00 p.m.	0,20%	2 000 tenge	3 000 tenge	
2.1.5. Transfers to single accumulative pension fund, state social insurance fund and social medical insurance fund up to KZT 5 000 inclusive, during operations time	300 tenge			
2.1.6. Transfers to single accumulated pension fund, state social insurance fund and social health insurance fund over KZT 5 000 inclusive, during operations time	600 tenge			
2.1.7. Transfers to single accumulated pension fund, state social insurance fund and social health insurance fund (without opening an account)				
- up to KZT 1 000, inclusive	300 tenge			
- from 1 001 to 5 000 tenge inclusive	400 tenge			
- from 5 001 to 50 000 tenge inclusive	600 tenge			
- over 50 000 tenge	1 000 tenge			
2.1.8. Acceptance of payment orders for payments to the budget (without opening an account):				
- up to 1 000 tenge	200 tenge			
- from 1 001 to 5 000 tenge inclusive	200 tenge			
- from 5 001 to 10 000 tenge inclusive	400 tenge			
- from 10 001 tenge to 100 000 tenge	1,0%	500 tenge		
- from 100 001 tenge and more	1,0%	1 500 tenge	50 000 tenge	
2.1.9. Information typing services for issuing statements on pension, social insurance and social health insurance transfers (including VAT):				
- with account opening	300 tenge			for 1 last name
- without account opening	500 tenge			for 1 last name
2.1.10. Withdrawal of Client's accepted instruction (including VAT)	2 000 tenge			
2.1.11. Suspension of Client's instruction (including VAT)	200 tenge			
2.1.12. Refund of erroneously credited money from clients' accounts at the written request of beneficiary bank (including VAT)	500 tenge			withheld from the amount of erroneously credited funds
2.1.13. Payment status request (including VAT)	1 000 tenge			
2.1.14. Fees for payments by direct debiting bank account	1 000 tenge			paid monthly, in addition to the tariff p.5.
<b>2.2. Foreign currency transfers</b>				
<b>2.2.1. Internal transfers</b>				
2.2.2. External transfers with the same performance day:				
from 9:00 am to 3:30 pm				
* guaranteed in hard currency	0,35%	25 000 tenge	130 000 tenge	
* guaranteed in other currencies (except for RUB, KGS)	0,35%	25 000 tenge	130 000 tenge	
** ordinary transfer:				
in hard currency	0,30%	12 000 tenge	125 000 tenge	
in other currencies except for RUB, KGS	0,30%	12 000 tenge	125 000 tenge	
in RUB	0,20%	3 000 tenge	60 000 tenge	
in KGS	0,35%	25 000 tenge	130 000 tenge	
from 03:30 p.m. with Bank's technical opportunities available				
* guaranteed in hard currency	0,70%	50 000 tenge	260 000 tenge	
* guaranteed in other currencies (except for RUB, KGS)	0,70%	50 000 tenge	260 000 tenge	
** ordinary transfer:				
in hard currency	0,60%	24 000 tenge	250 000 tenge	Double fare
in other currencies except for RUB, KGS	0,60%	24 000 tenge	250 000 tenge	
in RUB	0,40%	12 000 tenge	146 000 tenge	
in KGS	0,70%	50 000 tenge	260 000 tenge	
2.2.3. External transfers with a future value date				
* guaranteed in hard currency	0,35%	25 000 tenge	130 000 tenge	
* guaranteed in other currencies (except for RUB, KGS)	0,35%	25 000 tenge	130 000 tenge	
** ordinary transfer:				
in hard currency	0,25%	10 000 tenge	95 000 tenge	
in other currencies except for RUB, KGS	0,30%	12 000 tenge	125 000 tenge	
in RUB	0,15%	2 000 tenge	50 000 tenge	
in KGS	0,35%	25 000 tenge	130 000 tenge	
* payment transferred to beneficiary bank in full, the Client pays fee of sending Bank First Heartland Jusan Bank JSC;				
** First Heartland Jusan Bank's and beneficiary's Bank's fees are paid by means of money sender - First Heartland Jusan Bank's; client, third parties' fees are paid by means of beneficiary - money recipient;				
FCC - freely convertible currency: USD, EUR, GBP, CHF, SEK, AUD, HKD, DKK, JPY, CAD, NOK, SGD, CNY, ZAR				
OC - other currencies, except for tenge, and FCC: (RUB, KGS, CZK, KWD, AED, SAR, TRY)				

2.2.4. Investigations fees (incl. VAT) (third party's fees are paid by client separately): - for changes and amendments to payment instructions on performed payments in foreign currency; - payment status; - payment order withdrawal according to client's request (transfer fee is not reimbursable)				
FCC	17 000 tenge			
RUB	3 000 tenge			
OC except for RUB	17 000 tenge			
<b>3. Cash transactions</b>				
<b>3.1. KZT cash transactions:</b>				
3.1.1. Cash withdrawals				
● as per preliminary application	0,25%	250 tenge		
● on application day				
- up to 1 000 000 tenge inclusive	0,40%	450 tenge		
- from 1 000 001 tenge to 3 000 000 inclusive	0,55%			
- over 3 000 000 tenge	0,30%			
3.1.2. KZT cash receiving & calculating	0,20%	500 tenge		
3.1.3. Receiving, recalculating & crediting client's account with collected money	0,15%	500 tenge		
3.1.4. Recalculating cash if there are surplus, shortage, counterfeit banknotes		5 000 tenge		
3.1.5. Receiving, recalculating & crediting client's account with collected money with no entries in cashier's office		under contract		
3.1.6. Exchange of any value notes	1%	500 tenge		
3.1.7. Valuable cargoes accompanied by a collection service (including VAT)		under contract		
3.1.8. Cash collecting, cash delivering by a collection service from office to client's destination (including VAT)		under contract		
3.1.9. Sorting, recalculating and packaging cash as per client's request	0,5%	2 000 tenge		
3.1.10. Issuing cheque book (including VAT)		800 tenge		
<b>3.2. Foreign currency cash transactions:</b>				
3.2.1. Cash withdrawals	1,4%	700 tenge		
3.2.2. Receiving and recalculating cash	0,25%	500 tenge		
3.2.3. Checking cash foreign currency for its solvency (including VAT)	15 tenge			for 1 banknote
<b>4. Conversion transactions</b>				
<b>4.1. Foreign currency purchase/sale:</b>				
● at the Bank's exchange rate on conversion day in hard currency	0,15%	2 000 tenge		
● with future value date in hard currency	0,10%	1 000 tenge		
● at the Bank's exchange rate on conversion day in other currencies	0,10%	1 500 tenge		
● with future value date in other currencies	0,10%	1 000 tenge		
<b>4.2. Foreign currency conversion (currency for currency)</b>				
● at the Bank's exchange rate on conversion day in hard currency	0,15%	2 000 tenge		
● with future value date in hard currency	0,10%	1 000 tenge		
● at the Bank's exchange rate on conversion day in other currencies	0,10%	1 500 tenge		
● with future value date in other currencies	0,10%	1 000 tenge		
<b>5. Foreign exchange control</b>				
5.1. Receiving, verifying and registering contract within time limits provided for by the law (including VAT)	4 500 tenge			
5.2. Receiving, verifying and registering contract the same day (including VAT)	6 000 tenge			for 1 document
5.3. Receiving, checking additions and changes to contract with registered contract number (including VAT)	2 500 tenge			for 1 document
5.4. Acceptance, verification of additions and changes to the contract with the assigned account number of the contract (day to day) (including VAT)	3 000 tenge			
5.5. Checking documents and receiving fcontracts that do not require registration for currency control (including VAT)	700 tenge			for 1 document
5.6. Issuing currency copy of control document (including VAT)	1 500 tenge			
5.7. Issuing client's currency transactions statement (including VAT)	1 000 tenge			
5.8. Response to client's written request regarding currency regulation and control (including VAT)	1 000 tenge			
5.9. Cancelling contract registration if changing bank (including VAT)	5 000 tenge			
<b>6. Documentary transactions</b>				
<b>6.1. Export letters of credit in client's favor (incl. reserve letters of credit)</b>				
6.1.1. Preliminary advising of letter of credit (including VAT)	10 000 tenge			
6.1.2. Advising of letter of credit (including VAT)	0,25%	25 000 tenge	130 000 tenge	from the amount of the letter of credit
6.1.3. Advising of letter of credit's provisions changes (including VAT)	8 000 tenge			for each message
6.1.4. Confirming letter of credit		under contract		
6.1.5. Cancelling Letter of credit's before the expiration date (including VAT)				
- by requesting a beneficiary's consent	12 000 tenge			
- by receiving official waiver without prior beneficiary's request	free			
6.1.6. Checking documents against letter of credit	0,25%	25 000 tenge	150 000 tenge	from the amount of documents
6.1.7. Fees for discrepancies in documents (per each document package with discrepancies)	15 000 tenge			
6.1.8. Negotiatin of bills		under contract		
6.1.9. Draft acceptance		under contract		
6.1.10. Service of documents by courier mail (including VAT)	12 000 tenge			
6.1.11. Transferring letter of credit	0,20%	25 000 tenge	100 000 tenge	from the amount of the letter of credit
6.1.12. Transferring changes in transferable letter of credit	6 500 tenge			
6.1.13. Telecommunication costs (incl. VAT) under the letter of credit	5 000 tenge			
6.1.14. Preparing contract-based preliminary letter of credit	free			
6.1.15. Risks fees under letter of credit (when confirmed by the Bank)		under contract		
6.1.16. Fees for discounting deferred payment / post-financing under a letter of credit (if letter of credit confirmed by the Bank)		under contract		
<b>6.2. Import letters of credit issued upon client's request (incl. the reserve letters of credit)</b>				
6.2.1. Issuing letter of credit	0,25%	30 000 tenge	150 000 tenge	
6.2.2. *Changes in letter of credit's provisions	10 000 tenge			for each message
6.2.3. Risks fees		under contract		
6.2.4. Negotiatin of bills		under contract		
6.2.5. Draft acceptance		under contract		
6.2.6. L/C payment				
- for KZT payments	3 000 tenge			at a time
- for foreign currency payments	0,25%	5 000 tenge	100 000 tenge	from the amount of payment
6.2.7. Checking letter of credit documents	0,25%	25 000 tenge	150 000 tenge	from the amount of the package of documents
6.2.8. Fees for discrepancies in letter of credit documents (for each package of documents with discrepancies)	15 000 tenge			
6.2.9. Cancelling letter of credit before expiry date (incl. VAT)				
- by requesting beneficiary's consent	12 000 tenge			
- by receiving beneficiary's official waiver of obligations without prior request	free			
6.2.10. Telecommunication costs (incl. VAT) under the letter of credit	5 000 tenge			
6.2.11. Service of documents by courier mail (including VAT)	12 000 tenge			
<i>* If there are changes in the increasing part of letter of credit's amount - shall be considered as independent issuing letter of credit, fee shall be written off the sum of a difference of the increased amount and earlier letter of credit (see rates for issuing letter of credit). If there are simultaneous changes in the increasing part of letter of credit amount and other changes, both fees shall be written off.</i>				
<b>6.3. Documentary collection</b>				
6.3.1. Advising net collection				
● Advising net collection under all bills (including VAT)	0,10%	5 000 tenge	18 500 tenge	
● Advising net collection for exception of bills	0,10%	5 000 tenge	18 500 tenge	
6.3.2. Advising import collection (against acceptance or payment) (including VAT)	0,15%	5 000 tenge	18 500 tenge	
6.3.3. Issuing documents for export collection (against acceptance and / or payment) (including VAT)	0,15%	11 000 tenge	65 000 tenge	
6.3.4. Changing instructions under a net collection		6 500 tenge		
6.3.5. Changing instructions under a documentary collection (including VAT)		6 500 tenge		
6.3.6. Collection related requests (including VAT)		6 500 tenge		
6.3.7. Returning unpaid documents (including VAT):				
● without protesting		6 500 tenge		
● with protesting (protest costs paid separately)		9 000 tenge		

6.3.8. Withdrawing collection order upon client's request (including VAT)	18 500 tenge			
6.3.9. Payment under collection	0,20%	18 500 tenge	110 000 tenge	
6.3.10. Telecommunication costs (incl. VAT) under letter of credit	5 000 tenge			
<b>6.4. Bank guarantees (excluding covered bid guarantees)</b>				
6.4.1. Issuing guarantees	under contract			
6.4.2. Payment under guarantee	0,20%	9 000 tenge	65 000 tenge	from the amount of payment
6.4.3. Advising export guarantees issued by a foreign bank to local companies benefit, without First Heartland Jusan Bank's financial obligations (including VAT)	0,10%	9 000 tenge	65 000 tenge	of the guarantee amount
6.4.4. Advising export guarantees issued by RK banks to local companies' benefit, without First Heartland Jusan Bank's financial obligations (including VAT)	0,10%	6 500 tenge	45 000 tenge	of the guarantee amount
6.4.5. Advising changes for export guarantees issued by foreign banks to local companies's benefit, without First Heartland Jusan Bank's financial obligations (including VAT)	9 000 tenge			
6.4.6. Advising changes for export guarantees issued by RK banks to local companies' benefit, without First Heartland Jusan Bank's financial obligations (including VAT)	6 500 tenge			
6.4.7. Advising claims for guarantees issued by foreign banks to local companies's benefit, without First Heartland Jusan Bank's financial obligations (including VAT)	0,10%	9 000 tenge	65 000 tenge	of the guarantee amount
6.4.8. Advising claims for guarantees issued by RK banks to local companies's benefit, without First Heartland Jusan Bank's financial obligations (including VAT)	0,10%	6 500 tenge	45 000 tenge	of the guarantee amount
6.4.9. Fees for changinf guarantee provisions	under contract			
6.4.10. Repeated requests for guarantees upon client's requests (including VAT)	under contract			
6.4.11. Fees for refusing guarantee (client's withdrawing a guarantee issuance application until the approval of a foreign Bank) (including VAT)	under contract			
6.4.12. Cancelling current guarantee before the expiration date (including VAT)	free			
6.4.13. Preparing and / or sending package of shipping documents (including VAT)	12 000 tenge			
6.4.14. Telecommunication costs (incl. VAT) under guarantees	5 000 tenge			
<b>7. Safe deposit box transactions</b>				
7.1. Safekeeping Clients' securities, documents and valuables (incl. VAT) from 1 (one) day to 1 (one) month:				
• small deposit boxes for 1 day	-	250 tenge	2 500 tenge	depending on the branch, similar to the rates of First Heartland Jusan Bank for services rendered to individuals
• medium deposit boxes for 1 day	-	350 tenge	4 000 tenge	
• large deposit boxes for 1 day	-	500 tenge	6 000 tenge	
• small deposit boxes for 1 month	-	2 500 tenge	7 500 tenge	
• medium deposit boxes for 1 month	-	4 000 tenge	12 000 tenge	
• large deposit boxes for 1 month	-	6 000 tenge	18 000 tenge	
• discount for 3 months agreement	-	0%	5%	
• discount for 4 months agreement	-	0%	7%	
• discount for 5 months agreement	-	0%	10%	
• discount for 6 months agreement	-	0%	12%	
7.2. for 12 months agreement (including VAT)				
• small deposit boxes	-	25 200 tenge	75 600 tenge	
• medium deposit boxes	-	35 040 tenge	105 120 tenge	
• large deposit boxes	-	50 400 tenge	151 200 tenge	
7.3. Fine for loosing a safe box key		10 000 tenge	30 000 tenge	depending on the branch
7.4. Fine for late rent payment	560 tenge			for each day of delay
<b>8. On-line banking</b>				
8.1. Internet-Banking system				
8.1.1. Fee for implementing (installing) the Internet Banking system for on-line banking services for a client's current account (including VAT)	5 000 tenge			
8.1.2. Subscription fee for using the Internet Banking system (including VAT)	1 500 tenge			monthly
8.1.3. Connecting additional security level to the Safe Touch device and a key medium (smart card) (including VAT)	13 000 tenge			
8.1.4.* Reissuing of key medium (smart card) (including VAT)	2 700 tenge			at the client's request
8.2. Bank-client system				
8.2.1. Fees for implementing (installing) the Bank-Client system for on-line banking servicing client's current account (including VAT)	25 000 tenge			
8.2.2. Subscription fee for servicing with using the Bank-Client system (including VAT)	10 000 tenge			monthly
8.3.* Reissuing e-token key medium (including VAT)	4 000 tenge			at the client's request
8.4. Delivering paper statements to clients operating in the Bank-Client system, Internet-Banking for current accounts (including VAT)	4 000 tenge			monthly
8.5. Bank's officer visit upon client's request (including VAT)	2 500 tenge			
8.6. Installing the Internet-Banking system in connection with transiting by a client for servicing from the Bank-Client system to the Internet-Banking system (including VAT)	free			
<i>*Fee charge in case of loss / damage of a key medium / change of signatory</i>				
<b>9. Other services</b>				
9.1. Issuing of duplicates of one account statement (including VAT)	300 tenge			for 1 sheet regardless of the period
9.2. Issuing copy statements upon per client's requests (incl. VAT) within 3 operating days:				for 1 certificate
• certificate for participation in the bid	1 500 tenge			
• letter of confirmation for client accounts' turnover	1 500 tenge			
• reference letter for audit companies at the client's request(including VAT)	5 000 tenge			
• other certificates not listed	1 000 tenge			
9.3. Issuing urgent certificates upon client's request (during the day) (including VAT)	2 500 tenge			for 1 certificate
9.4. Advising foreign banks's SWIFT messages for local companies's benefit without First Heartland Jrsan Bank's financial obligations (including VAT)	11 000 tenge			
9.5. Assisting in preparing feasibility statement for credited project (including VAT)	reimbursement of actual costs			
9.6. Confirming transfer (telex, SWIFT) (including VAT)	800 tenge			for 1 confirmation
9.7. Sending documents by express mail (including VAT)	under contract			
9.8. Printing payment order/payment currency documents by bank employees upon client's request (including VAT)	500 tenge			for 1 sheet
9.9. Printing cash payment order (including VAT)	70 tenge			for 1 document
9.10. Providing archive documents for any period (including VAT)	5 000 tenge			for 1 document
9.11. Executing card with specimen signatures and impress of seal incl. VAT	500 tenge			for each sample, fee is not charged when opening of the first current account
9.12. Audioservicing upon client's request (including VAT)	0 tenge			monthly
9.13 SMS - notification of incoming/outgoing payments on customer's accounts (including VAT)	500 tenge			monthly, for each connected number
9.14 Providing a SWIFT statement in MT940 format	15 000 tenge			monthly from one account