

**Tariffs for legal entities
of “Alтын Bank” JSC (SB of China Citic Bank Corporation Ltd)**

№	Type of service	Tariffs
1. BANK ACCOUNTS		
1.1	Opening of current / correspondent account ¹	KZT 5 000
1.2	Maintenance of current / correspondent accounts (monthly fee) ²	KZT 5 000
1.3	Closure of current / correspondent account initiated by the client	KZT 5 000
1.4	Closure of current / correspondent account initiated by the Bank	KZT 0
1.5	Opening / maintenance / closure of savings account / bank deposit	KZT 0
1.6	Opening / maintenance / closure of temporary savings account for charter fund creation	KZT 0
1.7	Opening of conditional bank deposit account- guarantee deposit account for foreign specialists (one-off fee)	KZT 30 000
1.8	Opening of conditional bank deposit account- liquidation fund purposes of subsoil users (one-off fee)	KZT 30 000
1.9	Opening of current account with conditional management ³	As per agreement
1.10	Maintenance of current account with conditional management ³	As per agreement
1.11	Opening of Escrow account ³	As per agreement
1.12	Maintenance of Escrow account ³	As per agreement
1.13	Maintenance of dormant current/correspondent account with no debit transactions initiated by client for more than 12 months ⁴	In the amount of account balance, but not more than 15 000 KZT
2. CASH OPERATIONS		
Operational time for cash withdrawal and deposit: 09:00 - 17:00 (Nur-Sultan time)		
2.1	Cash deposit in national currency, including from third parties ⁵	1%; min KZT 500
2.2	Cash withdrawal in national currency (by preliminary application no later than one business day before cash withdrawal)	1%; min KZT 500
2.3	Cash deposit in foreign currency, including from third parties ⁵	KZT 0
2.4	Cash withdrawal in foreign currency (by preliminary application no later than one business day before cash withdrawal)	2%, min KZT 1 500
2.5	Cash deposit/withdrawal from 17:00 till 18:00 (the fee is charged additionally to the tariffs of items 2.1-2.4) ⁶	0.2%, min KZT 500, max. KZT 150 000

¹ The fee for opening of current / correspondent account is calculated on the opening account automatically.

² Monthly fee for maintenance of current/correspondent accounts is charged on the last business days prior to month end in full, starting from the month in which the account was opened.

³ Subject to terms, conditions and scope of service.

⁴ The fee is charged from dormant account.

⁵ The service for third parties is provided only upon prior approval of the Bank.

⁶ The service is provided subject to technical capability of the Bank.

TRANSFERS / PAYMENTS ⁷		
3.	Operational time for receiving payments and transfers applications: - via "Altyn Online", "AltynHost" systems: 09:00 - 15:00 (Nur-Sultan time) - paper based: 09:00 - 13:00 (Nur-Sultan time)	
3.1	In national currency	
Via "Altyn Online", "AltynHost" systems		
3.1.1	External transfer / payment	KZT 500
3.1.2	Internal transfer / payment within the Bank between accounts of the client(s)	KZT 0
3.1.3	External transfer / payment in MT 102 format (social, pension payments, salary and others)	KZT 1 000
3.1.4	External transfer / payment from 15:00 till 17:00 (the fee is charged additionally to the tariffs of items 3.1.1-3.1.3) ⁸	KZT 1 500
3.1.5	Urgent transfer / payment from 09:00 till 17:00 (the fee is charged additionally to the tariffs of items 3.1.1-3.1.4)	KZT 500
Paper based		
3.1.6	External transfer / payment	1%, min. KZT 3 000
3.1.7	Internal transfer / payment within the Bank between accounts of the client(s)	KZT 3 000
3.1.8	External transfer / payment in MT 102 format (social, pension payments, salary and others) in paper with electronic file provision	KZT 1 000 per electronic file (not more than 500 persons in the list)
3.1.9	External transfer / payment in MT 102 format (social, pension payments, salary, and others) in paper without electronic file provision	KZT 500 per person (not more than 10 persons in the list)
		KZT 1 000 per person (more than 10 persons, but less than 20 persons in the list)
3.1.10	External transfer / payment from 13.00 till 17.00 (the fee is charged additionally to the tariffs of items 3.1.6-3.1.9) ⁸	KZT 3 000
3.1.11	Urgent transfer / payment from 09.00 till 17.00 (the fee is charged additionally to the tariffs of items 3.1.6-3.1.10)	KZT 1 000
Others		
3.1.12	Incoming transfer / payment	KZT 0
3.1.13	Investigations on status of outgoing transfer / payment	KZT 1 500 + VAT
3.1.14	Assistance in return of outgoing transfer / payment	KZT 1 500 + VAT
3.1.15	Adjustment of details of outgoing transfer / payment	KZT 1 500

⁷ This section contains cut off time for receipt of transfer / payment by the Bank. Please note that processing of transfers / payments subject to currency control is possible only with the full set of supporting documents submitted within above-mentioned cut off times. Please also refer to item 5 of the Notes.

Please also take into consideration that in case of insufficient balance on client's current account for the execution of the payment order and Bank's fee or in case of absence of full set of supporting documents at the time of receipt of the payment order, but the client fulfills these conditions subsequently within the operational time, the Bank applies the fee as per the actual time of transfer / payment execution.

⁸ The service is provided depending on Bank's technical capabilities. Bank reserves the right to refuse to process such transfer / payment.

3.1.16	Cancellation of outgoing transfer / payment before KISC processing	KZT 1 000
3.1.17	Registration / amendment of the standing order of the remitter for interbank transfers (one-off fee)	KZT 1 000 + VAT
3.2	In foreign currency	
	Via "Alтын Online", "AlтынHost" systems	
3.2.1	External transfer / payment	0.4 %, min. KZT 15 000 – max. KZT 100 000
3.2.2	Internal transfer / payment within the Bank between accounts of the client(s)	KZT 0
3.2.3	External transfer / payment from 15:00 till 17:00 (the fee is charged additionally to the tariffs of items 3.2.1-3.2.2) ⁸	KZT 5 000
	Paper based	
3.2.4	External transfer / payment	Tariff 3.2.1 + KZT 5 000
3.2.5	Internal transfer / payment within the Bank between accounts of the client(s)	KZT 3 000
3.2.6	External transfer / payment from 13:00 till 17:00 (the fee is charged additionally to the tariffs of items 3.2.4-3.2.5) ⁸	KZT 5 000
	Conversion⁹	
3.2.7	Conversion received: – from 9:00 to 15:00 via "Alтын Online", "AlтынHost" systems – from 9:00 to 13:00 on paper	At the commercial rate of the Bank on the date of conversion
3.2.8	Conversion received: – from 15:00 to 17:00 via "Alтын Online", "AlтынHost" systems ⁸ – from 13:00 to 17:00 on paper ⁸ (the fee is charged additionally to the tariffs of item 3.2.7)	KZT 5 000
	Others¹⁰	
3.2.9	Incoming transfer / payment	KZT 0
3.2.10	External transfer / payment at the expenses of remitter - OUR option (the fee is charged additionally to the tariffs of items 3.2.1, 3.2.3-3.2.6) ¹¹	KZT 8 000
3.2.11	Return of incoming transfer / payment in foreign currency to the remitter (fee is charged in the equivalent from the amount of incoming transfer / payment)	KZT 7 500
3.2.12	Investigations on status of outgoing transfer / payment	KZT 5 000 + VAT
3.2.13	Assistance in return of outgoing transfer / payment	KZT 5 000 + VAT
3.2.14	Adjustment of details of outgoing transfer / payment	KZT 5 000
3.2.15	Cancellation of outgoing transfer / payment before SWIFT processing	KZT 1 000

⁹ The Bank is entitled to charge client the fee at the value of 0.3% of the conversion amount, min KZT 50 000 - max KZT 5 000 000, in case of default of the pre-agreed foreign currency conversion for amount more than USD 50 000 (or equivalent in a foreign currency).

¹⁰ The Bank is entitled to reimburse from the client all expenses incurred by the Bank as a result of actual costs / fees of correspondent banks or third banks, including processing of transfer / payment, investigation on status of transfer / payment, assistance in return of outgoing transfer / payment, adjustment of transfer/payment details, etc.

¹¹ For outgoing transfers / payments with "OUR" option at the expense of the remitter, special codes can be used (for example: OUROUR or FULLPAY for USD payments, etc.), depending on the recommendations of correspondent banks.

4.	INTERBANK TRANSFERS / PAYMENTS (via SWIFT, for financial institutions only)¹²	
	Instruction for transfer / payment and conversion received from 9:00 till 15:00 (Nur-Sultan time)	
4.1	External transfer / payment in national currency	KZT 3 000
4.2	External transfer / payment in foreign currency	KZT 15 000
4.3	External transfer / payment in national currency from 15:00 till 17:00 (the fee is charged additionally to the tariffs of item 4.1) ¹³	As per tariff of item 3.1.10
4.4	External transfer/payment in foreign currency from 15:00 till 17:00 (the fee is charged additionally to the tariffs of item 4.2) ¹³	As per tariff of item 3.2.6
4.5	Internal transfer / payment	KZT 0
4.6	Incoming transfer / payment	KZT 0
5.	CURRENCY CONTROL	
	Operational time for receiving documents for contract registration, adoption of amendments to contracts with registration and transfers / payments: 09:00 - 16:00 (Nur-Sultan time)	
5.1	Contract registration (within 2 business days)	KZT 4 000 + VAT
5.2	Urgent contract registration (within 1 business day)	KZT 8 000 + VAT
5.3	Adoption of amendments to the contract with registration (within 2 business days)	KZT 4 000 + VAT
5.4	Notification on the movement of funds, goods, works and services under a currency agreement (for each notice) ¹⁴	KZT 1 000 + VAT
6.	REMOTE BANKING SERVICE	
6.1	Registration in “Altyn Online” system	KZT 5 000 + VAT
6.2	Maintenance of bank accounts in “Altyn Online” system (monthly fee) ¹⁵	KZT 15 000
6.3	Registration in “AltynHost” system	KZT 0
6.4	Maintenance of bank accounts in “AltynHost” system (monthly fee) ¹⁵	KZT 3 500
6.5	Installation and training in client’s office ¹⁶	KZT 15 000 + VAT
6.6	Issue of eToken pass / replacement of lost eToken pass	KZT 7 000 + VAT (per each device)
7.	LENDING / FINANCING	
7.1	Lending (borrowing)/ financing/ refinancing ¹⁷	As per agreement
8.	CORPORATE CARDS¹⁸	
8.1	Opening, maintenance, closing of the current account for card transactions and issuance / re-issuance, servicing, closure of the corporate card	
8.1.1	Opening of the current account for card transactions ¹⁹	KZT 0

¹² The fees for the services related to interbank transfers / payments not included in this section are applied in accordance with the tariffs of section 3.

¹³ The service is provided depending on Bank’s technical capabilities. Bank reserves the right to refuse to process such transfer / payment.

¹⁴ The notice is provided upon client’s written request. Preparation of the notice takes 3 business days.

¹⁵ Monthly fee is charged on the last business days of the month end in full, starting from the month when the registration is made.

¹⁶ The Bank is entitled to reimburse from the client travel expenses incurred by the Bank as a result of providing services outside of Almaty.

¹⁷ In accordance with a separate agreement and subject to a specific deal structure and financial standing of a borrower.

¹⁸ Subject to a separate agreement.

¹⁹ Card transaction - payment for goods (works, services), cash withdrawal, currency exchange, payments and (or) transfers, incl. through an ATM, receipt of bank account statements through ATM, cash deposit to the account and other transactions using a corporate payment card, determined by the Bank and on its terms.

8.1.2	Issuance of the corporate card	KZT 0
8.1.3	Re-issuance of the corporate card: - Initiated by the Bank - Initiated by client	KZT 0 KZT 3 000
8.1.4	Closing of the current account for card transactions / corporate card	KZT 0
8.1.5	Servicing of the corporate card (monthly fee):	
	– Mastercard Business Preferred	KZT 2 500
	– Mastercard Business	KZT 500
	– UnionPay Corporate Platinum	KZT 500
8.2	Deposits/ withdrawals	
8.2.1	Replenishment of current account for card transactions by wire transfer	KZT 0
8.2.2	Cash withdrawal in ATMs and POS-terminals ²⁰ :	
	– in national currency – in foreign currency	1%, min. KZT 400 2%, min. KZT 1 000
8.2.3	Service in the trade and service enterprises (payment through POS-terminals)	KZT 0
8.2.4	Customs payments (payment through POS-terminals) using corporate payment cards ²¹ :	
	in the amount of KZT 1 - KZT 10 000	KZT 200
	in the amount of KZT 10 0001 - KZT 50 000	KZT 500
	in the amount of KZT 50 0001 - KZT 100 000	0.7%, min. KZT 500
	in the amount of KZT 100 0001 - KZT 1 000 000	0.3%, min. KZT 1 000
	in amount of KZT 1 000 001 and more	KZT 3 000
8.3	Account statement	
8.3.1	Monthly statement on the current account for card transactions (1 time per month)	KZT 0
8.3.2	Additional statement / duplicate of statement on the current account for card transactions upon client's written request with historical data for less than 6 months from the date of the request	As per tariff of item 10.2
8.3.3	Additional statement / duplicate of statement on the current account for card transactions upon client's written request with historical data for more than 6 months from the date of the request (the fee is charged additionally to the tariffs of item 8.3.2)	As per tariff of item 10.3
8.4	Corporate card blocking	
8.4.1	Blocking of the corporate card due to loss, theft, damage with data entering into the stop-list (full block)	KZT 10 000
8.4.2	Blocking of the corporate card due to loss, theft, damage without data entering into the stop-list (partial block)	KZT 0
8.5	Change of credit limit / restrictions on the corporate card	KZT 0

²⁰ Extra fees for processing of card transaction may be charged by the other banks/ the international payment systems.

²¹ In addition to the indicated fees bank-acquirer charges the fee from the cardholder.

9. CERTIFICATES²²		
Operational time for receiving requests for certificates: 09:00 - 16:00 (Nur-Sultan time)²³		
9.1	On account turnovers	KZT 2 000 + VAT
9.2	On accounts opened	KZT 1 000 + VAT
9.3	Bid certificate (confirmation on absence of overdue indebtedness)	KZT 1 000 + VAT
9.4	On balances	KZT 1 000 + VAT
9.5	In respect of tax withheld on accrued interest	KZT 1 000 + VAT
9.6	Information on accrued interest on deposits	KZT 1 000 + VAT
9.7	Certificates-confirmations related to credit facilities, information on accrued/paid interest, fees, principal, information on outstanding liabilities, etc (no more than once a month) (preparation of certificate takes 3 business days)	KZT 0
9.8	Additional certificates-confirmations related to credit facilities under credit limits, information on accrued/paid interest, fees, principal, information on outstanding liabilities, etc (preparation of certificate takes 5 business days)	KZT 10 000 + VAT
9.9	Issuance of other information certificate (preparation of certificate takes 5 business days) ²⁴	KZT 2 000 + VAT
9.10	On guarantee deposit accounts for foreign specialists	KZT 1 000 + VAT (less than 10 persons in the list)
		KZT 3 000 + VAT (more than 10 persons in the list)
9.11	Audit confirmation (preparation of certificate takes 5 business days)	KZT 10 000 + VAT
9.12	Certificate with historical data for more than 6 months (Preparation of certificate takes 5 business days) (the fee is charged additionally to the tariffs of items 9.1-9.9)	KZT 2 000 + VAT
9.13	Urgent issuance of certificate (within 1 business day) (the fee is charged additionally to the tariffs of items 9.1-9.10) ²⁴	KZT 2 000 + VAT
10. GENERAL SERVICES		
10.1	Account statements via “Altyn Online”, “AltynHost” systems	KZT 0
10.2	Account statements / duplicate upon client’s written request with historical data for less than 6 months from the date of the request	KZT 1 000 + VAT (up to 50 pages)
		KZT 3 000 + VAT (more than 50 pages)
10.3	Account statements / duplicate upon client’s written request with historical data for more than 6 months from the date of the request (the fee is charged additionally to the tariffs of item 10.2)	KZT 1 000 + VAT
10.4	Account statements via SWIFT in MT 940 format (monthly fee)	KZT 15 000

²² Certificates are available upon client’s written request and separately for each position. Preparation of certificate takes 3 business days (unless otherwise provided by the tariffs).

²³ If request for the certificate is received by the Bank after the operational time, the Bank reserves the right to postpone the receipt of the request for the next business day.

²⁴ The service is provided by prior arrangement and depending on Bank’s technical capabilities.

10.5	Account statements via SWIFT in MT 950 format (monthly fee)	KZT 15 000
10.6	Account statements via FASTI in MT 998 / XML format (monthly fee)	KZT 7 500
10.7	SWIFT message in MT 900 / 910 format (only for financial institutions)	KZT 0
10.8	Courier services:	
	– within Kazakhstan	KZT 1 000 + VAT
	– International	KZT 10 000 + VAT
10.9	Queries / responses sent via SWIFT	KZT 4 500 + VAT
10.10	Payment order preparation as per client's request	KZT 2 000 + VAT
10.11	Hard copies / duplicates of bank documents from client's files, bank account agreements, payment orders and others within a period up to 6 months (per page of every item requested)	KZT 200 + VAT
10.12	Hard copies / duplicates of bank documents from client's files, bank account agreements, payment orders and others for a period more than 6 months, but not more than established document retention period (per page of every item requested)	KZT 500 + VAT
10.13	Advisory service	As per agreement ²⁵
10.14	Other services	As per agreement ²⁵
11.	TRADE OPERATIONS	
11.1	Import Letters of Credits	
11.1.1	Letter of Credit/ Standby LC issuance fee:	1.5% p.a., min. KZT 30 000
	– 100% cash cover	
	– other types of collateral (under credit facility)	As per agreement ²⁵ , min. KZT 45 000
11.1.2	Letter of Credit / Standby LC amendment fee (per each amendment)	KZT 15 000
11.1.3	Letter of Credit / Standby LC amendment fee (increase of amount or extension of validity period):	1.5% p.a., min. KZT 30 000
	- 100% cash cover	
	- other types of collateral (under credit facility)	As per agreement ²⁵ , min. KZT 45 000
11.1.4	Documents checking fee (per each set of documents), including fee for payment under Letter of Credit	0.2%, min. KZT 30 000 – max. KZT 200 000
11.1.5	Standby LC demand handling fee, including fee for payment under Standby LC	0.1%, min. KZT 30 000 – max. KZT 90 000
11.1.6	Letter of Credit discrepancy fee (per each set of documents)	KZT 10 500
11.1.7	Discounting of documents under Letter of Credit payable by deferred payment	As per agreement ²⁵ , min. KZT 45 000
11.1.8	Cancellation of Letter of Credit/ Standby LC before expiry with receipt of beneficiary's consent	KZT 15 000
11.2	Export Letters of Credit	
11.2.1	Advising of:	
	– Export Letter of Credit	KZT 22 500
	– amendment of Export Letter of Credit (per each amendment)	KZT 15 000
11.2.2	Confirmation of Export Letter of Credit	As per agreement ²⁵ ,

²⁵ Subject to terms, conditions and scope of service.

		min. KZT 45 000
11.2.3	Negotiation / discounting under Export Letter of Credit (payment at sight or with deferred payment)	As per agreement ²⁵ , min. KZT 45 000
11.2.4	Letter of Credit documents checking fee (per each set of documents)	0.2%, min. KZT 30 000 – max. KZT 200 000
11.2.5	Letter of Credit discrepancy fee (per each set of documents)	KZT 10 500
11.2.6	Documents handling fee / presentation without checking on collection basis under Letter of Credit	0.1%, min. KZT 15 000 – max. KZT 60 000
11.2.7	Transfer of transferrable Letter of Credit	KZT 30 000
11.2.8	Transfer of amendments under transferrable Letter of Credit	KZT 15 000
11.2.9	Payment under transferable Letter of Credit in favor of the second beneficiary (for each payment)	KZT 20 000
11.3	Documentary Collection	
11.3.1	Advising:	0.15%, min. KZT 15 000 – max. KZT 45 000
	– of Import Collection	
	– amendment of conditions of Import Collection	KZT 5 000
11.3.2	Payment under the Documentary Collection	As per tariffs of Section 3
11.3.3	Return of unpaid documents as part of Documentary Collection	KZT 5 000
11.4	Guarantees	
11.4.1	Issuance of:	0.2%, min. KZT 30 000 – max. KZT 75 000
	– 100% cash covered bid bonds	
	– 100% cash covered guarantee (except bid bonds)	
	– guarantee secured by other types of collateral (under credit facility)	As per agreement ²⁵ , min. KZT 45 000
11.4.2	Issuance of guarantees against applications received from 16:00 till 17:00 ²⁶	KZT 15 000
11.4.3	Demand handling fee, including fee for payment under guarantee	0.1%, min. KZT 30 000 – max. KZT 90 000
11.4.4	Guarantee amendment fee (per each amendment)	KZT 15 000
11.4.5	Guarantee amendment fee (increase of amount or extension of validity period):	0.2%, min. KZT 30 000 – max. KZT 75 000
	- 100% cash covered bid bonds	
	- 100% cash covered guarantee (except bid bonds)	
	- guarantee secured by other types of collateral (under credit facility)	As per agreement ²⁵ , min. KZT 45 000
11.4.6	Cancellation of guarantee before expiry with receipt of beneficiary's consent	KZT 15 000
11.4.7	Advising of:	

²⁶ The service is provided by prior arrangement and depending on Bank's technical capabilities.

	– export guarantee	KZT 22 500
	– amendment of export guarantee (per each amendment)	KZT 15 000
11.5	Promissory note	
11.5.1	Promissory note discounting	As per agreement ²⁵ , min. KZT 45 000
11.5.2	Protest on promissory note	KZT 10 000 + VAT
11.5.3	Notary certification of promissory note (per each page)	KZT 1 000 + VAT
11.5.4	Domiciliation of promissory note	As per agreement ²⁵
11.5.5	Other services on promissory note	As per agreement ²⁵
11.6	Other trade products services ²⁷	
11.6.1	Other Trade products services	As per agreement ²⁵
12.	BROKERAGE SERVICES ²⁸	
12.1	Opening of an account for securities' recording	5 MCI ²⁹
12.2	Account statement / report on account transactions (upon client's request)	KZT 5 000
12.3	Maintenance of account for the securities and other financial instruments	KZT 0
12.4	Securities / financial instruments transfer	5 MCI
12.5	Registration of pledge operations under securities	5 MCI
12.6	REPO transaction with state securities	3% of income / expense amount ³⁰ , min. KZT 1 000
12.7	Purchase / sale of state securities	1% of transaction amount, min. KZT 1 000

²⁷ The Bank is entitled to reimburse from the client all third bank expenses and commissions incurred by the Bank as a result of provision of trade products.

²⁸ The Bank is entitled to reimburse from the client all expenses incurred by the Bank as a result of actual costs / fees of the third parties related to the provision of services within the framework of brokerage operations ("Kazakhstan Stock Exchange" JSC, "Central Securities Depository", the custodian bank, etc).

²⁹ MCI- monthly calculation index, established at the date of operation.

³⁰ The difference between the opening and closing amounts of each deal.

Notes:

1. The services, which are not considered as "financial operations", are subject to VAT in accordance with the tax legislation of the Republic of Kazakhstan.
2. The services mentioned in the subject Tariffs are rendered at the sole discretion of the Bank on the basis of the relevant banking services agreements and the Regulations on general terms and conditions of conducting the operations for the legal entities. The Tariffs are subject to periodic review. The Bank reserves the right to change the terms of these Tariffs in the order provided for in the General terms and conditions in case there are any changes in market conditions and/or Bank's strategy.
3. Bank fees are charged in accordance with the present Tariffs as per the abovementioned cut-off times and based on acting legislation of the Republic of Kazakhstan. The order of the fees' charging is carried out in accordance with the General terms and conditions and / or other agreements signed with the Bank.
4. The Bank is entitled to reimburse from the client all expenses incurred by the Bank as a result of actual costs / fees of the third parties related to the provision of services.
5. In case supporting documents required for contract registration, amendments to the contract with registration or for transfers / payments subject to the currency legislation, are submitted to the Bank after above-mentioned operational time, Bank reserves the right to postpone the acceptance and execution of such operations / documents to the next operation day.
6. The Bank may refuse to provide services to the client in case the balance on current account is insufficient to pay the Bank fees and commissions or in other cases stipulated by the acting legislation of the Republic of Kazakhstan.
7. The fees and commissions specified in these Tariffs are applicable to all legal entities and other entities that are not individuals (including financial institutions, diplomatic and consular missions of foreign states and international organizations, and other).
8. The Bank reserves the right to demand reimbursement of its expenses from remitter on incoming transfers / payments in foreign currency with «OUR» option in the amount of USD 25 / EUR 20 / GBP 15 or equal to USD 25 for each incoming transfer /payment.
9. The commission/fee set by the present Tariffs is charged per each service / transaction / transfer/ payment.
10. Operational day of the Bank is from 9:00 to 17:00 (Nur-Sultan time).