

**Tariffs of Altyn Bank JSC
(Subsidiary Bank China CITIC Bank Corporation Ltd)
for Individuals («VIP» category)**

Approved by the Resolution of the Board of Directors of Altyn Bank JSC (Subsidiary Bank Halyk Bank of Kazakhstan JSC) Minutes of meeting of December 22, 2017 No. 36, by the Decision of the Committee on Asset and Liability Management of Altyn Bank JSC (Subsidiary Bank Halyk Bank of Kazakhstan JSC) Minutes of meeting of April 04, 2018 No. 04042018, subject to changes in accordance with the Decision of the Committee on Asset and Liability Management Committee of Altyn Bank JSC (Subsidiary Bank China CITIC Bank Corporation Ltd) Minutes of meeting of September 06, 2018 No. 06092018. With subject to changes in accordance with the Decision of the Committee on Asset and Liability Management Committee of Altyn Bank JSC (Subsidiary Bank China CITIC Bank Corporation Ltd) Minutes of meeting of February 05, 2019 No. 05022019 (effective from 19th of February, 2019). With subject to changes in accordance with the Decision of the Committee on Asset and Liability Management Committee of Altyn Bank JSC (Subsidiary Bank China CITIC Bank Corporation Ltd) Minutes of meeting of May 24, 2019 No.24052019. With subject to changes in accordance with the Decision of the Committee on Asset and Liability Management Committee of Altyn Bank JSC (Subsidiary Bank China CITIC Bank Corporation Ltd) Minutes of meeting of July 11, 2019 No. 11072019 (effective from 26th of July, 2019), With subject to changes in accordance with the Decision of the Committee on Asset and Liability Management Committee of Altyn Bank JSC (Subsidiary Bank China CITIC Bank Corporation Ltd) Minutes of meeting of June 08, 2022 No. 08062022 (effective from 20th of June, 2022)

Type of Services	Tariffs
Bank accounts and cards	
Opening of current account	0 tenge
Opening of second and subsequent current accounts	0 tenge
Opening a current account along with opening of a deposit / in connection with the loan issuing and servicing	0 tenge
Maintaining a current account (connecting the SMS-Announcement service)	0 tenge
Issue of premium debit and credit card (Visa Infinite/MasterCard World Elite/Union Pay Diamond)	0 tenge
Issue of premium debit and credit card Visa Infinite Metal (foil card)	30 000 tenge
Issue of premium debit card (Visa Infinite/ (plastic card) MasterCard World Elite /Union Pay Diamond) for an additional holder (up to 3 holders)	0 tenge
Issue of premium debit card "Visa Infinite Metal" (foil card) to an additional current account	30 000 tenge
Issue of premium debit card (Visa Infinite/ (plastic card) MasterCard World Elite /Union Pay Diamond) to an additional current account	0 tenge
Issue of debit card when making a loan / opening a deposit	0 tenge
Reissue of a main or additional card with a PIN code (regular or initiated by a bank)	0 tenge
Reissue of a main or additional card with a PIN-code (upon an initiative of the client)	3 000 tenge
Reissue of the "Visa Infinite Metal" (foil card), upon an initiative of a client	30 000 tenge
Main or additional premium card reissue upon expiration (Visa Infinite/(plastic card) /MasterCard World Elite)	0 tenge
Annual fee of main or additional premium card (Visa Infinite/ Visa Infinite Metal /MasterCard World Elite) ⁷	2 500 tenge per month
Change of PIN-code through ATMs of Altyn Bank JSC (SB China Citic Bank Corporation Ltd) , Halyk Bank of Kazakhstan JSC	0 tenge

Change of daily limits and restrictions on payment cards	0 tenge
Connecting 3D service	0 tenge
Cash withdrawals at ATMs of Altyn Bank JSC (SB China Citic Bank Corporation Ltd), Halyk Bank of Kazakhstan JSC	0 tenge
Cash replenishment at ATM of other banks with the MasterCard, Visa, Union Pay logos in the territory of Kazakhstan	0 tenge
Cash replenishment at ATMs of Altyn Bank JSC (SB China Citic Bank Corporation Ltd), Halyk Bank of Kazakhstan JSC	0 tenge
Cash withdrawals at ATMs of other banks with the MasterCard, Visa, Union Pay logos outside the territory of Kazakhstan	1%, minimum 400 tenge + other bank fee
Fee when paying for purchases through POS terminals (cashless payments)	0 tenge
Blocking a card through the Contact Center	0 tenge
Servicing an inactive account (failure to use the account for more than 1 year from the last debit transaction of the client) ¹	0 tenge
Annual servicing of VIP customer accounts (for customers who do not support a minimum level of deposits) ⁶	150 000 tenge per year
Cash transactions	
Cash deposit of Account/Card via cash desk	0 tenge excluding the Russian ruble currency RUB - 5% of the contribution amount
Cash withdrawal from current/savings account with a period of storage of money less than 15 days ² in national currency	0,5% of the amount, min 500 tenge
Cash withdrawal from current/savings account with a period of storage of money less than 15 days ² in foreign currency	0,7% of the amount, min 1 000 tenge
Cash withdrawal from current accounts in any currency when keeping at least 15 calendar days	0 tenge
Cash withdrawal from current/savings account with a period of storage of when keeping at least 15 calendar days ²	0 tenge (when keeping at least 15 calendar days- at the rate for cash withdrawals from current accounts)
Transfers / Payments	
Internal transfer between bank accounts of the bank clients (the sender's account and the recipient's account are opened in Altyn Bank JSC (SB China Citic Bank Corporation Ltd)	0 tenge
In national currency	
Outgoing payments and transfers	2 000 tenge
In foreign currency³	
Outgoing payments and transfers, fee at the expense of the beneficiary (recipient) (BEN/SHA)	0.2%, min 4 500 tenge, max 40 000 tenge
Outgoing payments and transfers, fee at the expense of sender (OUR)	0.3%, min 7 500 tenge, max 70 000 tenge
Other	
Installing a permanent instruction between bank	0 tenge
Incoming payments and transfers in KZT (except payments from the employer upon the salary project and incoming payments within Altyn Bank JSC (SB China Citic Bank Corporation Ltd)	0 tenge
Incoming payment and transfers in foreign currency (except payments from the employer upon the salary	3 000 tenge

project and incoming payments with in Altyn Bank JSC (SB China Citic Bank Corporation Ltd)	
Return of incoming international payment	7 500 tenge
Any change / cancellation / adjustment of the payment or transactions in KZT at the request of the client	2 000 tenge
Any change / cancellation / adjustment of the payment or transactions in foreign currency at the request of the client	17 000 tenge
Replenishment of Altyn Bank JSC (SB China Citic Bank Corporation Ltd), payment cards through the payment terminals, Halyk Bank of Kazakhstan JSC	0 tenge
Certificates⁴	
Statement of account upon client's request / Certificate of balance confirmation and / or account / accounts availability (in electronic form)	0 tenge
Statement of account upon client's request (in hard copy)	0 tenge
Certificate of balance confirmation and / or account / accounts availability	0 tenge
Certificate with submission of interpretation of the transaction on the card (date, ATM number, time of the transaction)	3 000 tenge
Loan debt certificate (more than once a month)	3 000 tenge
Common services	
SWIFT payment transfer confirmation	1 000 tenge
Registration of power of attorney for account / accounts Management ⁴	0 tenge
Fee withdrawn for courier services when sending documents, payment card / PIN-code in Kazakhstan or outside Kazakhstan ⁴	Actually delivery costs
Providing video materials by the Altyn Bank JSC (SB China Citic Bank Corporation Ltd) ⁴	Tariffs of Halyk Bank of Kazakhstan JSC are applied
Documents, the preparation of which takes up to 3 (three) working days from the moment of application submission⁴:	
Making letters for registration, updating the telephone line, registration of the house register, confirmation of the fact of keeping of documents in the Bank	2 000 tenge
Documents, the preparation of which takes up to 5 (five) working days from the moment of application submission⁴:	
Submission of duplicate documents	3 000 tenge
Provision of photocopies (without notary certification) of documents	500 tenge
Consent of the bank to update the Technical Plan, technician visit, to register the legalization of redevelopment, if this was not a requirement of the Bank when granting a loan	5 000 tenge
Documents, the preparation of which takes up to 10 (ten) working days from the moment of application submission⁴:	
Initial production of a letter to release the deposit from the burden	0 tenge
Secondary production of a letter to release the deposit from the burden	3 000 tenge
Providing notarized copies of title documents of mortgage real estate	8 000 tenge

Note:

- > The Bank charges fees before the rendering services;
- > When closing the current account, the Bank reserves the right to debit a balance of up to 5,000 tenge to the Bank's account.
- > Tariffs indicated in foreign currency can be paid in tenge or in another foreign currency in the equivalent amount.
- > Bank reserves the right to require documentary evidence of the origin of funds when they are credited to customer accounts.
- > Bank reserves the right to conduct a customer's payment order, accepted after 14:00 (Nur-Sultan time), the next business day, and also the right not to accept a customer's payment order on Friday after 15:00 (Nur-Sultan time) in the case of limited technical capabilities.
- > Bank reserves the right to provide a certificate at the client's request, received after 16:00 (Astana time) the next transaction day.
- > The client must notify the Bank of withdrawing cash in KZT, USD, EUR, GBP for an amount over KZT 10,000,000 / USD 50,000 / EUR 10,000 / GBP 10,000 at least for 2 (two) business days (unless otherwise agreed with the Bank).
- > Bank reserves the right to cover any additional fees of other banks at the expense of the client if any.
- > The Bank reserves the right to amend these tariffs unilaterally.
- > Bank does not render services to persons who do not meet the internal requirements of the Bank.
- > Services and transactions carried out by Client (itself) via Altyn-i service are charged within the approved Tariffs of Altyn Bank JSC (SB China Citic Bank Corporation Ltd) for individuals.

¹ The fee for servicing an inactive account is not debited from current accounts that participate in deposit / loan agreements/

² Cash withdrawal fee is not charged in the case of keeping on the account for 15 or more calendar days. Cash withdrawal fee from current accounts is canceled in the following cases:

- Sum of money converted from the amount in another currency that was previously in the deposit /current account of the client for at least 15 calendar days,
- Sum of money received by the client from the account of *a member of the family holding company* that had previously been on his deposit / current account for at least 15 calendar days, *'the members of the family holding company - are family members and attorneys of the client.*
- Sum of money transferred from the current / deposit account that were previously in another current/deposit account for at least 15 calendar days.

³ The Bank covers the fees of other banks arising in the process of payment, at the expense of the sender/

⁴ This fee includes VAT/

⁵ Statements are provided for current and savings accounts, as well as credit card accounts.

⁶ The tariff applies from 05.24.2019 to new customers, from 01.01.2020 to previously accepted customers.

⁷ Annual servicing of debit premium payment cards (Visa Infinite / MasterCard World Elite) issued before July 26, 2019 - on previously existing conditions: first year 0 tenge, in the second year and the next 30,000 tenge. (when reissuing cards issued before 07/26/2019 - these conditions don't apply)

Annual servicing of debit and credit premium payment cards (Visa Infinite / Visa Infinite Metal / MasterCard World Elite / Union Pay Diamond) issued after July 26, 2019 - 0 tenge for customers storing deposits in the bank with a total amount of placement from 300,000 USD (and / or in tenge equivalent)