

Approved  
by the Minutes No. 03052017 of the Assets  
and Liabilities Committee of JSC “Altyn Bank”  
(SB of JSC “Halyk Bank”) dated May 3, 2017

**Tariffs of JSC “Altyn Bank” (SB JSC “Halyk Bank of Kazakhstan”)  
for legal entities  
effective from 1 June 2017**

№	Type of service	Tariffs
<b>1.</b>	<b>BANK ACCOUNTS</b>	
1.1	Opening of current / correspondent account	KZT 5 000
1.2	Maintenance of current / correspondent accounts (monthly fee) <sup>1</sup>	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 saving account / bank deposit	KZT 0
1.6	Opening / maintenance / closure of temporary saving account for authorized capital (charter fund) creation	KZT 0
1.7	Opening of conditional bank deposit account- guarantee deposit account for foreign specialists (one-time payment)	KZT 30 000
1.8	Opening of conditional bank deposit account- liquidation fund purposes of suboil users (one-time payment)	KZT 30 000
1.9	Opening of current account with conditional management <sup>2</sup>	As per agreement
1.10	Maintenance of current account with conditional management (monthly fee) <sup>2</sup>	As per agreement
1.11	Opening of Escrow account <sup>2</sup>	As per agreement
1.12	Maintenance of Escrow account (monthly fee) <sup>2</sup>	As per agreement
1.13	Maintenance of dormant current/correspondent account (account on which no debit transactions / cash withdrawals initiated by client for more than 12 months)	In the amount of account balance, but not more than 15 000 KZT

<sup>1</sup> If current / correspondent account is opened before the 25th day of the month, monthly fee for maintenance of current / correspondent accounts to be charged for this month in full.

<sup>2</sup> Subject to terms, conditions and scope of service.

<b>2.</b>	<b>CASH OPERATIONS</b>	
	<b>Operational time for cash withdrawal and deposit from 09:00 till 17:00 (Astana time)</b>	
2.1	Cash deposit in national currency, including from third parties <sup>3</sup>	1%; min. KZT 500
2.2	Cash withdrawal in national currency <sup>4</sup>	1%; min. KZT 500
2.3	Cash deposit in foreign currency, including from third parties <sup>3</sup>	KZT 0
2.4	Cash withdrawal in foreign currency <sup>4</sup>	2%, min. KZT 1 500
2.5	Cash withdrawal without preliminary application (the fee is charged additionally to the tariffs of items 2.2, 2.4) <sup>4</sup>	0.1%, min. KZT 500

<sup>3</sup> The service for third parties will be provided only upon prior approval of the bank.

<sup>4</sup> Cash withdrawal of the amounts over KZT 5 000 000, USD 10 000, EUR 2 000, the equivalent of EUR 2 000 is made by preliminary application for one business day before the proposed withdrawal. In the absence of such application, Bank reserves the right to refuse to process such operation or to apply additional fee.

<b>3. TRANSFERS / PAYMENTS <sup>5</sup></b>		
<b>3.1 In national currency</b>		
<b>Via “Altyin Online” system received from 9:00 till 15:00 (Astana time) unless otherwise provided by the tariffs</b>		
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) <sup>6</sup>	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
<b>Paper based received from 9:00 till 13:00 (Astana time) unless otherwise provided by the tariffs</b>		
3.1.6	External transfer / payment	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 (less 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 (less 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) <sup>6</sup>	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
<b>Others</b>		
3.1.12	Incoming transfer / payment	KZT 0
3.1.13	Investigations on status of 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
3.1.16	Cancellation of outgoing transfer / payment before KISC processing	KZT 1 000
<b>3.2 In foreign currency</b>		
<b>Via “Altyin Online” system received from 9:00 till 15:00 (Astana time) unless otherwise provided by the tariffs</b>		
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) <sup>6</sup>	KZT 5 000

	<b>Paper based received from 9:00 till 13:00 (Astana time) unless otherwise provided by the tariffs</b>	
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) <sup>6</sup>	KZT 5 000
	<b>Conversion<sup>7</sup></b>	
3.2.7	Conversion received <sup>8</sup> : – from 9:00 to 15:00 via «Altyn Online» system – from 9:00 to 13:00 on paper based	At the commercial rate of the Bank on the date of conversion
3.2.8	Conversion received <sup>8</sup> : – from 15:00 to 17:00 via «Altyn Online» system <sup>6</sup> – from 13:00 to 17:00 on paper based <sup>6</sup> (the fee is charged additionally to the tariffs of item 3.2.7)	KZT 5 000
	<b>Others<sup>9</sup></b>	
3.2.9	External 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) <sup>10</sup>	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 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	Cancelation of outgoing transfer / payment before SWIFT processing	KZT 1 000

<sup>5</sup>. This section contains cut off times frames for receipt of transfer / payment by the Bank. Please note that processing of transfers / payments subject to currency control checking is possible with the full set of supporting documents only 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 your 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 will charge you according to the time of transfer / payment execution.

<sup>6</sup>. The service will be provided depending on Bank's technical capabilities. Bank reserves the right to refuse to process such transfer / payment.

<sup>7</sup>. The Bank is entitled to charge client the fee at the value of 0.3% of the conversion amount in case of default of the pre-agreed foreign currency conversion for amount more than USD 10 000 (or equivalent in a foreign currency).

<sup>8</sup>. The service of foreign currency purchasing / selling (except for USD, EUR and RUB) is provided by the Bank based on preliminary application provided one business day before the date of conversion. In the absence of such application, Bank reserves the right to refuse to process such operation.

<sup>9</sup>. The Bank is entitled to assign to 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.

<sup>10</sup>. For outgoing transfers / payments with "OUR" option at the expense of the sender, special codes can be used (for example: OUROUR or FULLPAY for USD payments, etc.), depending on the recommendations of correspondent banks.

<b>4. INTERBANK TRANSFERS / PAYMENTS (via SWIFT, for financial institutions only)<sup>11</sup></b>		
<b>Instruction for transfer / payment and conversion received from 9:00 till 15:00 (Astana time)</b>		
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) <sup>12</sup>	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) <sup>12</sup>	As per tariff of item 3.2.6
4.5	Internal transfer / payment	KZT 0
4.6	Incoming transfer / payment	KZT 0

<sup>11</sup>. Services related to interbank transfers / payments not included in this section are applied fees in accordance with the tariffs of section 3.

<sup>12</sup>. The service will be provided depending on Bank's technical capabilities. Bank reserves the right to refuse to process such transfer / payment.

<b>5. CURRENCY CONTROL</b>		
<b>Operational time for receiving documents for contract registration, adoption of amendments to contracts with registration and transfers / payments-from 09:00 till 15:00 (Astana time)</b>		
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) <sup>13</sup>	KZT 1 000 + VAT

<sup>13</sup>. The notice is provided upon client's written request. Preparation of the notice takes 3 business days.

<b>6. «ALTYN ONLINE» SYSTEM</b>		
6.1	Registration in «Altyin Online» system	KZT 5 000
6.2	Installation and training in client's office <sup>14</sup>	KZT 15 000 + VAT
6.3	Issue of eToken pass / replacement of lost eToken pass	KZT 7 000 + VAT (for each eToken pass)
6.4	Maintenance of bank accounts in «Altyin Online» system (monthly fee)	KZT 15 000

<sup>14</sup>. The Bank is entitled to assign to the client all expenses for travel expenses incurred by the Bank as a result of providing services outside of Almaty.

<b>7. LENDING / FINANCING</b>		
7.1	Lending / financing/ refinancing <sup>15</sup>	As per agreement

<sup>15</sup>. In accordance with a separate agreement and subject to a specific deal structure and financial standing of a borrower.

<b>8. CORPORATE CARDS<sup>16</sup></b>		
8.1	<b>Opening, maintenance, closing of the current account for card transactions and issuance / re-issuance, servicing, closure of the corporate card</b>	
8.1.1	Opening of the current account for card transactions	KZT 0
8.1.2	Issue / re-issue of the corporate card	KZT 6 000
8.1.3	Closing of the current account for card transactions / corporate card	KZT 0
8.1.4	Servicing of the corporate card (monthly fee): a) issued before the effective date of these Tariffs – for the first 12 months of servicing from the date of issue – starting from the 13th month of service from the date of issue and in	KZT 0 KZT 500

	the further months of servicing until the expiry date of the corporate card	
	b) issued after the effective date of these Tariffs <ul style="list-style-type: none"> <li>– for the first 12 months of servicing from the date of issue</li> <li>– starting from the 13th month of service from the date of issue and in the further months of servicing until the expiry date of the corporate card</li> </ul>	KZT 0 KZT 1 000
8.2	<b>Receipt/ withdraw operations</b>	
8.2.1	Replenishment of current account for card transactions by wire transfer	KZT 0
8.2.2	Cash withdrawal in ATMs:	
	– in national currency	1%, min. KZT 400
	– in foreign currency <sup>17</sup>	2%, min. KZT 1 000
8.2.3	Service in the trade and service enterprises (payment through POS-terminals)	KZT 0
	Customs payments (payment through POS-terminals):	
8.2.4	a) using corporate card issued before the effective date of these Tariffs:	
	– in amount from 1 to KZT 10 0000	2%, min. KZT 100
	– in amount from to KZT 10 0001 till KZT 50 000	1%, min. KZT 200
	– in amount from to KZT 50 0001 till KZT 100 000	0.7%, min. KZT 500
	– in amount from to KZT 100 0001 till KZT 1 000 000	0.15%, min. KZT 700
	– in amount from to KZT KZT 1 000 001 and more	KZT 3 000
	b) using corporate card issued after the effective date of these Tariffs:	
	– in amount from 1 to KZT 10 0000	KZT 200
	– in amount from to KZT 10 0001 till KZT 50 000	KZT 500
	– in amount from to KZT 50 0001 till KZT 100 000	0.7%, min. KZT 500
– in amount from to KZT 100 0001 till KZT 1 000 000	0.3%, min. KZT 1 000	
– in amount from to KZT KZT 1 000 001 and more	KZT 3 000	
8.3	<b>Account statement</b>	
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 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 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	<b>Corporate card blocking</b>	
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

<sup>16</sup>. Subject to a separate agreement.

<sup>17</sup>. Extra fees for processing of card transaction can be charged by the other banks/ the international payment systems.

<b>9. CERTIFICATES</b>		
<b>Operational time for receiving requests for certificates from 09:00 till 16:00 (Astana time)<sup>19</sup></b>		
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 loan 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 current accounts / deposits	KZT 1 000 + VAT
9.7	Certificates-confirmations related to credit facilities under credit limits, 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) <sup>20</sup>	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-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 9.1-9.11) <sup>20</sup>	KZT 2 000 + VAT

<sup>18.</sup> 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).

<sup>19.</sup> If request for the certificate provision has been 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.

<sup>20.</sup> The service will be provided only by prior approval and depending on Bank's technical capabilities.

<b>10. GENERAL SERVICES</b>		
10.1	Account statements via «Altyin Online» system	KZT 0
10.2	Account statements / duplicate upon client's written request with historical data less than 6 months from the date of the request	KZT 1 000 (up to 50 pages)
		KZT 3 000 (more than 50 pages)
10.3	Account statements / duplicate upon client's written request with historical data 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
10.4	SWIFT statements in MT 940 format (monthly fee)	KZT 15 000
10.5	SWIFT statements in MT 950 format (monthly fee)	KZT 15 000
10.6	FASTI statements in MT 998 / XML format (monthly fee)	KZT 7 500
10.7	SWIFT message in MT900 / 910 format (for financial institutions only)	KZT 0



10.8	Courier services:	
	– within Kazakhstan	KZT 1 000 + VAT
	– International	KZT 7 500 + 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 <sup>21</sup>	As per agreement
10.14	Other services <sup>21</sup>	As per agreement

<sup>21</sup>. Subject to terms, conditions and scope of service.

<b>11.</b>	<b>TRADE OPERATIONS</b>	
<b>11.1</b>	<b>Import Letters of Credits</b>	
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 <sup>22</sup> , 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)	As per agreement <sup>22</sup> , 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	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 <sup>22</sup> , 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
<b>11.2</b>	<b>Export Letters of Credit</b>	
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 <sup>22</sup> , min. KZT 45 000
11.2.3	Negotiation / discounting under Export Letter of Credit (payment at sight or with deferred payment)	As per agreement <sup>22</sup> , min. KZT 45 000
11.2.4	Documents checking fee (per each set of documents)	0.2%, min. KZT 30 000 – max. KZT 200 000
11.2.5	Discrepancy fee (per each set of documents)	KZT 10 500
11.2.6	Documents handling fee / presentation without checking on collection basis	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	<b>Documentary Collection</b>	
11.3.1	Presentation:	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 <a href="#">Section 3</a>
11.3.3	Return of unpaid documents as part of Documentary Collection	KZT 5 000
11.4	<b>Guarantees</b>	
11.4.1	Issuance:	0.2%, min. KZT 30 000 – max. KZT 75 000
	– of bid bonds against 100% cash cover	
	– of guarantee (except bid bonds) against 100% cash cover	1.5% p.a., min. KZT 30 000
	– of guarantee against other types of collateral (under credit facility)	As per agreement <sup>22</sup> , min. KZT 45 000
11.4.2	Issuance of guarantees against applications received from 16:00 till 17:00 <sup>23</sup>	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	Amendment fee (per each amendment)	KZT 15 000
11.4.5	Amendment fee (increase of amount or extension of validity period)	As per agreement <sup>22</sup> , 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:	
	– export guarantee	KZT 22 500
	– amendment of export guarantee (per each amendment)	KZT 15 000
11.5	<b>Promissory note</b>	
11.5.1	Promissory note discounting	As per agreement <sup>22</sup> , 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 <sup>22</sup>
11.5.5	Other services on promissory note	As per agreement <sup>22</sup>
11.6	<b>Other trade products services<sup>24</sup></b>	
11.6.1	Other Trade products services	As per agreement <sup>22</sup>

<sup>22</sup>. Subject to terms, conditions and scope of service.

<sup>23</sup>. The service will be provided only against prior approval and subject to Bank's technical capabilities.

<sup>24</sup>. The Bank is entitled to assign to the client all third bank expenses and commissions incurred by the Bank as a result of provision of trade products.

<b>12.</b>	<b>BROKERAGE SERVICES<sup>25</sup></b>	
12.1	Opening of personal account	5 MCI <sup>26</sup>
12.2	Statement on personal account / report on the personal account transactions (upon client's request)	KZT 5 000



12.3	Maintenance of personal account for the securities and other financial instruments	KZT 0
12.4	Securities / financial instruments transfer	5 MCI
12.5	Registration of pledge operations	5 MCI
12.6	REPO transaction with state securities	3% of interest <sup>27</sup> , min. KZT 1 000
12.7	Purchase / sale of state securities	1% of operation's amount, min. KZT 1 000

<sup>25</sup>. The Bank is entitled to assign to 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).

<sup>26</sup>. MCI- monthly calculation index, established at the date of operation.

<sup>27</sup>. The difference between the opening and closing amounts of each operation.

#### Notes:

1. Services which are not considered as "bank services" are subject to VAT in accordance with the tax legislation of the Republic of Kazakhstan.
2. The Services mentioned in the subject Tariffs are offered 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 manner provided for in the General terms and conditions in case there are any changes in market conditions and/or Bank's strategy.
3. Bank commissions are recovered in accordance with the subject Tariffs, above-mentioned cut-off times and acting legislation of the Republic of Kazakhstan. Commission recovery process 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 assign to 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 commissions or in other cases stipulated by the acting legislation of the Republic of Kazakhstan.
7. The commissions specified in the present Tariffs are applicable to all legal entities (including financial institutions).
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 amount of USD 25 / EUR 20 / GBP 15 or equal to USD 25 for each incoming transfer /payment.
9. The commission, established by the subject Tariffs are charged for each service / operation / transfer/ payment.
10. Operational day of the Bank is from 9:00 to 17:00.