

**RULES**  
**on the general conditions for conducting operations in**  
**JSC "Altyrn Bank" (SB China CITIC Bank Corporation Ltd)**

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### GENERAL PROVISIONS

1. The rules establish the general conditions for the Bank to carry out operations on Deposits and Loans for individuals and legal entities. Certain general as well as specific conditions for the Bank to carry out operations on banking products and services, including those not related to Deposits and Loans, are determined by the Agreements of Accession (complex agreement, banking service agreements and other agreements) concluded between the Bank and the Client (hereinafter referred to as "Parties"), and other properly executed documentation (including, but not limited to: declarations, questionnaires, consent, etc.) within the framework of the Agreements of Accession concluded in accordance with Article 389 of the Civil Code of the Republic of Kazakhstan (hereinafter referred to as the "RK").

These Rules include (in the Appendices to the Rules) the maximum Rates and Tariffs for all banking products and services provided by the Bank to Clients under Accession Agreements, including those not related to Deposits and Loans

2. Accession Agreements are agreements containing the most standard terms (forms) for all Clients (legal entities and individuals), with which Clients familiarize themselves, agree and accede by submitting to the Bank the relevant Accession Applications, according to the Bank's forms, in the context of banking products and services. Accession Agreements are considered concluded between the Parties on the date of signing and submitting by the Client to the Bank - the Accession Application; the Accession Agreement, the Accession Application and all appendices thereto, as well as the Security Agreements and all other documents within the framework of the Accession Agreement are integral parts of each other and constitute a single legal instrument.

3. For each of the banking products/services, a separate Application for Accession is drawn up,

by signing which the Client concludes transactions with the Bank within the framework of the Accession Agreement.

4. The procedure for amending the terms of the Accession Agreement is provided for by the resolution Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated July 16, 2021 No. 84 "On approval of the Rules for considering changes to the terms of a bank loan agreement."

5. The Client guarantees payment for the services to the Bank, as well as compensation for all expenses incurred by the Bank in connection with the execution of the Client's instructions/orders, in the amounts and on the terms stipulated by the Bank's Tariffs in effect on the date of provision of the relevant service by the Bank. Payment for services is made either by non-cash transfer to bank details, or through the Bank's cash desk in cash, or by withdrawing money from the Client's bank accounts in accordance with the Accession Agreement and these Rules.

6. The rules are open information and are not a subject of banking or commercial secrets. The rules are posted on <https://altynbank.kz/> Bank and are provided at the first request of the Client.

### **Chapter 1. Maximum amounts and terms of accepted Deposits from legal entities.**

7. Minimum Deposit Amount:

- ✓ in national currency – 100,000 (one hundred thousand) tenge;
- ✓ in US dollars – 1000 (one thousand) US dollars;
- ✓ in euro – 1000 (one thousand) euro;
- ✓ in pounds sterling – 1000 (one thousand) pounds sterling;
- ✓ in Russian rubles – 1000 (one thousand) Russian rubles;
- ✓ in Chinese yuan – 1,000 (one thousand) Chinese yuan;
- ✓ in other foreign currencies – 1000 (one thousand) units of such currency.
- ✓ the minimum amount of the Deposit in national and any foreign currency, acting as security

for the Loan, is not limited.

8. Maximum Deposit amount: no more than 5 (five) times the Bank's equity capital. The decision to open a Deposit in the amount of more than 10 (ten) percent of the Bank's equity capital, as well as making an additional contribution, as a result of which the Deposit amount will be (exceed) the specified amount, is made by the Authorized Body of the Bank.

9. Minimum Deposit Term: overnight.

10. Maximum Deposit term: no more than 20 (twenty) years.

### **Chapter 2. Maximum amounts and terms of loans (loans, guarantees, letters of credit) provided to legal entities.**

11. Minimum Loan Amount:

- ✓ in national currency – 1,000 (one thousand) tenge;
- ✓ in US dollars – 100 (one hundred) US dollars;
- ✓ in euros – 100 (one hundred) euros;
- ✓ in pounds sterling – 100 (one hundred) pounds sterling;
- ✓ in Russian rubles – 1,000 (one thousand) Russian rubles;
- ✓ in Chinese Yuan – 1,000 (one thousand) Chinese Yuan.

12. Maximum Loan Amount: does not exceed the maximum risk limit for one Borrower established by the Authorized Body of the Republic of Kazakhstan.

13. Minimum loan term: overnight;

14. Maximum Loan term: no more than 20 (twenty) years.

### **Chapter 3. Limit values (lower and upper limits) of interest rates on Deposits of legal entities.**

15. Lower limit: 0%.

16. Upper limit:

- ✓ in national currency – base rate of the National Bank of the Republic of Kazakhstan + 5%;
- ✓ in US dollars - the Federal Reserve System base rate + 5%;
- ✓ in euros – the key rate of the European Central Bank + 5%;
- ✓ in Russian rubles – the key rate of the Central Bank of Russia +10%;

- ✓ in pounds sterling – the key rate of the Central Bank of Great Britain +5%;
- ✓ in Chinese yuan – the rate of the Central Bank of China + 5%;
- ✓ in other foreign currencies – the rate of the central bank of that country + 5%.

**Chapter 4. Limit values (lower and upper limits) of interest rates\* on Credits (loans, overdrafts, guarantees, letters of credit, bills of exchange and other Credit products) to legal entities.**

17. Lower limit: 0.10% per annum.

18. Upper limits: 46% per annum\*\*

\*AERR (annual effective remuneration rate) is no more than that established by the legislation of the Republic of Kazakhstan.

\*\*The maximum AERR for loans secured by collateral is - 35% per annum, for unsecured loans – 46% per annum.

These interest rates are maximum, the Bank, within the specified limits, independently, depending on specific conditions and factors (the Client's creditworthiness, the current market situation, etc.), sets the interest rates that it can offer to the Client.

**Chapter 5. Maximum amounts and terms of accepted Deposits from individuals and loans provided to individuals.**

19. The maximum amounts and terms for Deposits and Loans of individuals are established by the relevant Appendix to the Rules.

20. The maximum amount of the accepted Deposit is determined by the Bank depending on the term and currency of the Deposit, other material terms of the transaction, and also in accordance with the requirements of the Legislation of the Republic of Kazakhstan.

21. The maximum amount of the Credit provided is determined by the Bank on the basis of the Credit Report received from the Credit Bureaus, based on calculations of the debt burden ratio, the Client's income, in accordance with other data on Clients received by the Bank from open sources, as well as sources used on the basis of written consents of Clients.

**Chapter 6. Maximum interest rates on Deposits and Loans of individuals.**

22. The maximum values (lower and upper limits) of the annual interest rate on Deposits and Loans of individuals are established by the relevant Appendix to the Rules.

**Chapter 7. Terms of payment of remuneration on Deposits.**

23. The annual effective interest rate on Deposits is calculated in accordance with the requirements of the Legislation of the Republic of Kazakhstan.

24. The Deposit remuneration shall be accrued from the date of receipt of the Deposit amount and subsequent additional contributions (if any) to the savings account, based on the term and amount of the Deposit, at the rate specified in the relevant Accession Agreement.

25. The accrual of remuneration is made daily in the currency of the Deposit. The presence and frequency of capitalization of remuneration for each type of Deposit, as well as the procedure for paying remuneration are reflected in the Agreement of Accession.

26. When paying remuneration, the Bank withholds taxes from the amount of remuneration, unless they are provided for by the legislation of the Republic of Kazakhstan.

27. In case of planned closure of the Deposit, the amount of remuneration for the last day of storage of the Deposit is not accrued by the Bank.

28. In the event of termination by the Client of the Deposit Accession Agreement before the expiration of its term, the Bank will not pay remuneration, unless otherwise provided by this banking product and the Deposit Accession Agreement.

29. If the day on which the remuneration for Deposits is to be paid falls on a non-working day (weekend or holiday), the remuneration is paid on the next working day.

30. The Deposit may be claimed early at any time during the term of the Agreement of Accession under the Deposit by terminating the Agreement on the basis of the relevant Application, unless otherwise provided by the Accession Agreement and the Legislation of the Republic of Kazakhstan. In

this case, the accrued remuneration is paid if this is expressly provided for by the Accession Agreement for the Deposit.

**31.** Refunds of Deposits made in foreign currency are made in the same currency, unless otherwise provided by the Legislation of the Republic of Kazakhstan or the Accession Agreement.

**32.** The savings account is subject to closure, and the Deposit Accession Agreement is considered terminated if funds are not received into the savings account before the end of the business day of the date of the Accession Agreement. The Bank does not require additional authorization from the Client to close the savings account.

**33.** From the date of execution by the Bank of third parties' demands for withdrawal of amounts from the savings account, the Bank has the right to suspend the accrual of remuneration. In this case, the remuneration accrued and paid by the Bank on the Deposit may be subject to recalculation and return to the Client in accordance with the terms of the Accession Agreement.

**34.** In the event that the Bank complies with the demands of third parties to withdraw funds from a savings account in cases expressly provided for by the Legislation of the Republic of Kazakhstan, the Bank has the right to return the balance of the Deposit (if any) early.

**35.** The full amount of the Deposit may be returned by the Bank unilaterally with prior notification of the Client no less than 10 (ten) business days before the expected date of return of the full amount of the Deposit in the following cases:

- ✓ termination by the Bank of accepting new Deposits of this type;
- ✓ provided for by the legislation of the Republic of Kazakhstan.

**36.** The following conditions are established for the payment of remuneration on Deposits in full:

➤ The funds in the Deposit must be kept for the entire term of the Accession Agreement and in full, taking into account replenishments, if such are provided for by the Accession Agreement; as well as taking into account withdrawals from the Deposit, if such are provided for by the terms of the banking product and the Accession Agreement and do not constitute a violation of the terms of the Deposit;

➤ Partial or complete early withdrawal of funds by the Client is not permitted unless this is expressly provided for by the banking product and the Accession Agreement;

➤ The remuneration is paid at the end of the Deposit term, unless any other frequency is established by the Accession Agreement;

➤ The accrued remuneration may be capitalized (i.e. added to the Deposit amount) if this is expressly provided for by the banking product and the Accession Agreement;

➤ When calculating and paying remuneration to the Client, the Bank takes into account the annual effective interest rate on the Deposit.

## **Chapter 8. Terms of payment of remuneration for Loans.**

**37.** Interest on the Credit is accrued from the date of issue of the Credit. The type of interest rate on the Credit and its amount are established by the Agreement of Accession.

**38.** Before concluding loan agreements, the Bank offers the Client all established methods of loan repayment and remuneration for it, calculated in accordance with the Legislation of the Republic of Kazakhstan and the internal regulatory documents of the Bank (hereinafter referred to as “**IRD**”).

**39.** The Accession Agreements also establish: the repayment method (cash, non-cash); the method of repaying the Loan; the order of repayment of the Loan debt; the procedure for calculating and the amount of the penalty (fine, penalty) for late repayment of the principal debt and payment of remuneration. When issuing a Loan to an individual, the maximum amount of the penalty (fine, penalty) is indicated, as well as the procedure for calculating it; a full list of commissions and other payments, as well as their amounts, subject to collection in connection with the issuance and servicing of the Loan, if such are provided for by the Accession Agreement ; the procedure (through the cash desk, to a bank account via a remote terminal and others as agreed by the Parties), frequency of repayment of the Loan and remuneration; as well as all other conditions, information and data stipulated by the Legislation of the Republic of Kazakhstan .

Unless otherwise established by the Legislation of the Republic of Kazakhstan, and with the exception of Loans, the term of which is no more than one month, Overdraft Loans, Credit Lines:

❖ in the event of concluding an Accession Agreement with an individual, the Bank shall provide the Borrower with draft Repayment Schedules calculated using various methods, for the Borrower to select a method for repaying the Loan;

❖ when concluding an Accession Agreement with an individual receiving a Loan not related to the implementation of entrepreneurial activity, the Bank provides the Borrower with a Memo in the established form;

❖ The Application for Accession of the Borrower - an individual receiving a Loan not related to the implementation of entrepreneurial activity - is accompanied by a Title Page, which is an integral part of the agreement;

❖ The Accession Agreement is accompanied by a Repayment Schedule signed by the parties; if the Borrower is an individual, the Repayment Schedule, drawn up on the date of issuance of the Loan, also contains a list of the methods of repayment of the Loan proposed by the Bank with the Borrower's note on the chosen method;

❖ if the terms of the Loan change, which entails a change in the amount (size) of the Borrower's monetary obligations and (or) the term of their payment, the Bank shall draw up and issue a new Repayment Schedule to the Borrower. If the terms of the Loan change, which entail an increase in the amount (size) of the Borrower's monetary obligations, an increase in the Loan term, an increase in the interest rate, as well as a change in the currency of the Loan, the Bank shall draw up and issue a new Cover Page to the Borrower taking into account the new terms.

When providing the next part of the Credit within the Credit Line on the basis of the Accession Agreement or the Borrower's Application, the Borrower is provided with the Loan Repayment Schedule and the Title Page.

40. When calculating and paying the Client's interest on the Loan to the Bank, the annual effective interest rate on the Loan is taken into account.

### **Chapter 9. Requirements for collateral accepted by the Bank.**

41. In fulfillment of the Client's obligations to the Bank (including, but not limited to, Loans), the following methods and types of security are accepted from the Client and/or third parties: pledge (mortgage and/or mortgage) of movable and immovable property; guarantees and sureties of third parties (legal entities and/or individuals); retention of property; penalties, deposits, security deposits, security fees and other methods/types provided for by the Legislation of the Republic of Kazakhstan and the Accession Agreements with the Client/third parties.

42. The following general requirements apply to the pledge of property offered as security (including, but not limited to, by decision of the Authorized Body of the Bank):

1) the property must have liquidity, ensured by sufficient price stability and the established market conditions for such property;

2) the property must be free from encumbrances, rights and claims of third parties, except in cases where the Authorized Body of the Bank makes a decision to accept the property as collateral by way of re-pledging;

3) mandatory availability of all title and technical documents determined by the Bank, necessary for the collateral department to determine the market, collateral or other value and register the right of pledge to the property. In this case, only independent appraisers have the right to determine the market value.

4) the security of the collateral property is ensured by the pledgor. The Bank shall ensure the security of the collateral property if necessary in accordance with the requirements of the Legislation of the Republic of Kazakhstan and the Security Agreement (pledge agreement), at the expense of the Bank or the Client/pledgor;

5) insurance of the collateral is carried out by the Client/pledgor and is a mandatory condition for accepting (before accepting) the property as collateral and providing the Bank with a Loan. Exceptions (non-application) to this condition are established by the decision of the Authorized Body of the Bank;

6) in the event of acceptance as collateral of the right to lease (use) movable and/or immovable property, the end date of the lease (use) at the time of issuance of the Loan must be 30 (thirty) percent later than the repayment date, unless another term is established by the Bank;

7) availability of written, duly executed (including by a notary of the Republic of Kazakhstan) consents of co-owners of the property;

8) other requirements established by the Legislation of the Republic of Kazakhstan and the Bank.

In the event of non-compliance of the property with one or more of the requirements specified in this Chapter, the final decision on the possibility (advisability) of accepting it as collateral shall be made by the Authorized Body of the Bank, as well as the determination of specific (depending on the Credit Project) requirements for the subject of the collateral.

**43.** Guarantees and sureties of third parties are accepted by the Bank strictly according to the standard forms of the Bank, unless otherwise decided by it. Guarantees and sureties are accepted only after the Bank has carried out an examination and analysis of the financial stability of the guarantor and surety, their statuses, in the presence of all the documents and information required by the Bank about these third parties.

**44.** The Bank shall retain property from among any property (things, property rights) that is in the legal possession and/or use of the Bank under any agreements, including: money in bank accounts; property in safes (cell phones); remuneration and/or penalties that the Bank should have paid to the Client; amounts of deposits; amounts of guarantee contributions, security payments, etc., if this does not contradict the Legislation of the Republic of Kazakhstan. The retention of property that the Client provided to the Bank under other agreements shall be carried out (continues) until the date of fulfillment by the Client of his obligations to the Bank under the Agreement of Accession; and, in case of non-fulfillment, the retained property shall be transferred by the Bank to its ownership in the manner established by the Legislation of the Republic of Kazakhstan and the Agreement of Accession.

**45.** Penalties are paid to the Bank in cases of failure by the Client to fulfill obligations under a specific Accession Agreement, in the amounts and within the timeframes established by it.

**46.** All amounts of the Client's debts to the Bank under any agreements are paid by debtors on a voluntary basis, which does not exclude the unconditional right of the Bank, fixed in the Accession Agreement, to the unacceptance (indisputable, without the consent of the Client-debtor) withdrawal of debt amounts from the bank accounts of the Client-debtor both by direct debiting of accounts opened with the Bank and on the basis of payment documents issued to the debtor's accounts opened with other financial institutions/organizations, as provided for by the Legislation of the Republic of Kazakhstan.

#### **Chapter 10. Limit values (lower and upper limits) of rates and tariffs for banking operations.**

**47.** For conducting transactions, the Bank charges fees and remuneration from Clients in accordance with the Bank's current Tariffs, within the framework of the "Maximum Values (lower and upper limits) of Rates and Tariffs for conducting banking transactions" established in the Appendices to these Rules (by segment: legal entities/individuals).

**48.** Information on standard Rates and Tariffs for banking services provided to Clients is posted in the Bank's branches (in places accessible for viewing and familiarization) and at <https://altynbank.kz/> Jar.

#### **Chapter 11. Deadlines for making a decision on the provision of Banking services.**

**49.** The deadlines for the Bank to consider Applications (if it is necessary to submit an Application) and to make a decision on the provision of Banking services for each type of Banking services are set out in the Appendices to these Rules (in terms of segments: legal entities / individuals). Applications are considered subject to the Client providing a full package of documents stipulated by the Legislation of the Republic of Kazakhstan and the Bank, and are related (and also properly executed and in full) to the subject of the Application.

**50.** In cases where the Bank requires an additional verification of documents and information submitted by the Client; receipt of confirmation of information or approval from third parties or other officials and entities, as well as in the event that the Client requests the provision of a non-standard Banking service that requires additional time to study the submitted documents, internal coordination and approval by the Authorized Bodies of the Bank, as well as the preparation of the necessary preliminary documents, the Bank has the right to establish longer periods for reviewing the application and making a decision on the provision of the Banking service, in accordance with the Appendices to these Rules ( in terms of segments: legal entities / individuals) , about which it notifies the Client in

writing.

## **Chapter 12. Procedure for considering Client Appeals arising in the process of providing Banking services.**

**51.** The following general requirements are established for the procedure for considering Client Appeals arising in the process of providing Banking services, as well as the rights and obligations of Clients and the Bank.

The Bank accepts Client requests:

- 1) orally or in writing, when the Client contacts the Bank's Branch/Office or the Bank's head office;
- 2) orally, when the Client contacts by telephone (recording of telephone conversations with the Client is carried out with the consent of the Client upon notification of this at the beginning of the conversation);
- 3) orally, when the Client contacts by telephone and/or during a personal meeting with Bank employees;
- 4) in writing, upon receipt by the Bank of a message by e-mail or via the Remote Banking Service system; and/or a file attached to the message with or without the Client's signature, to the address: [retail . service @ altynbank . kz](mailto:retail.service@altynbank.kz) , [customerservice@altynbank.kz](mailto:customerservice@altynbank.kz) , [info @ altyn-i . kz](mailto:info@altyn-i.kz) , [status @ altynbank . kz](mailto:status@altynbank.kz) , [collections@altynbank . kz](mailto:collections@altynbank.kz) ;
- 5) in writing, via <https://altynbank.kz/> Bank / via Bank's WhatsApp channel ;
- 6) in writing, upon receipt by the Bank of a message sent by the Client via the Altyn - i Service;
- 7) in writing, through the Internet resources of the Bank's official pages (Facebook, Instagram);
- 8) in writing, upon receipt of a request from the Authorized Body, with a requirement to provide a response to the Client's Application to the Authorized Body;
- 9) orally or in writing, during a meeting between employees of the Problem Loans Department and the client at the Bank's office.

**52.** Authorized persons of the Bank at the head office and branches conduct personal reception of individuals and representatives of legal entities at least once a month in accordance with the Reception Schedule approved by the Chairman of the Management Board of the Bank (if authorized, in branches the Reception Schedules are approved by the directors of the branches). Reception is held at the place of work on the days and hours established and communicated to individuals and legal entities. If the Request cannot be resolved by the authorized person of the Bank during the reception, it is submitted by the Client in writing, and it is processed as a written Request.

**53.** Written Requests from Clients are registered in the written Requests registration log, which contains details in accordance with the Bank's IRD.

**54.** The Client is issued a document confirming the acceptance of his written Request on paper, or a corresponding note is made on the copy of the Request. Refusal to accept Requests is not permitted.

**55.** received via <https://altynbank.kz/> Banks are registered in the manner prescribed by the Bank's IRD.

**56.** Clients' calls by phone are recorded. Recording of telephone conversations with the Client is carried out with his consent upon notification of this at the beginning of the conversation.

**57.** Appeals received by the Bank orally (by telephone or during a personal visit by the Client to the Bank's office) are considered immediately, and if possible, a response to the Client's oral Appeal is provided immediately. If an oral Appeal cannot be resolved immediately, it is set out by the Client in writing, and it is processed as a written Appeal. The Client is informed of the necessary procedures for receiving a response and the timeframes for considering such Appeals.

**58.** When reviewing an Application, if the information provided is insufficient, the Bank will request additional documents and information from the Client.

**59.** Requests for which it is impossible to establish the authorship, there is no signature, including an electronic digital signature, contact details and postal address of the applicant, and other information that allows them to be identified, are considered anonymous and are accepted for information, without feedback and notification of the Client about the results of the review. The execution period in this case is not specified. In the event that an anonymous request contains information about crimes being prepared or committed, or about a threat to the safety of Bank employees, as well as information on the

legalization (laundering) of money and the financing of terrorism, such requests are subject to immediate redirection to the relevant division of the Bank in accordance with their competence. Such anonymous Client Requests are registered in accordance with the Bank's IRD.

**60.** The Bank ensures objective, comprehensive and timely consideration of Appeals from individuals and legal entities, informs Clients of the results of consideration of their Appeals and the measures taken. A written response to the Client on the results of consideration of the Appeal is given in the state language or in the language of the Appeal and contains substantiated and motivated arguments for each request, demand, petition, recommendation and other issue set forth by the Client with reference to the relevant provisions of the Legislation of the Republic of Kazakhstan, the Bank's internal regulatory documents, agreements related to the issue under consideration, as well as to the factual circumstances of the issue under consideration with an explanation of the Client's right to appeal the decision taken. In cases where the Client's Appeal was received by the parent and (or) subsidiary Bank (Banks) that carried out a simultaneous transfer of assets and liabilities between the parent Bank and the subsidiary Bank, the response to the Client is prepared and sent by the Bank that received as a result of such transfer the relevant asset or liability in connection with which the Client's Appeal was received.

**61.** If the Client's Request is justified and legitimate, the Bank makes a decision to eliminate the violation and restore the rights and legitimate interests of the Client. The response to the written Request is signed by an authorized person of the Bank. It is allowed to use facsimile copying of the signature or another method provided for by the Bank's IRD. The response to the written Request is transferred to the Client in the manner provided for by the Accession Agreement. The response is considered delivered if it is sent to the Client:

- at the place of residence specified in the Accession Agreement or the Client's Application, by registered mail with acknowledgment of delivery, including received by one of the adult members of the Client's family residing at the specified address;
- to the e-mail address specified in the Accession Agreement or the Client's Request;
- by sending a text SMS message or push notification with a response or with a link to <https://altynbank.kz/> containing the full text of the response to the Client ;
- using other means of communication provided for by the Accession Agreement, ensuring the recording of the receipt of a response by the Client.

**62.** When the Client appears at the Bank, the response is delivered against signature in person (or to his authorized representative), which is noted in the registration log of written Requests, with the exception of the response delivered by the methods provided for in this clause. In the event of the return of the response with a note on the impossibility of its delivery to the addressee, recipient, or in connection with the refusal to accept it, the response is considered to have been properly delivered.

**63.** The functions of analysis and control over the consideration of Appeals are assigned to the Bank's division, determined in accordance with the Bank's internal regulatory documents, and include:

- analysis and summarization of Bank Clients' Appeals to identify and eliminate the reasons that formed the basis for the relevant Appeal;
- development of recommendations for the Bank to improve the organization of work with Bank Clients' Requests;
- submitting to the Bank's management, based on the results of reviewing the Bank's Clients' Appeals, proposals on the necessary measures to eliminate the identified violations in relation to all consumers of this financial service and preventive measures to prevent such violations in the Bank's activities.

### **Chapter 13. Rights and obligations of the Bank and its Clients, as well as their liability.**

**64.** The rights and obligations of the Parties; restrictions for the Bank; liability of the Parties and other conditions are established by the Legislation of the Republic of Kazakhstan, including (but not limited to) the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated December 23, 2019 No. 248 "On approval of the Rules for concluding a bank loan agreement, including requirements for the content, execution, mandatory terms of a bank loan agreement, forms of the Loan Repayment Schedule and a memo for the Borrower - an individual"; Accession Agreements, these Rules.

**65.** The Bank and the Client are obliged to comply with the terms of the concluded Accession

Agreements, to fulfill the obligations imposed on them by their terms. For failure to fulfill or improper fulfillment of the obligations stipulated by the Accession Agreements, the Bank and the Client bear liability stipulated by the Legislation of the Republic of Kazakhstan and the terms of the relevant Accession Agreements.

**66.** Adhesion agreements may provide for conditions that exclude or limit the liability of the parties, for example, force majeure circumstances, absence of fault, improper actions of the opposite party to the Agreement, etc.

**67.** The Client has the right to receive all necessary information about the amount of money in his accounts with the Bank and the transactions carried out on them, as well as information related to the fulfillment of his obligations in the manner prescribed by the relevant Accession Agreement and the Legislation of the Republic of Kazakhstan.

**68.** The Bank actively works to prevent cases of the Bank's involvement in criminal activities and money laundering schemes, such as legalization of proceeds from crime, terrorism, fraud, corruption, etc. The Bank's operating standards are aimed at preserving and protecting the Bank's reputation, as well as ensuring that the Clients' faith in the Bank's integrity is not undermined in any way. In this regard, the Bank, based on the requirements of the Legislation of the Republic of Kazakhstan, establishes certain requirements for the Bank's Clients and transactions made by the Bank's Clients, which may be changed from time to time. The Client undertakes, at the first request of the Bank, within reasonable timeframes established by the Bank, to provide or ensure the provision of documentation and information necessary for the Bank to be able to implement and comply with all requirements of the necessary "Know Your Client" procedures or other similar procedures existing in the Bank and/or established by the Legislation of the Republic of Kazakhstan, if any.

**69.** The Bank has the right to perform any actions that do not contradict the Laws of the Republic of Kazakhstan, to protect its own rights and interests, infringed or violated due to the failure to fulfill or improper fulfillment by the Client of obligations under the Agreements, without the need for prior notification of the Client. In this case, the Client pays all associated expenses of the Bank, including without limitation administrative, judicial and legal expenses.

**70.** When carrying out foreign exchange transactions of Clients, including on instructions from Clients, the Bank, as a currency control agent, is obliged to exercise control over compliance with the requirements of the currency legislation of the Republic of Kazakhstan, as well as to report facts of violations of the currency legislation of the Republic of Kazakhstan committed by Clients that have become known to it, to the National Bank of the Republic of Kazakhstan, other currency control bodies, and law enforcement agencies in accordance with the powers established by the laws of the Republic of Kazakhstan.

**71.** Residents and non-residents carrying out foreign exchange transactions are required to provide currency control authorities and agents with all requested documents and information on the foreign exchange transactions they conduct, indicate the purpose of payments and money transfers for the foreign exchange transactions they conduct, and also submit documents confirming the specified purposes of payments and money transfers, in order to comply with the requirements established by the Legislation of the Republic of Kazakhstan.

**72.** The Bank has the right to demand from the Client (his representative) the submission of information and documents necessary to identify the Client (his representative), identify the beneficial owner of the legal entity, as well as the provision of information on tax residency, type of activity and source of financing of the transactions performed.

**73.** Clients (their representatives) are obliged to provide the Bank with information and documents necessary for the fulfillment of their obligations stipulated by the Legislation of the Republic of Kazakhstan, including information on beneficial owners.

**74.** The Bank has the right to refuse to establish business relations (or terminate/suspend them) with any person, refuse to carry out the Client's transactions with money and (or) other property, if such refusal is due to one (or several) of the following circumstances:

➤ the effect of international economic sanctions against countries, individuals and legal entities specified in the OFAC (Office of Foreign Assets Control) list, the UN Security Council, as well as sanctions established by the European Union and the intergovernmental organization FATF (Financial Action Task Force), the list of persons with a negative business reputation posted on the web portal of

the National Bank of the Republic of Kazakhstan, the Bank's internal STOP list;

➤ requirements of the legislation of the Republic of Kazakhstan, including requirements on combating the legalization (laundering) of proceeds from crime and the financing of terrorism, of the country of residence of the Client or its counterparty;

➤ if there is a suspicion that the business relationship may be used by the Client for the purpose of legalizing (laundering) proceeds of crime or financing terrorism;

➤ instructions of the Authorized Body of the Republic of Kazakhstan;

➤ requirements of the IRD Bank.

**75.** Refusal to conduct, as well as suspension of transactions with money and (or) other property in accordance with the Law of the Republic of Kazakhstan "On combating the legalization (laundering) of proceeds from crime and the financing of terrorism" are not grounds for civil liability of the Bank for violation of the terms of the relevant agreements (obligations).

In this case, the Bank shall not be liable for the Client's losses caused by the refusal of the Bank, the Bank's correspondent bank participating in the transaction, to execute or terminate the execution of the Client's payment instructions and/or the withholding of the Client's money by the Bank's correspondent bank, in connection with the implementation of the Legislation of the Republic of Kazakhstan and international standards on combating the legalization (laundering) of proceeds from crime and the financing of terrorism.

**76.** In the event that information, data and documents are provided to the AFM in accordance with the Legislation of the Republic of Kazakhstan on combating the legalization (laundering) of proceeds from crime and the financing of terrorism, the Bank and its officials shall not bear liability provided for by the Legislation of the Republic of Kazakhstan, as well as the Accession Agreement.

**77.** The Bank refuses to establish business relations with the Client if it is impossible to take the following measures to identify the Client (his representative/beneficiary owner):

❖ recording information necessary to identify an individual;

❖ recording information necessary for identifying a legal entity (branch, representative office);

❖ recording information necessary for identifying a foreign structure without forming a legal entity;

❖ identifying the beneficial owner and recording the information necessary for his identification;

❖ establishing the intended purpose and nature of the business relationship.

**78.** The Bank refuses to allow the Client to carry out transactions with money and (or) other property if it is impossible to take measures to verify the accuracy and update information about the Client (his representative/beneficiary owner).

**79.** The Bank is obliged to take measures to freeze transactions with money and other property, block the accounts of Clients in the Bank in cases established by the Legislation of the Republic of Kazakhstan and the Internal Regulations of the Bank.

**80.** The Parties shall be liable for violation of the Legislation of the Republic of Kazakhstan in accordance with the regulatory legal acts of the Republic of Kazakhstan; for violation of the terms of the Accession Agreements, the Parties shall be liable in the manner, amounts and terms established by the Accession Agreements, as well as the Legislation of the Republic of Kazakhstan.

#### **Chapter 14. Regulations on the procedure for working with Clients.**

**81.** The procedure for working with Clients, the procedures for considering the Application for accession for each type of banking service, as well as the procedures for interaction with the Client when providing banking services are provided for by these Rules, the Legislation of the Republic of Kazakhstan, Accession Agreements, the corresponding IRD of the Bank, including in terms of opening, maintaining and closing bank accounts; Terms of banking services under a bank account agreement, published at <https://altynbank.kz/> Bank, as well as other agreements on banking services. The period for consideration of an application for the provision of a banking service for each type of banking service (if it is necessary to submit an application) corresponds to the deadlines for making a decision on the provision of banking services specified in these Rules.

**82.** A transaction with a person connected with the Bank by special relations may be concluded only by decision of the Board of Directors of the Bank. It is prohibited to provide preferential terms to persons connected with the Bank by special relations.

**83.** The characteristics of persons connected with the Bank by special relations, the procedure for compiling and maintaining the List of persons connected with the Bank by special relations are established by the Legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.

**84.** If you have any questions or suggestions, or want to obtain additional information about the operations carried out by the Bank and the terms of the operations, Clients who are **legal entities** may contact the Bank in any way convenient for them:

- Bank website address: <https://altynbank.kz/> ;
- Telephone of the Corporate Service Department for Legal Entities: +7 (727) 3565757. In case of change of contact telephone numbers, updated information can be obtained at <https://altynbank.kz/Jar>;
- e-mail address of the Corporate Service Department [customerservice@altynbank.kz](mailto:customerservice@altynbank.kz) ;
- The addresses of the Bank's branches in Kazakhstan can be found by calling the Corporate Service Department or at <https://altynbank.kz/Jar>.

**85.** If you have any questions or suggestions, or to obtain additional information about the operations carried out by the Bank and the terms of the operations, Clients – **individuals** may contact the Bank in any way convenient for them.

- ❖ by contacting a branch/office of the Bank;
- ❖ by means of oral calls to the Bank's Contact Center (recording of telephone conversations with the Client is carried out with the consent of the Client upon notification of this at the beginning of the conversation);
- ❖ via e-mail, as well as by postal service or via a remote electronic banking system;
- ❖ through the Bank's official pages on social networks;
- ❖ online chat;
- ❖ video call;
- ❖ on paper;
- ❖ Internet resource of the Bank <https://altynbank.kz/>;
- ❖ in the personal account of the Altyn Service-i.

**86.** The Bank has the right to refuse to conclude and/or unilaterally terminate the Accession Agreement in the cases established by Chapter 13 of the Rules, as well as refuse to provide/deliver a banking service (product) in the cases and under the following conditions:

- ❖ failure by the Client and/or his representative to submit documents and information requested by the Bank in accordance with the Legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents;
- ❖ submission by the Client and/or his representative of invalid (lost, expired) or inaccurate documents and information;
- ❖ the impossibility of establishing the intended purpose and nature of the business relationship;
- ❖ if one party/participant in the operation/transaction or obligation under the transaction is a person registered/located in a country with significant risks of money laundering/terrorist financing, determined by an international organization or foreign state (OFAC, FATF, UN lists), or if such a person participates in the execution of this operation/transaction;
- ❖ if the banking document is not signed by the Client (i.e. by a person not authorized by the Client) and/or the signature sample (and seal imprint – for legal entities) do not correspond to the data from the document with signature samples and seal imprint available at the Bank;
- ❖ there are suspicions that the business relationship may be used by the Client for the purpose of legalizing (laundering) proceeds of crime or financing terrorism;
- ❖ in other cases, stipulated by the Legislation of the Republic of Kazakhstan, Agreements concluded with the Client.

*Department of Corporate Governance*

**Appendix No. 1**  
**to the Rules on the general conditions for conducting operations in**  
**JSC "Altyn Bank" (SB China CITIC Bank Corporation Ltd)**

**Limit values (lower and upper limits) of the**  
**Tariffs for legal entities and financial institutions**  
**of JSC "Altyn Bank" (SB of China CITIC Bank Corporation Ltd)**

No.	Type of services	Fees
<b>1.</b>	<b>BANK ACCOUNTS</b>	
1.1	Opening/maintenance/closure of Bank accounts (including in escrow mode and other various modes)	0 tenge - 30 000 000 tenge
1.2	Maintaining a Bank account with no debit transactions initiated by the Client for more than 12 months	0 tenge – 50 000 tenge
<b>2</b>	<b>METAL ACCOUNTS</b>	
2.1	Opening/maintenance/closure Metal account	0 tenge – 1 000 000 tenge
2.2	Credit (deposit)/store/Debit of Refined Precious Metals	0 tenge – 1 000 000 tenge
2.3	Other operations under the Agreement of the Metal account	0 tenge – 1 000 000 tenge
<b>3.</b>	<b>CASH OPERATIONS</b>	
	<b>Operational time of acceptance and disbursement of cash: 9 a.m. - 5 p.m.</b> <b>Non-operational time of acceptance and disbursement of cash: 5 p.m. - 6 p.m.</b>	
3.1	Deposit of cash (including from third parties)/Cash withdrawal* (in national and foreign currency), (in non-operational time additional commission/fee is charged in accordance with the Bank's Tariffs). * Cash withdrawal is made upon prior request no later than 1 (one) business day prior to cash withdrawal in national and foreign currency.	0 – 10% of the amount
3.2	Other available cash and settlement operations	0 – 10% of the amount
<b>4.</b>	<b>TRANSFERS / PAYMENTS (via Remote Banking System / SWIFT or on paper)</b>	
	<b>Operational time of execution of transfers/payments in accordance with the Bank's Tariffs.</b> <b>Non-operational time of execution of transfers/payments in accordance with the Bank's Tariffs (not later than 6 p.m. Astana time)</b>	
4.1	Crediting of incoming transfer/payment in the national or foreign currencies	0 tenge – 500 000 tenge
4.2	Intra-bank transfer/payment between the Client(s) accounts in the national or foreign currencies	0 tenge – 50 000 tenge
4.3	Outgoing transfer/payment in the national or foreign currencies (including for financial institutions) (in non-operational time additional commission is charged in accordance with the Bank's Tariffs) <sup>1</sup>	in the national currency: 0 - 1% of the transfer/payment amount, min. 0 tenge - max. 50 000 tenge, or min.0 tenge – max.50 000 tenge  in the foreign currency: 0 - 1% of the transfer/payment amount, min. 0 tenge - max. 200 000 tenge, or min.0 tenge- max.200 000 tenge
4.4	Outgoing transfer/payment (social/pension contributions/salaries and other payments) in the national currency	0 tenge – 50 000 tenge

4.5	Express transfer/payment in the national currency (commission/fee is charged in addition to the fees/tariffs in paragraphs 4.2-4.4) (subject to the technical capability of the Bank)	0 tenge – 50 000 tenge
4.6	Outgoing transfer/payment at the expense of the sender of money - OUR option, in the foreign currency (commission/fee is charged in addition to the fees/tariffs in paragraphs 4.2-4.3) <sup>1</sup>	0 tenge – 200 000 tenge
4.7	Preparation of a payment document upon the Client's written request	0 tenge – 50 000 tenge
4.8	Investigation of status/assistance in return/adjustment of details of outgoing transfer/payment in the national or foreign currencies	0 tenge – 150 000 tenge
4.9	Cancellation of an outgoing transfer/payment in the national or foreign currencies (before processing by the JSC "NPC" or before sending in the SWIFT system)	0 tenge – 50 000 tenge
4.10	Registration/change of a standing order of the sender of money in the national currency for intra-bank transfers	0 tenge – 50 000 tenge
4.11	Return of an incoming transfer/payment in the foreign currency to the sender (commission/fee is charged in the equivalent of the amount of the incoming transfer/payment)	0 tenge – 50 000 tenge
<b>5.</b>	<b>Conversion (via Remote Banking System/on paper)</b>	
	<b>Operational time of conversion in accordance with the Bank's Tariffs.</b>	
	<b>Non-operational time of conversion in accordance with the Bank's Tariffs (not later than 6.00 p.m. Astana time)</b>	
5.1	Conversion according to the Bank's commercial exchange rate as of the day of conversion (in non-operational time additional commission/fee is charged in accordance with the Bank's Tariffs)	0 tenge – 50 000 tenge
5.2	The Bank has the right to charge a commission fee for non-fulfillment of obligations under a pre-agreed transaction for conversion / conversion of foreign currency in the amount exceeding USD 50 000 (or the equivalent in another currency)	0.3% of the conversion amount, min. 50 000 tenge – max. 5 000 000 tenge
<b>6.</b>	<b>CURRENCY CONTROL</b>	
6.1.	Assignment of an accounting/record number to the contract/acceptance of amendments/additions to the contract with an accounting/record number assigned to the contract	0 tenge – 150 000 tenge
6.2	Urgent processing of assignment of an accounting/record number to the contract	0 tenge – 150 000 tenge
6.3	Withdrawal/removal of the currency contract from the accounting registration due to the transfer of the currency contract for servicing in another bank	0 tenge – 150 000 tenge
6.4	Consulting services on currency control	0 tenge – 150 000 tenge
<b>7.</b>	<b>REMOTE BANKING SERVICE SYSTEMS</b>	
7.1	Connecting one user to the Remote banking service System with the issuance of an eToken pass device	0 tenge – 50 000 tenge
7.2	Issuing an eToken pass device: in case of losing/replacing/purchasing an additional device	0 tenge – 50 000 tenge (for each device)
7.3	Installation and training at the Client's office	0 tenge – 150 000 tenge
7.4	Add/change/remove the users and change authority/limits of the users in the Remote banking servicing System as per the Client's application	0 tenge – 50 000 tenge
<b>8.</b>	<b>LENDING / FINANCING</b>	
8.1	Provision of services related to lending (financing) including, but not limited to servicing/administration of a Loan (Credit line) <sup>2</sup>	0 - 10% of the transaction/operation amount
8.2	Provision of services related to Syndicated lending (financing), including but not limited to the organization/servicing/administration of the Syndicated loan (syndicated credit line) <sup>2</sup>	0 - 10% of the transaction/operation amount
<b>9.</b>	<b>CORPORATE PAYMENT CARDS</b>	

	<b>Opening, maintenance, closing of the current account for card transactions and issuance/re-issuance, servicing/maintenance, closing of the corporate payment card</b>	
9.1	Opening/maintaining/closing a current account for card operations/closing a corporate card	0 tenge – 150 000 tenge
9.2	Issue/re-issue/maintenance of a corporate payment card	0 tenge – 150 000 tenge
	<b>Income/expense operations</b>	
9.3	Replenishment of a current account for card operations by wire transfer	0 tenge – 50 000 tenge
9.4	Cash withdrawal at ATMs and POS terminals: - in the national currency - in the foreign currency	in the national/foreign currency: 0 – 10% of the amount
9.5	Service in retail and service enterprises (payment via POS terminals)	0 – 10% of the amount
9.6	Implementation of customs payments (payment via POS terminals) using corporate payment cards ( <i>+ in addition to the specified commission fees, a commission fee shall be withheld from the cardholder by the acquiring bank</i> )	In accordance with the tariffs of the acquiring bank
	<b>Blocking. Setting/changing the limits/restrictions:</b>	
9.7	Blocking of a corporate payment card (with or without inclusion in the stop list) due to loss, theft, damage with/without inclusion in the stop list (partial or complete blocking)	0 tenge – 150 000 tenge
9.8	Changing the limit(s)/restrictions on a corporate payment card	0 tenge – 50 000 tenge
<b>10</b>	<b>INTERNET ACQUIRING</b>	
10.1	Payment cards of JSC “Altyn Bank” (SB of China CITIC Bank Corporation Ltd)	0.1% - 10% of the transaction amount
10.2	Payment cards issued by other second-tier banks of Mastercard, Visa, UnionPay international payment systems	0.1% - 10% of the transaction amount
<b>11.</b>	<b>TRADE OPERATIONS</b>	
<b>11.1</b>	<b>Import Letter of Credits</b>	
11.1.1	Issuance/changing the terms of a Documentary Letter of Credit/ Standby Letter of Credit (increasing the amount or extending the validity period)	0.1% - 30% per annum (within the Credit line)/0% - 30% of transaction/operation amount
11.1.2	Changing the terms of a Documentary Letter of Credit/ Standby Letter of Credit (for each change)	0 tenge – 150 000 tenge
11.1.3	Verification of documents (for each separate package of submitted documents)/processing of the request for a Standby Letter of Credit, including a commission/fee for making a payment under the Letter of Credit	0 - 10%, min.0 tenge – max.600 000 tenge
11.1.4	Discrepancies in documents (for each separate package of documents submitted) under the Letter of Credit	0 tenge – 150 000 tenge
11.1.5	Discounting of documents under a Documentary Letter of Credit with deferred payment	0.1% - 30% per annum of the transaction/operation amount, min.10 000 tenge
11.1.6	Early termination of a Documentary Letter of Credit /Standby Letter of Credit with a request for the beneficiary’s consent	0 tenge – 150 000 tenge
<b>11.2</b>	<b>Export Letter of Credit</b>	
11.2.1	Advising/advising of changes to the terms of an Export Documentary Letter of Credit (for each change)	0 tenge – 150 000 tenge
11.2.2	Confirmation of Export Letter of Credit	0.1% - 20% per annum of the transaction/operation amount, min.10 000 tenge
11.2.3	Negotiation/discounting of Export Documentary under a Letter of Credit (payment upon presentation or with deferred payment)	0.1% - 30% per annum of the transaction/operation amount, min.10 000 tenge

11.2.4	Verification of documents (for each separate package of submitted documents) under the Letter of Credit	0 - 10%, min.0 tenge – max.600 000 tenge
11.2.5	Discrepancies in documents (for each separate package of documents submitted) under the Letter of Credit	0 tenge – 150 000 tenge
11.2.6	Sending documents under a Letter of Credit without checking on the basis of collection	0 - 10%, min.0 tenge – max.150 000 tenge
11.2.7	Transfer of transferrable Letter of Credit/ Transfer of amendments under transferrable Letter of Credit	0 tenge – 150 000 tenge
11.2.8	Payment under a transferable Letter of Credit in favor of the second beneficiary (for each payment)	0 tenge – 150 000 tenge
<b>11.3</b>	<b>Documentary Collection</b>	
11.3.1	Advising/advising of changes to Import Documentary Collection	0 - 10%, min.0 tenge – max. 150 000 tenge /0 tenge – 150 000 tenge
11.3.2	Payment under the Documentary Collection	0 tenge - in accordance with the fees of section 4 "Transfers/payments"
11.3.3	Return of unpaid documents under of Documentary Collection	0 tenge – 150 000 tenge
11.3.4	Issuance of Export Collection (receipt, preparation and sending of documents for collection)	0 - 10%, min.0 tenge – max.150 000 tenge / 0 tenge – 150 000 tenge
11.3.5	Change of Export Collection conditions (for 1 service, regardless of the number of changes made)	0 - 10%, min.0 tenge – max.150 000 tenge
11.3.6	Revocation of Export Collection at the request of the Client	0 tenge -150 000 tenge
<b>11.4</b>	<b>Guarantees</b>	
11.4.1	Issuance of a bank guarantee/Changing the terms of a bank guarantee (increasing the amount or extending the validity period)	0 - 30% per annum (within the Credit line) / 0 - 30% of the transaction/operation amount
11.4.2	Issuance of a bank guarantee for applications received from 04:00 to 05:00 p.m. Astana time (commission/fee is charged in addition to the tariff in paragraph 11.4.1)	0 tenge – 50 000 tenge
11.4.3	Processing of a claim/demand under a bank guarantee, including a commission/fee for making a payment under the guarantee	0 - 10%
11.4.4	Change of bank guarantee terms (for each change)	0 tenge – 150 000 tenge
11.4.5	Early termination of a bank guarantee with a request for the consent of the beneficiary	0 tenge – 150 000 tenge
11.4.6	Advising/advising of changes to the terms of the export guarantee (for each change)	0 tenge – 150 000 tenge
<b>11.5</b>	<b>Promissory notes</b>	
11.5.1	Promissory note accounting	0.1% - 30% per annum of the transaction/operation amount, min. 10 000 tenge
11.5.2	Protest on a promissory note	0 tenge – 50 000 tenge
11.5.3	Notarization of copies of promissory notes from originals (per each page)	0 tenge - based on the actual cost of the service
11.5.4	Domiciliation of a promissory note	0 tenge - 10% of the transaction/operation amount
11.5.5	Other services for promissory notes	0 tenge - 20% of the transaction/operation amount
<b>11.6</b>	<b>Other trading operations services</b>	

11.6.1	Execution of requests related to documentary operations (guarantees, letters of credit, collections)/promissory notes and/or other services for trading operations	0 - 20% of the transaction/operation amount/ 0 tenge – 600 000 tenge
<b>12.</b>	<b>BROKERAGE SERVICES IN THE SECURITIES MARKET</b>	
12.1	Opening a personal account for securities recording/accounting	0 tenge - 10 MCI
12.2	Statement of personal account/report on transactions on personal account (upon request of the Client)	0 tenge – 10 000 tenge
12.3	Maintaining the Client's personal account for recording/accounting securities and other financial instruments	0 tenge – 20 000 tenge
12.4	Transfer of securities and other financial instruments	0 tenge - 10 MCI
12.5	Registration of pledge operations	0 tenge - 10 MCI
12.6	Repo operation with government securities	0.1% - 6% of the income /expense amount, min.1 000 tenge
12.7	Operation of purchase and sale of government securities	0.1% - 2% of the transaction amount, min.1 000 tenge
<b>13</b>	<b>CERTIFICATES. STATEMENTS. NOTICE</b>	
13.1	Bank certificates (on paper/electronic from the Remote banking system) on account availability/turnover/balances on Bank accounts/tender certificates/certificates on loan transactions/loan debt/accrued, paid interest on savings (deposits)/audit statements/certificates on guaranteed deposits for foreign workers, on movement of money, goods, works and services under the foreign currency contract (for each notification) and other types of certificates/statements/certificate of work performed (services rendered), invoice (on paper/electronic)	0 tenge – 50 000 tenge
13.2	Bank account statements (on paper/electronic) from the Remote banking system/via SWIFT (in MT 940/ MT 950 format)/ FASTI (in MT 998/ XML format)/in other available formats/via other available communication channels/mechanisms/ Duplicate of Bank account statements upon written request of the Client with historical data less than 6 months from the date of the request (in case of historical data more than 6 months from the date of the request, an additional commission/fee is charged in accordance with the Bank's Tariffs)	0 tenge – 50 000 tenge
13.3	SWIFT message/advice (in MT 900/910 format (for financial institutions)	0 tenge – 50 000 tenge
13.4	Requests/Responses via SWIFT	0 tenge – 50 000 tenge
13.5	Current account statements for card transactions: - regular (no more than once per month); - additional statement / duplicate of statement on written request of the Client with historical data less than 6 months from the date of request (in case of historical data more than 6 months from the date of request additional fee is charged in accordance with the Bank's Tariffs)	0 tenge – 50 000 tenge
13.6	Duplicates/copies of documents from the Client's legal file, Client's Bank account agreements, payment and other documents dated within the period not exceeding the established storage periods for documentation (for one page of each of the requested documents)	0 tenge – 50 000 tenge
<b>14</b>	<b>GENERAL SERVICES</b>	
14.1	Courier services: - within Kazakhstan - international	0 tenge - based on the actual cost of the service
14.2	Consulting services	0 tenge – 50 000 000 tenge or 20% of the transaction/ operation amount

14.3	Other services	0 tenge – 50 000 000 tenge or 20% of the transaction/operation amount
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<sup>1</sup> One-time commission/fee for each transfer (subject to technical capability of the Bank).

<sup>2</sup> In accordance with a separate agreement and subject to the specific deal structure and financial standing/condition of the Borrower.

**Note:**

1. The Bank shall establish the above limit values (lower and upper limits) of the Tariffs for legal entities and financial institutions. In case of changes in the legislative requirements for limit values, the limit values established by the Legislation of the Republic of Kazakhstan prevail over the limit values established in this Annex.
2. The Bank has the right to impose on the Client the costs of third parties related to the provision of services.
3. The limit values (lower and upper limits) of tariffs specified in this Annex may be applied by the Bank to all legal entities and other entities that are not individuals (including financial institutions, diplomatic and consular missions of foreign states and international organizations).
4. The operational time is the certain period of time of one working day during which the Bank provides services to the Clients. The duration of the operating time is established according to Astana time.

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**Appendix No. 2**  
**to the Rules on the general conditions for conducting transactions**  
**JSC "Altyn Bank" (SB China CITIC Bank Corporation Ltd)**

**Deadlines for decision making on Banking services provision for legal entities and financial institutions by JSC "Altyn Bank" (SB of China CITIC Bank Corporation Ltd)**

No.	Type of services	Fees
<b>1.</b>	<b>BANK ACCOUNTS</b>	
1.1	Opening/maintenance/closure of Bank accounts (including in escrow mode and other various modes)	Within 7 business days <sup>1</sup>
1.2	Maintaining a Bank account with no debit transactions initiated by the Client for more than 12 months	Within 7 business days <sup>2</sup>
<b>2.</b>	<b>METAL ACCOUNTS</b>	
2.1	Opening/maintenance/closure Metal account	Within 3 business days <sup>1</sup>
2.2	Credit (deposit)/store/Debit of Refined Precious Metals	Within 3 business days <sup>1</sup>
2.3	Other operations under the Agreement of the Metal account	Within 3 business days <sup>1</sup>
<b>3.</b>	<b>CASH OPERATIONS</b>	
	<b>Operational time of acceptance and disbursement of cash: 9 a.m. - 5 p.m.</b> <b>Non-operational time of acceptance and disbursement of cash: 5 p.m. - 6 p.m.</b>	
3.1	Deposit of cash (including from third parties)/Cash withdrawal* (in national and foreign currency), (in non-operational time additional commission/fee is charged in accordance with the Bank's Tariffs). * Cash withdrawal is made upon prior request no later than 1 (one) business day prior to cash withdrawal in national and foreign currency.	1) deposit of cash in national and foreign currency: on the same business day 2) withdrawal in national and foreign currency: within 3 business days
3.2	Other available cash and settlement operations	Within 3 business days
<b>4.</b>	<b>TRANSFERS / PAYMENTS (via Remote Banking System / SWIFT or on paper)</b>	

<b>Operational time of execution of transfers/payments in accordance with the Bank's Tariffs.  Non-operational time of execution of transfers/payments in accordance with the Bank's Tariffs (not later than 6 p.m. Astana time)</b>		
4.1	Crediting of incoming transfer/payment in the national or foreign currencies	a) in national currency: within 1 business day b) in foreign currency: from 3 to 180 business days
4.2	Intra-bank transfer/payment between the Client(s) accounts in the national or foreign currencies	Within 1 business day
4.3	Outgoing transfer/payment in the national or foreign currencies (including for financial institutions) (in non-operational time additional commission is charged in accordance with the Bank's Tariffs) <sup>1</sup>	1) in national currency: within 1 business day 2) in foreign currency: within 3 business days
4.4	Outgoing transfer/payment (social/pension contributions/salaries and other payments) in the national currency	Within 1 business day
4.5	Express transfer/payment in the national currency (commission/fee is charged in addition to the fees/tariffs in paragraphs 4.2-4.4) (subject to the technical capability of the Bank)	Within 1 business day
4.6	Outgoing transfer/payment at the expense of the sender of money - OUR option, in the foreign currency (commission/fee is charged in addition to the fees/tariffs in paragraphs 4.2-4.3) <sup>1</sup>	Within 3 business days
4.7	Preparation of a payment document upon the Client's written request	1) in national currency: within 1 business day 2) in foreign currency: within 3 business days
4.8	Investigation of status/assistance in return/adjustment of details of outgoing transfer/payment in the national or foreign currencies	Within 1-3 business days <sup>3</sup>
4.9	Cancellation of an outgoing transfer/payment in the national or foreign currencies (before processing by the JSC "NPC" or before sending in the SWIFT system)	Within 1 business day
4.10	Registration/change of a standing order of the sender of money in the national currency for intra-bank transfers	Within 1 business day
4.11	Return of an incoming transfer/payment in the foreign currency to the sender (commission/fee is charged in the equivalent of the amount of the incoming transfer/payment)	Within 3 business days
<b>Conversion (via Remote Banking System/on paper)</b>		
5.	<b>Operational time of conversion in accordance with the Bank's Tariffs.  Non-operational time of conversion in accordance with the Bank's Tariffs (not later than 6.00 p.m. Astana time)</b>	
5.1	Conversion according to the Bank's commercial exchange rate as of the day of conversion (in non-operational time additional commission/fee is charged in accordance with the Bank's Tariffs)	Within 1 business day
5.2	The Bank has the right to charge a commission fee for non-fulfillment of obligations under a pre-agreed transaction for conversion / conversion of foreign currency in the amount exceeding USD 50 000 (or the equivalent in another currency)	Within 1 business day
<b>6. CURRENCY CONTROL</b>		
6.1.	Assignment of an accounting/record number to the contract/acceptance of amendments/additions to the contract with an accounting/record number assigned to the contract	Within 2 business days
6.2	Urgent processing of assignment of an accounting/record number to the contract	Within 1 business day

6.3	Withdrawal/removal of the currency contract from the accounting registration due to the transfer of the currency contract for servicing in another bank	Within 5 business days
6.4	Consulting services on currency control	Within 5 business days
<b>7.</b>	<b>REMOTE BANKING SERVICE SYSTEMS</b>	
7.1	Connecting one user to the Remote banking service System with the issuance of an eToken pass device	Within 3 business days
7.2	Issuing an eToken pass device: in case of losing/replacing/purchasing an additional device	Within 3 business days
7.3	Installation and training at the Client's office	Within 3 months
7.4	Add/change/remove the users and change authority/limits of the users in the Remote banking servicing System as per the Client's application	Within 3 business days
<b>8.</b>	<b>LENDING / FINANCING</b>	
8.1	Provision of services related to lending (financing) including, but not limited to servicing/administration of a Loan (Credit line) <sup>2</sup>	Within 6 months
8.2	Provision of services related to Syndicated lending (financing), including but not limited to the organization/servicing/administration of the Syndicated loan (syndicated credit line) <sup>2</sup>	Within 6 months
<b>9.</b>	<b>CORPORATE PAYMENT CARDS</b>	
	<b>Opening, maintenance, closing of the current account for card transactions and issuance/re-issuance, servicing/maintenance, closing of the corporate payment card</b>	
9.1	Opening/maintaining/closing a current account for card operations/closing a corporate card	Within 7 business days <sup>1,2</sup>
9.2	Issue/re-issue/maintenance of a corporate payment card	Within 7 business days
	<b>Income/expense operations</b>	
9.3	Replenishment of a current account for card operations by wire transfer	1) in national currency: within 1 business day 2) in foreign currency: within 3 business days
9.4	Cash withdrawal at ATMs and POS terminals: - in the national currency - in the foreign currency	Within 24 hours
9.5	Service in retail and service enterprises (payment via POS terminals)	Within 24 hours
9.6	Implementation of customs payments (payment via POS terminals) using corporate payment cards ( <i>+ in addition to the specified commission fees, a commission fee shall be withheld from the cardholder by the acquiring bank</i> )	Within 1 business day
	<b>Blocking. Setting/changing the limits/restrictions:</b>	
9.7	Blocking of a corporate payment card (with or without inclusion in the stop list) due to loss, theft, damage with/without inclusion in the stop list (partial or complete blocking)	Within 24 hours
9.8	Changing the limit(s)/restrictions on a corporate payment card	Within 3 business days
<b>10</b>	<b>INTERNET ACQUIRING</b>	
10.1	Payment cards of JSC "Altyn Bank" (SB of China CITIC Bank Corporation Ltd)	Within 1 business day
10.2	Payment cards issued by other second-tier banks of Mastercard, Visa, UnionPay international payment systems	Within 1 business day
<b>11.</b>	<b>TRADE OPERATIONS</b>	
<b>11.1</b>	<b>Import Letter of Credits</b>	

11.1.1	Issuance/changing the terms of a Documentary Letter of Credit/ Standby Letter of Credit (increasing the amount or extending the validity period)	a) cash secured: within 3 business days b) other type of pledges (within the credit line): within 20 business days <sup>4</sup>
11.1.2	Changing the terms of a Documentary Letter of Credit/ Standby Letter of Credit (for each change)	Within 3 business days
11.1.3	Verification of documents (for each separate package of submitted documents)/processing of the request for a Standby Letter of Credit, including a commission/fee for making a payment under the Letter of Credit	Within 5 business days
11.1.4	Discrepancies in documents (for each separate package of documents submitted) under the Letter of Credit	Within the term of the Letter of Credit
11.1.5	Discounting of documents under a Documentary Letter of Credit with deferred payment	Within 5 business days from the receipt of the discount request
11.1.6	Early termination of a Documentary Letter of Credit /Standby Letter of Credit with a request for the beneficiary's consent	Within 3 business days <sup>5</sup>
<b>11.2</b>	<b>Export Letter of Credit</b>	
11.2.1	Advising/advising of changes to the terms of an Export Documentary Letter of Credit (for each change)	Within 3 business days
11.2.2	Confirmation of Export Letter of Credit	Within 3 business days <sup>4</sup>
11.2.3	Negotiation/discounting of Export Documentary under a Letter of Credit (payment upon presentation or with deferred payment)	Within 5 business days
11.2.4	Verification of documents (for each separate package of submitted documents) under the Letter of Credit	Within 5 business days
11.2.5	Discrepancies in documents (for each separate package of documents submitted) under the Letter of Credit	Within the term of the Letter of Credit
11.2.6	Sending documents under a Letter of Credit without checking on the basis of collection	Within 3 business days
11.2.7	Transfer of transferrable Letter of Credit/ Transfer of amendments under transferrable Letter of Credit	Within 3 business days
11.2.8	Payment under a transferable Letter of Credit in favor of the second beneficiary (for each payment)	Within 3 business days
<b>11.3</b>	<b>Documentary Collection</b>	
11.3.1	Advising/advising of changes to Import Documentary Collection	Within 3 business days
11.3.2	Payment under the Documentary Collection	In accordance with the terms of section 4 "Transfers/payments"
11.3.3	Return of unpaid documents under of Documentary Collection	Within 3 business days after receiving the remitting bank's instructions
11.3.4	Issuance of Export Collection (receipt, preparation and sending of documents for collection)	Within 3 business days
11.3.5	Change of Export Collection conditions (for 1 service, regardless of the number of changes made)	Within 3 business days
11.3.6	Revocation of Export Collection at the request of the Client	Within 3 business days
<b>11.4</b>	<b>Guarantees</b>	
11.4.1	Issuance of a bank guarantee/Changing the terms of a bank guarantee (increasing the amount or extending the validity period)	a) tender guarantee (unsecured) - within 1 business day б) under cash security –

		within 3 business days в) under other type of pledges (within the Credit line) – within 20 business days <sup>4</sup>
11.4.2	Processing of a claim/demand under a bank guarantee, including a commission/fee for making a payment under the guarantee	Within 5 business days
11.4.3	Change of bank guarantee terms (for each change)	Within 3 business days
11.4.4	Early termination of a bank guarantee with a request for the consent of the beneficiary	Within 3 business days <sup>5</sup>
11.4.5	Advising/advising of changes to the terms of the export guarantee (for each change)	Within 3 business days
<b>11.5</b>	<b>Promissory notes</b>	
11.5.1	Promissory note accounting	Within 10 business days after presentation of a complete package of documents and if the credit facility is available
11.5.2	Protest on a promissory note	Within 2 business days after the date of payment of the bill
11.5.3	Notarization of copies of promissory notes from originals (per each page)	Within 10 business days
11.5.4	Domiciliation of a promissory note	Within 6 months
11.5.5	Other services for promissory notes	Within 6 months
<b>11.6</b>	<b>Other trading operations services</b>	
11.6.1	Execution of requests related to documentary operations (guarantees, letters of credit, collections)/promissory notes and/or other services for trading operations	Within 6 months <sup>6</sup>
<b>12.</b>	<b>BROKERAGE SERVICES IN THE SECURITIES MARKET</b>	
12.1	Opening a personal account for securities recording/accounting	Within 1 business days
12.2	Statement of personal account/report on transactions on personal account (upon request of the Client)	Within 1 business days
12.3	Maintaining the Client's personal account for recording/accounting securities and other financial instruments	During the validity of the brokerage services agreement
12.4	Transfer of securities and other financial instruments	Within 1 business day
12.5	Registration of pledge operations	Within 3 business day
12.6	Repo operation with government securities	Within 1 business day
12.7	Operation of purchase and sale of government securities	Within 1 business day
<b>13</b>	<b>CERTIFICATES. STATEMENTS. NOTICE</b>	
13.1	Bank certificates (on paper/electronic from the Remote banking system) on account availability/turnover/balances on Bank accounts/tender certificates/certificates on loan transactions/loan debt/accrued, paid interest on savings (deposits)/audit statements/certificates on guaranteed deposits for foreign workers, on movement of money, goods, works and services under the foreign currency contract (for each notification) and other types of certificates/statements/certificate of work performed (services rendered), invoice (on paper/electronic)	Within 10 business days
13.2	Bank account statements (on paper/electronic) from the Remote banking system/via SWIFT (in MT 940/ MT 950 format)/ FASTI (in MT 998/ XML format)/in other available formats/via other available communication channels/mechanisms/ Duplicate of Bank account statements upon written request of the Client with historical data less than 6 months from the date of the request (in case of	Within 10 business days

	historical data more than 6 months from the date of the request, an additional commission/fee is charged in accordance with the Bank's Tariffs)	
13.3	SWIFT message/advice (in MT 900/910 format (for financial institutions)	Within 10 business days
13.4	Requests/Responses via SWIFT	Within 10 business days
13.5	Current account statements for card transactions: - regular (no more than once per month); - additional statement / duplicate of statement on written request of the Client with historical data less than 6 months from the date of request (in case of historical data more than 6 months from the date of request additional fee is charged in accordance with the Bank's Tariffs)	Within 10 business days
13.6	Duplicates/copies of documents from the Client's legal file, Client's Bank account agreements, payment and other documents dated within the period not exceeding the established storage periods for documentation (for one page of each of the requested documents)	Within 10 business days
<b>14</b>	<b>GENERAL SERVICES</b>	
14.1	Courier services: - within Kazakhstan - international	Within 2 months
14.2	Consulting services	Within 6 months
14.3	Other services	Within 6 months

<sup>1</sup> From the moment, the Client submits the last of the documents requested by the Bank in accordance with the requirements of the Legislation of the Republic of Kazakhstan and the Bank's internal procedures.

<sup>2</sup> From the moment, the Client submits the necessary application requested by the Bank in accordance with the requirements of the Legislation of the Republic of Kazakhstan and in the absence of any restrictions (account blocking on the basis of a court decision or tax authority order).

<sup>3</sup> This time limit applies only to the initial request to the intermediary bank.

<sup>4</sup> Services are provided within a specified period, if there is an approved Credit line and necessary documentation.

<sup>5</sup> This time limit applies only to the initial request to the beneficiary bank.

<sup>6</sup> Subject to terms, conditions and scope of service, the requirements of the Legislation of the Republic of Kazakhstan and the period for obtaining the internal approvals from the Bank authorized bodies.

**Notes:**

The Bank establishes the above-mentioned deadlines for making decisions on the provision of banking services for legal entities and other entities that are not physical persons (including financial institutions, diplomatic and consular missions of foreign countries and international organizations). In the event of a change in the legislative requirements to the deadlines, the deadlines established by the Legislation of the Republic of Kazakhstan shall prevail over the deadlines established in this Annex.

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**Appendix No. 3**  
**to the Rules on the general conditions for conducting operations in**  
**JSC "Altyn Bank" (SB China CITIC Bank Corporation Ltd)**

**Maximum amounts, terms and rates of remuneration for**  
**Loans and Deposits of individuals**

1.1 Maximum lower and upper limits for the amounts of deposits accepted:

- KZT: min – KZT 1000, max – no limits
- USD: min – USD 10, max – no limits
- GBP: min – GBP 10, max – no limits
- EUR: min – EUR 10, max – no limits
- RUB: min – RUB 1000, max – unlimited
- CNY: min – CNY -10, max – unlimited

- 1.2 The maximum lower and upper limits of the terms of accepted deposits:
- KZT: min – overnight, max – 18 years
  - USD: min – overnight, max – 18 years
  - GBP: min – overnight, max – 18 years
  - EUR: min – overnight, max – 18 years
  - RUB: min – overnight, max – 18 years
  - CNY: min – overnight, max – 18 years
- 1.3 The maximum lower and upper limits of interest rates on accepted deposits with accrual of interest:
- min – 0%, max – within the limits established by the Kazakhstan Deposit Guarantee Fund for maximum interest rates on newly attracted deposits from individuals in tenge and foreign currency.
- 1.4 Maximum lower and upper limits for the amounts of Loans provided:
- KZT: min – KZT 1000, max – by agreement with the Client
  - USD: min – USD 100, max – by agreement with the Client
  - GBP: min – GBP 100, max – by agreement with the Client
  - EUR: min – EUR 100, max – by agreement with the Client
  - RUB: min – RUB 1000, max – by agreement with the Client
- 1.5 The maximum lower and upper limits of the terms of the Loans provided:
- KZT: min – overnight, max – 25 years
  - USD: min – overnight, max – 25 years
  - GBP: min – overnight, max – 25 years
  - EUR: min – overnight, max – 25 years
  - RUB: min – overnight, max – 25 years
- 1.6 Limits on the lower and upper limits of the remuneration rates \* for loans provided
- KZT: min – 0%, max – 56%
  - USD: min – 0%, max – 56%
  - GBP: min – 0%, max – 56%
  - EUR: min – 0%, max – 56%
  - RUB: min – 0%, max – 56%

\* AERR (annual effective interest rate) is not more than that established by law. These interest rates, terms and amounts are maximum and are not applicable to specific transactions. The Bank, within the specified limits, independently, depending on specific conditions and factors (the Client's creditworthiness, the current market situation, etc.), sets the amounts, terms and interest rates that it can offer to the Client.

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**Appendix No. 4**  
**to the Rules on the general conditions for conducting operations in**  
**JSC "Altyn Bank" (SB China CITIC Bank Corporation Ltd)**

**Maximum rates and tariffs for conducting**  
**banking operations of individuals**

<b>1.</b>	<b>General tariffs</b>	
<b>1.1.</b>	<b>Opening, closing and maintaining bank accounts</b>	
	Opening a current account	0 – 500,000 tenge
	Current account maintenance	0 – 500,000 tenge
	Maintenance of an inactive current account	0 – 500,000 tenge
	Servicing of current account/accounts based on power of attorney	0 – 500,000 tenge

	Current account closing fee	0 – 500,000 tenge
	Account/card replenishment	0 – 10% of the deposited amount and/or 0 – 500,000 tenge
	Cash withdrawal	0 – 10% of the withdrawal amount and/or 0 – 500,000 tenge
	Payment for services (Processing of payment documents for utility, telecommunications and other services)	0 – 10% of the payment amount and/or 0 – 500,000 tenge
	Current account maintenance (with connection to SMS notification service)	0 – 500,000 tenge
	Push/SMS notification service	0 – 500,000 tenge
	Service package maintenance	0 – 500,000 tenge
<b>1.2.</b>	<b>Payment cards (debit/credit)</b>	
	Servicing of primary/additional card	0 – 150,000 tenge
	Issue/reissue of primary/additional card	0 – 150,000 tenge
	Urgent issue/reissue of primary/additional card	0 – 150,000 tenge
	Change PIN code/Reset PIN code counter	0 – 50,000 tenge
	Changes in daily limits and restrictions on payment cards	0 – 50,000 tenge
	Cash withdrawal from ATMs/POS terminals	0 – 10% of the withdrawal amount and/or 0 – 500,000 tenge
	Balance inquiry at ATMs	0 - 50,000 tenge
	Request a mini-statement (last 10 transactions) via ATMs	0 - 50,000 tenge
	Commission for non-cash payments ( POS /Internet, etc.)	0 – 10% of the purchase amount and/or 0 – 150,000 tenge
	Blocking a card	0 – 50,000 tenge
	Transfers from card to card	0 – 20% of the deposited amount and/or 0 – 500,000 tenge
	Closing a card	0 – 500,000 tenge
	Increase/decrease credit limit	0 – 20% of the credit limit amount and/or 0 – 500,000 tenge
<b>1.3.</b>	<b>Transfers / Payments</b>	
	Intra-bank transfer between clients' accounts in the Bank	0 – 500,000 tenge
	Outgoing payments and transfers in tenge	0 – 500,000 tenge

	Outgoing payments and transfers in foreign currency, commission at the expense of the beneficiary (recipient) (BEN/SHA)	0 – 20% of the deposited amount and/or 0 – 500,000 tenge
	Outgoing payments and transfers in foreign currency, commission at the expense of the sender (OUR)	0 – 20% of the deposited amount and/or 0 – 500,000 tenge
	Outgoing payments and transfers in foreign currency, guaranteed payment (OUR OUR)	0 – 20% of the deposited amount and/or 0 – 500,000 tenge
	Incoming payments and transfers in national currency	0 – 20% of the deposited amount and/or 0 – 500,000 tenge
	Incoming payments and transfers in foreign currency	0 – 20% of the deposited amount and/or 0 – 500,000 tenge
	Any change/cancellation/adjustment of a payment or transaction at the customer's request	0 – 20% of the deposited amount and/or 0 – 500,000 tenge
	Return of incoming international payment	0 – 20% of the deposited amount and/or 0 – 500,000 tenge
	Setting up a standing order for the Client	0 – 500,000 tenge
	Transfers without opening an account	According to the tariffs of the payment system
	Providing confirmation of payment transfer (SWIFT transfer)	0 – 500,000 tenge
<b>1.4.</b>	<b>Extracts/Certificates</b>	
	Account statement upon client's request on paper/ in electronic form	0 – 500,000 tenge
	Certificate of balance confirmation and/or availability of an account/accounts on paper/ in electronic form	0 – 500,000 tenge
	A certificate providing a transcript and/or confirmation of the card transaction (date, ATM number, transaction time, authorization code)	0 – 500,000 tenge
	Certificate of loan debt on paper/ in electronic form	0 – 500,000 tenge
<b>1.5.</b>	<b>Other services</b>	
	Forwards	agreed forward rate
	Acceptance for collection of non-payment and doubtful banknotes, replacement of non-payment and doubtful banknotes with payment banknotes	0-20% of the nominal value of the presented banknotes
	Exchange/enlargement of banknotes of one denomination for another	0 – 500,000 tenge
	Courier services (within Kazakhstan/international) when sending original documents, statements, certificates, payment cards/PIN codes/ within Kazakhstan or outside Kazakhstan	in accordance with the rates for courier and postal services
	Consulting services on issues related to financial activities	0 – 500,000 tenge
<b>2.</b>	<b>Loans</b>	

	Commission for arranging a loan. Note: Commission is charged in case of provision of a Loan				0 – 20% of the loan amount for arranging a loan;
	Commission for review of application and documents for obtaining a Loan				0 – 500,000 tenge for reviewing the application and documents for obtaining a loan;
	Fees for changing the terms of the loan provided: Repayment schedule; loan currencies; remuneration rates; loan repayment methods;				0 – 20% of the remaining principal amount and/or 0 – 500,000 tenge
	Commissions for consideration of issues on: changes in the conditions related to the Borrower (Co-Borrower), guarantor (surety) at the initiative of the Borrower (Co-Borrower), guarantor (surety); changes in the terms of encumbrance of the collateral for a loan, as well as when replacing the collateral; replacement of the pledger; issuance, at the client's request, of title documents for the collateral contained in the client's credit file; issuance, upon the client's application, of a certificate of consent for registration (deregistration) at the place of residence of an individual, for the legalization of redevelopment, construction, and extensions carried out on the territory of the collateral; provision of services for registration of ownership rights and (or) the right of pledge on property put into operation when the pledger changes; provision of services for changing the intended purpose of real estate, dividing land plots into shares; issuance, upon the client's application, of a certificate of permission to replace the registration number of a vehicle that is used as collateral, to reissue a vehicle registration certificate, or to restore lost vehicle documents;				0 – 20% of the remaining principal amount and/or 0 – 500,000 tenge
	Commission for issuing a certificate of loan debt on the client's application				0 – 20% of the remaining principal amount and/or 0 – 500,000 tenge
	Commission for partial/full/early loan repayment				0 – 20% of the remaining principal amount and/or 0 – 500,000 tenge
<b>3.</b>	<b>Safe operations</b>				
	<b>Operation Name</b>	Small safe (height 125 mm)	Medium safe (height 175 mm)	Large safe (height 300mm)	Large - Grand safe (height 475 mm)

	Rent, extension of cell lease:				
	- 1 day	0 – 1,000 tenge	0 – 3,000 tenge	0 – 5,000 tenge	0 – 10,000 tenge
	- 1 month	0 - 10,000 tenge	0 - 15 000 tenge	0 - 20 000 tenge	0 - 30,000 tenge
	- 3 months	0 - 25,000 tenge	0 - 30,000 tenge	0 - 35,000 tenge	0 - 40,000 tenge
	- 6 months	0 - 40,000 tenge	0 - 45 000 tenge	0 - 50 000 tenge	0 - 60,000 tenge
	- 9 months	0 - 60,000 tenge	0 - 65 000 tenge	0 - 70 000 tenge	0 - 90,000 tenge
	- 12 months	0 -100,000 tenge	0 -110 000 tenge	0 -120 000 tenge	0 -150,000 tenge
	Replacement of lock in case of loss/damage/damage to lock/keys due to the fault of the Client	0 – 30,000 tenge			
	Responsible storage of the Client's property in the Bank's vault in case of forced opening of the safe	0 – 2,000 tenge for each day of storage	0 – 2,000 tenge for each day of storage	0 – 2,000 tenge for each day of storage	0 – 2,000 tenge for each day of storage
	Opening of a cell (including VAT)	0 – 30,000 tenge			

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**Appendix No. 5**  
**to the Rules on the general conditions for conducting operations in**  
**JSC "Altyn Bank" (SB China CITIC Bank Corporation Ltd)**

**Deadlines for making decisions on granting**  
**banking services to individuals**

Type of services	Deadlines
<b>Loan services</b>	
Making a decision on providing a credit product	Within 30 working days
Revision of the terms of the Loan provided	Within 15 working days
Revision of the terms and conditions related to the Borrower (Co-Borrower), the guarantor (surety) at the initiative of the Borrower (Co-Borrower), the guarantor (surety), as well as the subject of the collateral for the Loan	Within 15 working days
Full/partial early repayment of the loan	Within 10 working days
Issuance, upon the client's application, of a certificate of consent for registration (deregistration) at the place of residence of an individual, for the legalization of redevelopment, construction, extensions made on the territory of the collateral	Within 10 working days
Issuance of duplicate documents	Within 10 working days

Issuance of copies of documents (without notarization)	Within 10 working days
Issuance of a letter upon the client's request to release the collateral from encumbrance	Within 10 working days
Issuance, upon the client's request, of originals/notarized copies of title documents for mortgaged real estate, contracts and additional agreements	Within 10 working days
<b>Accounts/cards</b>	
Opening a current account	Within 3 working days
Closing a current account	Within 30 working days
Opening a deposit	Within 3 working days
Closing a deposit	Within 5 working days
Issue/reissue of debit/credit card	Within 3 working days
Closing a debit/credit card	Within 45 calendar days
<b>Cash transactions</b>	
Cash deposit	Within 1 working day
Cash withdrawal	Upon prior request up to 3 working days
<b>Transfers/Payments</b>	
Internal transfer between the Bank's client accounts	Within 1 working day
Conversion, conversion between client accounts in the Bank	Within 1 working day
Outgoing payments and transfers in national currency	Within 1 working day
Outgoing payments and transfers in foreign currency	Within 3 working days
Setting up a standing order for the Client	Within 3 working days
Incoming payments and transfers in national currency	Within 1 working day
Incoming payments and transfers in foreign currency	Within 3 working days
Return of incoming international payment with incorrect details	Within 7 working days
Execution of any change/cancellation/adjustment of a payment or transaction as requested by the client	Within 3 working days
Transfers from debit/credit card	Within 3 working days
Transfers without opening an account	Within 3 working days
Confirmation of payment transfer by SWIFT system	Within 10 working days
<b>References</b>	
Account statement – upon client's request	Within 3 working days
Certificate of balance confirmation and/or availability of account/accounts	Within 3 working days
A certificate providing a transcript and/or confirmation of the card transaction (date, ATM number, transaction time, authorization code)	Within 3 working days
Certificate of loan debt	Within 3 working days
Courier services for sending payment cards, certificates, statements and other documents:	Within 3 working days in Kazakhstan
- in Kazakhstan	Within 10 working days
- international	international
<b>Safe operations</b>	
Conclusion of a cell lease agreement	Within 3 working days
Extension of cell lease	Within 3 working days
Replacement of a lock in case of loss/damage/damage to the lock/keys due to the fault of the Client	Within 3 working days
Opening a cell	Within 3 working days
Suspension/termination of safe deposit operations	Within 30 calendar days