

Tariffs for unsecured consumer credit and refinancing of unsecured consumer credit

Approved by the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join stock company) (SB (subsidiary bank) of China CITIC Bank Corporation Ltd) No. 05092023 dated September 05, 2023

One-time fee for arranging the loan, %/	<p style="text-align: center;">For loans with fee: from 4% to 6% of the loan amount. For terms up to 24 months inclusive 4%, for terms over 24 months. 6%. For loans without commissions: 0%.</p>
Fee for processing of the application and documents for borrowing of the Loan, tenge	0
Fees for unsecured consumer loans servicing to individuals*:	
1. Fee for partial advanced repayment/full advanced repayment of the loan up to six months from the date of borrowing of the loan granted for a period of up to one year and up to one year from the date of borrowing of the loan granted for a period of more than one year	0 tenge
After 6/12 months from the date of the loan was granted (taking into account the above in the clause 1)	0 tenge
<p>2. Fee for consideration of the loan terms and conditions changing issues (not related to partial advanced repayment of the loan), as well as for consideration of issues on changing the terms and conditions related to the borrower/co-borrower, guarantor, including, but not excluding, the following changes:</p> <ul style="list-style-type: none"> - change in repayment method - changing the repayment schedule (changing the payment date, credit term, etc.) - change in currency of the loan - change in rate of return 	25 000 tenge**

* The tariffs do not include possible additional fees charged by other banks.

Other services are paid in accordance with the "General tariffs for individuals".

** The fee is applicable to loans granted from 10.02.2023.