

Tariffs of «AltynBank» JSC (SB China Citic Bank Corporation Ltd) for individuals

Approved by Decision of Board of Directors «Altyn Bank» JSC (SB Of Halyk Bank JSC) protocol of meeting dated on December 22, 2017 № 36

Approved by Decision of Asset and Liability Committee «Altyn Bank» JSC (SB Of Halyk Bank JSC) protocol of meeting dated on April, 2018 №04042018 (which come into force on May 1, 2018)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (subsidiary of Halyk Bank of Kazakhstan JSC) protocol of the meeting of May 31, 2018 No. 31052018 (which come into force on June 4, 2018)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of August 09, 2018 No. 09082018 (which come into force on August 23, 2018)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of January 11, 2019 No. 11012019 (which come into force on January 28, 2019)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of January 28, 2019 No. 28012019 (which come into force on February 11, 2019)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of February 05, 2019 No. 05022019 (which come into force on February 19, 2019)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of May 31, 2019 No. 31052019 (which come into force on June 17, 2019)

Taking into account the changes approved by the Decision of the Asset and Liability Management Committee of the "AltynBank" JSC (Joint Stock Company) (SB (Subsidiary Bank) China Citic Bank Corporation Ltd (Limited)) minutes of the meeting No. 11072019 dated July 11, 2019 (shall be effective from July 11, 2019)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of December 26, 2019 No. 26122019 (which come into force on December 30, 2019)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of January 17, 2020 No. 17012020 (which come into force on January 17, 2020)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of December 08, 2020 No. 08122020 (which come into force on December 18, 2020)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of December 30, 2020 No. 30122020 (which come into force on January 05, 2021)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of January 18, 2021 No. 18012021 (which come into force on January 19, 2021)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of February 04, 2021 No. 04022021 (which come into force on February 05, 2021)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of May 20, 2021 No. 20052021 (which come into force on June 07, 2021)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of June 11, 2021 No. 11062021 (which come into force on June 21, 2021)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of November 09, 2021 No. 09112021 (which come into force on January 17, 2022)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of January 20, 2022 No. 20012022 (which come into force on January 31, 2022)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank" (SB China Citic Bank Corporation Ltd) protocol of the meeting of June 08, 2022 No. 08062022 (which come into force on June 20, 2022)

The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"

(SB China Citic Bank Corporation Ltd) protocol of the meeting of June 20, 2022 No. 20062022 (which come into force on June 30, 2022)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of August 11, 2022 No. 11082022 (which come into force on September 9, 2022)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of October 20, 2022 No. 20102022 (which come into force on October 20, 2022)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of November 22, 2022 No. 22112022 (which come into force on December 2, 2022)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of March 09, 2023 No. 09032023 (which come into force on April 3, 2023)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of March 24, 2023 No.24032023 (which come into force on April 10, 2023)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of June 21, 2023 No. 21062023 (which come into force on July 1, 2023)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of August 3, 2023 No. 03082023 (which come into force on August 14, 2023)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of August 25, 2023 No. 25082023 (which come into force on September 08, 2023)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of October 31, 2023 No. 31102023 (which come into force on November 10, 2023)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of April 24, 2024 No. 24042024 (which come into force on May 13, 2024)
Taking into account the changes approved by the Asset and Liability Management Committee of JSC "Altyn Bank" (SB of China Citic Bank Corporation Ltd) Minutes of the meeting dated February 17, 2025, No. 17
Taking into account the changes approved by the Asset and Liability Management Committee of JSC "Altyn Bank" (SB of China Citic Bank Corporation Ltd) Minutes of the meeting dated March 28, 2025, No. 37
Taking into account the changes approved by the Asset and Liability Management Committee of JSC "Altyn Bank" (SB of China Citic Bank Corporation Ltd) Minutes of the meeting dated June 2, 2025, No. 73
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of June 4, 2025, No. 77 (which come into force on June 9, 2025)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of June 19, 2025, No. 84 (which come into force on June 19, 2025)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of July 14, 2025, No. 97
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of November 04, 2025, No. 167 (which come into force on February 1, 2026)
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of November 13, 2025, No. 173 (which come into force on February 13, 2026)
Subject to the amendments approved by the Asset and Liability Management Committee of Altyn Bank JSC (SB of China Citic Bank Corporation Ltd) by the minutes of the meeting dated November 20, 2025, No. 175 (effective as of November 21, 2025).
The changes were made in accordance with the Decision of the Asset and Liability Management Committee of JSC "Altyn Bank"
(SB China Citic Bank Corporation Ltd) protocol of the meeting of November 24, 2025, No. 178 (which come into force on January 01, 2026 and on March 02, 2026)

Type of Service	Tariffs
Bank Accounts	
To become Altyn-i customer ¹	0 tenge
Additional Card issue	3 000 tenge
Issuance of an additional Visa Infinite card (metal card)	30 000 tenge
Current Account opening	0 tenge
A special current account opening and management for crediting one-time pension payments from the ENPF (JSC (Joint Stock Company) Integrated Accumulative Pension Fund)	0 tenge
Opening and maintaining a special account for social payments and benefits	0 tenge
Mastercard Gold/ Mastercard Gold Debit KTZh /Platinum/World/World Nomad Club/World Elite/ Black Edition/ Visa Gold (Rewards)/Visa Signature/Visa Infinite (plastic card)/Union Pay Platinum/Diamond Issuance	0 tenge
Virtual Card issue	0 tenge
Issuance of the "Mastercard Gold" card with personalized design	1 000 tenge
Issuance of the "Visa Infinite" (foil card)	30 000 tenge
Reissue Card on the initiative of the bank	0 tenge
Reissue Card on the initiative of the client	3 000 tenge
Main or additional card reissue upon expiration	0 tenge
Visa Infinite card (metal card) reissuance at the discretion of the client	30 000 tenge
Change card PIN-code	0 tenge

Cash withdrawal via ATM on the territory of Kazakhstan*	Gold/Visa Gold (Rewards): 400 000 tenge per month - 0 tenge over 400 000 tenge per month-1% + 500 tenge Mastercard Gold Debit KTZh 1 000 000 tenge per month. - 0 tenge, over 1,000,000 tenge per month. - 1% + 500 tenge Platinum/World/ Black Edition /World Nomad Club/ Visa Signature: 700 000 tenge per month - 0 tenge over 700,000 tenge per month-1% +500 tenge World Elite/Infinite /Diamond: 1 000 000 tenge per month - 0 tenge over 1 000 000 tenge per month- 1% +500 tenge Upon receipt of salary by MT102 transfer - 0 tenge²
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Cash withdrawal via ATM outside Kazakhstan*	Gold/Visa Gold (Rewards): 400 000 tenge per month-0 tenge over 400 000 tenge per month- 1.5% + 1 000 tenge Mastercard Gold Debit KTZh 400 000 tenge per month. - 0 tenge, over 400 000 tenge per month. – 1,5% + 1 000 tenge Platinum/World / Black Edition / World Nomad Club/ Visa Signature: 700 000 tenge per month - 0 tenge over 700 000 tenge per month - 1.5% +1 000 tenge World Elite/Infinite / Diamond: 1 000 000 tenge per month - 0 tenge over 1 000 000 tenge per month - 1.5% + 1 000 tenge Upon receipt of salary by MT102 transfer -1%, min. 400 tenge
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Cash withdrawal in other bank branches, on the territory and outside Kazakhstan (using card in POS terminal)	1%, min. 400 tenge + commission of other bank
Cash deposit in the ATMs/Payment Terminals Altyn Bank JSC (SB China Citic Bank Corporation Ltd), SB of Halyk Bank JSC terminals Cash deposit through payment terminals of JSC "Halyk Bank"	0 tenge Cash deposit through payment terminals of JSC "Halyk Bank" according to the current commissions of JSC "Halyk Bank"
POS-terminals purchase fee	0 tenge
Cashless payment in POS (point of sale terminals)/Internet (casino)	0,5 %
Card lock	0 tenge
Monthly fee for servicing a non-operational card account	1 000 KZT/month, but not exceeding the account balance
Maintenance of a dormant account (non-using of the account for more than 1 year) on a special current account for one-time pension payments crediting from the ENPF	0 tenge
Maintenance of an inactive account (non-use of the account for more than 1 year) on a special account for social payments and benefits	0 tenge
Annual debit card /credit card maintenance:	
Mastercard Gold/ Visa Gold (Rewards)	0 tenge (KZT)
Mastercard Gold Debit KTZh	10 990 tenge (KZT) per year
Mastercard Platinum/Mastercard World Nomad Club/Visa Platinum/UnionPay Platinum	500 tenge (KZT) per month
Visa Signature /Mastercard Black Edition	1 500 tenge (KZT) per month
Visa Infinite/Mastercard World Elite/UPI Diamond	5 000 tenge (KZT) per month
Monthly tariff for maintenance of a Visa Platinum debit card and credit card, including a card in digital format	500 tenge
Issuance of a Visa Micro Tag	500 tenge
Cash Operations	
Account/Card Top-Up via Cash Desk in National and Foreign Currency	0 KZT, except for Chinese Yuan (CNY) – 3.6% of the deposit amount (including VAT); and Russian Ruble (RUB) – 12% of the deposit amount (including VAT).
Withdraw cash from current/savings Account in national and foreign currencies for less than 15 days	1%, min 1000 KZT ⁹ (including VAT)
Withdraw cash from current/savings Account in national and foreign currencies for more than 15 days	0 tenge

Cash withdrawal from the current account upon procurement of a secured loan, including when transferring to the seller's account from the Borrower's account under the "Digital Mortgage" executed in the "Altyn-i" service	0 tenge
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Money Transfer/ Payments	
Internal transfers between Bank customers' accounts	0 tenge
Incoming payments in KZT and foreign currency	0 tenge
Incoming payments and transfers in native currency to a special current account for one-time pension payments crediting from the ENPF	0 tenge
Incoming payments and transfers in national currency to a special account for social payments and benefits	0 tenge
Payment for services in the Altyn-i	0 tenge, for payments to financial organizations and bookmaker's offices – 1,5% of the payment amount, minimum 200 tenge ; for making a payment in favor of the bank's partners - 500 tenge
Payment for services for the purchase of digital assets (replenishment of a crypto wallet)	500 tenge, including VAT
Incoming payment and money transfer in tenge from JSC "Otbasy Bank"	0 tenge
Outgoing payments in tenge	250 tenge (in Altyn-I service) 3 000 tenge (in bank department; full / partial execution of PO or CO), including VAT
Outgoing payments and transfers in national currency on a special current account for one-time pension payments crediting from the ENPF	0 tenge
Outgoing payments and transfers in national currency to a special account for social payments and benefits	0 tenge
Outgoing payments – at the expense of beneficiary (BEN/SHA)	7 000 tenge (in Altyn-I service) 0.3% min 7 000 tenge max 50 000 tenge (in bank department), including VAT
Outgoing payments – at the expense of sender (OUR) ⁴	22 000 tenge (in Altyn-I service) 0.3% min 22 000 tenge max 85 000 tenge (in bank department), including VAT
Interbank transfers in KZT from an Altyn Bank card to another Bank's card by using mobile phone number (ITS, NPC)	250 tenge, including VAT
Transfers from Altyn Bank cards through applications of other banks	200 tenge
SMS to a foreign number for card transactions	500 tenge monthly from the card
P2P transfer from an Altyn Bank debit card to another Bank's card within the Republic of Kazakhstan or to a foreign bank card	0.9%, minimum 500 KZT
Other Services (SWIFT & KISC)	
Refund of incoming international payment	9000 tenge (including VAT)
Any change/cancellation/investigation of payment or transaction in KZT on clients demand	2 000 tenge
Any change/cancellation/investigation of payment or transaction in foreign currency on clients demand	17 000 tenge
Bank Statements	

Commission for issuing a loan statement at the client's request	paper based - 5000 tenge (including VAT). Online in the Altyn-I service - 0 tenge
Account statement - upon customer request/ Loan debt certificate/ certificate confirming the balance and/or the existence of an account/accounts	paper based - 2000 tenge (including VAT). Online in the Altyn-I service - 0 tenge
Certificate of balance confirmation and/or of the availability of an account/accounts (on paper/in electronic form) on a special current account for the transfer of one-time pension payments from the Unified Pension Fund	0 tenge
Certificate confirming the balance and/or the availability of an account/accounts (on paper) for a special account for social payments and benefits	0 tenge
Reference with the provision of a card transaction decryption (date, ATM number, transaction time)	5000 tenge (including VAT)
Commission for processing applications for letters and certificates on loans and collateral	5000 tenge (including VAT)
Fee for providing a letter upon the client's request to release the collateral from the encumbrance upon the completion of the loan	First - 0 tenge; Second - 5,000 tenge (including VAT)
Commission for considering the issue of issuing notarized copies of title documents for collateral real estate, contracts, and additional agreements contained in the loan file upon the client's request	10 000 tenge (including VAT)
Fee for issuing copies of documents upon the client's request (without notarization)	5000 tenge (including VAT)

General Services	
Current Account service fee (including SMS-notification)	0 tenge
Original of SWIFT payment confirmation (on paper stamped and signed)	1 500 tenge (including VAT)
Registration of a power of attorney at the Bank's branch for account management	0 tenge
Courier delivery fee of card, bank statements and other documents:5	1 000 tenge + VAT(Almaty) 2 000 tenge + VAT(Astana) 3 000 tenge + VAT(Other cities of Kazakhstan)
On the territory of Kazakhstan	
International	40 000 tenge, including VAT for international card shipping, regardless of the receiving country
Reissued cards (upon expiration) delivery by courier service across the Republic of Kazakhstan	1 000 tenge
Providing video materials by Altyn Bank JSC (SB China Citic Bank Corporation Ltd)	The tariffs of Altyn Bank JSC (SB of Halyk Bank JSC) + VAT are applied 6

Safe operations ⁷	
Small safe rental (125*310*435):	
1 months ⁸	6 000 tenge ⁶
3 months	15 000 tenge ⁶
6 months	25 000 tenge ⁶
9 months	33 000 tenge ⁶
12 months	40 000 tenge ⁶
Rent a medium safel (175*310*435)	
1 months	8 000 tenge ⁶
3 months	20 000 tenge ⁶
6 months	35 000 tenge ⁶
9 months	50 000 tenge ⁶
12 months	60 000 tenge ⁶
Rent a large safe (300*310*435)	
1 months	12 000 tenge ⁶
3 months	30 000 tenge ⁶
6 months	45 000 tenge ⁶
9 months	65 000 tenge ⁶
12 months	75 000 tenge ⁶
Rent a large safe Grand (475*310*435)	
1 months	17 000 tenge ⁶
3 months	40 000 tenge ⁶
6 months	65 000 tenge ⁶
9 months	95 000 tenge ⁶
12 months	115 000 tenge ⁶
Replacement of the lock in case of loss/destruction/damage of the lock/keys due to the Customer's fault	50 000 tenge ⁶

Note:

¹ Issuance of first card, opening an account, annual service and delivery of card.

² Applies to account cards, where the transferring comes.

³ Commission for non-active accounts service not charged from current accounts, which are a part of deposit/credit agreements, current accounts for legalization.

⁴ The bank charged commissions of other banks, which may be during the payment, at the expense of sender.

⁵ Delivery on clients initiative. Delivery of first card on registration and on banks initiative is free of charge.

⁶ The following fee includes VAT

⁷ This service is provided at the Astana branch ⁸ It also applies:

- When renting a cell for up to 1 month
- When calculating the amount of arrears for the overdue lease, it is debited one time on the next business day after the lease
- When forcibly opening the safe for safekeeping of the Client's property and further at the indicated rate for each subsequent month of storage.

* General counter for cash withdrawals on the territory of the Republic of Kazakhstan and abroad

⁸ Also applies:

- When renting a cell for up to 1 month
- When calculating the amount of debt for late rental period, it is written off as a lump sum on the next business day after the end of the rental period
- In case of forced opening of the safe for the responsible storage of the Client's property and further at the specified rate for each subsequent month of storage. * general counter for cash withdrawals on the territory of the Republic of Kazakhstan and abroad

⁹ Withdrawal of cash from a current/savings account in national currency when storing money for less than 15 calendar days - 0.7%, min. 500 tenge (not applicable for Bank employees);

¹⁰ Withdrawal of cash from a current/savings account in national currency when storing money for more than 15 calendar days – 0 tenge (not applicable for Bank employees).

In case of providing service in the branch of Bank:

- The Bank reserves the right to conduct a customer's payment order accepted after 14:00 hours (Astana time), on the next business day, as well as the right not to accept the client's payment order on Friday after 15:00 (Astana time) in case of limited technical capabilities
- The Bank reserves the right to provide a certificate at the request of the client, received after 4 pm (Astana time), on the next business day
- The Client must notify the Bank of the withdrawal of cash in KZT, USD, EUR, GBP not less than 3 (three) working days (if not otherwise agreed with the Bank) in advance if the amount exceeds KZT 5 000 000 / USD 50 000 / EUR 10 000 / GBP 10,000, if withdrawal in RUB (Russian ruble) or CNY (Chinese Yuan) for any amount.

On payment cards, opened before 1 of May 2018, on "Standart" category, commissions for cash withdrawal in ATMs and monthly service are charged according approved tariffs of Altyn Bank JSC (SB China Citic Bank Corporation Ltd) for individuals by payment cards: VisaClassic, Visa Platinum, MasterCard Gold, Mastercard Standard, on website www.altynbank.kz

On "VIP" accounts operation commissions through Banks Departments are charged according approved tariffs of Altyn Bank JSC (SB China Citic Bank Corporation Ltd) for individuals ("VIP" accounts) on website www.altynbank.kz in the section «STATUS