

Tariffs of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd) for individuals

Approved by the Decision of the Board of Directors of JSC Altyn Bank (subsidiary bank of JSC Halyk Bank of Kazakhstan), meeting minutes dated 22 December 2017 No. 36.

Approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of JSC Halyk Bank of Kazakhstan), meeting minutes dated 04 April 2018 No. 04042018 (effective from 01.05.2018).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of JSC Halyk Bank of Kazakhstan), meeting minutes dated 31 May 2018 No. 31052018 (effective from 04 June 2018).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 09 August 2018 No. 09082018 (effective from 29 August 2018).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 11 January 2019 No. 11012019 (effective from 28 January 2019).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 28 January 2019 No. 28012019 (effective from 11 February 2019).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 05 February 2019 No. 05022019 (effective from 19 February 2019).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 31 May 2019 No. 31052019 (effective from 17 June 2019).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 11 July 2019 No. 11072019 (effective from 11 July 2019).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 26 December 2019 No. 26122019 (effective from 30 December 2019).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 17 January 2020 No. 17012020 (effective from 27 January 2020).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 08 December 2020 No. 08122020 (effective from 18 December 2020).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 30 December 2020 No. 30122020 (effective from 05 January 2021).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 18 January 2021 No. 18012021 (effective from 19 January 2021).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 04 February 2021 No. 04022021 (effective from 05 February 2021).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 20 May 2021 No. 20052021 (effective from 7 June 2021).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 11 June 2021 No. 11062021 (effective from 21 June 2021).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 09 November 2021 No. 09112021 (effective from 17 January 2022).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 20 January 2022 No. 20012022 (effective from 31 January 2022).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 08 June 2022 No. 08062022 (effective from 20 June 2022).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 20 June 2022 No. 20062022 (effective from 30 June 2022).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 11 August 2022 No. 11082022 (effective from 9 September 2022).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 29 September 2022 No. 29092022 (effective from 01 October 2022).

November 2022).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 22 November 2022 No. 22112022 (effective from 02.12.2022).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 09 March 2023 No. 09032023 (effective from 03.04.2023).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 24 March 2023 No. 24032023 (effective from 10.04.2023).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 21 June 2023 No. 21062023 (effective from 01.07.2023).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 03 August 2023 No. 03082023 (effective from 14.08.2023).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 25 August 2023 No. 25082023 (effective from 08.09.2023).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 31 October 2023 No. 31102023 (effective from 10.11.2023).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 24 April 2024 No. 24042024 (effective from 13.05.2024).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 17 February 2025 No. 17.

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 28 March 2025 No. 37.

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 02 June 2025 No. 73.

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 04 June 2025 No. 77 (effective from 09.06.2025).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 19 June 2025 No. 84 (effective from 19.06.2025).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 14 July 2025 No. 97.

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 04 November 2025 No. 167 (effective from 01.02.2026).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 13 November 2025 No. 173 (effective from 13.02.2026).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 13 November 2025 No. 178 (effective from 01.01.2026 and from 02.03.2026).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 02 December 2025 No. 186 (effective from 01.01.2026).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 11 March 2026 No. 32 (effective from 17.03.2026).

Taking into account amendments approved by the Decision of the Asset and Liability Management Committee of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), meeting minutes dated 06 April 2026 No. 43 (effective from 15.04.2026).

Type of Services	Fees
Bank Accounts	
Become an Altyn-i client ¹	0 KZT
Issuance of an additional card	3,000 KZT
Issuance of an additional Visa Infinite card (metal card)	30,000 KZT
Opening of a current account	0 KZT
Opening and maintenance of a special current account for crediting one-time pension payments from the UAPF	0 KZT
Opening and maintenance of a special account for social benefits and allowances	0 KZT

Issuance of Mastercard Gold/Mastercard Gold Debit KTZh/Platinum/World/World Nomad Club/World Elite/Black Edition/Visa Gold (Rewards)/Visa Signature/Visa Infinite (plastic card)/UnionPay Platinum/Diamond	0 KZT
Issuance of a virtual card	0 KZT
Issuance of a Mastercard Gold with a custom design	1,000 KZT
Issuance of Visa Infinite (metal card)	30,000 KZT
Card reissuance at the Bank's initiative	0 KZT
Card reissuance at the Client's initiative	3,000 KZT
Card reissuance upon expiry	0 KZT
Reissuance of a Visa Infinite card (metal card) at the Client's initiative	30,000 KZT
PIN change	0 KZT
Cash withdrawals at ATMs in Kazakhstan*	
Gold/Visa Gold (Rewards):	up to 400,000 KZT per month - 0 KZT, over 400,000 KZT per month - 1% + 500 KZT
Mastercard Gold Debit KTZh	up to 1,000,000 KZT per month - 0 KZT, over 1,000,000 KZT per month - 1% + 500 KZT
Platinum/World/Black Edition/World Nomad Club/Visa Signature	up to 700,000 KZT per month - 0 KZT, over 700,000 KZT per month - 1% + 500 KZT
World Elite/Infinite/Diamond	up to 1,000,000 KZT per month - 0 KZT, over 1,000,000 KZT per month - 1% + 500 KZT
When salary is received via MT102 transfer	0 KZT
Cash withdrawals at ATMs outside Kazakhstan*	
Gold/Visa Gold (Rewards)	up to 400,000 KZT per month - 0 KZT, over 400,000 KZT per month - 1.5% + 1,000 KZT
Mastercard Gold Debit KTZh	up to 400,000 KZT per month - 0 KZT, over 400,000 KZT per month - 1.5% + 1,000 KZT
Platinum/World/Black Edition/World Nomad Club/Visa Signature:	up to 700,000 KZT per month - 0 KZT, over 700,000 KZT per month - 1.5% + 1,000 KZT
World Elite/Infinite/Diamond:	up to 1,000,000 KZT per month - 0 KZT, over 1,000,000 KZT per month - 1.5% + 1,000 KZT
When salary is received via MT102 transfer	1%, min. 400 KZT
Cash withdrawals at branches of other banks within Kazakhstan and abroad	1%, min. 400 KZT + other bank's fee
Cash deposits via ATMs/payment terminals of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd), JSC Halyk Bank; cash deposits via payment terminals of JSC Halyk Bank	0 KZT; When making cash deposits via payment terminals of JSC Halyk Bank, a fee of JSC Halyk Bank applies
POS purchase payments	0 KZT; When paying customs duties, a fee of JSC Halyk Bank is charged
Cashless payment via POS/Internet (casino)	0.50%
Card blocking	0 KZT
Maintenance of an inactive account (non-use of the card/account for more than 1 year) ³	1,000 KZT/month, but not exceeding the available balance in the account
Maintenance of an inactive account (non-use of the account for more than 1 year) for a special current account for crediting one-time pension payments from the UAPF	0 KZT
Maintenance of an inactive account (non-use of the account for more than 1 year) for a special account for social benefits and allowances	0 KZT
Annual maintenance of debit/credit cards:	
Mastercard Gold/Visa Gold (Rewards)	0 KZT
Mastercard Gold Debit KTZh	10,990 KZT per year
Mastercard Platinum/Mastercard World Nomad Club/Visa Platinum/UnionPay Platinum	500 KZT per month
Visa Signature/Mastercard Black Edition	1,500 KZT per month
Visa Infinite/Mastercard World Elite/UPI Diamond	5,000 KZT per month

Monthly maintenance of Visa Platinum debit and credit cards, including cards in digital format	500 KZT
Issuance of Visa Micro Tag	500 KZT

Cash transactions	
Cash deposit to an account/card via a teller in national and foreign currencies	0 KZT; except for Chinese yuan (CNY) - 3.6% of the deposit amount (including VAT); except for Russian ruble (RUB) - 12% of the deposit amount (including VAT)
Cash withdrawal from a current/savings account in national and foreign currencies if funds are held for less than 15 days	1% of the amount, min. 1,000 KZT ⁹ (including VAT)
Cash withdrawal from a current/savings account in national and foreign currencies if funds are held for more than 15 days	is not charged
Cash withdrawal from a current account when obtaining a secured loan, including transfer to the seller's account from the Borrower's account under the "Digital Mortgage" arranged via the Altyn-i service	is not charged

Transfers / Payments	
Intra-bank transfer between clients' accounts within the Bank	0 KZT
Incoming payments and transfers in national and foreign currencies	0 KZT
Incoming payments and transfers in national currency to a special current account for crediting one-time pension payments from the UAPF	0 KZT
Incoming payments and transfers in national currency to a special account for social benefits and allowances	0 KZT
Payment for services in the Altyn-i service	0 KZT, for payments to financial institutions and betting companies – 1.5% of the payment amount, minimum 200 KZT; for processing a payment to the Bank's partners - 500 KZT
Payment for the purchase of digital assets (crypto wallet top-up)	500 KZT (including VAT)
Incoming payments and transfers in national currency from JSC "Otbasy Bank"	0 KZT ²
Outgoing payments and transfers in KZT	250 KZT (in the Altyn-i service) (including VAT); 3,000 KZT (at a Bank branch; full/partial execution of a payment order or payment request) (including VAT)
Outgoing payments and transfers in national currency via a special current account for crediting one-time pension payments from the UAPF	0 KZT
Outgoing payments and transfers in national currency via a special account for social benefits and allowances	0 KZT
Outgoing payments and transfers in foreign currency at the expense of the beneficiary (recipient) (BEN/SHA)	7,000 KZT (in the Altyn-i service) 0.3%, min. 7,000 KZT, max. 50,000 KZT (at a Bank branch) (including VAT)
Outgoing payments and transfers in foreign currency at the expense of the sender (OUR) ⁴	22,000 KZT (in the Altyn-i service) 0.3%, min. 22,000 KZT, max. 85,000 KZT (at a Bank branch) (including VAT)
Interbank transfers in KZT from an Altyn Bank card to a card of another bank by phone number (NPC)	150 KZT
Transfers from Altyn Bank cards via applications of other banks	200 KZT
P2P transfer from an Altyn Bank debit card to another card of a bank in the Republic of Kazakhstan and/or to another card of a foreign bank	0.9%, minimum 500 KZT
Transfer from an Altyn Bank debit card to another card of a bank in the Republic of Kazakhstan and/or to another card of a foreign bank by phone number «Visa+»	0.9%, minimum 500 KZT

Other (SWIFT and KCMR)	
Return of an incoming international payment	9,000 KZT (including VAT)
Any amendment/cancellation/investigation of a payment or transaction in KZT at the Client's request	3,000 KZT (including VAT)
Any amendment/cancellation/investigation of a payment or transaction in foreign currency at the Client's request	22,000 KZT (including VAT)

Certificates	
Account statement - at the client's request/ Certificate of loan indebtedness/ certificate of balance confirmation and/or existence of account/accounts (in electronic form)	online via Altyn-i service - 0 tenge
Account statement at the client's request (hard copy)	2,000 tenge (including VAT)
Fee for consideration of issues regarding the issuance of letters and certificates on the loan and collateral at the client's request	5,000 tenge (including VAT)
Fee for providing a letter at the client's request for the release of collateral from encumbrance upon loan completion	Upon repeated request - 5,000 tenge (including VAT)
Fee for consideration of the issue regarding the issuance of notarised copies of title documents for collateralised real estate, agreements and supplementary agreements contained in the credit file at the client's request	10,000 tenge (including VAT)
Fee for issuance of copies of documents at the client's request (without notarisation)	5,000 tenge (including VAT)
Fee for issuance of a certificate of loan indebtedness at the client's request	except for online via Altyn-i service - 5,000 tenge (including VAT)
Account statement - at the client's request / certificate of balance confirmation and/or existence of account/accounts	except for online via Altyn-i service - 2,000 tenge (including VAT)
Certificate of balance confirmation and/or existence of account/accounts (hard copy/in electronic form) for a special current account for the crediting of lump-sum pension payments from the UAPF	not charged
Certificate of balance confirmation and/or existence of account/accounts (hard copy)	3,000 tenge, including VAT
Certificate of balance confirmation and/or existence of account/accounts (hard copy) for a special account for social payments and benefits	not charged
Certificate providing a breakdown of card transactions (date, ATM number, transaction time)	5,000 tenge (including VAT)

General services	
Maintenance of a current account (with connection to the SMS notification service)	0 KZT
Confirmation of a payment transfer via the SWIFT system (in hard copy)	1,500 KZT (including VAT)
Registration of a power of attorney at a Bank branch for managing the account(s)	0 KZT
Courier services for sending a payment card, certificates, statements and other documents ⁵ : within Kazakhstan / international delivery	1,140 tenge, including VAT (Almaty); 2,280 tenge, including VAT (Astana); 3,420 tenge, including VAT (other cities in Kazakhstan); 40,000 tenge, including VAT for international delivery of cards, regardless of the country of receipt. Customs clearance, import duties, taxes and other mandatory payments are not included in the international shipping cost and are paid by the recipient.
Courier services for sending a payment card reissued upon expiry	0 KZT
Provision of video materials by JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd)	JSC Halyk Bank tariffs apply ⁶

Safe deposit box services ⁷	
Rental of a small safe (125*310*435):	
1 month ⁸	6,000 KZT ⁶
3 months	15,000 KZT ⁶
6 months	25,000 KZT ⁶
9 months	33,000 KZT ⁶

12 months	40,000 KZT ⁶
Rental of a medium safe (175*310*435)	
1 month	8,000 KZT ⁶
3 months	20,000 KZT ⁶
6 months	35,000 KZT ⁶
9 months	50,000 KZT ⁶
12 months	60,000 KZT ⁶
Rental of a large safe (300*310*435)	
1 month	12,000 KZT ⁶
3 months	30,000 KZT ⁶
6 months	45,000 KZT ⁶
9 months	65,000 KZT ⁶
12 months	75,000 KZT ⁶
Replacement of the lock in case of loss/damage/breakage of the lock/keys due to the Client's fault	50,000 KZT ⁶
Rental of a large Grand safe (475*310*435)	
1 month	17,000 KZT ⁶
3 months	40,000 KZT ⁶
6 months	65,000 KZT ⁶
9 months	95,000 KZT ⁶
12 months	115,000 KZT ⁶

Note:

- ¹. Issuance of the first card, account opening, annual maintenance and card delivery.
- ². Applies to the account cards to which the transfer was credited.
- ³. The inactive account maintenance fee is not charged to current accounts that are used under deposit/loan agreements, as well as current accounts opened for legalization purposes.
- ⁴. The Bank covers the fees of other banks incurred during the payment execution at the expense of the sender.
- ⁵. Applies to delivery at the Client's request. Delivery upon registration and at the Bank's initiative is provided free of charge.
- ⁶. This fee includes VAT.
- ⁷. This service is provided at the Astana branch.
- ⁸. Also applies to:
 - Rental of a safe deposit box for a period of up to 1 month
 - When calculating overdue rent debt, it is charged as a one-time fee on the next business day after the rental period ends
 - In case of forced opening of the safe, for safekeeping of the Client's property, and thereafter under the specified fee for each subsequent month of storage. * a combined withdrawal limit for cash withdrawals within and outside the Republic of Kazakhstan
- ⁹. Cash withdrawal from a current/savings account in national currency if funds are held for less than 15 calendar days - 1%, min. 1,000 KZT (not applicable to the Bank's employees);

If the Client is served at a Bank branch:

- The Bank reserves the right to process a Client's payment order received after 14:00 (Astana time) on the next business day, and also the right not to accept a Client's payment order on Friday after 15:00 (Astana time) due to limited technical capabilities.
- The Bank reserves the right to issue a certificate upon the Client's request received after 16:00 (Astana time) on the next business day.
- The Client must notify the Bank at least 3 (three) business days in advance (unless otherwise agreed with the Bank) of cash withdrawal in KZT, USD, EUR, GBP in the amount exceeding KZT 5,000,000/USD 50,000/EUR 10,000/GBP 10,000; for withdrawals in RUB (Russian rubles) or CNY (Chinese yuan) - any amount.

For payment cards opened before May 01, 2018 under the "Standard" category, cash withdrawal fees at ATMs and monthly maintenance fees are charged in accordance with the approved Tariffs of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd) for individuals for payment cards: Visa Classic, Visa Platinum, MasterCard Gold, MasterCard Standard, posted on the website <https://altynbank.kz/ru>

For "VIP" category accounts, fees for transactions provided through the Bank's branches are charged in accordance with the approved Tariffs of JSC Altyn Bank (subsidiary bank of China Citic Bank Corporation Ltd) for individuals ("VIP" category), posted on the website <https://altynbank.kz/ru> in the "STATUS" section