

Tariffs JSC « Alтын Bank » (SB of China Citic Bank Corporation Ltd)
For individual entrepreneurs

Approved by the Decision of the Asset and Liability Management Committee of JSC Alтын Bank » (SB of China Citic Bank Corporation Ltd) minutes of the meeting dated June 25, 2025 No. 91 (comes into effect from June 26, 2025)

No.	Type of service	Rate
1.	Bank accounts	
1.1.	Opening a current account	0 tenge
1.2.	Opening a second and subsequent current account	0 tenge
1.3.	Opening/maintaining/closing a savings account bills	0 tenge
1.4.	Maintaining a current account if there are transactions on the account during the current month	500 tenge
1.5.	Maintaining a current account without any movement on the account during the current month	the amount of the account balance, but not more than 1 000 tenge monthly
1.6.	Closing a current, savings account	0 tenge
2.	Cash transactions	
2.1.	Acceptance of cash in national currency	0.25% min 500 tenge
2.2.	Acceptance of cash in foreign currency	0.3% min 500 tenge
2.3.	Cash withdrawal in national currency	0.8% min 1 0 00 tenge
2.4.	Cash withdrawal in foreign currency	1.2% min 1 20 0 tenge
3.	Transfer operations in national currency	
3.1.	Intra-bank transfers between the Bank's client accounts	0 tenge
3.2.	Transfers to current accounts of clients of other banks in Kazakhstan	0.15% min 50 0 tenge, max 2 500 tenge
3.3.	Payment of taxes and other payments to the budget	0 tenge
3.4.	Making payments and/or transferring money related to the payment of mandatory pension contributions, mandatory employer pension contributions and social contributions	0 tenge
3.5.	Services for receiving payments and/or money transfers using a current account	0 tenge
3.6.	Making payments and/or transferring money at the request of third parties (collection orders, payment requests, instructions, etc.)	500 tenge
3.7.	Any change/cancellation/investigation of a payment/transfer or transaction at the customer's request	2 500 tenge ¹
4.	Transfer operations in foreign currency	
4.1.	Outgoing payments and transfers on behalf of the beneficiary (recipient) (BEN/ SHA)	0.25%, min 7 000 tenge, max 90 000 tenge
4.2.	Outgoing payments and transfers at the expense of the sender (OUR)	0.35%, min 25,000 tenge, max 120 000 tenge
4.3.	Confirmation of payment transfer by SWIFT system	1 000 tenge
4.4.	Services for receiving payments and/or money transfers using a current account	0 tenge
4.5.	Return of incoming international payment	7 500 tenge

4.6.	Any change/cancellation/investigation of a payment/transfer or transaction at the customer's request	18 000 tenge ¹
5.	References	
5.1.	Account statement – upon customer request/Certificate of loan debt/certificate of confirmation of balance and/or availability of account/accounts (in electronic form)	0 tenge ¹
5.2.	Certificate of balance confirmation and/or availability of account/accounts (on paper)	2 000 tenge ¹
5.3.	Certificate of loan debt (on paper) Based on the client's application after full repayment of the loan, a certificate of loan debt is provided free of charge	3 000 tenge ¹

Notes:

1. ¹This tariff includes VAT.
2. The Bank has the right to refuse to provide the service to the client if there are insufficient funds in the account to pay the Bank's commissions or in other cases stipulated by the current legislation of the Republic of Kazakhstan.
3. A commission, expressed as a percentage, is charged from the amount of each transaction carried out.
4. A commission, expressed as an absolute amount, is charged for each document processed.
5. The commission fee, expressed in foreign currency, is charged from the client's bank account at the official (market) exchange rate of the National Bank of the Republic of Kazakhstan.