

**Tariffs of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank)
China CITIC Bank Corporation Ltd)
for individuals (VIP category)**

Approved by the Decision of the Board of Directors of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) of the "Halyk Bank" JSC (Join Stock Company)), the minutes of the meeting No. 36, dated December 22, 2017, by the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) of the "Halyk Bank" JSC (Join Stock Company)), the minutes of the meeting No. 04042018, dated April 04, 2018, subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd), the minutes of the meeting No. 06092018, dated September 06, 2018, subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd), the minutes of the meeting No. 05022019, dated February 05, 2019 (shall be effective from February 19, 2019), subject to changes in accordance with the Decision Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd), the minutes of the meeting No. 24052019, dated 24.05.2019, subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd), the minutes of the meeting of the ALMC (Asset and Liability Management Committee) No. 11072019, dated 11.07.2019 (shall be effective from 26.07.2019), subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd) and the minutes of the meeting of the ALMC (Asset and Liability Management Committee) No. 08062022, dated June 08, 2022 (shall be effective from 20.06.2022), subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd) and the minutes of the meeting of the ALMC (Asset and Liability Management Committee) No. 29092022, dated September 29, 2022 (shall be effective from 01.11.2022), subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd) and the minutes of the meeting of the ALMC (Asset and Liability Management Committee) No. 22112022, dated November 22, 2022 (shall be effective from 02.12.2022), subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd) and the minutes of the meeting of the ALMC (Asset and Liability Management Committee) No. 24032023, dated March 24, 2023 (shall be effective from 10.04.2023), subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd) and the minutes of the meeting of the ALMC (Asset and Liability Management Committee) No. 01112023, dated November 01, 2023 (shall be effective from 10.11.2023), subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd) and the minutes of the meeting of the ALMC (Asset and Liability Management Committee) No. 05072024, dated July 05, 2024 (shall be effective from 17.07.2024), subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd) and the minutes of the meeting of the ALMC (Asset and Liability Management Committee) No. 173, dated November 13, 2025 (shall be effective from 13.02.2026), subject to changes in accordance with the Decision of the Asset and Liability Management Committee of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd) and the minutes of the meeting of the ALMC (Asset and Liability Management Committee) No. 186, dated December 02, 2025 (shall be effective from 01.01.2026 and from 02.03.2026)

Type of Banking Services	Tariffs
Bank accounts and bank cards (plastic cards)	
Opening a current account	0 tenge (KZT)
Opening a second current account and subsequent current accounts	0 tenge (KZT)
Opening a current account with the simultaneous opening a deposit / in connection with the processing and servicing a loan	0 tenge (KZT)
Maintaining of a current account (with connection to the SMS notification service)	0 tenge (KZT)
Issuance of premium debit card and credit card (Visa Infinite (plastic card)/MasterCard World Elite/Union Pay Diamond)	0 tenge (KZT)
Visa Infinite Metal (metal card) premium debit and credit card issuance	30 000 tenge (KZT)
Premium card (Visa Infinite (plastic card (bank card))/MasterCard World Elite/Union Pay Diamond) issuance for an additional holder (up to 3 holders.)	0 tenge (KZT)
Premium debit card (Visa Infinite (plastic card)/MasterCard World Elite/Union Pay Diamond) issuance to an additional current account	0 tenge (KZT)
Visa Infinite Metal (metal card) premium debit card issuance to an additional current account	30 000 tenge (KZT)
Debit card issuance when processing of a loan/opening of a deposit	0 tenge (KZT)
Basic card or additional card reissuance with a PIN (personal identification number) code (regular or at the initiative of the Bank)	0 tenge (KZT)
Basic card or additional card reissuance with a PIN (personal identification number) code (at the initiative of a client)	3 000 tenge (KZT)
Premium card basic card or additional card (Visa Infinite (plastic card (bank card))/MasterCard World Elite/Union Pay Diamond) reissuance upon a card termination	0 tenge (KZT)
Visa Infinite Metal (metal card) reissuance at the initiative of a client	30 000 tenge (KZT)
Premium card, debit card and credit card (Visa Infinite/ Visa Infinite Metal/ MasterCard World Elite/Union Pay Diamond) annual service ⁷	2 500 tenge (KZT) per month
Changing the PIN (personal identification number) code via ATMs (automatic teller machines) of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd), and the "Halyk Bank" JSC (Join Stock Company)	0 tenge (KZT)
Changing daily limits and restrictions on payment cards (bank cards)	0 tenge (KZT)
Connection to the 3D service	0 tenge (KZT)
Cash withdrawal at ATMs (automatic teller machines) of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd), and the "Halyk Bank" JSC (Join Stock Company)	0 tenge (KZT)

Cash withdrawal at ATMs (automatic teller machines) of other banks with MasterCard, Visa, Union Pay logos in the Kazakhstan (the Republic of Kazakhstan) territory	0 tenge (KZT)
Cash replenishment at ATMs (automatic teller machines) of the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd), and the "Halyk Bank" JSC (Join Stock Company)	0 tenge (KZT)
Cash withdrawal via ATM on the territory of Kazakhstan by cards World Elite/Infinite/Diamond:*	1 000 000 tenge per month - 0 tenge over 1 000 000 tenge per month 1% +500 tenge <i>Upon receipt of salary by MT102 transfer - 0 tenge²</i>
Cash withdrawal via ATM outside Kazakhstan by cards World Elite/Infinite/Diamond:*	1 000 000 tenge per month - 0 tenge over 1 000 000 tenge per month - 1.5% + 1 000 <i>Upon receipt of salary by MT102 transfer - 1%, min. 400 tenge</i>
Cash withdrawal in other bank branches, on the territory and outside Kazakhstan (using card in POS terminal)	1%, 400 tenge (KZT) minimum + fee of another bank
Fee for purchases payment (transaction) via POS terminals (Point of Sale (The place at which the ownership of products is transferred from the seller to the buyer in exchange for payment)) (non-cash transaction)	0 tenge (KZT)
Blocking a card via the Contact Center	0 tenge (KZT)
A dormant account maintenance (account unused for more than 1 year from the client's last debit transaction) ¹	0 tenge (KZT)
Annual account maintenance for VIP (very important person) clients (for clients who do not maintain the minimum level (limit) of deposits) ⁶	300 000 tenge (KZT) per year (is applied who are citizens of the Republic of Kazakhstan, and a person with a residence permit in the Republic of Kazakhstan) ⁴
Annual account maintenance for VIP (very important person) clients (for clients who do not maintain the minimum level (limit) of deposits) ⁶	400 000 tenge per year (is applied who are Customers, foreign nationals) ⁴
Cash operations (transactions) ⁴	
Replenishment of an account / card via the cash desk (counter) in national and foreign currencies	0 tenge (KZT), except for the Russian ruble currency RUB – 12% of the contribution amount
Cash withdrawal from a current/savings account in national currency when holding money for less than 15 calendar days ²	0,6% of the amount, 1000 tenge minimum ⁸
Cash withdrawal from a current/savings account in foreign currency when holding money for less than 15 calendar days ²	0,9% of the amount, 1 000 tenge minimum ⁸
Cash withdrawal from a current account /savings account in national currency and foreign currency when holding money for more than 15 days	0 tenge (KZT) (when holding for less than 15 calendar days – as per tariff for cash withdrawal from current accounts)

* A combined counter for cash withdrawals within and outside the Republic of Kazakhstan

Transfers / Payments⁴	
Internal transfer between clients' accounts of the Bank (a sender's account and a receiver's account are opened with the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd)	0 tenge (KZT)
In national currency	
Outgoing payments and transfers ^{**}	3 000 tenge (KZT) including VAT
In foreign currency³	
Outgoing payments and transfers, fee at the expense of the beneficiary (receiver) (BEN (beneficiary (at the expense of the receiver)/SHA (shared (paid separately) ^{**}	0,3% minimum 7 000 tenge, maximum 50 000 tenge, including VAT
Outgoing payments and transfers, fee at the expense of the sender (OUR) ^{**}	0.3%, 22 000 tenge (KZT) minimum, 85 000 tenge (KZT) maximum, including VAT
Refund (chargeback) of an incoming international payment	9000 tenge (KZT) ⁴ (comes into force on March 2, 2026)
Other⁴	
Setting a Standing Instruction between accounts of the Bank	0 tenge (KZT)
Incoming payments and transfers in KZT (tenge) (except for payments from the employer under the payroll card program (payroll card scheme) and incoming payments within the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd))	0 tenge (KZT)
Incoming payments and transfers in foreign currency (except for payments from the employer under the payroll card program (payroll card scheme) and incoming payments within the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd)) ^{**}	0 tenge (KZT)
Any change /backout/adjustment of a payment or transaction in KZT (tenge) at the client's request	3 000 tenge (KZT)
Any change /backout/adjustment of a payment or transaction in foreign currency at the client's request	22 000 tenge (KZT)
Replenishment of the "Altyn Bank" payment (bank) cards via payment kiosks (payment terminals) of the "Halyk Bank" JSC (Join Stock Company)	0 tenge (KZT)
Notices⁴	
Statement of account at the client's request / Balance confirmation letter and / or Account / Accounts existence letter (in electronic form)	0 tenge (KZT)
Statement of account at the client's request (in paper (hard copy) form)	0 tenge (KZT)
Balance confirmation letter and / or Account / Accounts existence letter	0 tenge (KZT)
Note with the provision of detailed identification of the card transaction (date, ATM (automatic teller machine) number, time of transaction)	0 tenge (KZT)
Certificate of outstanding debt (more than once a month)	0 tenge (KZT)
General services⁴	

Confirmation of payment transfer by SWIFT (Society for Worldwide Interbank Financial Telecommunications) system	0 tenge (KZT)
Registration of power of attorney for account/accounts management ⁴	0 tenge (KZT)
Fee for courier services when sending documents, payment card (bank card) / PIN (personal identification number) code within the Kazakhstan (the Republic of Kazakhstan) territory or outside the Kazakhstan (the Republic of Kazakhstan) territory ⁴	Actual delivery costs
Provision of video materials by the "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd)) ⁴	Tariffs of the "Halyk Bank" JSC (Join Stock Company) are applied

Note:

- > The bank charges commissions (fee) before providing services;
- > When closing a current account, the Bank reserves the right to write off the balance in the amount of up to 5 000 tenge (KZT) to the Bank's account;
- > Tariffs indicated in a foreign currency may be paid in tenge (KZT) or in another foreign currency in an equivalent amount;
- > The Bank reserves the right to require documented confirmation of the origin of funds when they are credited to clients' accounts;
- > In case of limited technological capability the Bank reserves the right to process a client's cash order accepted after 14:00 (2:00 p.m. (post meridiem)) (Astana time) on the next transaction day (operation bank day), as well as the right not to accept a client's cash order on Friday after 15:00 (3:00 p.m. (post meridiem)) (Astana time) in case of limited technical capabilities;
- > The Bank reserves the right to provide a statement at the client's request, received after 16:00 (4:00 p.m. (post meridiem)) (Astana time), on the next transaction day (operation bank day);
- > The Client shall notify the Bank at least 2 (two) business days in advance (unless otherwise agreed with the Bank) about cash withdrawals in KZT (tenge), USD (US (United States) dollars), EUR (euro), GBP (Great Britain Pound) in the amount exceeding KZT (tenge) 10 000 000/USD (US (United States) dollars) 50 000/EUR (euros) 10 000 / GBP (Great Britain Pounds) 10 000;
- > The Bank reserves the right to cover any additional fees of other banks at the expense of the client, if any;
- > The Bank reserves the right to make changes to these tariffs unilaterally;
- > The Bank does not provide services to persons who do not meet the Bank's internal requirements.
- > Services and operations (transactions) carried out by the Client independently by using the "Altyn-i" service are tarified (charged) within the approved Tariffs of "Altyn Bank" JSC (Join Stock Company) (SB (subsidiary bank) China CITIC Bank Corporation Ltd)) for individuals.
- > In case of fees or services that are not reflected in these tariffs, please follow the General Banking Tariffs of JSC "Altyn Bank" (SB of China CITIC Bank Corporation Ltd.)

¹ Fee for maintenance of a dormant account is not debited from current accounts that participate in deposit agreements /loan agreements.

² Fee for cash withdrawal is not charged in case of holding money on the account for 15 or more calendar days.

Fee for cash withdrawal operation (transaction) from current accounts is canceled in the following cases:

- from the amount of money converted from the amount in another currency which was previously on the client's deposit account /current account for at least 15 calendar days,
- from the amount of money received by the client from the account of a *member of the family holding*, that was previously on his/her deposit account / current account for at least 15 calendar days, *'members of the family holding – are the client's family members and attorneys.*
- from the amount of money transferred from a current account /deposit account which was previously on another current account /deposit account for at least 15 calendar days.

³ The Bank covers fees of other banks arising in the course of payment execution at the expense of the sender.

⁴ This fee includes VAT (value added tax).

⁵ Statements are provided for current accounts and savings accounts, as well as credit card (bank card) accounts.

⁶ The tariff applies from 01.11.2022.

⁷ Annual maintenance of debit premium payment cards (Visa Infinite/MasterCard World Elite) issued before 26.07.2019 - on previously valid terms and conditions: the first year 0 tenge (KZT), the 2nd year and subsequent years 30 000 tenge (KZT), (when re-issuing cards, issued before 26.07.2019 - these conditions are not applied)

Annual maintenance of debit and credit premium payment cards (bank cards) (Visa Infinite/Visa Infinite Metal/MasterCard World Elite/Union Pay Diamond) issued after 26.07.2019 – 0 tenge (KZT) for clients keeping deposits with the bank with a total placement amount of 300 000 USD (US (United States) dollars) (and/or in tenge (KZT) equivalent).

⁸ Does not apply to Bank employees when crediting on MT 102