

APPROVED BY
the Resolution of the Board of Directors
Altyn Bank JSC
(Subsidiary Bank of Halyk Bank JSC)
(Minutes No. 12 dated May 12, 2017)

**Regulations on General Terms and Conditions of
Conducting the Operations for the Legal Entities**

Altyn Bank JSC (Subsidiary Bank of Halyk Bank JSC)

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Chapter 1. General provisions

1. These "Regulations on General Terms and Conditions of Conducting the Operations for the Legal Entities" (hereinafter - the Regulations) have been developed in order to regulate the process of conducting the operations of the legal entities on the basis of and in accordance with: the Law "On Banks and Banking Activities in the Republic of Kazakhstan"; the Law of the Republic of Kazakhstan "On the Order of Consideration of Applications of Individuals and Legal Entities"; the Resolution of the Board of the Agency of the Republic of Kazakhstan on regulation and supervision of the financial market and financial organizations dated February 28, 2011 No. 19 "On Approval of the Regulations for the banking service provision and Consideration of the Customers' Applications arising during the banking service provision", and other laws and regulatory legal acts of the Republic of Kazakhstan; the requirements of the Credit Policy of Altyn Bank JSC (Subsidiary Bank of Halyk Bank JSC) (hereinafter - the Bank) and other internal regulatory documents of the Bank.

2. The Regulations contain the following information and procedures:

- 1) limit amounts and terms of the deposits taken and the credits granted;
- 2) limit values (lower and upper limits) of the interest rates on the deposits and credits;
- 3) terms and conditions of interest payment on the deposits and credits;
- 4) requirements to the security taken by the Bank;
- 5) limit values (lower and upper limits) of the rates and tariffs for conducting the banking operations;
- 6) limit terms for making a decision on providing the banking services;
- 7) procedure for consideration of the Customers' applications, resulting in the banking service provision;
- 8) rights and obligations of the Bank and its Customers (legal entities) and their responsibility
- 9) provision on the procedure for working with the Customers;
- 10) other terms and conditions, requirements and limitations as the Board of Directors deemed it necessary to include in these Regulations.

3. The Regulations establish the general (standard) terms and conditions of conducting the banking operations for the legal entities. Other terms and conditions of conducting the banking operations on various types of banking operations and banking products shall be installed in the internal regulatory documents of the Bank, as well as in the agreements concluded with the Customers.

4. These Regulations shall be the public information, posted on the Bank's official website and shall be presented upon the Customer's first demand.

5. The Banks shall have no right to refuse the Customer to provide it with the information about the possible risks related to the operation.

6. The Bank shall have the right to refuse to conduct or terminate conducting the Customer's operations, if such refusal or termination is due to one (or more) of the following circumstances:

- 1) influence of the international economic sanctions against countries, individuals and legal entities listed in the list of OFAC (Office of Foreign Assets Control), the UN Security Council, as well as the sanctions imposed by the European Union and the intergovernmental organization FATF (Financial Action Task Force).
- 2) requirements of the legislation of the Republic of Kazakhstan, the country of the Customer's residence or its counterparty;
- 3) the Bank's credit policy, its internal regulatory documents.

7. At that the Bank shall not be liable for the Customer's losses caused by the refusal of the Bank, correspondent bank of the Bank involved in the operation, implementation or termination of execution of the payment instructions of the Customer in connection with the above-mentioned circumstances.

Chapter 2. Main terms and definitions

1. The following main terms and definition shall be used for the purposes of the Regulations:

- 1) Bank - Altyn Bank JSC (Subsidiary Bank of Halyk Bank JSC) and its branches;
- 2) Deposit - the money received by the Bank from the Customer on the basis of the Bank Deposit Agreement concluded between the Bank and the Customer providing an interest payment by the Bank under this Agreement in the amount and manner prescribed by the Bank Deposit Agreement and return of the deposit under the terms and conditions and in the manner stipulated for this type of the deposit by the legislative acts and the Agreement;
- 3) Internal regulatory document (hereinafter - IRD) - a written document, developed in accordance with the legislation of the Republic of Kazakhstan, the Charter of the Bank and other IRD of the Bank, approved by the Authorized Body of the Bank in accordance with the established procedure, which install, modify or terminate the generally binding regulations and rules of conduct that shall be complied and applied by the participants of the interbank relations in the performance of their functions and official duties;
- 4) Financial Action Task Force on Money Laundering - an intergovernmental organization engaged in elaboration of international standards in the sphere of anti-money laundering and combating the financing of terrorism (hereinafter - the AML/CFT), which also carries out conformity assessment of the AML/CFT national systems to these standards;
- 5) Money - cash and non-cash money in any currency;
- 6) Bank Deposit Agreement - an agreement concluded between the Bank and the Customer on the basis of these General Terms and Conditions, which are an integral part thereof, governing the rights and obligations of the Customer and the Bank in connection with making a deposit and opening, maintaining and closing the Savings Account. A Bank Deposit Agreement may be concluded by signing by the Bank and the Customer an appropriate written agreement and/or by applying a relevant Application for Deposit Placement by the Customer to the Bank and its acceptance by the Bank;
- 7) Loan Security Agreement - an agreement under which the Pledger grants some property or property rights to the Bank by way of securing performance of obligations of the Borrower against the Bank under the Credit Agreement;
- 8) Complaint - a requirement of a person to restore or protect his/her or others violated rights, freedoms or legitimate interests, to eliminate the wrongful acts or omissions to act [of the large-sized entities](#) under the appeals of individuals and legal entities with whom (or their officials) a Contract for delivery (performance, rendering) of the products (works, services) is concluded, as well as on cancellation of their illegal decisions;
- 9) Borrower - a legal entity that has concluded/intends to conclude the Loan Agreement and assumes the obligation to repay the credit product, including interests and other payments under the credit product;
- 10) Pledger - a legal entity that pledges some property by way of securing performance of obligations of the Borrower under the Credit Agreement;
- 11) Legislation - the applicable legislation of the Republic of Kazakhstan, consisting of a set of regulatory legal acts adopted in the prescribed manner;
- 12) Request - a request of a person to provide information on issues of interest of personal or social nature;
- 13) Application - a request of a person to assist in the implementation of his/her rights and freedoms or the rights and freedoms of others, or notification of violation of laws and other regulatory legal acts, shortcomings in the work of the entities, considering the addresses, officials, or criticizing their activities;

- 14) Customer - a legal entity that is not a private entrepreneur and is a holder of an account or accounts in the Bank in accordance with the provisions of these Regulations, General Conditions and Bank Account Agreement of the Legal Entity;
- 15) Asset and Liability Committee (hereinafter - the ALCO) - a permanent collegial body of the Bank, which solves the issues on optimal asset and liability management of the Bank in order to obtain a stable income and minimize the costs, market risks and liquidity risks. The ALCO shall be accountable to the Board of Directors of the Bank.
- 16) Financial Monitoring Committee of the Ministry of Finance of the Republic of Kazakhstan (hereinafter - the FMC) - the office of the Ministry of Finance of the Republic of Kazakhstan, carrying out within its competence the regulatory, realizable, control and monitoring functions and participating in implementation of the strategic functions of the central executive body in the sphere of anti-money laundering and combating the financing of terrorism;
- 17) Corporate Credit Committee (hereinafter - the CCC) - a permanent collegial body of the Bank exercising its internal credit policy in the sphere of crediting the Bank's Customers, which shall be accountable to the Board of Directors of the Bank in its activities. Accountability shall be defined by the following key provisions:
 - the CCC acts within the framework of the credit policy approved by the Board of Directors of the Bank;
 - the CCC acts within the Provision on the Corporate Credit Committee developed by the Management Board of the Bank and approved by the Board of Directors of the Bank;
 - the CCC is responsible for the preliminary analysis and assessment of the practicability of providing the loans by the Bank, which exceed 5 (five) per cent of the Bank's equity, and for providing the relevant recommendations to the Board of Directors of the Bank.
- 18) Credit - a bank loan in cash, provided by the Bank to the Customer under the terms and conditions of maturity, interest payment, repayment and security (if necessary) within its amount, in accordance with the terms of the Credit Agreement.
- 19) Credit Agreement - an agreement on provision financing in conjunction with all the supplementary agreements, changes, amendments and annexes to it, regulating the relationship between the Borrower and the Bank and the general terms and conditions of financing;
- 20) Credit Product - a banking product bearing the credit risk. The Credit Products in the sphere of corporate crediting are all kinds of credit products, including, but not limited to, overdrafts and trade financing products (guarantees, letters of credit, promissory notes, etc.);
- 21) Address - an individual or collective written, verbal or electronic offer, application, Complaint, Request or feedback of the Customer submitted to the Bank or the Bank's official;
- 22) General Terms and Conditions of Banking Servicing of the Legal Entities (hereinafter - the General Terms and Conditions) - the general terms and conditions of banking servicing of the Bank's Customers, prepared in accordance with the legislation, internal policies, standards and procedures of the Bank, as well as the corresponding payment system rules;
- 23) Overnight - the loans received from the banks and the deposits attracted by the banks for one night;
- 24) Operating Day - time of the business day set by the Bank, during which the Bank is open for conducting the banking and other operations. The Operating Day may be different for different types of the operations implemented/services provided by the Bank. Information about the Operating Day of the Bank shall be communicated to the Customer by placing relevant information at the Bank's premises and on the Bank's official website.
- 25) Savings Account - a bank account opened by the Bank to the Customer in any currency agreed with the Bank, on the basis of the relevant Bank Deposit Agreement;
- 26) Rates - the interest rates of the Bank on active, passive and documentary banking operations;
- 27) Party/Parties - the Bank and/or the Customer;

- 28) Tariffs - the rates and tariffs system, determining the amount of payment for the banking services provided to the Customer (Standard Tariffs - in percentage and/or monetary terms or Special Tariffs), determined and approved in the manner prescribed by the Legislation;
- 29) Current Account - a bank account in any currency opened by the Bank to the Customer on the basis of the Current Account Agreement to provide the services stipulated by the Legislation, these Regulations and Bank Account Agreement of the Legal Entity.
- 30) Authorized Body - the National Bank of the Republic of Kazakhstan;
- 31) Authorized Body of the Bank - one of the following bodies: the General Meeting of the Bank's Shareholders, the Board of Directors of the Bank, the CCC, the ALCO, the Management Board of the Bank;
- 32) Foreign Account Tax Compliance Act (hereinafter - FATCA) - US federal law that obliges the US subjects, including persons living outside the USA, having certain criteria, to provide reports on their foreign financial accounts, as well as also requires the foreign financial institutions to provide reports on their Customers, which are the US subjects, to the US Internal Revenue Service.

2. Other terms and definitions used in this Regulation shall be applied within the meaning specified in the Legislation.

Chapter 3. Limit amounts and terms of the Deposits taken and the Loans granted

1. The Bank shall provide a variety of instruments for crediting/financing under the terms and conditions of repayment, maturity, interest payment in the manner prescribed by the Legislation and the Bank's IRD.
2. The Credit limit amount for one Borrower shall be determined in accordance with the Legislation, as well as the Resolution of the Board of the National Bank of the Republic of Kazakhstan No. 147 dated May 30, 2016 "Regulatory Values and Methods of Calculation of Prudential Standards and other Binding Norms and Limits of the Bank's Capital Amount on a Specified Date" based on the maximum risk amount per the Borrower. According to the Resolution of the Board of the National Bank of Kazakhstan dated February 26, 2014 No. 29 "On Approval of the Regulations on Forming the Risk Management and Internal Control System for the Second-Tier Banks" the Board of Directors of the Bank carries out the analysis and assessment of the practicability of providing the loans by the Bank, which exceed 5 (five) per cent of the Bank's equity.
3. The limit amount of the Deposit shall be determined by the Bank based on the term and currency of the Deposit, other significant terms and conditions of the transaction, as well as the requirements of the Legislation.
4. The limit terms of the Deposit taken and the Credit granted are specified in Annex No. 1 to these Regulations.
5. Specific terms and conditions for the Deposits and Loans for the Customer shall be established by the Bank in the relevant Agreements, the General Terms and Conditions and/or the current Bank's Tariffs.

Chapter 4. Limit values (lower and upper limits) of the interest rates on the Current Accounts, Deposits and Loans

1. The Bank shall establish a fixed or floating Credit interest rate.
2. The Credit interest rate shall be specified in the individual Credit Agreement on the basis of an average level of the market credit interest rates in the Republic of Kazakhstan in tenge and in the foreign currency, as well as on the basis of the risks underlying the proposed terms of the credit, the Credit currency, sector and assessment of the Borrower's financial condition. At that the limit value (lower limit) of the annual interest rate under the granted Credits and Credit Products may not be less than the minimum value specified in Annex No. 2 to these Regulations, and the limit value (upper limit) may not exceed the annual effective interest rate, which is also specified in Annex No. 2 to these Regulations.

3. The limit value (lower and upper limit) of the interest rate on the Deposit shall be determined by the Bank on an individual basis depending on the term and currency of the Deposit, current regulatory requirements, market conditions and other significant terms and conditions of the transaction. At that the limit values (lower and upper limits) of the annual interest rate on the taken time and conditional Deposits of the legal entities, respectively, shall not be below/above the amounts specified in Annex No. 2 to these Regulations.

4. The Bank allows interests on balances on the Current Accounts at the Rate established by the Treasury Department within the limits specified by the ALCO. The limit values (lower and upper limits) of the annual interest rate on the Current Accounts are specified in Annex No. 2 to these Regulations.

Chapter 5. Terms and conditions of interest payment on the Deposits and Credits

The terms and conditions of accrual and payment of interests on the Deposits

1. Based on the Bank Deposit Agreement concluded between the Bank and the Customer, the Bank agrees to open the Savings Account on behalf of the Customer and to take from the Customer the amount of the Deposit, to pay the interests on the Deposit in the amount and manner prescribed by the Bank Deposit Agreement, and to return the Deposit (in whole or in part) in accordance with the terms and conditions of the Bank Deposit Agreement.

2. The Deposit shall be paid on the Savings Account of the Customer in a cashless form. The Customer shall provide the Bank with the right to independently transfer the amount of the Deposit from the Customer's Current Accounts in the Bank to the Customer's Savings Account by debiting the Customer's Current Accounts for the amount of the Deposit in accordance with the Bank Deposit Agreement, unless otherwise agreed between the Bank and the Customer.

3. The admissibility of additional contributions/withdrawals into/from the Deposit(-s) shall be determined by the respective Bank Deposit Agreement.

4. The annual effective interest rate shall be calculated in accordance with the requirements established by the Legislation.

5. The annual effective interest rate shall be established at the time of conclusion of the Bank Deposit Agreement. The Deposits do not stipulate a capitalization (accrual of interests to the amount of the bank deposit), unless otherwise provided by the Bank Deposit Agreement. The interests shall be paid to the Customer at the end of the term of the bank deposit, unless otherwise provided by the Bank Deposit Agreement.

6. The interest rate may be changed unilaterally during the term of keeping the Deposit in cases where such a change is admitted or is necessary according to the requirements of the Legislation.

7. The interest on the Deposit shall be accrued from the date of receipt of the Deposit amount and subsequent additional payments (if any) on the Savings Account, based on the term (in the case of placement of the Term Deposit) and the amount specified in the Bank Deposit Agreement, at the Rate specified in the correspondent Bank Deposit Agreement.

8. For the purposes of accrual of interests on the Deposit, the day of receipt and return of the Deposit, including the following additional payments and/or withdrawals (if any) on the Savings Account shall be counted as one day.

9. Upon payment of interests the Bank shall have the right to withhold the taxes that shall be paid by the Customer in connection with the receipt of income in cases, amounts and manner prescribed by the Legislation.

10. The Bank accrues the interests on the principal amount of the bank Deposit on a daily basis based on 28-31 days in a month (the actual number of days in a month) and 365 (three hundred sixty-five) calendar days in a year, unless otherwise provided in the Bank Deposit Agreement. Upon the planned closure of the bank Deposits the amount of interests for the last day shall not be accrued. In the event of termination of the

Deposit by the Customer prior its expiry, the Bank shall not pay the interests, unless otherwise provided by the Bank Deposit Agreement.

11. If the day, on which the interests shall be paid on the bank Deposits, falls on a non-business day (Saturday, Sunday or public holiday), the interests shall be paid on the next business day.

12. The Deposit may be claimed prematurely at any time during the term of validity of the Bank Deposit Agreement by the termination of this Agreement on the terms and conditions and in the manner specified therein. At that the accrued interests shall not be paid, unless otherwise provided by the Bank Deposit Agreement.

13. Return of the Deposits made in foreign currency shall be made in the same currency, unless otherwise provided by the Legislation or by agreement between the Bank and the Customer.

14. The Savings Account shall be closed, and the Bank Deposit Agreement shall be deemed terminated, if there is no money receipt on the Savings Account not later than the end of the Operating Day of the date of conclusion of the Bank Deposit Agreement. The Bank shall not receive any additional powers from the Customer to close the Savings Account.

15. From the date of execution of the third party claims by the Bank to withdraw the funds from the Savings Account, the Bank shall have the right to suspend the interest accrual. At that the interests accrued and paid by the Bank on the Deposits may be subject to recalculation and return by the Customer in accordance with the terms and conditions of the Bank Deposit Agreement.

16. In the case of the Bank's compliance with the third party claims to withdraw the funds from the Savings Account in cases expressly stipulated by the Legislation, the Bank shall have the right to prematurely return the balance of the Deposit (if any).

17. Return of the full amount of the Deposit may be produced by the Bank unilaterally with prior notification of the Customer not later than 10 (ten) business days prior to the expected date of return of the full amount of the Deposit in the cases:

- 1) suspension by the Bank to accept new Deposits of this type;
- 2) provided by the Legislation.

The terms and conditions of accrual and payment of interests on the Credits

1. The Bank grants the credits to the legal entities on a contractual basis under the terms and conditions of repayment, interests payment, maturity and usage of the Credits for their intended purpose on the basis of the Bank's CCC decisions within its authority to grant the credits, as well as the decision of the Board of Directors in cases prescribed by the Legislation.

2. The terms and conditions of interest payment under the Credits granted shall be considered separately for each project and finally determined by the Authorized Body of the Bank, within its powers established by the IRD regulating its activities.

3. Upon establishing the interest rates on the Credits the Bank shall be guided by the cost of funds mobilized, inflation rate, level of interest rates in the credit market, size of the refinancing rate of the NBRK (National Bank of the Republic of Kazakhstan), content of the considered credit project and size of the credit risk accepted thereunder, financial market conditions and other relevant pricing factors.

4. The interest accrual on the Credit in foreign/national currency shall be carried out 360 (three hundred sixty) days in a year, 28-31 days in a month (the actual number of days in a month).

5. The interests on the Credit Products of the Bank shall be calculated according to the following rate:

- 1) fixed, calculated based on 360 (three hundred sixty) days in a year and the actual number of days in a month;
- 2) floating, calculated based on 360 (three hundred sixty) days in a year and the actual number of days of the Credit usage;

6. The repayment of principal and interests on the Credit shall be made in cash and non-cash settlements and

shall be determined in the application for the provision of the Credit Product according to the repayment schedule, which is an integral part of the Credit Agreement.

7. The repayment of principal and interests may be made:

- 1) by the annuity payments;
- 2) by the equal payments of principal;
- 3) otherwise by agreement between the Customer and the Bank.

8. Upon conclusion of the Agreements (Contracts) the procedure and the terms and conditions of interest payment may be established on individual case basis, as well as under the non-standard products offered by the Bank. In such cases, the procedure and the terms and conditions of interest payment shall be determined by the concluded Credit Agreements, as well as with the approval of the Authorized Body of the Bank.

Chapter 6. General provisions on interests on the Current Accounts

1. The Bank shall have the right, at its discretion, from time to time to accrue interest on Money held in the Customer's Current Account.

2. The accrual and payment of interests on the Customer's Current Account shall be carried out in accordance with the Legislation, internal policies, standards and procedures of the Bank.

3. Unless otherwise additionally agreed between the Bank and the Customer, the interests on the Current Account shall be accrued on a daily basis according to the scheme - 365 (three hundred sixty-five) days in a year and the actual number of days in a month.

4. Payment of the accrued interests shall be made on a monthly basis on the last Business Day of the month, unless otherwise additionally agreed by the Parties. Unless otherwise additionally agreed between the Bank and the Customer, the accrued interests shall be paid on the Current Account on which the accrual is made. Upon payment of interests on the Current Account the Bank shall withhold the taxes that shall be paid by the Customer in connection with the receipt of income in cases, amounts and manner prescribed by the Legislation.

5. At that the interest accrual on the Current Account shall be not an obligation, but an exclusive right of the Bank, and such accrual may be cancelled by the Bank at any time for any reason without any prior notification.

6. Also, in the absence of a special agreement between the Bank and the Customer as specified in this Chapter, the Bank shall have the right to unilaterally suspend/resume accrual and/or change the terms and conditions of interest accrual for the Money balance on the Customer's Current Account, including the interest amount, based on the decision of the Authorized Body of the Bank.

Chapter 7. Requirements to the security taken by the Bank

1. The credit recovery shall be provided by the pledge of property, guarantee, security and other means provided by the Legislation and relevant Loan Security Agreements, the Credit Agreement.

2. The property offered as security shall meet the following general requirements (including, but not limited to, by the decision of the Authorized Body of the Bank):

- 1) the property shall have the liquidity provided by the sufficient price stability and the prevailing market conditions on such property;
- 2) the property provided as pledge shall be free from encumbrances, rights and the third party claims, except in cases when the Credit Committee of the Bank decides to take the property in pledge in the surcharge order;
- 3) obligatory presence of all the titling and technical documents determined by the Bank's IRD needed by the Pledge Security Department to determine the market, pledge or other value and registration of pledge right on the property. At that the market value may be determined only by the independent appraisers.

4) safekeeping of pledged property shall be carried out by the Pledger. The Bank shall be responsible for the protection of pledged property in case of need, in accordance with the requirements of the Legislation and the Pledge Agreement covered by the Bank or the Borrower/Pledger;

5) in case of acceptance of the lease (use) rights to movable and immovable property as pledge, the lease (use) end date shall be later than the time of repayment of 30 (thirty) percent at the time of granting the loan;

6) insurance of any kind of property (except for the land plots), acting as the pledge security, shall be made by the Pledger (Borrower) and shall be an obligatory condition for the Bank.

3. The final decision on possibility (practicability) of accepting the above property as pledge shall be made by the Authorized Body of the Bank.

4. The requirements to the pledge security taken by the Bank shall be regulated by the Pledge Policy of the Bank.

Chapter 8. Limit values (lower and upper limits) of the Rates and Tariffs for conducting the banking operations

1. The Bank shall charge the commissions and interests from the Customers for the operation conduct in accordance with the applicable tariffs of the Bank, which shall be established by the Bank itself in accordance with the Tariff Policy of the Bank for the legal entities, taking into account the norms and limits of the Legislation within the Limit Values (lower and upper limits) of the Rates and Tariffs to conduct the banking operations specified in Annex No. 3 to these Regulations.

2. The information about the Rates and Tariffs shall be kept up to date with details of the date of making amendments to the existing Rates and Tariffs, numbers of the internal documents and body, which has accepted these amendments, and shall be available to the Customer upon the first request.

3. Any notifications of making amendments to the Bank's Rates shall be considered made in writing and received by the Customer when such notifications of making amendments to the Tariffs are placed on the Internet at the Bank's website.

4. The Customer/person contacted the Bank for the service, shall guarantee to pay the Bank's services, as well as to compensate all the expenses incurred by the Bank in connection with the execution of instructions/orders of the Customer, in the amounts and under the terms and conditions, which are prescribed by the Bank's Tariffs being in force at the date of provision of a correspondent service by the Bank. The service payment shall be made either by bank transfer under the bank details, or through the Bank's cash desk in cash, or by direct debit of the bank accounts of the Customer placed in the Bank in accordance with the General Terms and Conditions.

5. The information about the Rates and Tariffs for the banking services provided to the legal entities shall be placed on the Internet at the Bank's website.

Chapter 9. Limit terms for making a decision on providing the banking services

1. The Bank shall establish the time limits for consideration of the Application (if necessary to submit the Application) and making decision to provide the banking services for each type of the banking service (Annex No. 4 to these Regulations), subject to the provision of a full package of documents by the Customer provided by the Legislation and the Bank's IRD.

2. If the Bank requires to conduct additional verification of the documents and data submitted by the Customer, to receive confirmation on information or approval from third parties or other officials and entities, as well as, if the Customer requests to provide the non-standard banking services, requiring additional time to study the submitted documents, internal agreement and approval by the Authorized Bodies of the Bank, as well as to prepare the necessary preliminary documents, the Bank shall have the right to establish the long terms for consideration of the application and making decision concerning provision of the banking services in accordance with Annex No. 4 to these Regulations and shall notify the Customer in writing.

Chapter 10. Procedure for the banking service provision

1. When the Customer contacts the Bank in order to obtain the banking service, the Bank shall submit to the Customer these Regulations on the general terms and conditions of banking operations for review upon its first request.

2. When providing the service, the Bank shall:

- 1) prior to conclusion of the Banking Service Provision Agreement submit to the Customer:
 - the information about the Rates and Tariffs, timing of the decision making under the application for the banking service provision (if the application submission is necessary);
 - information about the terms and conditions of the banking service provision and the list of documents required for the conclusion of the Banking Service Provision Agreement;
 - information about the responsibilities and possible risks of the Customer in the event of failure to perform the obligations under the Banking Service Provision Agreement;
 - give advisories on issues arising from the Customer;
 - upon the Customer's request - a copy of the standard form of the relevant Banking Service Provision Agreement;
- 2) within the terms specified in Annex No. 4 to these Regulations consider the Customer's Application for the banking service provision (if the application submission is necessary);
- 3) prior to signing of the Banking Service Provision Agreement provide the Customer with the necessary time to become familiar with its terms and conditions;
- 4) upon the Customer's request inform it about the sources of placement of the financial statements and other information of the Bank;
- 5) ensure the confidentiality of information provided by the Customer.

3. The Bank prior to conclusion of the Credit Agreement shall agree with the Customer the following information about the bank loans on the basis of Indicative Financing Conditions:

- 1) term of the bank loan;
- 2) limit amount and currency of the bank loan;
- 3) type of the interest rate (fixed or floating), the procedure for its calculation, if the interest rate is floating;
- 4) size of the interest rate in the annual percentages and its size in authentic, annual, effective, comparable calculation (real value) on the date of the Customer's application;
- 5) a comprehensive list and sizes of the commissions, Tariffs and other costs associated with obtaining and servicing (repayment) of the bank loan, in favor of the Bank;
- 6) cases of possible unilateral change in the terms and conditions of the Credit Agreement concluded with the Customer stipulated by the Banks and Banking Act;
- 7) the Customer's responsibility and risks in the event of failure to perform its obligations under the Bank Loan Agreement;
- 8) responsibility of the Pledger, guarantor, surety or other person, who is a party to the Loan Security Agreement.

3.1 The Bank shall inform the Customer about issue or refuse to issue a bank loan, indicating the reasons for such refusal, within 3 (three) business days from the date of making decision on the bank loan.

3.2 During servicing the Credit Agreement the Bank at the request of the Customer (the Borrower) and the Pledger (in compliance with the requirements for disclosure of bank secrecy, provided by the Legislation), shall submit to it the written information within 3 (three) business days from the date of receipt of the request about the:

- 1) amount of money paid to the Bank;
- 2) amount of past due debt (if any);
- 3) outstanding debt;
- 4) amount and timing of installment;
- 5) credit limit (if any).

3.3 According to the Customer's Application the Bank shall provide the information in writing about the distribution of the Customer's (the Borrower's) money received to repay the debt under the Credit Agreement within not more than 3 (three) business days and not more than once a month free of charge.

3.4 According to the Customer's Application submitted to the Bank for partial or full early repayment of money provided under the Credit Agreement, the Bank shall free of charge inform the Customer in writing about the amount that shall be returned, in a period not exceeding 3 (three) business days.

3.5 The Bank shall from time to time provide the Customer with the information contained in sub-paragraph 3.2 of Chapter 10 of these Regulations, in the manner stipulated in the Credit Agreement.

3.6 The information contained in paragraphs 3.2-3.5 of Chapter 10 of these Regulations shall be provided with an indication of the principal amount, interests, commission, penalty and other types of punitive sanctions, as well as other payable amounts.

3.7 The Bank shall notify the Borrower in the terms and manner stipulated in the Credit Agreement of the delay in performing obligations and the need to make payments under the agreement. By agreement of the parties to the Credit Agreement there shall be provided the terms and methods of notification of the date of installment under the agreement.

3.8 The Bank shall provide the debt collection in the manner and on the grounds established by the Legislation and the Credit Agreement.

3.9 In order to collect the debt under the Credit Agreement the Bank shall notify the Customer of the need to make payments under the Credit Agreement and the consequences of non-fulfillment by the Customer of its obligations.

3.10 The Bank letter of any overdue debt under the Credit Agreement shall contain summary information for the Customer about the debt amount under the Credit Agreement (with an indication of the principal amount, interests, commission, penalties and other types of punitive sanctions, as well as other payable amounts).

3.11 It is not allowed to present the notifications and implement the reminders (phone calls), related to servicing the Bank Loan Agreement, to the Customer, as well as to the Pledger, guarantor, surety and any other person, who is a party to the Loan Security Agreement, from 09:00 p.m. to 09:00 a.m. local time.

3.12 Upon denial of the claims arising from the notification specified in sub-paragraph 3.9 of Chapter 10 of these Regulations, the Bank shall apply to the Customer the measures provided by the Legislation.

4. Prior to conclusion of the Bank Deposit Agreement the Bank shall agree with the Customer orally or in writing the following information:

- 1) type of the Deposit (time, conditional);
- 2) term of the Deposit (if any);
- 3) amount of the Deposit;
- 4) minimum threshold (if any);
- 5) maximum threshold (if any);
- 6) nominal and effective interest rates;
- 7) possibility of addition to the Deposit, capitalization (if any);
- 8) conditions of full or partial early withdrawal of the Deposit (if any).

5. After conclusion of the Banking Service Provision Agreement, the Bank shall give advisories to the Customers on any questions and implement consideration of the Customer's Addresses in accordance with Chapter 10 of these Regulations.

6. Upon implementation of foreign exchange transactions of the Customers, the Bank as a currency control agent shall conduct a currency control procedure, which is compulsory in accordance with the currency legislation.

7. The procedure for the banking service provision, which is not specified in these Regulations, shall be governed by the Legislation, General Terms and Conditions and the relevant Banking Service Provision Agreements.

Chapter 11. Procedure for consideration of the Customers' Applications, resulting in the banking service provision

1. General requirements for the order of consideration of the Customer's Addresses, arising in the banking service provision, as well as the rights and obligations of the Customers and the Bank shall be governed by the Legislation and relevant Bank's IRD.
2. The Customer's Addresses shall be accepted by the Bank:
 - 1) when the Customer contacts the department/branch of the Bank;
 - 2) upon oral Addresses received by telephone by the Corporate Service Management Department (recording of telephone conversations with the Customer shall be carried out with the consent of the Customer with its notification at the beginning of the conversation);
 - 3) upon receipt of a message by e-mail, as well as by mail or through the remote electronic banking system;
 - 4) by fax;
 - 5) in hard copy signed by an authorized representative of a legal entity;
 - 6) through the Internet resource of the Bank;
 - 7) upon receipt of the Request from the Authorized Body with the requirement to provide a response to the Complaint submitted by the Customer to the Authorized Body.
3. The Addresses submitted to the Bank in any of the above methods are subject to compulsory acceptance, registration, recording and consideration in accordance with the Bank's IRD.
4. It shall be prohibited to refuse to accept the Addresses, except in the following cases:
 - 1) anonymous Address, except in cases when such Address contains information about the pending or committed [criminal offences](#) or the threat of state security or public safety, which is also subject to immediate referral to the state authorities in accordance with their competence;
 - 2) the Address, which does not contain the essence of the issue.
5. A written Address of the Customer to the Bank shall be sent to the Bank's official, who is responsible for the resolution of issues raised in the Address. The Address shall include:
 - 1) Customer's name, business identification number (BIN), postal address of the Customer;
 - 2) position and full name of the officials whose actions are appealed;
 - 3) subject of the Address (motives/details of the Address and claims).
6. At the Customer's request, it shall be issued a document confirming receipt of its written Address in a hard copy or it shall be made a relevant note on a copy of the Address.
7. At least once a month the authorized persons of the Bank shall carry out reception of the Customers at the head office and branches of the Bank according to the personal reception schedule of individuals and legal entities of the Bank, approved by the Chairman of the Management Board of the Bank/Director of the branch (at the branch). Such schedule shall be placed in all branches of the Bank.
8. The Addresses received orally in person visit by the Customer of the Bank branch or by telephone shall be considered immediately and if possible, the answer to the oral Address of the Customer shall be provided immediately. If the oral Address may not be considered by the Bank (immediately), then the employee/authorized persons of the Bank shall ask the Customer to present its Address in writing. Further it shall be processed by the Bank as a written Address. The Customer shall be informed of the necessary procedures for the response receipt and timing of consideration of such Addresses.
9. In the case of lack of information specified in the Address, the Bank shall have the right to request from the Customer some additional information/documents.
10. The Bank shall provide an objective, comprehensive and timely consideration of the Addresses of legal entities, shall inform the Customer of the outcome of their consideration and the measures taken.
11. In case of relevancy and legality of the Customer's Address, the Bank shall decide to eliminate the violation and to restore the rights and legitimate interests of the Customer.

12. The answers to the Customer's Addresses shall be set out in the official language or the language of the Address, and contain reasonable and reasoned arguments with reference to the relevant regulations of the Legislation, IRD, agreements pertaining to the issue considered, as well as contain the factual circumstances of the issue considered, denying or confirming the applicant's arguments, with explaining its right to appeal the decision made. The answer to the written Address shall be signed by an authorized person of the Bank.

13. The answer to the Customer to the written Address shall be given within 15 (fifteen) calendar days. In that cases when it is necessary to conduct an additional investigation or verification, the review period may be extended by the Chairman of the Management Board of the Bank or his/her Deputy for not more than 30 (thirty) calendar days with a mandatory notification of the Customer within 3 (three) calendar days from the date of extension of the review period.

14. The procedure and terms of consideration of the Applications and Addresses of the Customers on the transactions related to the service of corporate payment cards shall be governed by the relevant Bank's IRD.

Chapter 12. Provision on the procedure for working with the Customers

1. The procedure of working with the Customers shall be provided by the relevant Bank's IRD, including with regard to the opening, maintaining and closing of the bank accounts of the Banking Terms and Conditions under the Bank Account Agreement, published on the Bank's official website.

2. A transaction with the person connected with the Bank by special relations may be concluded only by the decision of the Board of Directors. It is prohibited to provide preferential treatment to the persons connected with the Bank by special relations.

3. The list of persons connected with the Bank by special relations shall be established by the Legislation and the Bank's IRD.

4. The Bank shall have the right to refuse to conclude and/or to unilaterally terminate the Bank Account Agreement of the Legal Entity, as well as to refuse to provide/give the banking services (product) in the following cases and under the condition:

- 1) of failure to submit by the Customer and/or its representative the documents requested by the Bank in accordance with the Legislation and the Bank's IRD;
- 2) of submission by the Customer and/or its representative invalid (lost, expired) or false documents and information;
- 3) of failure to identify the intended purpose and nature of the business relations;
- 4) of the information availability about the Customer and/or its representative in the FMC's list;
- 5) if one party/member of the operation/transaction or liability is a person, who is registered/located in the country with significant risks of money laundering/financing of terrorism defined by an international organization or a foreign state, or if such a person is involved in the execution of such operation/transaction;
- 6) if a banking document is signed by the non-authorized person of the Customer and/or specimen signature and seal impression do not correspond to the data of the document containing the specimen signature and seal impression, available at the Bank;
- 7) in other cases stipulated by the Legislation and Agreements concluded with the Customer.

5. If the Customers have some questions and suggestions, as well as for more information about the operations held by the Bank and the terms and conditions of the transactions, the Customers can contact the Bank by any way convenient for them:

- 1) address of the Bank's web-site: <http://www.altynbank.kz/>;
- 2) phones of the Contact Center: (727) 2596922 or (727) 2596923. In case of change of the contact numbers the updated information will be available on the Bank's official website.
- 3) e-mail of the Corporate Service Management customerservice@altynbank.kz;
- 4) addresses of the Bank's Branches within Kazakhstan may be found by calling the Contact Centre or on the Bank's official website.

Chapter 13. Rights and obligations of the Bank and its Customers, their responsibility

1. The Bank shall guarantee the confidentiality of the information received from the Customer constituting a bank secrecy, in accordance with the requirements of the Legislation on protection of secrecy protected by law.
2. The Agreements between the Bank and the Customer shall be concluded based on the standard forms approved by the Bank.
3. All amendments to the Agreements concluded between the Bank and the Customer shall be made only by agreement of the parties, unless otherwise provided by the terms and conditions of the relevant Agreement or requirements of the Legislation.
4. The Bank and the Customers shall comply with the terms and conditions of the concluded Agreements and perform the obligations imposed on them by their terms and conditions. For the non-performance or improper performance of the obligations under the Agreements, the Bank and the Customer shall be liable stipulated by the Legislation and conditions of the relevant Agreements.
5. The Agreements may provide the conditions that exclude or limit the liability of the parties, for example, circumstances of insuperable force (force majeure), no fault, improper actions of the other party to the Agreement, etc.
6. The Customer shall have the right to receive all relevant information about the amount of money held on its accounts in the Bank, and the operation made on them, as well as information related to the performance of its obligations in the manner prescribed by the relevant agreement (contract) and the Legislation.
7. The Bank, as part of the Halyk Group, actively works to prevent the cases of Bank involvement in the criminal activities and schemes of money laundering, such as money laundering, terrorism, fraud, corruption, etc. The Bank's Operational Standards are aimed at preserving and protecting the Bank's reputation, as well as keeping the Customers' faith in the Bank's integrity not frustrated in any way. In this regard, the Bank, based on the requirements of the Legislation, shall establish certain requirements for the Bank's Customers and transactions made by the Bank's Customers, which may be changed from time to time. The Customer shall, upon the first request of the Bank, within the reasonable terms established by the Bank, provide or ensure the provision of the documents and information necessary for the Bank to have the opportunity to implement and comply with all the requirements of necessary procedures "Know Your Customer" or other similar procedures existing in the Bank and/or established by the Legislation, if any.
8. The Bank shall have the right to take any actions not inconsistent with the Legislation to protect its own rights and interests disadvantaged or damaged due to the non-performance or improper performance of obligations by the Customer under the agreements (contracts), without the need for prior notification of the Customer. At that the Customer shall pay all related expenses of the Bank, including without limitation, the administrative, judicial and legal expenses.

Chapter 14. On execution of the requirements of the Foreign Account Tax Compliance Act (FATCA) of the United States of America

1. In accordance with the requirements of the Foreign Account Tax Compliance Act (FATCA) of the United States of America the Bank is a financial institution which is subject to the requirements and sanctions established by FATCA.
2. In accordance with the requirements of FATCA the Bank, prior to establish the business relationships with the Customers, shall make the identification procedures in order to determine the Customer's relation to the taxpayer of the United States of America (hereinafter - the US/USA) through the FATCA Personal Details Form, filled by the Customer, data recording and analysis provided by the Customer, as well as the adequate verification procedures of the existing Customers.

3. The Bank shall carry out the identification of founders (participants) - individuals/beneficial owners of a legal entity, which are the US taxpayers, by filling in the form "Know Your Customer", as well as FATCA Personal Details Form for the founders (participants) - individuals/beneficial owners of a legal entity.

4. The Bank shall collect the additional documents from the Customers, founders (participants) - individuals/beneficial owners, which are the US taxpayers. Information about the Customers, which are the US taxpayers (surname, first name, middle name (if any), address, tax identification number in the USA (a TIN), balances and account activities) shall be annually sent to the authorized tax authority/Internal Revenue Service (IRS).

5. The Bank shall carry out identification of the counterparty banks and financial institutions for their accession to implement FATCA requirements when establishing the business relations by collecting, recording and analyzing the information provided by the counterparty bank or financial institution.

6. In order to comply with FATCA requirements, the Bank shall have the right to refuse to establish the business (contractual) relationships or terminate the business (contractual) relationships with the Customer/counterparty bank in the cases established by the Bank's IRD.

Chapter 15. Final provisions

1. These Regulations shall come into force upon their approval by the Board of Directors of the Bank and shall be considered valid until their replacement by the updated Regulations or official recognition of their invalidity by the decision of the Board of Directors of the Bank.

2. In all other cases not regulated by these Regulations, the Bank's employees shall be guided by the current Legislation and the Bank's IRD.

Annex No. 1
to the Regulations on General Terms and Conditions
of Conducting the Operations for the Legal Entities
approved by the Board of Directors of Altyn Bank JSC
(Subsidiary Bank of Halyk Bank JSC)
(Minutes No. 12 dated May, 12 2017).

Limit amounts and term of the deposits of and the Credits granted to the legal entities

- 1.1 Limit amounts of the deposits:
- KZT: min – KZT 1,000, max – subject to agreement with the client
 - USD: min – USD 100, max – subject to agreement with the client
 - GBP: min – GBP 100, max – subject to agreement with the client
 - EUR: min – EUR 100, max – subject to agreement with the client
 - RUB: min – RUB 100, max – subject to agreement with the client
- 1.2 Limit term of the deposits:
- KZT: min – overnight, max – 50 years
 - USD: min – overnight, max – 50 years
 - GBP: min – overnight, max – 50 years
 - EUR: min – overnight, max – 50 years
 - RUB: min – overnight, max – 50 years
- 2.1 Limit amounts of the Credits and Credit Products granted
- KZT: min – KZT 1,000, max – subject to agreement with the client
 - USD: min – USD 100, max – subject to agreement with the client
 - GBP: min – GBP 100, max – subject to agreement with the client
 - EUR: min – EUR 100, max – subject to agreement with the client
 - RUB: min – RUB 1,000, max – subject to agreement with the client
- 2.2 Limit term of the Credits and Credit Products granted
- KZT: min – overnight, max – 20 years
 - USD: min – overnight, max – 20 years
 - GBP: min – overnight, max – 20 years
 - EUR: min – overnight, max – 20 years
 - RUB: min – overnight, max – 20 years

Limit values (lower and upper limits) of the interest rates on the deposits, the current accounts with credit interest and the Credits for the legal entities

1. Limit values (lower and upper limits) of the interest rates on the time deposits, demand deposits, Current Accounts with credit interest:
 - KZT: min – 0%, max – 200%
 - USD: min – 0%, max – 200%
 - GBP: min – 0%, max – 200%
 - EUR: min – 0%, max – 200%
 - RUB: min – 0%, max – 200%

2. Limit values (lower and upper limits) of the interest rates on the Credits and trade finance products granted:
 - KZT: min – 0.10%, max – 56%
 - USD: min – 0.10%, max – 56%
 - GBP: min – 0.10%, max – 56%
 - EUR: min – 0.10%, max – 56%
 - RUB: min – 0.10%, max – 56%

* AER (annual equivalent rate) shall not exceed the limit set by the laws of the Republic of Kazakhstan. Such interest rates shall be limit rates and shall not apply to concrete transactions. The Bank will solely, subject to the said limits and with due regard for particular conditions and factors (the Client's creditworthiness, current market situation, etc), fix interests rates that may be offered by it to the Customer.

Annex No. 3
to the Regulations on General Terms and Conditions
of Conducting the Operations for the Legal Entities
approved by the Board of Directors of Altyn Bank JSC
(Subsidiary Bank of Halyk Bank JSC)
(Minutes No. 12 dated May, 12 2017).

Limit values (lower and upper limits) of the Tariffs for the legal entities, set by Altyn Bank JSC (Subsidiary Bank of Halyk Bank JSC)

№	Type of service	Tariffs
1.	BANK ACCOUNTS	
1.1	Opening of current / correspondent account	KZT 0 - KZT 300 000
1.2	Maintenance of current / correspondent accounts (monthly fee)	KZT 0 - KZT 30 000 000
1.3	Closure of current / correspondent account initiated by the client	KZT 0 - KZT 20 000
1.4	Closure of current / correspondent account initiated by the bank	KZT 0 - KZT 20 000
1.5	Opening / maintenance / closure of saving account / bank deposit	KZT 0 - KZT 20 000
1.6	Opening / maintenance / closure of temporary saving account for authorized capital (charter fund) creation	KZT 0 - KZT 20 000
1.7	Opening of conditional bank deposit account- guarantee deposit account for foreign specialists (one-time payment)	KZT 0 - KZT 60 000
1.8	Opening of conditional bank deposit account- liquidation fund purposes of suboil users (one-time payment)	KZT 0 - KZT 60 000
1.9	Opening of current account with conditional management	KZT 0 - KZT 4 000 000
1.10	Maintenance of current account with conditional management (monthly fee)	KZT 0 - KZT 30 000 000
1.11	Opening of Escrow account	KZT 0 - KZT 4 000 000
1.12	Maintenance of Escrow account (monthly fee)	KZT 0 - KZT 30 000 000
1.13	Maintenance of dormant current/correspondent account (account on which no debit transactions / cash withdrawals initiated by client for more than 12 months)	KZT 0 - KZT 30 000
2.	CASH OPERATIONS	
	Operational time for cash withdrawal and deposit from 09:00 till 17:00 (Astana time)	
2.1	Cash deposit in national currency, including from third parties	KZT 0 - 2% (min. KZT 1 000)
2.2	Cash withdrawal in national currency	KZT 0 - 2% (min. KZT 1 000)
2.3	Cash deposit in foreign currency, including from third parties	KZT 0 - 2% (min. KZT 1 000)
2.4	Cash withdrawal in foreign currency	KZT 0 - 3% (min. KZT 3 000)
2.5	Cash withdrawal without preliminary application (the fee is charged additionally to the tariffs of items 2.2, 2.4)	KZT 0 - 0,2% (min. KZT 1 000)

3.	TRANSFERS / PAYMENTS	
3.1	In national currency	
	Via "Altyn Online" system received from 9:00 till 15:00 (Astana time) unless otherwise provided by the tariffs	
3.1.1	External transfer / payment	KZT 0 - KZT 2 000
3.1.2	Internal transfer / payment within the Bank between accounts of the client(s)	KZT 0 - KZT 2 000
3.1.3	External transfer / payment in MT 102 format (social, pension payments, salary and others)	KZT 0 - KZT 2 000
3.1.4	External transfer / payment from 15:00 till 17:00 (the fee is charged additionally to the tariffs of items 3.1.1-3.1.3)	KZT 0 - KZT 3 000
3.1.5	Urgent transfer / payment from 09:00 till 17:00 (the fee is charged additionally to the tariffs of items 3.1.1-3.1.4)	KZT 0 - KZT 2 000
	Paper based received from 9:00 till 13:00 (Astana time) unless otherwise provided by the tariffs	
3.1.6	External transfer / payment	KZT 0 - KZT 10 000
3.1.7	Internal transfer / payment within the Bank between accounts of the client(s)	KZT 0 - KZT 10 000
3.1.8	External transfer / payment in MT 102 format (social, pension payments, salary and others) in paper with electronic file provision	KZT 0 - KZT 5 000
3.1.9	External transfer / payment in MT 102 format (social, pension payments, salary, and others) in paper without electronic file provision	KZT 0 - KZT 5 000 per person
		KZT 0 - KZT 10 000
3.1.10	External transfer / payment from 13.00 till 17.00 (the fee is charged additionally to the tariffs of items 3.1.6-3.1.9)	KZT 0 - KZT 2 000
3.1.11	Urgent transfer / payment from 09.00 till 17.00 (the fee is charged additionally to the tariffs of items 3.1.6-3.1.10)	KZT 0 - KZT 10 000
	Others	
3.1.12	Incoming transfer / payment	KZT 0 - KZT 5 000
3.1.13	Investigations on status of transfer / payment	KZT 0 - KZT 5 000
3.1.14	Assistance in return of outgoing transfer / payment	KZT 0 - KZT 5 000
3.1.15	Adjustment of details of outgoing transfer / payment	KZT 0 - KZT 5 000
3.1.16	Cancelation of outgoing transfer / payment before KISC processing	KZT 0 - KZT 3 000
3.2	In foreign currency	
	Via "Altyn Online" system received from 9:00 till 15:00 (Astana time) unless otherwise provided by the tariffs	
3.2.1	External transfer / payment	KZT 0 - KZT 150 000
3.2.2	Internal transfer / payment within the Bank between accounts of the client(s)	KZT 0 - KZT 10 000
3.2.3	External transfer / payment from 15:00 till 17:00 (the fee is charged additionally to the tariffs of items 3.2.1-3.2.2)	KZT 0 - KZT 10 000
	Paper based received from 9:00 till 13:00 (Astana time) unless otherwise provided by the tariffs	
3.2.4	External transfer / payment	KZT 0 - tariff 3.2.1 + KZT 150 000
3.2.5	Internal transfer / payment within the Bank between accounts of the client(s)	KZT 0 - KZT 10 000

3.2.6	External transfer / payment from 13:00 till 17:00 (the fee is charged additionally to the tariffs of items 3.2.4-3.2.5)	KZT 0 - KZT 10 000
	Conversion	
3.2.7	Conversion received: – from 9:00 to 15:00 via «Altyn Online» system – from 9:00 to 13:00 on paper based	KZT 0 - KZT 10 000
3.2.8	Conversion received: – from 15:00 to 17:00 via «Altyn Online» system – from 13:00 to 17:00 on paper based (the fee is charged additionally to the tariffs of item 3.2.7)	KZT 0 - KZT 10 000
	Others	
3.2.9	External transfer / payment	KZT 0 - KZT 15 000
3.2.10	External transfer / payment at the expenses of remitter - OUR option (the fee is charged additionally to the tariffs of items 3.2.1, 3.2.3-3.2.6)	KZT 0 - KZT 80 000
3.2.11	Return of incoming transfer / payment in foreign currency to the remitter (fee is charged in the equivalent from the amount of incoming transfer / payment)	KZT 0 - KZT 15 000
3.2.12	Investigations on status of transfer / payment	KZT 0 - KZT 30 000
3.2.13	Assistance in return of outgoing transfer / payment	KZT 0 - KZT 30 000
3.2.14	Adjustment of details of outgoing transfer / payment	KZT 0 - KZT 30 000
3.2.15	Cancelation of outgoing transfer / payment before SWIFT processing	KZT 0 - KZT 5 000

4.	INTERBANK TRANSFERS / PAYMENTS (via SWIFT, for financial institutions only)	
	Instruction for transfer / payment and conversion received from 9:00 till 15:00 (Astana time)	
4.1	External transfer / payment in national currency	KZT 0 - KZT 5 000
4.2	External transfer / payment in foreign currency	KZT 0 - KZT 150 000
4.3	External transfer / payment in national currency from 15:00 till 17:00 (the fee is charged additionally to the tariffs of item 4.1)	KZT 0 - KZT 10 000
4.4	External transfer/payment in foreign currency from 15:00 till 17:00 (the fee is charged additionally to the tariffs of item 4.2)	KZT 0 - KZT 10 000
4.5	Internal transfer / payment	KZT 0 - KZT 10 000
4.6	Incoming transfer / payment	KZT 0 - KZT 15 000

5.	CURRENCY CONTROL	
	Operational time for receiving documents for contract registration, adoption of amendments to contracts with registration and transfers / payments-from 09:00 till 15:00 (Astana time)	
5.1	Contract registration (within 2 business days)	KZT 0 - KZT 15 000
5.2	Urgent contract registration (within 1 business day)	KZT 0 - KZT 20 000
5.3	Adoption of amendments to the contract with registration (within 2 business days)	KZT 0 - KZT 20 000
5.4	Notification on the movement of funds, goods, works and services under a currency agreement (for each notice)	KZT 0 - KZT 5 000

6.	«ALTYN ONLINE» SYSTEM	
6.1	Registration in «Altyn Online» system	KZT 0 - KZT 50 000
6.2	Installation and training in client's office	KZT 0 - KZT 30 000

6.3	Issue of eToken pass / replacement of lost eToken pass	KZT 0 - KZT 30 000 (per each eTokenpass)
6.4	Maintenance of bank accounts in «Altyn Online» system (monthly fee)	KZT 0 - KZT 10 000 000

7. LENDING / FINANCING

7.1	Lending / financing/ refinancing	KZT 0 - As per agreement ¹
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¹. In accordance with a separate agreement and subject to a specific deal structure and financial standing of a borrower.

8. CORPORATE CARDS

8.1	Opening, maintenance, closing of the current account for card transactions and issuance / re-issuance, servicing, closure of the corporate card	
8.1.1	Opening of the current account for card transactions	KZT 0 - KZT 20 000
8.1.2	Issue / re-issue of the corporate card	KZT 0 - KZT 60 000
8.1.3	Closing of the current account for card transactions / corporate card	KZT 0 - KZT 20 000
8.1.4	Servicing of the corporate card (monthly fee): a) issued before the effective date of these Tariffs <ul style="list-style-type: none"> – for the first 12 months of servicing from the date of issue – starting from the 13th month of service from the date of issue and in the further months of servicing until the expiry date of the corporate card 	KZT 0 - KZT 5 000 KZT 0 - KZT 5 000
	b) issued after the effective date of these Tariffs <ul style="list-style-type: none"> – for the first 12 months of servicing from the date of issue – starting from the 13th month of service from the date of issue and in the further months of servicing until the expiry date of the corporate card 	KZT 0 - KZT 5 000 KZT 0 - KZT 5 000
8.2	Receipt/ withdraw operations	
8.2.1	Replenishment of current account for card transactions by wire transfer	KZT 0 - KZT 15 000
8.2.2	Cash withdrawal in ATMs:	KZT 0 - 5% (min. KZT 1 000)
	– in national currency	
	– in foreign currency	KZT 0 - 5% (min. KZT 5 000)
8.2.3	Service in the trade and service enterprises (payment through POS-terminals)	KZT 0 - 5% (min. KZT 5 000)
8.2.4	Customs payments (payment through POS-terminals):	
	a) using corporate card issued before the effective date of these Tariffs:	KZT 0 - 4% (min. KZT 500)
	– in amount from 1 to KZT 10 0000	
	– in amount from to KZT 10 0001 till KZT 50 000	KZT 0 - 2% (min. KZT 1 000)
	– in amount from to KZT 50 0001 till KZT 100 000	KZT 0 - 1.4% (min. KZT 2 500)
	– in amount from to KZT 100 0001 till KZT 1 000 000	KZT 0 - 0.3% (min. KZT 3 500)
	– in amount from to KZT KZT 1 000 001 and more	KZT 0 - KZT 15 000
	b) using corporate card issued after the effective date of these Tariffs:	
– in amount from 1 to KZT 10 0000	KZT 0 - KZT 1 000	
– in amount from to KZT 10 0001 till KZT 50 000	KZT 0 - KZT 2 500	

	– in amount from to KZT 50 0001 till KZT 100 000	KZT 0 - 1.4% (min. KZT 2 500)
	– in amount from to KZT 100 0001 till KZT 1 000 000	KZT 0 - 0.6% (min. KZT 5 000)
	– in amount from to KZT KZT 1 000 001 and more	KZT 0 - KZT 15 000
8.3	Account statement	
8.3.1	Monthly statement on the current account for card transactions (1 time per month)	KZT 0 - KZT 10 000
8.3.2	Additional statement / duplicate of statement on the current account for card transactions upon client's written request with historical data less than 6 months from the date of the request	KZT 0 - KZT 5 000 (up to 50 pages) KZT 0 - KZT 15 000 (more than 50 pages)
8.3.3	Additional statement / duplicate of statement on the current account for card transactions upon client's written request with historical data more than 6 months from the date of the request (the fee is charged additionally to the tariffs of item 8.3.2)	KZT 0 - KZT 5 000
8.4	Corporate card blocking	
8.4.1	Blocking of the corporate card due to loss, theft, damage with data entering into the stop-list (full block)	KZT 0 - KZT 50 000
8.4.2	Blocking of the corporate card due to loss, theft, damage without data entering into the stop-list (partial block)	KZT 0 - KZT 10 000
8.5	Change of credit limit / restrictions on the corporate card	KZT 0 - KZT 10 000

9.	CERTIFICATES	
	Operational time for receiving requests for certificates from 09:00 till 16:00 (Astana time)	
9.1	On account turnovers	KZT 0 - KZT 10 000
9.2	On accounts opened	KZT 0 - KZT 5 000
9.3	Bid certificate (confirmation on absence of overdue loan indebtedness)	KZT 0 - KZT 5 000
9.4	On balances	KZT 0 - KZT 5 000
9.5	In respect of tax withheld on accrued interest	KZT 0 - KZT 5 000
9.6	Information on accrued interest on current accounts / deposits	KZT 0 - KZT 5 000
9.7	Certificates-confirmations related to credit facilities under credit limits, information on accrued/paid interest, fees, principal, information on outstanding liabilities, etc (no more than once a month) (preparation of certificate takes 3 business days)	KZT 0 - KZT 10 000
9.8	Additional certificates-confirmations related to credit facilities under credit limits, information on accrued/paid interest, fees, principal, information on outstanding liabilities, etc (preparation of certificate takes 5 business days)	KZT 0 - KZT 50 000
9.9	Issuance of other information certificate (preparation of certificate takes 5 business days)	KZT 0 - KZT 10 000
9.10	On guarantee deposit accounts for foreign specialists	KZT 0 - KZT 15 000
9.11	Audit confirmation (preparation of certificate takes 5 business days)	KZT 0 - KZT 50 000
9.12	Certificate with historical data-more than 6 months (Preparation of certificate takes 5 business days) (the fee is charged additionally to the tariffs of items 9.1-9.9)	KZT 0 - KZT 10 000

9.13	Urgent issuance of certificate (within 1 business day) (the fee is charged additionally to the tariffs of items 9.1-9.11)	KZT 0 - KZT 10 000
10. GENERAL SERVICES		
10.1	Account statements via «Altyn Online» system	KZT 0 - KZT 10 000
10.2	Account statements / duplicate upon client's written request with historical data less than 6 months from the date of the request	KZT 0 - KZT 15 000
10.3	Account statements / duplicate upon client's written request with historical data more than 6 months from the date of the request (the fee is charged additionally to the tariffs of item 10.2)	KZT 0 - KZT 5 000
10.4	SWIFT statements in MT 940 format (monthly fee)	KZT 0 - KZT 45 000
10.5	SWIFT statements in MT 950 format (monthly fee)	KZT 0 - KZT 45 000
10.6	FASTI statements in MT 998 / XML format (monthly fee)	KZT 0 - KZT 22 500
10.7	SWIFT message in MT900 / 910 format (for financial institutions only)	KZT 0 - KZT 10 000
10.8	Courier services: – within Kazakhstan	KZT 0 - KZT 100 000
	– International	KZT 0 - KZT 100 000
10.9	Queries / responses sent via SWIFT	KZT 0 - KZT 50 000
10.10	Payment order preparation as per client's request	KZT 0 - KZT 10 000
10.11	Hard copies / duplicates of bank documents from client's files, bank account agreements, payment orders and others within a period up to 6 months (per page of every item requested)	KZT 0 - KZT 1 000
10.12	Hard copies / duplicates of bank documents from client's files, bank account agreements, payment orders and others for a period more than 6 months, but not more than established document retention period (per page of every item requested)	KZT 0 - KZT 2 500
10.13	Advisory service	KZT 0 - As per agreement ²
10.14	Other services	KZT 0 - As per agreement ²

² Subject to terms, conditions and scope of service.

11. TRADE OPERATIONS		
11.1	Import Letters of Credits	
11.1.1	Letter of Credit/ Standby LC issuance fee: – 100% cash cover	KZT 0 - 3% per annum (min. KZT90 000)
	– other types of collateral (under credit facility)	KZT 0 - As per agreement (min. KZT 135 000)
11.1.2	Letter of Credit / Standby LC amendment fee (per each amendment)	KZT 0 - KZT45 000
11.1.3	Letter of Credit / Standby LC amendment fee (increase of amount or extension of validity period)	KZT 0 - As per agreement (min. KZT 135 000)
11.1.4	Documents checking fee (per each set of documents), including fee for payment under Letter of Credit	KZT 0 - KZT 600 000
11.1.5	Standby LC demand handling fee, including fee for payment under Standby LC	KZT 0 - KZT 270 000
11.1.6	Discrepancy fee (per each set of documents)	KZT 0 - KZT 31 500
11.1.7	Discounting of documents under Letter of Credit payable by deferred payment	KZT 0 - As per agreement (min. KZT 135 000)
11.1.8	Cancellation of Letter of Credit/ Standby LC before expiry with receipt of beneficiary's consent	KZT 0 - KZT 45 000

11.2	Export Letters of Credit	
11.2.1	Advising of:	
	– Export Letter of Credit	KZT 0 - KZT 67 500
	– amendment of Export Letter of Credit (per each amendment)	KZT 0 - KZT 45 000
11.2.2	Confirmation of Export Letter of Credit	KZT 0 - As per agreement (min. KZT 135 000)
11.2.3	Negotiation / discounting under Export Letter of Credit (payment at sight or with deferred payment)	KZT 0 - As per agreement (min. KZT 135 000)
11.2.4	Documents checking fee (per each set of documents)	KZT 0 - KZT 600 000
11.2.5	Discrepancy fee (per each set of documents)	KZT 0 - KZT 31 500
11.2.6	Documents handling fee / presentation without checking on collection basis	KZT 0 - KZT 180 000
11.2.7	Transfer of transferrable Letter of Credit	KZT 0 - KZT 90 000
11.2.8	Transfer of amendments under transferrable Letter of Credit	KZT 0 - KZT 45 000
11.2.9	Payment under transferable Letter of Credit in favor of the second beneficiary (for each payment)	KZT 0 - KZT 60 000
11.3	Documentary Collection	
11.3.1	Presentation:	
	– of Import Collection	KZT 0 - KZT 135 000
	– amendment of conditions of Import Collection	KZT 0 - KZT 15 000
11.3.2	Payment under the Documentary Collection	KZT 0 - As per tariffs of Section 3
11.3.3	Return of unpaid documents as part of Documentary Collection	KZT 0 - KZT 15 000
11.4	Guarantees	
11.4.1	Issuance:	
	– of bid bonds against 100% cash cover	KZT 0 - KZT 225 000
	– of guarantee (except bid bonds) against 100% cash cover	KZT 0 - 1,5% per annum (min. KZT 90 000)
	– of guarantee against other types of collateral (under credit facility)	KZT 0 - As per agreement (min. KZT 135 000)
11.4.2	Issuance of guarantees against applications received from 16:00 till 17:00 ²³	KZT 0 - KZT 45 000
11.4.3	Demand handling fee, including fee for payment under guarantee	KZT 0 - KZT 270 000
11.4.4	Amendment fee (per each amendment)	KZT 0 - KZT 45 000
11.4.5	Amendment fee (increase of amount or extension of validity period)	KZT 0 - As per agreement (min. KZT 135 000)
11.4.6	Cancellation of guarantee before expiry with receipt of beneficiary's consent	KZT 0 - KZT 45 000
11.4.7	Advising of:	
	– export guarantee	KZT 0 - KZT 67 500
	– amendment of export guarantee (per each amendment)	KZT 0 - KZT 45 000
11.5	Promissory note	
11.5.1	Promissory note discounting	KZT 0 - As per agreement (min. KZT 135 000)
11.5.2	Protest on promissory note	KZT 0 - KZT 50 000
11.5.3	Notary certification of promissory note (per each page)	KZT 0 - KZT 5 000
11.5.4	Domiciliation of promissory note	KZT 0 - As per agreement ³
11.5.5	Other services on promissory note	KZT 0 - As per agreement ³

11.6	Other trade products services	
11.6.1	Other Trade products services	KZT 0 - As per agreement ³

³. Subject to terms, conditions and scope of service.

12.	BROKERAGE SERVICES ²⁵	
12.1	Opening of personal account	KZT 0 - 10 MCI ⁴
12.2	Statement on personal account / report on the personal account transactions (upon client's request)	KZT 0 - KZT 10 000
12.3	Maintenance of personal account for the securities and other financial instruments	KZT 0 - KZT 20 000
12.4	Securities / financial instruments transfer	KZT 0 - 10 MCI
12.5	Registration of pledge operations	KZT 0 - 10 MCI
12.6	REPO transaction with state securities	KZT 0 - 6% of the income / expense amount (min. KZT 1 000)
12.7	Purchase / sale of state securities	KZT 0 - 2% of the operation amount (min. KZT 1 000)

⁴. MCI- monthly calculation index, established at the date of operation.

Notes:

1. The Bank sets the above-mentioned limit values (lower and upper limits) of the tariffs for the legal entities. In case of changing the legal requirements to limit values, the limit values established by the acting legislation of the Republic of Kazakhstan are prevail over the limit values established in this Annex.

2. The Bank is entitled to charge client the fee at the value of 0.3% of the conversion amount in case of default of the pre-agreed foreign currency conversion for amount more than USD 10 000 (or equivalent in a foreign currency).

3. The Bank is entitled to assign to the client all expenses incurred by the Bank as a result of actual costs / fees of the third parties related to the provision of services.

4. The Bank sets the above-mentioned limit values (lower and upper limits) of the tariffs are applicable to all legal entities (including financial institutions).

Annex No. 4
to the Regulations on General Terms and Conditions
of Conducting the Operations for the Legal Entities
approved by the Board of Directors of Altyn Bank JSC
(Subsidiary Bank of Halyk Bank JSC)
(Minutes No. 12 dated May, 12 2017).

**Limit terms for decision making on banking services provision for legal entities
by Altyn Bank JSC (Subsidiary Bank of Halyk Bank JSC)**

№	Type of service	Tariffs
1.	BANK ACCOUNTS	
1.1	Opening of current / correspondent / saving account	Within 10 business days ¹
1.2	Closure of current / correspondent / saving account	Within 10 business days ²
1.3	Opening of conditional bank deposit account- guarantee deposit account for foreign specialists	Within 10 business days ¹
1.4	Opening of conditional bank deposit account- liquidation fund purposes of suboil users	Within 10 business days ¹

⁵ From the moment the client submits the last of the documents requested by the Bank in accordance with the requirements of the legislation of the Republic of Kazakhstan and the Bank's internal procedures.

⁶ From the moment the client submits the necessary application requested by the Bank in accordance with the requirements of the legislation of the Republic of Kazakhstan and in the absence of any restrictions (account blocking on the basis of a court decision or tax authority order).

2.	CASH OPERATIONS	
	Operational time for cash withdrawal and deposit from 09:00 till 17:00 (Astana time)	
2.1	Cash deposit in national currency, including from third parties	Within the same business day
2.2	Cash withdrawal in national currency	Within the same business day
2.3	Cash deposit in foreign currency, including from third parties	Within the same business day
2.4	Cash withdrawal in foreign currency	Within the same business day

3.	TRANSFERS / PAYMENTS	
3.1	In national currency	
	Via "Altyn Online" system received from 9:00 till 15:00 (Astana time) unless otherwise provided by the tariffs	
3.1.1	External transfer / payment	Within 2 business days (till 31.05.2017) Within 1 business day (from 01.06.2017)
3.1.2	Internal transfer / payment within the Bank between accounts of the client(s)	Within 1 business day
3.1.3	External transfer / payment in MT 102 format (social, pension payments, salary and others)	Within 2 business days (till 31.05.2017) Within 1 business day

		(from 01.06.2017)
	Paper based received from 9:00 till 13:00 (Astana time) unless otherwise provided by the tariffs	
3.1.4	External transfer / payment	Within 2 business days (till 31.05.2017) Within 1 business day (from 01.06.2017)
3.1.5	Internal transfer / payment within the Bank between accounts of the client(s)	Within 1 business day
3.1.6	External transfer / payment in MT 102 format (social, pension payments, salary and others) in paper with electronic file provision	Within 2 business days (till 31.05.2017) Within 1 business day (from 01.06.2017)
3.1.7	External transfer / payment in MT 102 format (social, pension payments, salary, and others) in paper without electronic file provision	Within 2 business days (till 31.05.2017) Within 1 business day (from 01.06.2017)
	Others	
3.1.8	Incoming transfer / payment	Within 2 business days (till 31.05.2017) Within 1 business day (from 01.06.2017)
3.1.9	Investigations on status of transfer / payment	Within 3 business days ³
3.1.10	Assistance in return of outgoing transfer / payment	Within 3 business days ³
3.1.11	Adjustment of details of outgoing transfer / payment	Within 2 business days (till 31.05.2017) Within 1 business day (from 01.06.2017)
3.1.12	Cancelation of outgoing transfer / payment before KISC processing	Within 1 business day
3.2	In foreign currency	
	Via "Altyn Online" system received from 9:00 till 15:00 (Astana time) unless otherwise provided by the tariffs	
3.2.1	External transfer / payment	Within 3 business days
3.2.2	Internal transfer / payment within the Bank between accounts of the client(s)	Within 1 business day
	Paper based received from 9:00 till 13:00 (Astana time) unless otherwise provided by the tariffs	
3.2.3	External transfer / payment	Within 3 business days
3.2.4	Internal transfer / payment within the Bank between accounts of the client(s)	Within 1 business day
	Conversion	
3.2.5	Conversion received: – from 9:00 to 15:00 via «Altyn Online» system – from 9:00 to 13:00 on paper based	Within 3 business days
	Others	
3.2.6	External transfer / payment	Within 3 business days
3.2.7	Return of incoming transfer / payment in foreign currency to the remitter (fee is charged in the equivalent from the amount of incoming transfer /	Within 3 business days

	payment)	
3.2.8	Investigations on status of transfer / payment	Within 3 business days ³
3.2.9	Assistance in return of outgoing transfer / payment	Within 3 business days ³
3.2.10	Adjustment of details of outgoing transfer / payment	Within 3 business days
3.2.11	Cancellation of outgoing transfer / payment before SWIFT processing	Within 1 business day

⁷ This time limit applies only to the initial request to the intermediary bank.

4.	INTERBANK TRANSFERS / PAYMENTS (via SWIFT, for financial institutions only)	
	Instruction for transfer / payment and conversion received from 9:00 till 15:00 (Astana time)	
4.1	External transfer / payment in national currency	Within 2 business days (till 31.05.2017) Within 1 business day (from 01.06.2017)
4.2	External transfer / payment in foreign currency	Within 3 business days
4.3	Internal transfer / payment	Within 1 business day
4.4	Incoming transfer / payment	a) in national currency Within 2 business days (till 31.05.2017) Within 1 business day (from 01.06.2017) b) in foreign currency Within 3 business days

5.	CURRENCY CONTROL	
	Operational time for receiving documents for contract registration, adoption of amendments to contracts with registration and transfers / payments-from 09:00 till 15:00 (Astana time)	
5.1	Contract registration (within 2 business days)	Within 2 business days
5.2	Urgent contract registration (within 1 business day)	Within 1 business day
5.3	Adoption of amendments to the contract with registration (within 2 business days)	Within 2 business days
5.4	Notification on the movement of funds, goods, works and services under a currency agreement (for each notice)	Within 3 business days

6.	«ALTYN ONLINE» SYSTEM	
6.1	Registration in «Altyn Online» system	Within 3 months
6.2	Installation and training in client's office	Within 3 months

7.	LENDING / FINANCING	
7.1	Lending / financing/ refinancing	Within 6 months

8.	CORPORATE CARDS¹⁶	
8.1	Opening, maintenance, closing of the current account for card transactions and issuance / re-issuance, servicing, closure of the corporate card	
8.1.1	Opening of the current account for card transactions	Within 10 business days ⁴
8.1.2	Issue / re-issue of the corporate card	Within 2 months

8.1.3	Closing of the current account for card transactions / corporate card	Within 10 business days ⁵
8.2	Receipt/ withdraw operations	
8.2.1	Replenishment of current account for card transactions by wire transfer	a) in national currency Within 2 business days (till 31.05.2017) Within 1 business day (from 01.06.2017) b) in foreign currency Within 3 business days
8.2.2	Cash withdrawal in ATMs: – in national currency	Within 24 hours
	– in foreign currency	Within 24 hours
8.2.3	Service in the trade and service enterprises (payment through POS-terminals)	Within 24 hours
8.2.4	Customs payments (payment through POS-terminals) using corporate card	Within 2 business days (till 31.05.2017) Within 1 business day (from 01.06.2017)
8.3	Account statement	
8.3.1	Monthly statement on the current account for card transactions (1 time per month)	Within 1 month
8.3.2	Additional statement / duplicate of statement on the current account for card transactions upon client's written request	Within 1 month
8.4	Corporate card blocking	
8.4.1	Blocking of the corporate card due to loss, theft, damage with data entering into the stop-list (full block)	Within 24 hours
8.4.2	Blocking of the corporate card due to loss, theft, damage without data entering into the stop-list (partial block)	Within 24 hours
8.5	Change of credit limit / restrictions on the corporate card	Within 3 business days

^{8.} From the moment the client submits the last of the documents requested by the Bank in accordance with the requirements of the legislation of the Republic of Kazakhstan and the Bank's internal procedures.

^{9.} From the moment the client submits the necessary application requested by the Bank in accordance with the requirements of the legislation of the Republic of Kazakhstan and in the absence of any restrictions (account blocking on the basis of a court decision or tax authority order).

9.	CERTIFICATES	
	Operational time for receiving requests for certificates from 09:00 till 16:00 (Astana time)	
9.1	On account turnovers	Within 10 business days
9.2	On accounts opened	Within 10 business days
9.3	Bid certificate (confirmation on absence of overdue loan indebtedness)	Within 10 business days
9.4	On balances	Within 10 business days
9.5	In respect of tax withheld on accrued interest	Within 10 business days
9.6	Information on accrued interest on current accounts / deposits	Within 10 business days
9.7	Certificates-confirmations related to credit facilities under credit limits, information on accrued/paid interest, fees, principal, information on outstanding liabilities, etc (no more than once a month) (preparation of certificate takes 3 business days)	Within 3 business days

9.8	Additional certificates-confirmations related to credit facilities under credit limits, information on accrued/paid interest, fees, principal, information on outstanding liabilities, etc (preparation of certificate takes 5 business days)	Within 10 business days
9.9	Issuance of other information certificate (preparation of certificate takes 5 business days)	Within 10 business days
9.10	On guarantee deposit accounts for foreign specialists	Within 10 business days
9.11	Audit confirmation (preparation of certificate takes 5 business days)	Within 10 business days
9.12	Certificate with historical data-more than 6 months	Within 20 business days

10. GENERAL SERVICES

10.1	Account statements via «Altyn Online» system	Within 1 month
10.2	Account statements / duplicate upon client's written request	Within 1 month
10.3	SWIFT statements in MT 940 format (monthly fee)	Within 1 month
10.4	SWIFT statements in MT 950 format (monthly fee)	Within 1 month
10.5	FASTI statements in MT 998 / XML format (monthly fee)	Within 1 month
10.6	SWIFT message in MT900 / 910 format (for financial institutions only)	Within 1 month
10.7	Courier services:	
	– within Kazakhstan	Within 6 months
	– International	Within 6 months
10.8	Queries / responses sent via SWIFT	Within 10 business days
10.9	Payment order preparation as per client's request	a) in national currency Within 2 business days (till 31.05.2017)
		Within 1 business day (from 01.06.2017)
	b) in foreign currency	Within 3 business days
10.10	Hard copies / duplicates of bank documents from client's files, bank account agreements, payment orders and others	Within 1 month
10.11	Advisory service	Within 6 months
10.12	Other services	Within 6 months

11. TRADE OPERATIONS

11.1	Import Letters of Credits	
11.1.1	Letter of Credit/ Standby LC issuance fee:	Within 3 business days ⁶
	– 100% cash cover	
	– other types of collateral (under credit facility)	Within 20 business days ⁷
11.1.2	Letter of Credit / Standby LC amendment fee (per each amendment)	Within 3 business days
11.1.3	Letter of Credit / Standby LC amendment fee (increase of amount or extension of validity period)	Within 3 business days ⁷
11.1.4	Documents checking fee (per each set of documents), including fee for payment under Letter of Credit	Within 5 business days
11.1.5	Standby LC demand handling fee	Within 5 business days
11.1.6	Discounting of documents under Letter of Credit payable by deferred	Within 5 business days

	payment	after receiving a request for discounting
11.1.7	Cancellation of Letter of Credit/ Standby LC before expiry with receipt of beneficiary's consent	Within 3 business days ⁸

¹⁰. The service will be provided within mentioned time limit upon availability of approved credit facility.

¹¹. The service will be provided within mentioned time limit upon availability of approved credit facility and necessary documents.

¹². This time limit applies only to the initial request to the beneficiary bank.

11.2	Export Letters of Credit	
11.2.1	Advising of:	Within 3 business days
	– Export Letter of Credit	
	– amendment of Export Letter of Credit (per each amendment)	Within 3 business days
11.2.2	Confirmation of Export Letter of Credit	Within 3 business days ⁹
11.2.3	Negotiation / discounting under Export Letter of Credit (payment at sight or with deferred payment)	Within 5 business days
11.2.4	Documents checking fee (per each set of documents)	Within 5 business days
11.2.5	Documents handling fee / presentation without checking on collection basis	Within 3 business days
11.2.6	Transfer of transferrable Letter of Credit	Within 3 business days after receiving the letter of credit transfer instructions
11.2.7	Transfer of amendments under transferrable Letter of Credit	Within 3 business days

¹³. The service will be provided within mentioned time limit upon availability of approved credit facility and necessary documents.

11.3	Documentary Collection	
11.3.1	Presentation:	Within 3 business days
	– of Import Collection	
	– amendment of conditions of Import Collection	Within 3 business days
11.3.2	Payment under the Documentary Collection	As per tariffs of Section 3
11.3.3	Return of unpaid documents as part of Documentary Collection	Within 3 business days after receiving the remitting bank's instructions

11.4	Guarantees	
11.4.1	Issuance:	Within 3 business days ¹⁰
	– of bid bonds against 100% cash cover	
	– of guarantee (except bid bonds) against 100% cash cover	Within 3 business days ¹⁰
	– of guarantee against other types of collateral (under credit facility)	Within 20 business days ¹⁰
11.4.2	Demand handling fee, including fee for payment under guarantee	Within 5 business days
11.4.3	Amendment fee (per each amendment)	Within 3 business days
11.4.4	Amendment fee (increase of amount or extension of validity period)	Within 3 business days ¹⁰
11.4.5	Cancellation of guarantee before expiry with receipt of beneficiary's consent	Within 3 business days ¹¹
11.4.6	Advising of:	Within 3 business days
	– export guarantee	
	– amendment of export guarantee (per each amendment)	Within 3 business days

¹⁴. The service will be provided within mentioned time limit upon availability of approved credit facility and necessary documents.

15. This time limit applies only to the initial request to the beneficiary bank.

11.5	Promissory note	
11.5.1	Promissory note discounting	Within 10 business days after presentation of a complete package of documents and if the credit facility is available
11.5.2	Protest on promissory note	Within 2 business days after the date of payment of the bill
11.5.3	Notary certification of promissory note (per each page)	Within 10 business days
11.5.4	Domiciliation of promissory note	Within 6 months
11.5.5	Other services on promissory note	Within 6 months
11.6	Other trade products services	
11.6.1	Other Trade products services	Within 6 months ¹²

^{16.} Subject to terms, conditions and scope of service, the requirements of the legislation of the Republic of Kazakhstan and the period for obtaining the internal approvals from the Bank authorized bodies.

12.	BROKERAGE SERVICES	
12.1	Opening of personal account	Within 1 business day
12.2	Statement on personal account / report on the personal account transactions (upon client's request)	Within 1 business day
12.3	Maintenance of personal account for the securities and other financial instruments	During the validity of the brokerage services agreement
12.4	Securities / financial instruments transfer	Within 1 business day
12.5	Registration of pledge operations	Within 3 business days
12.6	REPO transaction with state securities	Within 1 business day
12.7	Purchase / sale of state securities	Within 1 business day

Notes: The Bank sets the above-mentioned limit terms for the decision-making on banking services provision for legal entities. In case of changing legal requirements to limit terms, the limit terms established by the acting legislation of the Republic of Kazakhstan are prevail over the limit terms established in this Annex.