

BASIC RATES FOR PRIVATE INDIVIDUALS ,
assigned to the Premier-Banking segment of ForteBank JSC (hereinafter - Customers)

Assignment of the private individuals to the Premier-Banking segment is performed in accordance with the internal regulatory documents of the Bank.

№	Transaction type	Rate	Note
A	1	2	3
1.	BANK ACCOUNT OPENING, MAINTENANCE AND CLOSURE, including VAT		
1.1.	Current account opening	KZT 0	
1.2.	Current account maintenance*		
1.2.1.	for the Customers who have, jointly with their family members, made deposits at the Bank and/or placed bonds at the Bank issued by the Bank and distributed among the Premier customers in the total amount from 200 000.0 US dollars/200 000.0 euro/100 000 000 tenge to 1 000 000.00 US dollars / 1 000 000.00 euro / 500 000 000 tenge	KZT 0	Up to 4 family members, including the primary depositor - citizen of the Republic of Kazakhstan and a person with a residence permit in the Republic of Kazakhstan. This rate is charged from the Customer and their family member whose deposits are included into the total value when this rate is made available, according to the procedure stipulated by the by-law(s) of the Bank. The rate is not applicable to the primary depositor who is a foreign national.
1.2.2.	for the Customers who have, jointly with their family members, made deposits at the Bank and/or placed bonds at the Bank issued by the Bank and distributed among the Premier customers in the total amount of 1 000 000.00 US dollars / 1 000 000.00 euro / 500 000 000 tenge and above.	KZT 0	Up to 6 family members, including the primary depositor - citizen of the Republic of Kazakhstan and a person with a residence permit in the Republic of Kazakhstan. For the primary depositor who is a foreign national. This rate is charged from the Customer and their family member whose deposits are included into the total value when this rate is made available, according to the procedure stipulated by the by-law(s) of the Bank.

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A	1	2	3
1.2.3.	for the Customers who have deposits with the Bank and/or placed bonds at the Bank issued by the Bank and distributed among the Premier customers in the total amount below 200 000.0 US dollars/200 000.0 euro/100 000 000 tenge	KZT 300 000 KZT 500 000 KZT 600 000 KZT 1 000 000	The current account maintenance fee is payable on the date when the Customer signs the appropriate application (for the first year) and annually afterwards, according to the procedure stipulated by the by-law(s) of the Bank and the terms of the application. KZT 300 000 – applies to clients who are citizens of the Republic of Kazakhstan and persons who have a residence permit in the Republic of Kazakhstan and reside in other cities, except for Almaty and Astana; * KZT 600 000 - applies to clients who are foreign nationals residing in other cities, except for Almaty and Astana; * KZT 500 000 – applies to clients who are citizens of the Republic of Kazakhstan and persons who have a residence permit in the Republic of Kazakhstan and receive serviced at the Premier Centers in Astana or Almaty; KZT 1 000 000 – applies to clients who are foreign nationals and receive service at the Premier Centers in Astana or Almaty; *if a customer applies to the Premier Centers in Astana or Almaty for banking services more than twice a month, they will be charged a current account maintenance fee in accordance with the rates for Astana and Almaty.
1.2.4	Providing an account statement over the course of the transaction	KZT 0	
1.3.	Current account closure, including VAT.	KZT 0	
<i>Note: In the context of this attachment, the term “family member” means “close relatives – parents (a parent), a spouse, children, adoptive parents, siblings and half-siblings, grandparents and grandchildren”, whose deposits count towards the total value.</i>			
2.	CASH TRANSACTIONS, including VAT		
2.1.	In the national currency		
2.1.1.	Omitted		
2.1.1.1.		Omitted	Omitted
2.1.2.	Cash withdrawal from the savings accounts		
2.1.2.1.	if a deposit (part thereof) has been placed on the account for fewer than 15 days	1,5 %, min KZT 1200	Of the amount of withdrawal and regardless of the method of acceptance. This fee shall not be applied in case of withdrawal of funds received on the savings account of the Customer from the deposit-guarantee of the Bank
2.1.2.2.	if a deposit (part thereof) has been placed on the account for more than 15 days	KZT 0	

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A	1	2	3
2.1.3.	Cash withdrawal from a current account, except for: *	KZT - 0 1,5 %, min KZT 1200	of the withdrawal amount KZT 0 – issue of pensions, social security, and other welfare benefits KZT 0 of loan proceeds within the framework of the retail and Premier lending products *Withdrawal of cash from the current accounts accessed by means of a payment card is subject to the rates provided for the payment cards
2.1.3.1.	Funds received from the savings accounts of the private individuals opened with the Bank	KZT 0 *	Regardless of the receipt method (including cashless conversion of funds, except for ForteForex); *if the funds received on a current account from a savings account have been kept on the savings account for fewer than 15 days, the rate shall be charged in accordance with the paragraph 2.1.2.1. hereof
2.1.4.	Recount of cash (banknotes) without depositing into a bank account	KZT 2000	Per one hundred banknotes
2.2.	In foreign currency		
2.2.1.	Cash withdrawal from a savings account		
2.2.1.1.	When placing a deposit (a part thereof) on the account for fewer than 15 days	1,5 %, min KZT 1200	of the withdrawal amount
2.2.1.2.	When placing a deposit (a part thereof) on the account for fewer than 15 days	KZT 0	
2.2.2.	Cash withdrawal from a current account, except for:	1,5 %, min KZT 1200	of the withdrawal amount. Withdrawal of cash from the current accounts accessed by means of a payment card is subject to the rates provided for the payment cards
2.2.2.1.	Funds received from the savings accounts of the private individuals opened with the Bank	KZT 0*	Regardless of the receipt method (including cashless conversion of funds, except for ForteForex); *if the funds received on a current account from a savings account have been kept on the savings account for fewer than 15 days, the rate shall be charged in accordance with the sub-paragraph 2.2.2. hereof
2.2.3.	Recount of cash (banknotes) without depositing into a bank account	KZT 2000	Per one hundred banknotes

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A	1	2	3
2.2.4	Acceptance and recount of cash with depositing into a bank account of the Bank	30% 2% 0%	30% - in Russian rubles; *2% - in US dollars (except for the banknotes with new design, as well as the banknotes with unchanged design) 0% - other currencies (*) the fee shall not be charged for the US dollars with new design, as well as the banknotes with unchanged design issued during the following period: - 1 dollar - since 1963 (unchanged design); - 2 dollars - since 1975; (unchanged design); - 5 dollars - since 2008; - 10 dollars - since 2006; - 20 dollars - since 2003; - 50 dollars - since 2004; - 100 dollars - since 2013.
3.	TRANSFER TRANSACTIONS, including VAT		
3.1.	In national currency		
3.1.1.	Intra-bank transfers		
3.1.1.1.	Between the accounts of different customers; Between the accounts of one Customer opened for him/her as for a private individual or private entrepreneur, professional mediator, private notary, lawyer, or private enforcement officer	0,3%, min KZT 2000, max KZT 10 000	of the transfer amount
3.1.1.2	Between the accounts of one Customer	KZT 0	
3.1.2.	Transfers in favor of customers of other banks		
3.1.2.1.	- payments with a current value date (from 9:00 a.m. until 4:00 p.m., Astana time)	0,4%, min KZT 2000, max KZT 10 000	1. Of the transfer amount. 2. The fee shall not be charged upon transfer of funds received as a loan within the framework of the state lending programs. 3. The rate shall also be used upon transfer of funds without a bank account opening in favor of a legal entity
3.1.2.2.	- payments with a current value date, provided the Bank is capable (from 4:00 p.m. until the close of business)	0,3%, min KZT 2000, max KZT 24 000	
3.1.2.3.	Omitted		

№	Transaction type	Rate	Note
A	1	2	3
3.1.3.	Changes to the terms of an outstanding payment document or other document of the Customer accepted by the Bank, in the payment details only (provided the Bank is capable), including VAT		
3.1.3.1.	Intra-bank	KZT 0	
3.1.3.2.	External	KZT 0	
3.1.4.	Cancellation within one business day for an outstanding payment document or other document of the Customer accepted by the Bank (provided the Bank is capable), including VAT		
3.1.4.1.	Intra-bank	KZT 15 000	The fee shall be payable by the Customer on a one-time basis, on the grounds of a free-form application
3.1.4.2.	External	KZT 15 000	The fee shall be payable by the Customer on a one-time basis per each document, on the grounds of a free-form application
3.1.5.	Conducting investigation regarding transfers on the grounds of a Customer's request, including VAT	KZT 15 000	The "investigation" means establishing the reasons for the untimely performance/failure to perform a transfer/payment within the limits of the Bank actions.
3.2.	In foreign currency		
3.2.2.	Intra-bank transfers		
3.2.2.1.	Between the accounts of different customers; Between the accounts of one Customer opened for him/her as for a private individual or private entrepreneur, professional mediator, private notary, lawyer or private enforcement officer	0,35 %, min KZT 2000, max KZT 15 000	of the transfer amount
3.2.2.2.	Between the accounts of one Customer	KZT 0	
3.2.3.	Transfers (payments) in favor of the Customers of other banks in the account currency		
3.2.3.1.	At the expense of the remitter OUR (The commission fees of the Remitter Bank and Correspondent Bank shall be paid at the expense of the Remitter – a Customer of ForteBank JSC, and the commission fees of the Intermediary Bank, Beneficiary Bank, as well as the third-party Banks participating in the payment routing, shall be paid at the expense of the Beneficiary from the transfer amount)		
3.2.3.1.1.	in USD	0,4%, min KZT 8 500, max KZT 180 000 KZT 12 000*	of the transaction amount *upon transfer of funds within the framework of relations with ForteFinance JSC / Centras Kommesk Life JSC
	in EUR	0,4%, min KZT 14 500, max KZT 180 000 KZT 14 500*	of the transaction amount *upon transfer of funds within the framework of relations with ForteFinance JSC / Centras Kommesk Life JSC

№	Transaction type	Rate	Note
A	1	2	3
	in other currencies, except for CIS currencies, USD and EUR	0,4%, min KZT 14 500, max KZT 180 000 KZT 14 500*	of the transaction amount *upon transfer of funds within the framework of relations with ForteFinance JSC / Centras Kommesk Life JSC
3.2.3.1.2.	in RUB and CIS currencies	0,3%, min KZT 6 000, max KZT 90 000 KZT 6 000*	of the transaction amount *upon transfer of funds within the framework of relations with ForteFinance JSC / Centras Kommesk Life JSC
3.2.3.2.	<i>At the expense of the remitter "OUR-OUR" a guaranteed payment (The commission fees of the Remitter Bank and all foreign banks participating in the payment chain shall be paid at the expense of the Remitter)</i>		
3.2.3.2.1.	in USD	0,7%, min KZT 24 000, max KZT 180 000 KZT 24 000*	of the transaction amount *upon transfer of funds within the framework of relations with ForteFinance JSC / Centras Kommesk Life JSC
3.2.3.3.	<i>At the expense of the beneficiary BEN (The commission fees of the Remitter Bank shall be paid at the expense of the Remitter – a Customer of ForteBank JSC, and the commission fees of the Correspondent Bank, Intermediary Bank and Beneficiary Bank shall be paid at the expense of the Beneficiary from the transfer amount)</i>		
3.2.3.3.1.	in USD/EUR	0,4%, min KZT 8 500, max KZT 84 000 KZT 12 000*	of the transaction amount *upon transfer of funds within the framework of relations with ForteFinance JSC / Centras Kommesk Life JSC
3.2.4.	Performance of a transfer within a business day with the “Same-day” value date, provided the Bank is technically capable	KZT 0	The rates for the transactions provided in the sub-paragraph 3.2.3. hereof are paid separately
3.2.5.	Performance of a transfer outside business hours with the “Same-day” value date, from 4:00 p.m. until 5:00 p.m. (provided the Bank is technically capable)	KZT 0	
3.2.6.	Cancellation, changes, adjustments of details of a non-performed payment document or other document of the Customer accepted by the Bank (provided the Bank is capable), including VAT		
3.2.6.1.	in USD/EUR	KZT 16 000	Shall be payable by the Customer on a one-time basis, on the grounds of a standard form application
3.2.6.2.	in RUB	KZT 6 000	
3.2.6.3.	in other currencies	KZT 16 000	
3.2.7.	Conducting investigation regarding transfers on the grounds of the Customer’s application, including VAT		
3.2.7.1.	in USD/EUR and in other foreign currencies, except for RUB	KZT 26 000	Per each transfer.
3.2.7.2.	in RUB	KZT 10 500	

№ A	Transaction type 1	Rate 2	Note 3			
3.2.7.3.	in other currencies	KZT 21 000	The “investigation” means establishing the reasons for the untimely performance/failure to perform a transfer/payment within the limits of the Bank actions.			
4.	SAFE BOX TRANSACTIONS for Premier centers in Almaty/Astana/Atyrau/Shymkent, including VAT					
4.1.	Safe box lease in Almaty and Astana		lease period is measured in calendar days			
4.1.1.	Premier-center in Almaty		1 month	3 months	6 months	1 year
	Small safe box 12 X 24 X 42 (12 096 cm³), 14 X 24 X 42 (14 112 cm³), including VAT		KZT 10 000	KZT 16 000	KZT 31 500	KZT 58 000
	Medium safe box 17 X 24 X 42 (17 136 cm³) including VAT		KZT 10 000	KZT 20 000	KZT 38 000	KZT 73 500
	Large safe box A 47,5 X 24 X 42 (47 880 cm³) including VAT		KZT 15 000	KZT 37 000	KZT 63 000	KZT 115 500
	Large safe box B 29,5 X 24 X 42 (29 736 cm³) including VAT		KZT 15 000	KZT 30 000	KZT 58 000	KZT 105 000
	Grand safe box 45 X 43 X 42 (81 270 cm³) including VAT		KZT 20 000	KZT 50 000	KZT 84 000	KZT 157 500
4.1.2.	Premier center in Astana		1 month	3 months	6 months	1 year
	Small safe box 17,5 X 30 X 40 (21 000 cm³) including VAT		KZT 15 800	KZT 32 000	KZT 58 000	KZT 100 000
	Medium safe box 30 x 30 x 40 (36 000 cm³) including VAT		KZT 21 000	KZT 47 500	KZT 73 500	KZT 147 000
	Large safe box 47,5 X 30 X 40 (57 000 cm³) including VAT		KZT 26 300	KZT 63 000	KZT 84 000	KZT 173 300
	Grand safe box 60 X 30 X 40 (72 000 cm³) including VAT		KZT 37 000	KZT 73 500	KZT 126 000	KZT 231 000
4.1.3.	omitted					
4.1.4.	omitted					
4.1.5.	Creation and replacement of a lock in case of forceful opening / compulsory forceful opening of an individual safe box, including VAT	KZT 42 000 KZT 210 000	Per one duplicate KZT 42 000 – applied to Almaty; KZT 210 000 – applied to Astana;			
4.1.6.	Storage of the Customer’s property in the Bank’s storeroom in case of a forceful opening of an individual safe box					
4.1.6.1.	Up to 1 month, including VAT	KZT 1100	Per day			

№	Transaction type	Rate	Note			
A	1	2	3			
4.1.6.2.	Beyond 1 month, including VAT	KZT 16 000	Per each full month; In case of storage for more than 1 month, but not for a full month – the settlement for the incomplete month shall be performed based on the number of days of storage within such incomplete month at the rate established in sub-paragraph 4.1.6.1. hereof			
4.1.7.	Providing a safe box lease over the period established in the individual safety deposit box lease agreement, including VAT		In case of storage over the period established in the individual safety deposit box lease agreement, the settlement shall be performed per each calendar day of the safe lease			
4.1.7.1.	Premier center in Astana		up to 1 month	up to 3 months	up to 6 months	6 months and beyond
	Small safe box 17,5 X 30 X 40 (21 000 cm ³) including VAT		KZT 15 800	KZT 32 000	KZT 58 000	KZT 100 000
	Medium safe box 30 x 30 x 40 (36 000 cm ³) including VAT		KZT 21 000	KZT 47 500	KZT 73 500	KZT 147 000
	Large safe box 47,5 X 30 X 40 (57 000 cm ³) including VAT		KZT 26 300	KZT 63 000	KZT 84 000	KZT 173 300
	Grand safe box 60 X 30 X 40 (72 000 cm ³) including VAT		KZT 37 000	KZT 73 500	KZT 126 000	KZT 231 000
4.1.7.2.	Premier center in Almaty		up to 1 month	up to 3 months	up to 6 months	6 months and beyond
	Small safe box 12 X 24 X 42 (12 096 cm ³), 14 X 24 X 42 (14 112 cm ³) including VAT		KZT 10 000	KZT 16 000	KZT 31 500	KZT 58 000
	Medium safe box 17 X 24 X 42 (17 136 cm ³) including VAT		KZT 10 000	KZT 20 000	KZT 38 000	KZT 73 500
	Large safe box A 47,5 X 24 X 42 (47 880 cm ³) including VAT		KZT 15 000	KZT 37 000	KZT 63 000	KZT 115 500
	Large safe box B 29,5 X 24 X 42 (29 736 cm ³) including VAT		KZT 15 000	KZT 30 000	KZT 58 000	KZT 105 000
	Grand safe box 45 X 43 X 42 (81 270 cm ³) including VAT		KZT 20 000	KZT 50 000	KZT 84 000	KZT 157 500
4.2.	Safe box lease on Atyrau and Shymkent					
4.2.1.	Safe box lease (including VAT):		Lease period is measured in calendar days			
			1 month	3 months	6 months	1 year
	Small safe box 80 x 246 x 450, 8856 (cm ³)		KZT 10 000	KZT 16 000	KZT 25 000	KZT 50 000
	Medium safe box 144 x 246 x 450, 15940,8 (cm ³)		KZT 10 000	KZT 20 000	KZT 35 000	KZT 60 000
	Large safe box 450 X 246 X 450, 49815(cm ³)		KZT 15 000	KZT 30 000	KZT 45 000	KZT 85 000
	Grand safe box 450 X 450 X 450, 91125 (cm ³)		KZT 20 000	KZT 50 000	KZT 65 000	KZT 100 000

№	Transaction type	Rate	Note			
A	1	2	3			
4.2.2.	Safe box lease when calculating the outstanding amount (including VAT):		up to 1 month	up to 3 months	up to 6 months	upwards of 6 months
	Small safe box 80 x 246 x 450, 8856 (cm³)		KZT 10 000	KZT 16 000	KZT 25 000	KZT 50 000
	Medium safe box 144 x 246 x 450, 15940,8 (cm³)		KZT 10 000	KZT 20 000	KZT 35 000	KZT 60 000
	Large safe box 450 X 246 X 450, 49815(cm³)		KZT 15 000	KZT 30 000	KZT 45 000	KZT 85 000
	Grand safe box 450 X 450 X 450, 91125 (cm³)		KZT 20 000	KZT 50 000	KZT 65 000	KZT 100 000
4.2.3	Lock replacement, including VAT	KZT 30 000		Per unit		
4.2.4	Storing the customer's property in the bank's storage room in the event of forced opening of the individual safe box (including VAT)*					
4.2.4.1	up to 1 month	KZT 350		Per day		
4.2.4.2	above 1 month	KZT 9500		Per each full month. Upon storing for upwards of 1 month, but for not a full month – the calculation for the incomplete month shall be made based on the number of days of storage in such incomplete month at the rate established by the sub-clause 4.2.4.1. hereof.		
5.	OTHER SERVICES					
5.1.	Providing statements upon the Customer's request, including VAT					
5.1.1.	- on existence of the bank accounts; - on accrued and paid deposit interest; - on currency exchange rates; - on cash flow on the accounts and confirmation of account balance; - providing other statement not listed herein	KZT 0				
5.2.	Issue of duplicates of the banking and financial documents, including VAT	KZT 0*				
5.3.	Providing copies of SWIFT regarding transfer transactions in foreign currency for any period of time, including VAT	KZT 0*				
5.4.	Omitted					

№	Transaction type	Rate	Note
A	1	2	3
5.5.	Consulting services regarding to matters of taxation, investment products, partner banks transactions, based on the Customer's application, with completion of the appropriate documents, if necessary (letters, certificates, etc.), including VAT, as well as under the contracts with the partners of the Premier-Banking Division	KZT 400 000	A one-time fee shall be payable prior to rendering of the service, per each instance of the service (regardless of the number of completed/drafted documents)
5.6.	Accelerated update of the information in a credit bureau upon the Customer's application, including VAT	KZT 0	within 3 days from the date of receipt of the Customer's application
5.7.	Conversion rejection fee, including VAT *	0,6% in USD 0,85% in other currencies	Of the amount of a foreign currency purchase/sale application, payable on the grounds of a written statement of rejection by the Customer *Changing the conversion amount is deemed to be equal to a rejection of application, at the amount of such change. Rejection of conversion (change of the amount) is possible only prior to processing of the Conversion Application by a Bank employee within an automated banking system (that is, prior to performance of write-off/crediting of the currency from/to the Customer's accounts)
5.8.	Loan arrangement	0% - 10%, with a single step increase interval of 0.01%	Of the loan amount, according to the terms of the product/program of the Bank and borrower categories approved by the Management Board of the Bank.

Note: The rates for the services not listed herein shall be applied according to the current service plans for the private individuals – customers of Fortebank JSC published on the website at: <https://forte.kz/>

The rates have been amended as per the resolution of the Commercial Directorate for Individuals (Minutes № 291/2026-1 dated 25.06.2026), taking effect starting from 06.07.2026.

The rates have been amended as per the resolution of the Tariff Committee (Minutes 03/2025-75 dated 26.12.2025; Minutes 03/2025-76 dated 31.12.2025), in Chapter 3. TRANSFER TRANSACTIONS, including VAT, clauses 3.1.1.1.; 3.1.2.1.; 3.1.2.2.; 3.2.2.1.; 3.2.3.1.1.; 3.2.3.1.2.; 3.2.3.2.1.; 3.2.3.3.1. effective as of 15.04.2026, remaining clauses shall become effective on 26.01.2026.;

The rates were amended as per the resolution of the Tariff Committee (Minutes № 03/2025-44 dated 08.08.2025), taking effect starting from 15.09.2025.

The rates were amended as per the resolution of the Tariff Committee (Minutes № 03/2025-31 dated 13.06.2025), taking effect starting from 27.06.2025.

The rates were amended as per the resolution of the Tariff Committee (Minutes №03/2025-28 dated 20.05.2025), taking effect starting from 16.06.2025.

The rates were amended as per the resolution of the Tariff Committee (Minutes 03/2024-30 dated 26.06.2024), taking effect starting from 08.07.2024.

The rates were amended as per the resolution of the Tariff Committee (Minutes №03/2024-16 dated 12.04.2024), taking effect starting from 02.05.2024.

***Note:** The Bank reserves the right, at its discretion, to establish different service terms for specific clients, as defined by the Bank's internal documents.