

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		
1.1.	Current account opening	KZT 0	
1.2.	Current account maintenance*		
1.2.1.	For the Customers who, jointly with the members of their families, placed at the Bank deposits and/or investments** via an organization conducting broker/dealer operations or operations related to investment portfolio management on the securities market, at the total amount of USD 300 000,0/EUR 300 000,0/KZT 120 000 000 (for Almaty and Astana) or USD 200 000,0/EUR 200 000,0/KZT 100 000 000 (for other cities) and up to USD 1 000 000 / EUR 1 000 000 / KZT 420 000 000.	KZT 0	<p>Up to 4 family members, including the primary depositor – a citizen of the Republic of Kazakhstan.</p> <p>This tariff is payable by the Customer and their family members whose deposits count towards the total value upon presentation of this tariff according to the procedure determined by the by-law(s) of the Bank.</p> <p>*At the time of placement of the investment at the organization conducting broker/dealer activities/investment portfolio management on the securities market, the Customer should be assigned to the Premier-Banking sector.</p> <p>The tariff does not apply to the primary depositor who is a foreign national.</p>
1.2.1.1	For the Customers who, jointly with their family members, have placed with the Bank deposits and/or investments* via an organization conducting broker/dealer activities or investment portfolio management on the securities market to the total amount upwards of USD 1 000 000/EUR 1 000 000/KZT 420 000 000	KZT 0	<p>Up to 6 family members, including the primary depositor – a citizen of the Republic of Kazakhstan.</p> <p>For the primary depositor who is a foreign national.</p> <p>This rate is payable by the Customer and their family members whose deposits count towards the total value upon presentation of this rate according to the procedure determined by the internal document(s) of the Bank.</p> <p>*At the time of placement of the investment at the organization conducting broker/dealer activities/investment portfolio management on the securities market, the Customer should be assigned to the Premier-Banking sector.</p>

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1.2.2.	For the Customers who, jointly with the members of their families, placed at the Bank deposits and/or investments* via an organization conducting broker/dealer operations or operations related to investment portfolio management on the securities market, at the total amount of at least USD 300 000,0/EUR 300 000,0/KZT 120 000 000 (for Almaty and Astana) or USD 200 000,0/EUR 200 000,0/KZT 100 000 000 (for other cities).	KZT 0 KZT 250 000** KZT 350 000 KZT 500 000	<p>The current account maintenance tariff is payable on the date of signing of the appropriate application (for the first year) by the Customer/their family member, and, subsequently, on an annual basis, according to the procedure established by the by-law(s) of the Bank and by the application terms.</p> <p>This tariff is payable by the Customer and their family members whose deposits count towards the total value upon presentation of this tariff according to the procedure determined by the by-law(s) of the Bank.</p> <p>KZT 250 000 is applied to the primary account owners who are citizens of the Republic of Kazakhstan, residing in other cities;</p> <p>KZT 350 000 is applied to the primary account owners who are citizens of the Republic of Kazakhstan, receiving service at the Premier-centers in Astana and Almaty;</p> <p>KZT 500 000 is applied to the primary account owners who are Customers, foreign nationals;</p> <p>KZT 0 – up to 2 family members, including the primary depositor who is a citizen of the Republic of Kazakhstan and has paid the current account maintenance fee.</p> <p>*At the time of placement of the investment at the organization conducting broker/dealer activities/investment portfolio management on the securities market, the Customer should be assigned to the Premier-Banking sector.</p> <p>**if a customer contacts a Premier-center in Astana or Almaty in order to receive banking services more than 2 times a month, the current account maintenance fee shall be payable as per the tariffs of Astana and Almaty.</p>
1.2.3	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		
2.1.	In the national currency		
2.1.1.	Payments into the budget		
2.1.1.1.	Taxes and other compulsory payments into the budget	1,5%, min KZT 500 upwards of KZT 100 000 - 1 %, min KZT 1500	per each payment

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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	1,2 %, min KZT 1000	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	
2.1.3.	Cash withdrawal from a current account, except for: *	1,2 %, min KZT 1000	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
2.1.3.1.	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 1000	Per one hundred banknotes
2.2.	In foreign currency		
2.2.1.	Cash withdrawal from a savings account		
2.2.1.1.	at the Bank branch where the savings account was opened, upon placement of the deposit (a part thereof):		
	fewer than 15 days	1,2 %, min KZT 1000	of the withdrawal amount this rate shall not be charged if a fee established by the sub-paragraph 2.2.1.2. hereof is payable
	more than 15 days	KZT 0	
2.2.1.2.	at another Bank branch (provided the Bank is capable):		
		1,2%, min KZT 1000 KZT 0*	of the withdrawal amount *KZT 0 – shall be applied upon withdrawal of funds from the Premier segment Customer's savings account, as well as upon meeting the condition of placement of the deposit (a part thereof) on a savings account for fewer than 15 days
2.2.2.	Cash withdrawal from a current account, except for:	1,2%, min KZT 1000	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

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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 1000	Per one hundred banknotes
2.2.4	Acceptance and recount of cash with depositing into a bank account of the Bank	25% 0%	25% - in Russian rubles; 0% - other currencies
3.	TRANSFER TRANSACTIONS		
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	0,25%, min KZT 1000, max KZT 5 000	 of the transfer amount
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., Nur-Sultan time)	0,3%, min KZT 1500, max KZT 5 000	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 1 500, max KZT 20 000	
3.1.2.3.	Omitted		
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		

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3.1.4.1.	Intra-bank	KZT 13 000	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 13 000	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 13 000	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 between the Customers		
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	0,25 %, min KZT 500, max KZT 5 000	of the transfer amount
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	0,35%, min KZT 7 000, max KZT 150 000 KZT 10 000*	of the transaction amount *upon transfer of funds within the framework of relations with ForteFinance JSC / Centras Kommesk Life JSC
	in EUR	0,35%, min KZT 12 000, max KZT 150 000 KZT 12 000*	of the transaction amount *upon transfer of funds within the framework of relations with ForteFinance JSC / Centras Kommesk Life JSC
	in other currencies, except for CIS currencies, USD and EUR	0,35%, min KZT 12 000, max KZT 80 000 KZT 12 000*	of the transaction amount *upon transfer of funds within the framework of relations with ForteFinance JSC / Centras Kommesk Life JSC
3.2.3.1.2.	in RUB and CIS currencies	0,25%, min KZT 5 000, max KZT 75 000 KZT 5 000*	of the transaction amount *upon transfer of funds within the framework of relations with ForteFinance JSC / Centras Kommesk Life JSC
3.2.3.2.	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)		

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3.2.3.2.1.	in USD	0,6%, min KZT 20 000, max KZT 150 000 KZT 20 000*	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	0,3%, min KZT 7 000, max KZT 70 000 KZT 10 000*	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 15 000	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 5 000				
3.2.6.3.	in other currencies	KZT 15 000				
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 25 000	Per each transfer. The “investigation” means establishing the reasons for the untimely performance/failure to perform a transfer/payment within the limits of the Bank actions.			
3.2.7.2.	in RUB	KZT 10 000				
3.2.7.3.	in other currencies	KZT 20 000				
4.	SAFE BOX TRANSACTIONS					
4.1.	Safe box lease		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 cm ³), 14 X 24 X 42 (14 112 cm ³), including VAT		KZT 6 000	KZT 15 000	KZT 30 000	KZT 55 000
	Medium safe box 17 X 24 X 42 (17 136 cm ³) including VAT		KZT 8 000	KZT 18 000	KZT 36 000	KZT 70 000

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A	1	2	3			
	Large safe box A 47,5 X 24 X 42 (47 880 cm ³) including VAT		KZT 12 000	KZT 35 000	KZT 60 000	KZT 110 000
	Large safe box B 29,5 X 24 X 42 (29 736 cm ³) including VAT		KZT 10 000	KZT 28 000	KZT 55 000	KZT 100 000
	Grand safe box 45 X 43 X 42 (81 270 cm ³) including VAT		KZT 18 000	KZT 45 000	KZT 80 000	KZT 150 000
4.1.2.	Premier-center in Nur-Sultan		1 month	3 months	6 months	1 year
	Small safe box 17,5 X 30 X 40 (21 000 cm ³) including VAT		KZT 15 000	KZT 30 000	KZT 55 000	KZT 95 000
	Medium safe box 30 x 30 x 40 (36 000 cm ³) including VAT		KZT 20 000	KZT 45 000	KZT 70 000	KZT 140 000
	Large safe box 47,5 X 30 X 40 (57 000 cm ³) including VAT		KZT 25 000	KZT 60 000	KZT 80 000	KZT 165 000
	Grand safe box 60 X 30 X 40 (72 000 cm ³) including VAT		KZT 35 000	KZT 70 000	KZT 120 000	KZT 220 000
4.1.3.	Safe box lease with acceptance of money for safe custody in escrow (during intermediary services of the Bank under the real estate purchase and sale transactions), including VAT	KZT 10 000 + fee provided in par. 4.1.1. and 4.1.2. hereof				
4.1.4.	Creating a key duplicate, including VAT	KZT 30 000 KZT 150 000	Per one duplicate KZT 30 000 – applied to Almaty; KZT 150 000 – applied to Nur-Sultan;			
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 40 000 KZT 200 000	Per one duplicate KZT 40 000 – applied to Almaty; KZT 200 000 – applied to Nur-Sultan;			
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 1000	Per day			
4.1.6.2.	Beyond 1 month, including VAT	KZT 15 000	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			

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A	1	2	3			
4.1.7.1.	Premier-center in Nur-Sultan		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 15 000	KZT 30 000	KZT 55 000	KZT 95 000	
	Medium safe box 30 x 30 x 40 (36 000 cm ³) including VAT	KZT 20 000	KZT 45 000	KZT 70 000	KZT 140 000	
	Large safe box 47,5 X 30 X 40 (57 000 cm ³) including VAT	KZT 25 000	KZT 60 000	KZT 80 000	KZT 165 000	
	Grand safe box 60 X 30 X 40 (72 000 cm ³) including VAT	KZT 35 000	KZT 70 000	KZT 120 000	KZT 220 000	
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 6 000	KZT 15 000	KZT 30 000	KZT 55 000	
	Medium safe box 17 X 24 X 42 (17 136 cm ³) including VAT	KZT 8 000	KZT 18 000	KZT 36 000	KZT 70 000	
	Large safe box A 47,5 X 24 X 42 (47 880 cm ³) including VAT	KZT 12 000	KZT 35 000	KZT 60 000	KZT 110 000	
	Large safe box B 29,5 X 24 X 42 (29 736 cm ³) including VAT	KZT 10 000	KZT 28 000	KZT 55 000	KZT 100 000	
	Grand safe box 45 X 43 X 42 (81 270 cm ³) including VAT	KZT 18 000	KZT 45 000	KZT 80 000	KZT 150 000	
5.	OTHER SERVICES					
5.1.	Providing statements upon the Customer's request, including VAT					
5.1.1.	<ul style="list-style-type: none"> - 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					

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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 380 000	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 *	0,5% in USD 0,8% 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)