

**Rules on General Terms of Operations of  
JSC “Shinhan Bank Kazakhstan”**

(as of February 21, 2025)

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## General conditions

1. The following abbreviations and concepts are used in these Rules on general conditions for carrying out the operations of JSC Shinhan Bank Kazakhstan (hereinafter referred to as the Rules):
  - 1) "Bank" - Shinhan Bank Kazakhstan JSC;
  - 2) "AEIR" is the annual effective interest rate in a reliable, annual, effective, comparable calculation for services, calculated in accordance with the Resolution of the Board of the National Bank of the Republic of Kazakhstan of 26.03.2012 No. 137 "On Approval of the Rules for Calculating Interest Rates in reliable, annual, effective, comparable calculation (real value) of loans and deposits";
  - 3) "Customer" means an Individual or Corporate who is a consumer of banking services or intends to use banking services;
  - 4) "License of the Bank" means a license for banking and other transactions issued to the Bank by authorized bodies for certain types of operations, covered by the legislation of the Republic of Kazakhstan;
  - 5) "CCS" is the Committee of the Republic of Kazakhstan for the Control and Supervision of the Financial Market and Financial Organizations of the National Bank of the Republic of Kazakhstan;
  - 6) "NBRK" is the National Bank of the Republic of Kazakhstan;
  - 7) "RK" - Republic of Kazakhstan.
2. These Rules have been developed on the basis and in accordance with the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan", the Rules for the Provision of Banking Services and the Bank's Consideration of Customer Appeals Arising in the Process of Banking Services and other legislative acts of the Republic of Kazakhstan, Charter and other internal documents of the Bank in order to regulate carrying out of operations by the Bank in accordance with banking legislation and the Bank's license.
3. The Rules contain establish general requirements for:
  - 1) ultimate amount and tenor of deposits and loans;
  - 2) ultimate interest rates on deposits and loans;
  - 3) terms of interest payment on deposits and loans
  - 4) requirements to collateral security taken by the Bank;
  - 5) rates and tariffs for banking operations;
  - 6) rights and liabilities of the Bank and its customer, their responsibility;
  - 7) ultimate time-terms for making decisions on provision of banking services;
  - 8) procedure of consideration of customers' statements arising during provision of banking services;
  - 9) regulation on the procedure of working with customers;
  - 10) other conditions, requirements and restrictions as the Board of Directors deem it necessary to include into the general terms of operations.
4. The Rules are public information and may not be a commercial or banking secret. The Bank places Rules on its corporate Internet resource and makes them available for review by the customers upon their first request.
- 4.1 When carrying out its activities, in order to combat money laundering and the financing of terrorism (hereinafter referred to as AML/CFT), the Bank complies with the requirements of the legislation of the Republic of Kazakhstan on AML/CFT, international agreements, and/or international practice, legislation of a foreign state that influences the activities of the Bank, and/or agreements concluded with correspondent banks/third parties, requirements of the regulatory authorities of the Republic of Kazakhstan and internal regulatory documents of the Bank (hereinafter referred to as INR).

The Bank takes measures to properly verify clients and their representatives, including identifying (identifying) beneficial owners before establishing a business relationship with the client. For the purpose of proper verification of clients, their representatives and beneficial owners, the Bank has the right to demand from clients (its representative) and beneficial owners any information and documents in the following cases:

  - 1) establishing business relations with the client;

- 2) carrying out transactions with money and (or) other property, including suspicious transactions;
  - 3) there are grounds to doubt the reliability of previously received information about the client (his representative) and the beneficial owner;
  - 4) updating information about the client (his representative) and beneficial owner.
5. The Rules establish general standard terms and conditions of operations' processing by the Bank, except for Money Market operations undertaken in the interbank market. Specific conditions of operations' processing by the Bank on various types of banking operations and banking products are set by internal Bank documents as well as by specific agreements concluded with customers.
  6. An obligatory requirement for the Bank to provide banking and (or) other services / conducting operations / performing actions when the client (any other entity) applies to the Bank [including, for consideration of the client's application for receiving (in the process of providing) banking and (or) other services / conducting operations / performing actions; at the conclusion of any transaction / conducting any operation / performing actions (considering the possibility of concluding / implementation) between the client and the Bank; at the conclusion of the transaction by the Bank / conducting any operation / performing actions (considering the possibility of concluding / implementation) with representatives of entities, as well as third parties related to the conclusion of such transactions / - including trustees, legal representatives, guarantors, guarantors, pledgers, (co) borrowers, insurers, etc. ; when giving any applications, orders, orders, orders, demands, etc. to the Bank] is the provision by the client [of persons who have and (or) may be related to the conclusion and (or) execution of any transactions / transactions concluded (which is possible will be concluded) between the client and the Bank, any other entity] consent to the collection and processing by the Bank of personal data.
  7. The Bank, in advance (or in the process of maintaining business relations), requests, in this case, the client (persons who have and (or) may be related to the conclusion and (or) execution of any transactions / transactions / that may be concluded between the client and the Bank, other entities) grant their consent to the collection and processing of personal data.
  8. Consent to the collection and processing of personal data is requested by the Bank and is subject to submission by each entity in the manner and terms established by the Procedure for collecting and processing personal data of clients in JSC "Shinhan Bank Kazakhstan", in accordance with the requirements of the Law of the Republic of Kazakhstan on Personal Data.
  9. Consent to the Bank may be granted:
    - 1) on paper, attached by a personal signature;
    - 2) by the handwritten signing by the customers (other entities) of the relevant text in the documents that are standardly generated and accepted by the Bank for the relevant transaction (statements, cash documents, rootlets, questionnaires, etc.), according to which the customer (other entity) confirms his consent to collection and processing his personal data by the Bank in the volume and for purposes determined in the format of consent (public document), in accordance with the terms set forth in the Procedure for collecting and processing of JSC Shinhan Bank Kazakhstan personal data;
    - 3) in other order, set in the Procedure for collecting and processing personal data of customers in JSC "Shinhan Bank Kazakhstan".

### **General terms of opening and maintaining of bank accounts, deposits taking**

10. Bank opens and maintains the following bank accounts:
  - 1) correspondent accounts of banks and individual organizations engaged in certain types of banking operations;
  - 2) current accounts of corporates – Bank's corporate customers, as well as current accounts of individuals who are employed by Bank's corporate customers, opened for salary projects (including transactions which are made using credit cards);
  - 3) savings accounts (deposits) of corporates.
11. Opening and maintaining of bank accounts of corporates and individuals is made according to standard forms of documents approved by the Bank.

In order to open an account the customer provides a package of documents to the Bank established by the legislation of the Republic of Kazakhstan and Bank's internal documents.

In cases expressly stipulated by legislation of the Republic of Kazakhstan, the Bank shall notify tax authorities on opening and closing of the account.

Bank accounts of corporates and individuals depending on customer's choice can be opened in national currency (KZT), US dollars, Euros and other currencies, if it is established by Bank's internal documents.

The number of bank accounts opened by individuals and corporates in the Bank is not limited.

Individuals with own business, without the formation of a corporate, open bank accounts in the Individual account mode.

12. Savings accounts are designed for deposits. Bank deposits – are a set of products that provides corporate customers the opportunity to save or accumulate money in the Bank in their name or in favor of third party under certain terms, which depend on customer's needs in their saving, accumulation and getting income in the form of deposit interest. Deposits can be term and conditional.
13. Products for deposits are divided into the following groups:
  - 1) products offered to corporates with available unallocated funds for bank deposits;
  - 2) products offered to customers whose activities in the territory of the Republic of Kazakhstan involves placing of special deposits for the purpose of execution of legislation of the Republic of Kazakhstan;
  - 3) products offered to Individuals.
14. When receiving a deposit the Bank and the customer sign a bank deposit agreement, which reflects all the conditions of receipt and return of the deposit amount. The amount and term of the deposit under the deposit agreement cannot exceed the ultimate amount and term of deposit established by the Bank for appropriate type of deposit.
15. Interest on deposits of Individuals non-residents and corporates is subject to tax, withheld at the source of payment in manner and at rates established by tax legislation of the Republic of Kazakhstan, effective on the date of accrual or interest payment (except for corporates whose interest for deposits is not subject to income tax at the source of payment in accordance with the tax legislation of the Republic of Kazakhstan). In this case, by Customer's request, the Bank provides him with an appropriate certificate of income tax withheld from the source of payment for further settlements with the tax authorities.

Interest on deposits of Individuals resident is not subject to tax withheld at the source of payment.
16. Deposits and balances on current accounts made by individuals to the Bank are subject to obligatory guarantee (insurance) of deposits (deposits) of individuals in the manner and on the terms established by the current legislation of the Republic of Kazakhstan.
17. To calculate the interest for deposits of corporates and individuals, a conditional year equal to 360 days and the actual number of days of deposit placement was adopted. However actual term of deposit in savings account shall be taken into account, as well as additional contributions and withdrawal of their parts (if any are allowed by contract conditions and/or have taken place).

Payment of interest on the deposit depending on deposit's terms can be made one-off (with deposit return) or at specified intervals (monthly, quarterly, annually, etc.) by transferring to current Bank account of the depositor or by transferring to savings account for deposit (capitalization).

During deposit term its interest rate can be changed by the Bank:

- 1) when pre-term claiming of deposit or its part – at the rate established by Bank Tariffs for demand deposits of corresponding type (by tenor, currency) on the date of such demand. In this case, unless otherwise stipulated by deposit agreement, the interest on deposit under altered interest rate shall recalculated for the entire period of deposit;
- 2) when extending the deposit agreement – at the rate established by Bank Tariffs for deposits of corresponding type (by tenor, currency) as of the date of such extension;
- 3) when changing the deposit terms affecting the amount of set interest, to the rate determined on the basis of new value of such terms and conditions of deposit agreement.

Deposit can be claimed at any time during the term of bank deposit agreement through cancellation of deposit agreement according to the terms and procedures specified in the agreement.

The procedure and conditions of interest payment may differ from those set forth in this section of Rules where the deposit agreement is concluded on special terms and conditions, as well as within nonstandard products offered by the Bank. In such cases terms and conditions of interest payment are determined by specific bank deposit agreement concluded with depositors.

18. When setting deposit interest rates the Bank is guided by marginal rates of the Kazakhstan Deposit Insurance Fund for deposits of individuals, by level of interest rates in the deposit market, by cost of interbank resources, size of refinancing rate of the NBRK, financial market conditions and other relevant pricing factors. Specific terms of deposit are approved by the authorized body of the Bank depending on the type and currency of deposit, frequency of interest payment, period of its placement and other parameters for individual products within the terms approved by the Board of Directors on ultimate amounts and tenor of accepted deposits, as well as by ultimate value of deposits' interest rates, mentioned in Annex #1 (excluding interbank deposits). Interest rates (nominal and AEIR) on deposits of Individuals and corporates are specified in the bank deposit contract (in the supplementary agreement to the bank deposit agreement, if the indication of the AEIR in the agreement was impossible for any reasons or if the additional agreement determines the amount of the fee on the deposit).

### **General terms of carrying out lending operations**

19. The Bank provides loans (credits) to customers – corporates on terms of maturity, repayment and payment in accordance with requirements of internal credit and deposit policies of the Bank approved by competent Bank authorities.  
During consideration of customer's loan (credit) application and when signing contract the Bank requires the customer to provide set of documents established by legislation of the Republic of Kazakhstan and Bank's internal procedures.  
Obligatory condition of conclusion of a credit (loan) agreement is a written consent of the borrower to the Bank to provide information about the borrower and concluded transaction (credit operation), as well as information related to execution of obligations by the parties, to database of credit bureaus.
20. The bank loan agreement contains the mandatory terms and conditions of the bank loan agreement established by the legislation of the Republic of Kazakhstan and the Bank's Policies.
21. Security for loans (credits) granted by Bank may be collateral (mortgage) of any property acceptable to the Bank (including cash, securities and other financial instruments, other movable property, real estate and property rights), warranty or guarantee of third parties, forfeit and other methods of loans (credits) repayment acceptable to the Bank under legislation of the Republic of Kazakhstan and Bank's Policies.  
Subject to high creditworthiness and reliability of customer, the Bank may decide to grant a loan without security (blank credit) taking into account limitations established by legislation of the Republic of Kazakhstan or by Bank's internal documents. General requirements for security are set by Bank's collateral / loan policy. Decision on admissibility for Bank of charged security is made in each case by authorized body of the Bank.
- 21.1 If several collateral items are provided to ensure the repayment of the loan, then if the borrower properly fulfills the obligations under the bank loan agreement and provided that, when the market value of the collateral determined by the appraiser at the time the borrower or mortgagor applies with a request to reduce the collateral, exceeds the amount of the unfulfilled part of the borrower's obligations, taking into account the requirements of the Bank's collateral policy, the Bank is obliged, within 10 (ten) business days from the date of the borrower's or mortgagor's application, to take measures to terminate (amend) the agreement (agreements) on the pledge of one or more collateral items in the part exceeding the amount of the borrower's obligation.  
If the amount of unfulfilled obligations is less than 10% (ten percent) of the value of the collateral, the Bank is obliged, within 20 (twenty) business days from the date of application by the borrower or pledgor, to consider, taking into account the requirements of the Bank's collateral policy, the replacement of the collateral with other property, the market value of which, determined by the appraiser at the time of application, covers the amount of the unfulfilled obligation.
22. Bank products on borrowing (loans) are divided into the following groups:
  - 1) products offered to Bank corporate customers for business activities;

- 2) products offered to Bank small and medium enterprises for business activities;
  - 3) retail products offered to Banks Individual customers for consumer purposes (mortgage loans, credit limits on payment cards, etc.).
23. Individual entrepreneurs have the opportunity to receive loans (loans) both within the products offered to corporates, and within the products offered to individuals.
24. In addition to actual bank loan operations, the Bank in accordance with license, laws of the Republic of Kazakhstan and Bank's internal procedures shall be entitled to any other operations with credit risk: opening (submission) and confirmation of letters of credit and performance of obligations there under, as well as documentary collection; issuance of bank guarantees providing performance in monetary form; issuance of bank guarantees and other obligations for third parties providing performance in monetary terms.  
The Bank may be engaged in selling of property mortgaged by borrowers according to procedures established by the legislation of the Republic of Kazakhstan.
25. Interest for loan use is calculated on the basis of days per year equal to 360 days, by actual number of days of using the loan amount. Interest on cards loan use is calculated on the basis of days per year equal to 360 days, by actual number of days of using the loan amount.  
The procedure and conditions of interest payment may differ from those set forth in this section of Rules if agreements were concluded on special terms and conditions, as well as within nonstandard products offered by the Bank. In such cases terms and conditions of interest payment are determined by concluded agreements.
26. When setting interest rates on loans the Bank is guided by the cost of borrowed resources, the level of interest rates in the credit market, level of refinancing rate of the NBRK, financial market conditions and other relevant pricing factors.  
Interest is charged for use of borrowing (loans). Specific interest rates are set in bank loan agreements according to the decision of authorized Bank bodies depending on the currency, amount and tenor of loan, quality of security, credit history and status of the customer and other factors in accordance with terms of lending within conditions approved by the Board of Directors on ultimate amounts and tenor of provided loans, as well as on ultimate loans interest rates, mentioned in Annex #2 (excluding interbank loans).  
For services related to loans (credits) the Bank can also establish and charge other payments (fees), accounted for, including without limitation, calculation of AEIR (if such payment (fees) in accordance with laws of the Republic of Kazakhstan shall be accounted for during AEIR calculation) and specified in bank loan agreements.

### **General terms of operational customers service and operations with payment cards**

27. The Bank in accordance with license, laws of the Republic of Kazakhstan and internal documents of the Bank shall be entitled to carry out:
- 1) cash operations (receipt and delivery of cash, including their change, exchange, counting, sorting, packing and storage);
  - 2) transfer operations (carrying out of instructions of individuals and corporates on payments and money transfers);
  - 3) cash exchange transactions;
  - 4) issuing, sale and distribution of payment cards and checkbooks.
28. The Bank's operational day from 9.00 am to 6.00 pm on working days established by the legislation of the Republic of Kazakhstan.  
Operational time for customers' payments from 9.00 am to 6.00 pm on working days established by the legislation of the Republic of Kazakhstan.  
Operating hours of the cash desk from 9.00 am to 5.00 pm on working days, established by the legislation of the Republic of Kazakhstan.  
The operational day time can be changed by the Resolution of the AFR and / or the NBRK, or by an act of the state body in the field of healthcare.



29. Payments and transfers may be made by corporates and individuals with use of bank accounts subject to limitations set by current legislation of the Republic of Kazakhstan and Bank's internal documents.

International payments and transfers made by the Bank in forms, methods and procedures used in international banking practice and that do not contradict current legislation of the Republic of Kazakhstan.

The Bank has the right to debit money from customer's (depositor's) accounts without their consent in case of evidence of documents proving the forgery of payment documents, in case of erroneous crediting of funds as well as in cases established by the legislation of the Republic of Kazakhstan and contractual relations with the Bank.

30. Sale/purchase of cash and non-cash foreign currency shall be made at the rate set by the Bank.  
31. The Bank issues check books with cash checks to corporates and individuals engaged in own business to withdraw cash from current accounts.  
32. The Bank issues and distributes payment cards of the international payment system VISA, in tenge.

The bank offers clients:

- 1) debit payment cards that involve spending money within the balance on the payment card holder's account;
- 2) participation in the Bank's salary projects, which involve crediting the salaries of employees of a legal entity to the employees' accounts.

The number and types of payment cards purchased by clients are not limited. A client can issue one type of payment card for one account, except in cases established by the Bank's internal documents. When issuing additional payment cards to different individuals, the relationship between the holder of the additional payment card and the client is established by the client, unless otherwise established by the agreement on issuing the payment card.

33. Specific terms of Bank operations mentioned in this section shall be determined by internal documents of the Bank and/or specific agreements concluded with customers.

### **General terms of carrying out other operations**

34. In addition to bank operations specified above the Bank in accordance with license, laws of the Republic of Kazakhstan and internal Bank's documents may carry out the following types of activities:

- 1) safe operations: lease of safe deposit boxes;
- 2) sales own and mortgaged property of borrowers.

35. Specific terms of holding Bank operations specified in this section shall be determined by internal Bank's documents, as well as by specific agreements concluded with customers.

### **Ultimate values of rates and tariffs for banking operations**

36. For carrying out bank operations the Bank shall charge commissions and fees from the customer in accordance with current Bank's tariffs which are set by the Bank internally.

37. The minimum and maximum rates of commissions and tariffs for banking operations (Appendices No. 3, 4), as well as the limit values for interest rates, amounts and terms of deposits and loans (Appendices No. 1, 2) are approved by the Board of Directors. Their change also falls within the competence of the Board of Directors and cannot be delegated to other bodies of the Bank.

38. Basic (standard) tariffs and rates for banking operations are approved by the Board of the Bank (within the minimum and maximum values of tariffs/rates approved by the Board of Directors of the Bank) and are revised as the need arises for their revision. At the same time, basic tariffs and rates for banking operations are established for their application in cases where individual tariffs and rates for banking operations have not been established.

Within the limits on tariffs, interest rates on deposits and loans (lower and upper limits approved by the Board of Directors), authorized bodies or official(s) of the Bank, within their competence, individual tariffs, interest rates for deposits and loans may be established for individual



- clients/groups of clients and (or) for individual products, with the exception of persons associated with the Bank by special relations.
39. The Bank places on the Bank premises, in places accessible for viewing and review, and on its corporate website, up-to-date information on the basic maximum and minimum rates and tariffs for banking services, including tariffs for payments and (or) money transfers, indicating information about the dates of approval and amendments to the current basic maximum and minimum rates and tariffs, numbers of internal documents and the body that approved (accepted) them, taking into account the conditions set out in the Final Provisions of these Rules.
  40. The Bank indicates interest rates in reliable, annual, effective, comparable terms (real value) in contracts concluded with clients, as well as when disseminating information on the amounts of interest on loans and deposits (except for interbank ones), including its publication, in the manner and on the terms determined by the National Bank of the Republic of Kazakhstan.
  41. Payment of commissions, penalties (fines, penalties) under contracts and operations in foreign currency for residents and non-residents of the Republic of Kazakhstan shall be made by customer's choice in KZT (at Bank's Buy rate of foreign currency, without charging commission for currency exchange) or in foreign currency.
  42. All postal, telegraphic, telex, telephone and other costs are charged additionally at actual cost, unless otherwise provided by tariffs. Bank's expenses to third banks (correspondent banks) for fulfillment of customers' orders on conduction of bank operations in foreign currency (option OUR) shall be reimbursed at actual cost of such expenses.
  43. If the value of Bank services to execute the customer's instruction is not determined by the tariffs or customer's order requires the Bank to accept non-standard obligation or to carry out additional work that is not provided by standard procedures, the Bank determines the size of commission based on its own costs to execute the customer's order/ instruction.
  44. Most of services provided by the Bank in accordance with laws of the Republic Kazakhstan are exempt from value added tax (VAT) as financial services. Services subject to VAT are indicated taking into account the amount of VAT.
  45. Commissions charged by the Bank shall not be returned to the customer in case of cancellation (revocation) of order/ instruction.

#### **Rights and obligations of the bank and its customers, their responsibility**

46. The Bank and its customers have rights, bear duties and responsibilities in accordance with laws of the Republic of Kazakhstan and agreements concluded between the Bank and the customer. Agreements between the Bank and customers are concluded according to standard forms developed and approved by the Bank in the prescribed manner.
47. There are (a) agreements signed by the Bank and the customer and (b) agreements of adhesion – general terms and conditions of conducting of operations, provision of services, relationship of parties that the customer approves and joins by signing relevant application. Agreements signed by the Bank and the customer are changed and amended only by agreement of parties, unless otherwise is provided by terms of relevant agreement. Agreements of adhesion are changed and amended by the Bank unilaterally in its sole discretion. The customer signing the application on accession approves in advance all changes and amendments to be made to the agreement on adhesion in the future. When changes and amendments are made to agreement of adhesion, the agreement in its new version is posted on bulletin boards placed in Bank's operating rooms as well as in branches, representative offices and units of the Bank and/or on Bank's corporate Internet resource - for customers' familiarization. When disagreeing with amendments and changes the customer may terminate the agreement by filing relevant application to the Bank.
48. The Bank and customers are required to comply with terms of agreements, to perform duties assigned to them as contracted. For non-performance or improper performance of obligations under agreements, the Bank and customers are liable under the law and relevant agreements. The agreement may provide for terms which exclude or limit liability of parties, such as force majeure circumstances (force majeure), the lack of fault, misconduct by opposite party of the agreement, etc.

49. The Bank is prohibited from granting preferential terms to customers affiliated with the Bank with special relations. A transaction with an affiliated custom may be done only by a decision of the Board of Directors of the Bank, unless the standard terms of such transactions are approved by the Board of Directors of the Bank.

### Customer Relationship

50. In accordance with the Bank's license, the Bank carries out operations in national and foreign currency.
51. When providing a banking service, the Bank informs the client of his right to appeal to the Bank, the banking ombudsman, an authorized body or the court in the event of controversial situations regarding the banking service received. For these purposes, the client is provided with information about the location, postal, email addresses and Internet resources of the Bank, the banking ombudsman and the authorized body.
52. To receive banking services, the client submits an application to the Bank (in case the submission of such an application is necessary in accordance with the procedure and (or) the procedure for providing banking services provided for by internal regulatory documents of the Bank).
53. The Bank establishes the following deadlines for consideration of statements and making decision to provide banking services for each type of banking services:
- 1) open bank account: within 5 working days;
  - 2) issue of payment cards: 7 working days, excluding the time for card delivery;
  - 3) loan disbursement:
    - SME: 30 working days\*;
    - retail: 30 working days\*;
    - corporate customers: 40 working days\*;If it is necessary to consider an application by a higher authorized body of the Bank, the term for applications review for loan disbursement in each case is extended by 30 working days.
  - 4) deposit acceptance: 3 working days;
  - 5) making payments and money transfers: on the day it is initiated by the client;
  - 6) cash transactions: 3 business days;
  - 7) Issue / advising of bank guarantees and LC: 15 working days.

In cases where, in accordance with the client's application, the banking services is assumed in a non-standard procedure (necessity to change the conditions of standard banking products, obtain and analyze additional information and documents, review documents by the authorized bodies of the Bank, etc.), the application is considered by authorized bodies / divisions (employees) of The Bank within a period not exceeding 60 working days from the date of submission of the application to the Bank (except for the consideration by the Bank of applications for transactions (transactions): for corporate lending - 90 working days; for SME and retail - indicated above).

54. The condition for making a decision on the client's application for the provision of banking services within the timeframes specified above is the provision by the client of a full package of documents stipulated by the legislation of the Republic of Kazakhstan and the internal documents of the Bank.

In cases of submission of an incomplete package of documents, the presence of deficiencies in them, the need to obtain additional information and documents, in accordance with the decision of the authorized body / subdivision (employee) of the Bank, as well as on other grounds stipulated by the internal regulatory documents of the Bank, the term for making a decision on the application of the client about the provision of banking services is interrupted.

55. After a break, the course of the period begins anew: the time elapsed before the break is not included in the new period.
56. The Bank guarantees the secrecy of the operations and deposits of its customers and correspondents, as well as the secrecy of property stored in safe boxes. Officials, employees of the Bank and other persons who, by virtue of the performance of their official duties, have gained access to information constituting banking secrets, shall bear responsibility for their disclosure as provided for by law, with the exception of disclosing banking secrets to persons and on the grounds directly provided for by the legislation of the Republic of Kazakhstan.

57. The Bank has the right to refuse to establish business relations with an individual or legal entity if it is impossible to take measures provided for in subparagraphs 1), 2), 2-1) and 4) of paragraph 3 of Article 5 of the AML/CFT Law, as well as in cases provided for by acts of international organizations, in the presence of sanctions or restrictions imposed by the United Nations (UN), Financial Action Task Force on Money Laundering (FATF), authorized US authorities, Great Britain, the countries of the European Union, as well as the legislation of foreign countries that influences the activities of the Bank, the legislation of the Republic of Kazakhstan on AML/CFT and the internal regulatory documents of the Bank.

The bank has the right to refuse to conduct transactions with money and (or) other property, as well as to establish business relations and (or) terminate business relations with the client if there are suspicions that the business relationship is being used by the client for the purpose of legalizing (laundering) proceeds from crime or financing terrorism, as well as in cases provided for by acts of international organizations, in the presence of sanctions or restrictions imposed by the United Nations (UN), Financial Action Task Force on Money Laundering (FATF), authorized bodies of the USA, Great Britain, European Union countries, as well as legislation of foreign countries that influences the activities of the Bank, legislation of the Republic of Kazakhstan on AML/CFT and internal regulatory documents of the Bank.

- 57.1 A payment and (or) money transfer (including an attempt to make such a payment and (or) money transfer, a payment and (or) money transfer in the process of execution) may be recognized by the Bank as a transaction with signs of fraud in accordance with the requirements (restrictions) established by the authorized body and the Bank's internal regulations.

If the Bank recognizes a transaction with signs of fraud, the Bank has the right to refuse and (or) suspend and (or) block the amount of money, in execution of the client's instructions, within the time frame and in the manner determined by the regulatory legal act of the National Bank of the Republic of Kazakhstan, as well as take actions in accordance with the requirements established by the authorized body and internal regulatory documents of the Bank.

58. In cases of making a payment and / or transfer of money using foreign currency, such a transfer operation is partially carried out on the territory of the respective foreign state, in which the Bank has a correspondent account used to execute the client's instructions. In this case, the transfer operation in the relevant part falls under the jurisdiction of such a foreign country and the correspondent bank participating on the instructions of the Bank in the execution of the transfer operation, being guided by the requirements of the legislation of such a foreign country, has the right to require the Bank to provide additional information, clarifications or supporting documents on the client's transfer operation.

If the client or the Bank fails to provide such additional information, clarifications or supporting documents, as well as if the client, in the opinion of the correspondent bank, is a person associated with money laundering or terrorist financing, the correspondent bank has the right and may (1) refuse to complete money transfer and / or (2) withdraw the client's money and transfer it to the budget of the relevant foreign country or other funds without compensation to the client and / or (3) enter the client into the internal bank database for the client's operations that are not recommended in the future in any service, as well as possible informing any authorized state or international bodies, as well as counterparty banks about the measures they have taken in relation to the client.

By submitting to the Bank an application for making a payment and / or transfer of money in any way (including using a payment card or payment card details, a payment document for transferring money using his bank account), the client confirms that he is aware of these rules and expresses his unconditional consent to the following:

- 1) by submitting an application to the Bank for making a payment and / or transfer of money, the client, acting on his own behalf or as an authorized representative, grants the Bank the right to disclose to the corresponding correspondent bank secrets protected by law (i.e. information available to the Bank related to banking services to the client) in order to fulfill the instructions of the client;
- 2) if the Bank receives a request for information, clarifications or documents that the Bank does not have, but which are required to be provided to the correspondent bank to complete the transfer of money, the client undertakes to provide such information, clarifications or documents in the quality, volume and the terms specified in such a request;

- 3) if the client fails to provide the information, clarifications or documents requested by the Bank, the client assumes all possible risks associated with this, and the Bank is not responsible for the impossibility of completing the money transfer and does not compensate for any direct or indirect losses (including real damage and lost profits ) arising in connection with this.

The terms of this clause of the Rules are deemed to be included in the terms of any banking service agreement between the Bank and the client.

59. When carrying out foreign exchange transactions of clients, the Bank, as an agent of foreign exchange control, carries out a procedure of foreign exchange control, which is mandatory in accordance with foreign exchange legislation. When conducting transactions, customers are required to submit to the Bank documents related to the conduct of foreign exchange transactions. If customers violate currency legislation, the Bank is obliged to notify the currency control authorities.
60. Reflection of transactions in the accounting system of the Bank is carried out in accordance with the requirements of accounting, international financial reporting standards, legislation of the Republic of Kazakhstan, internal regulations of the National Bank of the Republic of Kazakhstan, the AFR and the Bank.
61. The storage of documents on the operations performed is carried out in accordance with the requirements of the legislation of the Republic of Kazakhstan, regulatory legal acts of the NB RK, AFR and internal regulatory documents of the Bank.

#### **Procedure for consideration of customer requests arising in the process of providing banking services**

62. Consideration by the Bank of clients' requests arising in the process of providing banking services, registration, analysis and generalization of clients' requests of the Bank shall be carried out in the manner and terms established by the legislation of the Republic of Kazakhstan. Detailed requirements for the procedure for consideration by the Bank of customer requests are regulated by the Bank's internal regulatory document - the Regulation on the Procedure for Consideration of Applications (Claims, Complaints and Inquiries) of customers arising in the process of providing banking services in Shinhan Bank Kazakhstan JSC, approved by the Board of Directors of the Bank.
63. The Bank works with the following customer requests:
  - 1) written applications received on purpose, by post, to e-mail and the bank's Internet resource **[www.shinhan.kz](http://www.shinhan.kz)** and **<https://kz.shinhanglobal.com>**;
  - 2) oral requests received by phone and during direct visits by the client to the Bank.
64. The authorized persons of the Bank in the office of the Bank conduct a personal reception of individuals and representatives of corporates.

Reception takes place on weekdays from 09.00 to 17.00.

If the appeal cannot be resolved by an authorized person of the Bank during the reception, it is stated by the client in writing and the work is carried out with him as with a written appeal.
65. Customer calls by telephone are recorded. Recording of telephone conversations with the client is carried out with his consent upon notification of this at the beginning of the conversation.

Appeals received by the Bank orally (by phone or during a personal visit by the client to the bank's office) are considered immediately and, if possible, a response to the client's oral appeal is provided immediately. If an oral request cannot be resolved immediately, it is stated by the client in writing and is dealt with as if it were a written request. The client is informed of the necessary procedures for receiving a response and the time frame for considering such requests.

Customer requests received through the Bank's information facilities are registered in the manner prescribed by the Bank's internal regulatory documents. For these purposes, informatization objects provide functionality that is easily identifiable by the client for filing a complaint.
66. If there are complaints or claims to the Bank or its individual employees, if there are questions and suggestions, as well as to obtain additional information about the operations carried out by the Bank, about the conditions of operations not affected by the Rules, customers can contact the Bank, call the Bank or leave a message on the corporate Internet resource of the Bank by sending a message to the corporate email address:

Corporate Internet resource	<a href="http://www.shinhan.kz/">http://www.shinhan.kz/</a>
Corporate email address	<a href="mailto:info@shinhan.com">info@shinhan.com</a>
Telephone	(727) 356 96 00, 356 96 01, 356 96 02
Address	Dostyk 38, Medeu region, 050010, A25D9D1, Almaty, Kazakhstan

67. An application of an individual and (or) a corporate, for the consideration of which it is not required to obtain information from other subjects, officials, or an on-site check, is considered by the Bank within 15 calendar days.

The appeal of an individual and (or) a corporate, for the consideration of which it is required to obtain information from other subjects, officials or an on-site check, is considered and a decision is made on it within 30 calendar days from the date of receipt by the subject, official.

In cases where additional study or verification is required, the review period may be extended by no more than 30 calendar days, which is communicated to the applicant within 3 calendar days from the date of the extension of the review period.

If the resolution of the issues set forth in the appeal requires a long time, then the appeal is put under additional control until its final execution, which is communicated to the applicant in writing, within 3 calendar days from the date of the decision on this issue.

The term for consideration of an application, within the general terms established by the legislation, is extended in accordance with the provisions established in the Procedure for consideration of customer applications arising in the process of providing banking services in Shinhan Bank Kazakhstan JSC.

68. The bank, when considering an application in case of insufficient information provided, requests additional documents and information from the client.

69. The Bank ensures an objective, comprehensive and timely consideration of applications from individuals and corporates, informs customers about the results of consideration of their applications and measures taken.

70. A written response to the client about the results of the consideration of the appeal is given by written requests in the state language or the language of appeal and contains reasonable and reasoned arguments for each request, demand, petition, recommendation and other question set out by the client with reference to the relevant requirements of the legislation of the Republic of Kazakhstan, internal documents Bank, agreements related to the issue under consideration, as well as on the actual circumstances of the issue under consideration, with an explanation of its right to appeal the decision.

71. The response to a written request is transmitted to the client in the manner provided for in the banking services agreement.

The response is considered delivered if it is sent to the client:

- 1) at the place of residence specified in the banking services agreement or the client's request, by registered mail with acknowledgment of delivery, including received by one of the adult family members living at the specified address;
- 2) by sending an SMS text message or push notification with a response or with a link to a corporate Internet resource containing the full text of the response to the client;
- 3) using other means of communication provided for in the banking services agreement, ensuring that the client receives a response.

When the client appears at the Bank, the response is delivered against signature in person (or his authorized representative), which is noted in the register of written requests, with the exception of the response delivered by the methods provided for in this paragraph.

If the response is returned with a note indicating that it cannot be delivered to the addressee, recipient, or due to a refusal to accept it, the response is considered to have been properly transmitted.

## Final conditions

72. In case if the Board of Directors of the Bank approves changes / additions to rates and (or) tariffs (base and (or) limit) for conducting banking operations for corporates and (or) individuals and (or) for correspondent banks, rates and tariffs approved by the Board of Directors as of the last date apply. At the same time, the previous tariffs automatically become invalid without making the appropriate changes to the Rules.
73. If, as a result of changes in the legislation of the Republic of Kazakhstan, certain provisions of the Rules come into conflict with the legislation, these provisions automatically lose force without corresponding changes to the Rules. If one of the provisions of the Rules becomes invalid, this does not affect the remaining provisions. The invalid provision is replaced by a legally permissible one that governs the relevant relationship.

## Appendix No 1

### Limit amounts, terms and values of interest rates on accepted deposits

#### 1. For corporates (except for banks)

<b>1.1 Demand Deposits:</b>		
	<b>Minimum</b>	<b>Maximum</b>
<b>Deposit amount limits</b>	Unlimited	Unlimited
<b>Deposit term limits</b>	Unlimited	Unlimited
<b>Interest Rates Limits:</b>	In %%:	In %%:
a) KZT	0.0%	up to 20.0%
б) in foreign currency	0.0%	up to 10.0%

<b>1.2 For savings accounts (deposits):</b>				
	<b>Minimum</b>		<b>Maximum</b>	
<b>Deposit amount limits</b>	Unlimited		Unlimited	
<b>Deposit term limits</b>	Unlimited		Unlimited	
<b>Interest Rates Limits:</b>	<b>Base Rate (In %)</b>	<b>EIR* (In %)</b>	<b>Base Rate (In %)</b>	<b>EIR* (In %)</b>
a) KZT	0.0%	0.0%	up to 20.0%	up to 20.0%
b) in foreign currency	0.0%	0.0%	up to 10.0%	up to 10.0%
c) deposit - collateral	0.0%	0.0%	a) - b)	a) - b)

*\* with the condition of payment of remuneration at the end of the deposit term*



## 2. For Individuals

<b>2.1 Demand Deposits:</b>		
	<b>Minimum</b>	<b>Maximum</b>
<b>Deposit amount limits</b>	Unlimited	Unlimited
<b>Deposit term limits</b>	Unlimited	Unlimited
<b>Interest Rates Limits:</b>	In %:	In %:
a) KZT	0.0%	up to 20.0%
b) in foreign currency	0.0%	up to 10.0%

<b>2.2 For savings accounts (deposits):</b>				
	<b>Minimum</b>		<b>Maximum</b>	
<b>Deposit amount limits</b>	Unlimited		Unlimited	
<b>Deposit term limits</b>	Unlimited		Unlimited	
<b>Interest Rates Limits:</b>	<b>Base Rate (In %)</b>	<b>EIR* (In %)</b>	<b>Base Rate (In %)</b>	<b>EIR* (In %)</b>
a) KZT	0.0%	0.0%	up to 20.0%	up to 20.0%
b) in foreign currency	0.0%	0.0%	up to 10.0%	up to 10.0%
c) deposit - collateral	0.0%	0.0%	a) - b)	a) - b)

\* At the same time, the upper limit interest rates on newly attracted deposits of individuals are established by the Bank in accordance with the recommendations of the Kazakhstan Deposit Insurance Fund JSC

## Appendix No 2

### Limit amounts, terms and values of interest rates on loans

#### 1. For corporates (except for banks)

	<b>Minimum</b>		<b>Maximum</b>	
<b>Loan amount limits</b>	1 000 000 KZT / 5 000 USD		Within the limits of the standards established by the legislation of the Republic of Kazakhstan, taking into account the risk limit per borrower	
<b>Loan term limits</b>	1 day		240 months	
<b>Interest Rates Limits:</b>	<b>Base Rate (In %)</b>	<b>EIR* (In %)</b>	<b>Base Rate (In %)</b>	<b>EIR* (In %)</b>
Base rate in KZT	0,1%	0,1%	46.0%	46.0%
Base rate in foreign currency	0,1%	0,1%	46.0%	46.0%
A loan secured by a deposit and / or funds deposited with the Bank ***	0,1%	0,1%	35.0%	35.0%
lending through earmarked funding ** / ***	0,1%	0,1%	46.0%	46.0%
restructuring a loan	0,1%	0,1%	46.0%	46.0%

\* excluding penalty for overdue

\*\* earmarked funding from other financial institutions or the Government, national management holdings or state development institutions

\*\*\* the minimum rate is indicated as the Bank's margin to the cost of funding, which acts as collateral for the loan being issued or through which targeted financing is carried out, with the exception of certain targeted programs, the conditions for which are approved by the authorized body of the Bank

## 2. For Individuals

	Minimum		Maximum	
<b>Loan amount limits:</b> 1) collateral loans 2) unsecured loans 3) a loan secured by a deposit placed with the Bank and covering the loan debt in full	10 000 KZT / 100 USD		Within the limits of the standards established by the legislation of the Republic of Kazakhstan, taking into account the risk limit per borrower	
<b>Loan term limits:</b> 1) collateral loans 2) unsecured loans 3) a loan secured by a deposit placed with the Bank and covering the loan debt in full	1 day		240 months	
<b>Interest Rates Limits:</b>	<b>Base Rate (In %)</b>	<b>EIR* (In %)</b>	<b>Base Rate (In %)</b>	<b>EIR* (In %)</b>
collateral loans	0,1%	0,1%	35,0%	35,0%
unsecured loans	0,1%	0,1%	46,0%	46,0%
loan secured by a deposit and/or funds placed in the Bank	0,1%	0,1%	35,0%	35,0%

In the framework of the implementation of the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated October 28, 2022 No. 78. On Amendments to Certain Regulatory Legal Acts of the Republic of Kazakhstan on Regulation of Banking Activities, the calculation of the annual effective interest rate (AEIR) under a loan agreement for the purposes of the Regulations includes all payments of the borrower on the principal debt and interest, as well as commissions and other payments for the entire period of the loan agreement, directly or indirectly related to the provision (servicing) of the loan, including payments of the borrower in favor of third parties.

In the framework of the implementation of the Joint Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated August 16, 2024 No. 62 and the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated August 19, 2024 No. 45 On determining the maximum annual effective interest rate on the date of conclusion of a bank loan agreement, changing the interest rate on a bank loan or introducing new fees and other payments related to the issuance and servicing of a bank loan, the annual effective interest rate may not exceed the maximum amount.

## Appendix No 3

### Limit tariff rates for the services provided to the corporates

No	Type of services	MINIMUM	MAXIMUM	Remark
<b>I. CUSTOMER'S BANKING ACCOUNT: Opening, management, closing of accounts</b>				
1,1	Opening of a current account	KZT 0,00	KZT 50 000,00	For 1 account
1,2	Opening of an escrow account	KZT 0,00	KZT 10 000 000,00	For 1 account
1,3	Issuance of the statements/notices/confirmations on the operating accounts (VAT included)	KZT 0,00	KZT 100 000,00	For 1 certificate / notification / confirmation
1,4	Issuance of the statements/notices/confirmations on the closed accounts* (VAT included)	KZT 0,00	KZT 100 000,00	For 1 certificate / notification / confirmation
1,5	Issuance of the statements on the existence/absence of the outstanding loans * (VAT included)	KZT 0,00	KZT 100 000,00	KZT 0.00, in case of full repayment of the debt on the loan, at the request of the client. The certificate is prepared no more than 15 calendar days from the date of receipt of the application
1,6	Issuance of the same-day statements (VAT included)	KZT 0,00	KZT 100 000,00	For 1 certificate
1,7	Account statement	KZT 0,00	KZT 100 000,00	For each statement
1,8	Additional account statement / copy of account statement	KZT 0,00	KZT 100 000,00	For each statement
1,9	Currency exchange	0,00%	10,00%	From the amount of conversion
1,1	Closing of a current account by the Customer's request	KZT 0,00	KZT 50 000,00	For 1 account
1,11	Closing of a current account by the Bank's request	KZT 0,00	KZT 50 000,00	For 1 account
1,12	Audit confirmation (VAT included)	KZT 0,00	KZT 50 000,00	For 1 certificate
	Transactions after 16:00 hours by Almaty time	KZT 0,00	Double rate	
<b>II. CASH BANKING</b>				
2,1	Acceptance and re-count of the cash for the deposit to a current KZT account	0,00%	10,00%	For 1 operation
2,2	KZT cash withdraw	0,00%	10,00%	For 1 operation
2,3	Acceptance and re-count of the cash for the crediting to a current USD / EUR / RUR account	0,00%	10,00%	For 1 operation
2,4	USD / EUR / RUR cash withdraw	0,00%	10,00%	For 1 operation
2,5	Exchange of banknotes (large into small and vice versa)	0,00%	10,00%	For 1 operation
2,6	Verification of the authenticity of cash (VAT included)	KZT 0,00	KZT 10 000,00	For each banknote
2,7	Issuance of a checkbook (VAT included)	KZT 0,00	KZT 10 000,00	For 1 operation

2,8	Cash banking after 16:00 hours by Almaty time	KZT 0,00	Double rate	
	Cash withdrawal is made by prior request			
<b>III. TRANSFERS</b>				
3,1	Incoming transfers in KZT	KZT 0,00	KZT 20 000,00	For 1 translation
3,2	Transfers in KZT from 9:00 to 13:00 hours	KZT 0,00	KZT 20 000,00	For 1 translation
3,3	Transfers in KZT from 13:00 to 17:00 hours	KZT 0,00	KZT 20 000,00	For 1 translation
3,4	Urgent money orders in KZT (from 9:00 to 17:00 hours, by Almaty standard time)	KZT 0,00	KZT 20 000,00	For 1 translation
3,5	Incoming transfers in USD / EUR / JPY /RUR / CNY	KZT 0,00	KZT 20 000,00	For 1 translation
3,6	Outgoing transfers in USD / EUR / JPY (SHA)	0,00%	10% (min 0 KZT, max 1 000 000 KZT)	For 1 translation
3,7	Outgoing transfers in USD / EUR / JPY / CNY (OUR)	0,00%	10% (min 0 KZT, max 1 000 000 KZT)	For 1 translation
3,8	Outgoing transfers in RUR (OUR)	0,00%	10% (min 0 KZT, max 1 000 000 KZT)	For 1 translation
3,9	Intra-bank transfers (in any currencies) between the customers of the “Shinhan Bank Kazakhstan” JSC	0,00%	10% (min 0 KZT, max 1 000 000 KZT)	For 1 translation
3,1	Amendment of terms, cancellation, return of a transfer in KZT to the extent technically practicable (VAT included)	KZT 0,00	KZT 100 000,00	For every change of conditions / cancellation / refund
3,11	Change of conditions, cancellation, return of transfer, investigation (SWIFT) in USD / EUR / JPY / CNY / RUR if technically feasible (VAT included)	KZT 0,00	KZT 100 000,00	For every change of conditions / cancellation / refund
3,12	Investigations	KZT 0,00	KZT 100 000,00	For every investigation
	Transactions after 16:00 hours by Almaty time	KZT 0,00	Double rate	
<b>IV. CURRENCY CONTROL</b>				
4,1	Assigning an account number to the contract within 2 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable per contract
4,2	Urgent assigning an account number to the contract within 1 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable per contract
4,3	Preparation of an application and assignment of a contract account number within 2 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable at the time the service is provided (subject to the assignment of an account number to the contract) for each application
4,4	Urgent preparation of an application and assignment of a contract account number within 1 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable at the time the service is provided (subject to the assignment of an account number to the contract) for each application

4,5	Checking additional agreements to the contract with an account number within 2 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable for each change and / or addition to the contract
4,6	Urgent checking additional agreements to the contract with an account number within 1 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable for each change and / or addition to the contract
4,7	Response to written requests from the Client (VAT included)	KZT 0,00	KZT 100 000,00	Payable when submitting an application for each answer (each certificate)
4,8	Registration of a certificate of payments made (VAT included)	KZT 0,00	KZT 100 000,00	Payable for each certificate
	Tariff for currency control services after 16:00 Almaty time	KZT 0,00	Double rate	
<b>V. INTERNET BANKING*</b>				
5,1	Registration of Internet Bank	KZT 0,00	KZT 100 000,00	One-time commission is payable when applying for connection
5,2	Monthly Fee	KZT 0,00	KZT 100 000,00	
5,3	Issue / Change OTP (VAT included)			A one-time commission is payable before the provision of the service for each device
5,3,1	OTP-card	KZT 0,00	KZT 100 000,00	
5,4	Transfers in KZT from 9:00 to 13:00 hours	KZT 0,00	KZT 20 000,00	For 1 translation
5,5	Transfers in KZT from 13:00 to 17:00 hours	KZT 0,00	KZT 20 000,00	For 1 translation
	* All money transfers via Internet Banking (not specified in this section) are indicated in the TRANSFERS section.			
<b>VI. TRADE FINANCE</b>				
<b>VII. IMPORT LETTERS OF CREDIT</b>				
6.1.1	Charges for risks for import L/C under not less than 100% cash cover	0,00% p.a.	5% p.a., (min. KZT 0,00, max. KZT 1 000 000,00)	For 1 year
6.1.2	Charges for issuing uncovered import L/C (under credit line)	0,00% p.a.	5% p.a., (min. KZT 0,00, max. KZT 1 000 000,00)	For 1 year
6.1.3	Charges for risks for import L/C (under credit line)	0,00% p.a.	15,00% p.a.	For 1 year
6.1.4	Documents negotiation	0,00% p.a.	5,00% p.a.	
6.1.5	Import L/C amendment	KZT 0,00	KZT 50 000,00	For each amendment
6.1.6	L/C amendment: Increase of amount, prolongation of expiry date	Considered as an independent issue of L/C for additional accrual of commissions		
6.1.7	Cancellation of L/C before its expiration date upon receipt of the beneficiary's consent	KZT 0,00	KZT 100 000,00	
6.1.8	Documents checking	0,00% p.a.	5% p.a., (min. KZT 0,00, max. KZT 500 000,00)	For each set of documents
6.1.9	Commission for discrepancies in documents (including VAT)	KZT 0,00	KZT 100 000,00	For each set of documents
6.1.10	Import L/C inquiries (including VAT)	KZT 0,00	KZT 100 000,00	

<b>VI.II EXPORT L/C</b>				
6.2.1	Advising Export L/C	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.2.2	Export L/C amendment	KZT 0,00	KZT 100 000,00	For each advising
6.2.3	Export L/C confirmation	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.2.4	Negotiation / discounting of documents submitted under an export L/C (payment at sight or with a deferred payment)	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.2.5	Documents checking	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	For each set of documents
6.2.6	Commission for discrepancies in documents (including VAT)	KZT 0,00	KZT 50 000,00	For each set of documents
6.2.7	Acceptance and preparation of documents for sending to the nominated bank (in case of refusal to check documents)	KZT 0,00	KZT 100 000,00	For each set of documents
6.2.8	Export L/C inquiries (including VAT)	KZT 0,00	KZT 100 000,00	
6.2.9	Transfer of a transferable L/C by order of the first beneficiary	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.2.10	Transfer of amendments for a transferable letter of credit	KZT 0,00	KZT 100 000,00	For each amendment
<b>VI.III DOCUMENTARY COLLECTION</b>				
6.3.1	Advising of import collection (documents against payment / documents against acceptance)	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.3.2	Acceptance and preparation of documents for export collection (documents against payment / documents against acceptance)	0,00%	5% (min. KZT 0,00, max. KZT 500 000,00)	
6.3.3	Return of unpaid collected documents without protest	KZT 0,00	KZT 100 000,00 (+ actual cost)	
6.3.4	Return of unpaid collected documents with a protest	KZT 0,00	KZT 100 000,00 (+ actual cost)	
<b>VI.IV IMPORT GUARANTEES</b>				
6.4.1	Issuance of guarantee under not less than 100% cash cover	0,00% p.a.	5% p.a. (min. KZT 0,00, max. KZT 1 000 000,00)	For 1 year
6.4.2	Commission for issuing guarantee without providing cash cover (for another type of security)	0,00% p.a.	5% p.a. (min. KZT 0,00, max. KZT 1 000 000,00)	For 1 year
6.4.3	Commission for risks under a guarantee without provision of	0,00% p.a.	15,00% p.a.	For 1 year
6.4.4	Amendment to guarantee	KZT 0,00	KZT 100 000,00	For each amendment
6.4.5	Amendment to guarantee:	Considered as an independent issue of a guarantee for additional accrual of commissions		
6.4.6	Issuing guarantee under counter-guarantee	0,00% p.a.	10% p.a. (min. KZT 0,00, max. KZT 1 000 000,00)	For 1 year



			KZT 1 000 000,00)	
6.4.7	Cancellation of guarantee before its expiration date upon receipt of a formal waiver from the beneficiary without prior request, or return of the original of guarantee	KZT 0,00	KZT 100 000,00	
<b>VI.V EXPORT GUARANTEES</b>				
6.5.1	Advice of export guarantee	KZT 0,00	KZT 100 000,00	
6.5.2	Advice of amendment to export guarantee	KZT 0,00	KZT 100 000,00	For each amendment
6.5.3	Confirmation of guarantee	0,00% p.a.	5% p.a. (min. KZT 0,00, max. KZT 1 000 000,00)	
6.5.4	Cancellation of guarantee prior to its expiration upon receipt of the consent of the beneficiary	KZT 0,00	KZT 100 000,00	
<b>VI.VI REIMBURSEMENT</b>				
6.6.1	Release of a reimbursement obligation	0,00% p.a.	5% p.a. (min. KZT 0,00, max. KZT 1 000 000,00)	
6.6.2	Risk for issued reimbursement obligations	0,00% p.a.	15,00% p.a.	
<b>VII. SAFETY BOX</b>				
7,1	Small safety box: 24cm* 6cm* 54cm (VAT included)			
7.1.1	1 month	KZT 0,00	KZT 50 000,00	
7.1.2	3 months	KZT 0,00	KZT 100 000,00	
7.1.3	6 months	KZT 0,00	KZT 150 000,00	
7.1.4	12 months	KZT 0,00	KZT 200 000,00	
7,2	Medium safety box: 24cm* 11cm* 54cm (VAT included)			
7.2.1	1 month	KZT 0,00	KZT 60 000,00	
7.2.2	3 months	KZT 0,00	KZT 120 000,00	
7.2.3	6 months	KZT 0,00	KZT 180 000,00	
7.2.4	12 months	KZT 0,00	KZT 240 000,00	
7,3	Big safety box: 24cm* 21,5cm* 54cm (VAT included)			
7.3.1	1 month	KZT 0,00	KZT 70 000,00	
7.3.2	3 months	KZT 0,00	KZT 140 000,00	
7.3.3	6 months	KZT 0,00	KZT 210 000,00	
7.3.4	12 months	KZT 0,00	KZT 280 000,00	
7,4	Key lost (VAT included)	KZT 0,00	KZT 100 000,00	
<b>VIII. LOANS</b>				
8,1	Collateral change	0,00%	10,00%	from the collateral value of the released collateral
8,2	For organizing a (revolving) credit line	0,00%	10,00%	annually from the amount of the (revolving) credit line
8,3	Penalty for misuse	0,00%	10,00%	of the loan amount

8,4	Penalty for early repayment of the loan (excluding early repayment under the revolving credit line)	0,00%	10,00%	of the early repayment amount
8,5	Penalty for late repayment (overdue)	0,00%	0,5%	of the amount of overdue debt for each day of delay in payment
<b>IX. RATES AND TARIFFS FOR OPERATIONS ON CORPORATE PAYMENT CARDS</b>				
<b>No</b>	<b>Type of services</b>	<b>VISA Business</b>		
<b>IX.I Card issue</b>				
9.1.1	Card issue			
<b>IX.II Annual fee</b>				
9.2.1	Annual maintenance fee for the first and subsequent years.	KZT 0,00	KZT 10 000,00	
9.2.2	Reissuance by the expiration date of plastic /visiting Fraud-countries / fraudulent transactions by bank initiative	KZT 0,00	KZT 10 000,00	
9.2.3	Card reissue by clients request (lost / stolen / damaged plastic)	KZT 0,00	KZT 10 000,00	
<b>IX.III Cash withdrawal by JSC Shinhan Bank Kazakhstan cards</b>				
9.3.1	Cash withdrawal at any ATM in the world	0%	2%	
9.3.2	Cash withdrawal by card at the Cash office of JSC "Shinhan Bank Kazakhstan"	According to the Bank's tariffs	According to the Bank's tariffs	
<b>IX.IV Transfer to the card account</b>				
9.4.1	Cash deposit to the card account at the office of "Shinhan Bank Kazakhstan"	KZT 0,00	KZT 10 000,00	
9.4.2	Interbank non-cash deposit in national / foreign currency	KZT 0,00	KZT 10 000,00	
9.4.3	Non-cash deposit from other banks in national / foreign currency	KZT 0,00	KZT 10 000,00	
<b>IX.V Transfer operations</b>				
9.5.1	Intra wire transfer (at the client's request, via the Internet banking system)	KZT 0,00	KZT 10 000,00	
<b>IX.VI Cards Retail operation</b>				
9.6.1	Payment by card in trade / service enterprises	KZT 0,00	KZT 10 000,00	
<b>IX.VII Report or request of statement/mini-statement</b>				
9.7.1	Balance request through ATM network of other banks	KZT 0,00	KZT 10 000,00	

9.7.2	Statement in office "Shinhan Bank Kazakhstan"	KZT 0,00	KZT 10 000,00	
9.7.3	Additional account statement / copy of account statement	KZT 0,00	KZT 10 000,00	
9.7.4	Account statement inquired by Internet Banking	KZT 0,00	KZT 10 000,00	
<b>IX.VIII SMS-banking</b>				
9.8.1	SMS service registration (VAT included)	KZT 0,00	KZT 10 000,00	
9.8.2	Monthly fee (VAT included)	KZT 0,00	KZT 10 000,00	
<b>IX.IX Additional fee</b>				
9.9.1	PIN-code change	KZT 0,00	KZT 10 000,00	
9.9.2	Blocking of cards, without setting an international stop-list	KZT 0,00	KZT 10 000,00	
9.9.3	Blocking of cards, with the formulation of an international stop-list (every two weeks, for each region)	KZT 0,00	KZT 15 000,00	
9.9.4	Unblocking of card	KZT 0,00	KZT 10 000,00	
9.9.5	Changing the amount of limits on the client's request for the main and additional cards	KZT 0,00	KZT 10 000,00	
<b>IX.X Card transactions Investigation</b>				
9.10.1	Provide video clips to resolve dispute transactions made through ATMs of banks in the Republic of Kazakhstan (VAT included)	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs	
9.10.2	Investigation of a dispute situation (VAT included)	KZT 0,00	KZT 10 000,00	
9.10.3	Arbitration in payment system (VAT included)	According to the IPS Tariffs	According to the IPS Tariffs	
<b>X. RATES AND RATES FOR VIRTUAL CORPORATE CARD OPERATIONS</b>				
<b>No</b>	<b>Type of services</b>	<b>Virtual Business card</b>		
<b>X.I Card issue</b>				
10.1.1	Card issue	KZT 0,00	KZT 10 000,00	
<b>X.II Annual fee</b>				
10.2.1	Annual maintenance fee for the first and subsequent years.	KZT 0,00	KZT 10 000,00	
<b>X.III Receiving a transfer through IPS</b>				
9.3.1	Receiving a transfer through IPS	KZT 0,00	KZT 10 000,00	
<b>X.IV Report or request of statement/mini-statement</b>				
9.4.1	Statement in office "Shinhan Bank Kazakhstan"	KZT 0,00	KZT 10 000,00	
9.4.2	Additional account statement / copy of account statement	KZT 0,00	KZT 10 000,00	

9.4.3	Account statement inquired by Internet Banking	KZT 0,00	KZT 10 000,00	
<b>X.V Additional fee</b>				
9.5.1	Blocking of cards	KZT 0,00	KZT 10 000,00	
<b>X.VI Card transactions Investigation</b>				
9.10.2	Investigation of a dispute situation (VAT included)	KZT 0,00	KZT 10 000,00	
9.10.3	Arbitration in payment system (VAT included)	According to the IPS Tariffs	According to the IPS Tariffs	

### Limit tariff rates for the services provided to the Individuals

No	Type of services	MINIMUM	MAXIMUM	Remark
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<b>I. CUSTOMER'S BANKING ACCOUNT: Opening, management, closing of accounts</b>				
1.1	Opening of a current account	KZT 0,00	KZT 20 000,00	For 1 account
1.2	Opening of an escrow account	KZT 0,00	KZT 5 000 000,00	For 1 account
1.3	Issuance of the statements/notices/confirmations on the operating accounts (VAT included)	KZT 0,00	KZT 20 000,00	For 1 certificate / notification / confirmation
1.4	Issuance of the statements/notices/confirmations on the closed accounts* (VAT included)	KZT 0,00	KZT 20 000,00	For 1 certificate / notification / confirmation
1.5	Issuance of the statements on the existence/absence of the outstanding loans * (VAT included)	KZT 0,00	Double rate	For 1 certificate
1.6	Issuance of the same-day statements (VAT included)	KZT 0,00	KZT 100 000,00	KZT 0.00, in case of full repayment of the debt on the loan, at the request of the client. The certificate is prepared no more than 15 calendar days from the date of receipt of the application
1.7	Account statement (once a year)	KZT 0,00	KZT 20 000,00	For each statement
1.8	Other statements	KZT 0,00	KZT 20 000,00	For each statement
1.9	Currency exchange	0,00%	10,00%	
1.10	Account close	KZT 0,00	KZT 20 000,00	For 1 account
1.11	Audit confirmation (VAT included)	KZT 0,00	KZT 50 000,00	For 1 certificate
	Transactions after 16:00 hours by Almaty time	KZT 0,00	Double rate	
<b>II. CASH BANKING</b>				
2.1	Acceptance and re-count of the cash for the deposit to a current KZT account	0,00%	10,00%	For 1 operation
2.2	KZT cash withdraw	0,00%	10,00%	For 1 operation
2.3	KZT cash withdraw for Individual business	0,00%	10,00%	For 1 operation
2.4	USD / EUR / RUR cash withdraw	0,00%	10,00%	For 1 operation
2.5	Issuance of a checkbook (VAT included)	KZT 0,00	KZT 10 000,00	For 1 operation
2.6	Exchange of banknotes (large into small and vice versa)	0,00%	10,00%	For 1 operation
2.7	Verification of the authenticity of cash (VAT included)	KZT 0,00	KZT 10 000,00	For each banknote

	Cash banking after 16:00 hours by	KZT 0,00	Double rate	
	Cash withdrawal is made by prior request			
<b>III. TRANSFERS</b>				
3.1	Incoming transfers in KZT	KZT 0,00	KZT 20 000,00	For 1 translation
3.2	Transfers in KZT from 9:00 to 13:00 hours	KZT 0,00	KZT 20 000,00	For 1 translation
3.3	Transfers in KZT from 13:00 to 17:00 hours	KZT 0,00	KZT 20 000,00	For 1 translation
3.4	Urgent money orders in KZT (from 9:00 to 17:00 hours, by Almaty standard time)	KZT 0,00	KZT 20 000,00	For 1 translation
3.5	Incoming transfers in USD / EUR / JPY /RUR	KZT 0,00	KZT 20 000,00	For 1 translation
3.6	Outgoing transfers in USD / EUR / JPY (SHA)	KZT 0,00	10% (min 0 KZT, max 1 000 000 KZT)	For 1 translation
3.7	Outgoing transfers in USD / EUR / JPY (OUR)	KZT 0,00	10% (min 0 KZT, max 1 000 000 KZT)	For 1 translation
3.8	Outgoing transfers in RUR (OUR)	KZT 0,00	10% (min 0 KZT, max 1 000 000 KZT)	For 1 translation
3.9	Intra-bank transfers (in any currencies) between the customers of the “Shinhan Bank Kazakhstan” JSC	KZT 0,00	10% (min 0 KZT, max 1 000 000 KZT)	For 1 translation
3.10	Amendment of terms, cancellation, return of a transfer in KZT to the extent technically practicable (VAT included)	KZT 0,00	KZT 100 000,00	For every change of conditions / cancellation / refund
3.11	Change of conditions, cancellation, return of transfer, investigation (SWIFT) in USD / EUR / JPY / RUR if technically feasible (VAT included)	KZT 0,00	KZT 100 000,00	For every change of conditions / cancellation / refund
3.12	Investigations (SWIFT and others) (VAT included)	KZT 0,00	KZT 100 000,00	For every investigation
	Transactions after 16:00 hours by Almaty time	KZT 0,00	Double rate	
<b>IV. ВАЛЮТНЫЙ КОНТРОЛЬ</b>				
4.1	Assigning an account number to the contract within 2 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable per contract
4.2	Urgent assigning an account number to the contract within 1 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable per contract
4.3	Preparation of an application and assignment of a contract account number within 2 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable at the time the service is provided (subject to the assignment of an account number to the contract) for each application

4.4	Urgent preparation of an application and assignment of a contract account number within 1 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable at the time the service is provided (subject to the assignment of an account number to the contract) for each application
4.5	Checking additional agreements to the contract with an account number within 2 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable for each change and / or addition to the contract
4.6	Urgent checking additional agreements to the contract with an account number within 1 working days (VAT included)	KZT 0,00	KZT 100 000,00	Payable for each change and / or addition to the contract
4.7	Response to written requests from the Client (VAT included)	KZT 0,00	KZT 100 000,00	Payable when submitting an application for each answer (each certificate)
4.8	Registration of a certificate of payments made (VAT included)	KZT 0,00	KZT 100 000,00	Payable for each certificate
	Tariff for currency control services after 16:00 Almaty time	KZT 0,00	Double rate	
<b>V. ИНТЕРНЕТ БАНКИНГ*</b>				
5.1	Registration of Internet Bank	KZT 0,00	KZT 100 000,00	One-time commission is payable when applying for connection
5.2	Monthly Fee	KZT 0,00	KZT 100 000,00	
5.3	Issue / Change OTP (VAT included)			A one-time commission is payable before the provision of the service for each device
5.3.1	OTP-card	KZT 0,00	KZT 100 000,00	
5.4	Transfers in KZT from 9:00 to 13:00 hours	KZT 0,00	KZT 100 000,00	For 1 translation
5.5	Transfers in KZT from 13:00 to 17:00 hours	KZT 0,00	KZT 100 000,00	For 1 translation
5.6	Mobile payments	KZT 0,00	KZT 100 000,00	For 1 payment
	* All money transfers via Internet Banking (not specified in this section) are indicated in the TRANSFERS section.			
<b>VI. АРЕНДА СЕЙФОВ</b>				
6.1	Small safety box: 24cm* 6cm* 54cm (VAT included)			For 1 Safe box
6.1.1	1 month	KZT 0,00	KZT 50 000,00	
6.1.2	3 months	KZT 0,00	KZT 100 000,00	
6.1.3	6 months	KZT 0,00	KZT 150 000,00	
6.1.4	12 months	KZT 0,00	KZT 200 000,00	
6.2	Medium safety box: 24cm* 11cm* 54cm (VAT included)			For 1 Safe box



6.2.1	1 month	KZT 0,00	KZT 60 000,00		
6.2.2	3 months	KZT 0,00	KZT 120 000,00		
6.2.3	6 months	KZT 0,00	KZT 180 000,00		
6.2.4	12 months	KZT 0,00	KZT 240 000,00		
6.3	Big safety box: 24cm* 21,5cm* 54cm (VAT included)			For 1 Safe box	
6.3.1	1 month	KZT 0,00	KZT 70 000,00		
6.3.2	3 months	KZT 0,00	KZT 140 000,00		
6.3.3	6 months	KZT 0,00	KZT 210 000,00		
6.3.4	12 months	KZT 0,00	KZT 280 000,00		
6.4	Key lost (VAT included)	KZT 0,00	KZT 100 000,00	For 1 key	
<b>VII. КРЕДИТОВАНИЕ</b>					
7.1	Collateral change	KZT 0,00	10,0%	From the amount of the balance of the principal debt on the loan, as of the date of filing an application for a change in collateral	
7.2	Penalty for early repayment *	KZT 0,00	50,0%	of the amount of early repayment during the first year of the loan	
7.3	Penalty for late repayment (overdue) *	KZT 0,00	0,5%	of the amount of overdue debt for each day of delay in payment (after ninety days of delay, cannot exceed 0.03% of the amount of overdue payment for each day of delay, but not more than 10% of the amount of the loan issued for each year of validity of the bank loan agreement)	
	* in accordance with the requirements of the current legislation of the Republic of Kazakhstan				
<b>VIII. RATES FOR PAYMENT CARD OPERATIONS</b>					
№	Tariff name	VISA Classic		VISA Gold	
		MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
<b>VIII.I Card issue</b>					
8.1	Card issue	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.2	CashBack	0%	15%	0%	15%

<b>VIII.II Annual card fee</b>						
8.2.1	Fee for annual maintenance of the main card for the first and subsequent years.		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.2.2	Fee for annual maintenance of an additional card for the first and subsequent years.		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.2.3	Re-issue of main or additional card is regular, according to the expiration date of plastic / visiting fraudulent countries / in case of fraudulent transactions) at the initiative of the bank)		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.2.4	Re-issue of main or additional card at the request of the client (for loss / theft / damage of plastic)		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>VIII.III Cash withdrawal by cards issued by Shinhan Bank Kazakhstan JSC</b>						
8.3.1	Cash withdrawal at any ATM on the territory of the Republic of Kazakhstan (up to 300,000 KZT per month)		0%	5%	0%	5%
8.3.2	Cash withdrawal at any ATM in the Republic of Kazakhstan (over 300,000 KZT per month)		0%	5%	0%	5%
8.3.3	Cash withdrawal at any ATM in the world (outside the Republic of Kazakhstan)		0%	5%	0%	5%
8.3.4	Cash withdrawal by card account at the cash desk of Shinhan Bank Kazakhstan JSC, no limit for amount		According to the Bank's tariffs		According to the Bank's tariffs	
<b>VIII.IV Deposit to a payment card account</b>						
8.4.1	Cash deposit to the card account at the cash desk of Shinhan Bank Kazakhstan JSC		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.4.2	Interbank non-cash transfer in national / foreign currency	between one client accounts	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
		between different clients account		KZT 10 000,00		KZT 10 000,00
8.4.3	Interbank non-cash transfers in national / foreign currency		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>VIII.V Transfer operations</b>						
8.5.1	Interbank wire transfer (at the request of the client, through the Internet banking system)	between one client accounts	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
		between different clients account	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>VIII.VI Card payment transactions</b>						
8.6.1	Card payments in trade / service enterprises		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>VIII.VII Reports and request for balance information / mini-statement</b>						
8.7.1	Balance inquiry via ATM in the network of other banks		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00

8.7.2	Request of statement at the office of Shinhan Bank Kazakhstan JSC	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.7.3	Request of statement through Internet Banking system	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>VIII.VIII SMS banking</b>					
8.8.1	Connection to SMS-notifications (Including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.8.2	Monthly subscription fee (including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>VIII.IX Additional fees</b>					
8.9.1	Change of PIN-code	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.9.2	Blocking the card, without placing it in the international stop list	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.9.3	Block of card, with placing in the international stop list (for every two weeks, for each region)	KZT 0,00	KZT 15 000,00	KZT 0,00	KZT 15 000,00
8.9.4	Unblock of payment card	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.9.5	Changing limits at request of the client for main and additional cards	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>VIII.X Investigation of card transactions</b>					
8.10.1	Provision of video for resolution of disputed transactions carried out at ATMs of banks in territory of the Republic of Kazakhstan (including VAT)	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs
8.10.2	Investigation of a dispute (including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
8.10.3	Arbitration in the payment system (including VAT)	According to the IPS Tariffs	According to the IPS Tariffs	According to the IPS Tariffs	According to the IPS Tariffs
<b>IX. RATES FOR PAYMENT CARD OPERATIONS FOR SALARY PROJECTS</b>					
	<b>Tariff name</b>	<b>VISA Classic</b>		<b>VISA Gold</b>	
<b>IX.I Card issue</b>					
9.1.1	Card issue	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.1.2	CashBack	0%	15%	0%	15%
<b>IX.II Annual card fee</b>					
9.2.1	Fee for annual maintenance of the main card for the first and subsequent years.	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.2.2	Fee for annual maintenance of an additional card for the first and subsequent years.	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.2.3	Re-issue of main or additional card is regular, according to the expiration date of plastic / visiting fraudulent countries / in case of fraudulent transactions) at the initiative of the bank)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00

9.2.4	Re-issue of main or additional card at the request of the client (for loss / theft / damage of plastic)		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>IX.III Cash withdrawal by cards issued by Shinhan Bank Kazakhstan JSC</b>						
9.3.1	Cash withdrawal at any ATM on the territory of the Republic of Kazakhstan (up to 300,000 KZT per month)		0%	5%	0%	5%
9.3.2	Cash withdrawal at any ATM in the Republic of Kazakhstan (over 300,000 KZT per month)		0%	5%	0%	5%
9.3.3	Cash withdrawal at any ATM in the world (outside the Republic of Kazakhstan)		0%	5%	0%	5%
9.3.4	Cash withdrawal by card account at the cash desk of Shinhan Bank Kazakhstan JSC, no limit for amount		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>IX.IV Deposit to a payment card account</b>						
9.4.1	Cash deposit to the card account at the cash desk of Shinhan Bank Kazakhstan JSC		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.4.2	Interbank non-cash transfer in national / foreign currency	between one client accounts	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
		between different clients account				
9.4.3	Interbank non-cash transfers in national / foreign currency		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>IX.V Transfer operations</b>						
9.5.1	Interbank wire transfer (at the request of the client, through the Internet banking system)	between one client accounts	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
		between different clients account	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>IX.VI Card payment transactions</b>						
9.6.1	Card payments in trade / service enterprises		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>IX.VII Reports and request for balance information / mini-statement</b>						
9.7.1	Balance inquiry via ATM in the network of other banks		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.7.2	Request of statement at the office of Shinhan Bank Kazakhstan JSC		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.7.3	Request of statement through Internet Banking system		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>IX.VIII SMS banking</b>						
9.8.1	Connection to SMS-notifications (Including VAT)		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.8.2	Monthly subscription fee (including VAT)		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>IX.IX Additional fees</b>						
9.9.1	Change of PIN-code		KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00

9.9.2	Blocking the card, without placing it in the international stop list	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.9.3	Block of card, with placing in the international stop list (for every two weeks, for each region)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.9.4	Unblock of payment card	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.9.5	Changing limits at request of the client for main and additional cards	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
<b>IX.X Investigation of card transactions</b>					
9.10.1	Provision of video for resolution of disputed transactions carried out at ATMs of banks in territory of the Republic of Kazakhstan (including VAT)	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs
9.10.2	Investigation of a dispute (including VAT)	KZT 0,00	KZT 10 000,00	KZT 0,00	KZT 10 000,00
9.10.3	Arbitration in the payment system (including VAT)	According to the IPS Tariffs	According to the IPS Tariffs	According to the IPS Tariffs	According to the IPS Tariffs

No	Type of services	Tariff rate	Remark
<b>I. CUSTOMER'S BANKING ACCOUNT: Opening, management, closing of accounts</b>			
1.1	<b>Opening of a current account</b>	<b>KZT 0,00</b>	
1.2	Opening of an escrow account	<b>KZT 45 000,00</b>	
1.3	Issuance of the statements/notices/confirmations on the operating accounts (VAT included)	<b>KZT 500,00</b>	
1.4	Issuance of the statements/notices/confirmations on the closed accounts* (VAT included)	<b>KZT 1 000,00</b>	
1.5	Issuance of the statements on the existence/absence of the outstanding loans * (VAT included)	<b>Double rate</b>	
1.6	Issuance of the same-day statements (VAT included)	<b>KZT 500,00</b>	KZT 0.00, in case of full repayment of the loan debt, at the request of the client. The certificate is prepared no more than 15 calendar days from the date of receipt of the application
1.7	Account statement (once a year)	<b>KZT 0,00</b>	
1.8	Other statements	<b>KZT 200,00</b>	Per each statement
1.9	Currency exchange	<b>according to the exchange rate as of the day of exchange</b>	
1.10	Account close	<b>KZT 0,00</b>	
1.11	Audit confirmation (VAT included)	<b>KZT 1 000,00</b>	
	Transactions after 16:00 hours by Almaty time	<b>Double rate</b>	
	* A statement is prepared within 1 banking day (24 hours)		
	** Certificate is prepared within 3 banking days		
<b>II. CASH BANKING</b>			
2.1	Acceptance and re-count of the cash for the deposit to a current KZT account	<b>KZT 0,00</b>	
2.2	KZT cash withdraw **:		
2.2.1	KZT cash withdraw up to 3 000 000,00 (including)	<b>KZT 0,00</b>	In a day
2.2.2	KZT cash withdraw over 3 000 000,00 *	<b>0,3%</b>	of withdraw amount
2.2.3	KZT cash withdraw over 3 000 000,00*	<b>KZT 0,00</b>	In case keeping funds for more than 30 calendar days
2.2.4	KZT cash withdraw for Individual business	<b>0,3%</b>	of withdraw amount
2.3	USD / EUR / RUR cash withdraw */**	<b>1,0%</b>	
2.4	Cash withdrawal in USD / EUR / RUR equal to the amount of cash deposit through the cash desk of the Bank	<b>KZT 0,00</b>	

2.5	Issuance of a checkbook (VAT included)	<b>KZT 700,00</b>	
2.6	Exchange of banknotes (large into small and vice versa)	<b>0,5%</b>	
2.7	Verification of the authenticity of cash (VAT included)	<b>KZT 5,00</b>	Per each banknote
2.8	Withdrawal of cash in foreign currency from a savings account upon full expiration of the deposit term	<b>KZT 0,00</b>	In case deposit validity is at least 3 months
	Cash banking after 16:00 hours by Almaty time	<b>Double rate</b>	
	* For borrowers KZT 0,00		
	** In case of withdrawal of an amount equal to, or more than 10,000,000.00 KZT (unless otherwise particularly agreed with the Bank), it is necessary to have submitted a relevant advance request 2 banking days beforehand.		
	** In case of withdrawal of an amount equal to, or more than EUR 5,000 (unless otherwise particularly agreed with the Bank), it is necessary to have submitted a relevant advance request 2 banking days beforehand.		
	** In case of withdrawal of an amount equal to, or more than USD 20,000 (unless otherwise particularly agreed with the Bank), it is necessary to have submitted a relevant advance request 1 banking day beforehand.		
	** In case of withdrawal of an amount equal to, or more than RUR 100,000 (unless otherwise particularly agreed with the Bank), it is necessary to have submitted a relevant advance request 2 banking days beforehand.		
	In case of withdrawal of cash in the amounts with orders to non-whole values (which include tiyns, cents, etc.), the arithmetical rule of rounding to a whole number shall be applied (KZT, USD, EUR, etc.)		
<b>III. TRANSFERS</b>			
3.1	Incoming transfers in KZT	<b>KZT 0,00</b>	
3.2	Transfers in KZT from 9:00 to 13:00 hours	<b>KZT 300,00</b>	Per 1 transfer
3.3	Transfers in KZT from 13:00 to 17:00 hours	<b>KZT 600,00</b>	Per 1 transfer
3.4	Urgent money orders in KZT (from 9:00 to 17:00 hours, by Almaty standard time)	<b>KZT 1 500,00</b>	Per 1 transfer
3.5	Incoming transfers in USD / EUR / JPY /RUR	<b>KZT 0,00</b>	
3.6	Outgoing transfers in USD / EUR / JPY (SHA)	<b>0.2%, min KZT 3 000, max KZT 30 000</b>	Per 1 transfer
3.7	Outgoing transfers in USD / EUR / JPY (OUR)	<b>0.3%, min KZT 10 000, max KZT 50 000</b>	Per 1 transfer
3.8	Outgoing transfers in RUR (OUR)	<b>0.15%, min KZT 1 200, max KZT 25 000</b>	Per 1 transfer
3.9	Intra-bank transfers (in any currencies) between the customers of the “Shinhan Bank Kazakhstan” JSC	<b>KZT 0,00</b>	Per 1 transfer
3.10	Amendment of terms, cancellation, return of a transfer in KZT to the extent technically practicable (VAT included)	<b>KZT 1 000,00</b>	
3.11	Change of conditions, cancellation, return of transfer, investigation (SWIFT) in USD / EUR / JPY / RUR if technically feasible (VAT included)	<b>KZT 8 000,00</b>	
3.12	Investigations (SWIFT and others) (VAT included)	<b>KZT 8 000,00</b>	
	Transactions after 16:00 hours by Almaty time	<b>Double rate</b>	



<b>IV. INTERNET BANKING *</b>			
4.1	Registration of Internet Bank	<b>KZT 0,00</b>	
4.2	Monthly Fee	<b>KZT 0,00</b>	
4.3	Issue / Change OTP (VAT included)		
4.3.1	OTP-card	<b>KZT 4 000,00</b>	
4.4	Transfers in KZT from 9:00 to 13:00 hours	<b>KZT 150,00</b>	
4.5	Transfers in KZT from 13:00 to 17:00 hours	<b>KZT 300,00</b>	
4.6	Mobile payments	<b>KZT 0,00</b>	
	* All money transfers via Internet Banking (not specified in this section) are indicated in the TRANSFERS section.		
<b>V. SAFETY BOX</b>			
5.1	Small safety box: 24cm* 6cm* 54cm (VAT included)		
5.1.1	1 month	<b>KZT 2 000,00</b>	
5.1.2	3 months	<b>KZT 5 000,00</b>	
5.1.3	6 months	<b>KZT 10 000,00</b>	
5.1.4	12 months	<b>KZT 15 000,00</b>	
5.2	Medium safety box: 24cm* 11cm* 54cm (VAT included)		
5.2.1	1 month	<b>KZT 3 000,00</b>	
5.2.2	3 months	<b>KZT 8 000,00</b>	
5.2.3	6 months	<b>KZT 12 000,00</b>	
5.2.4	12 months	<b>KZT 25 000,00</b>	
5.3	Big safety box: 24cm* 21,5cm* 54cm (VAT included)		
5.3.1	1 month	<b>KZT 5 000,00</b>	
5.3.2	3 months	<b>KZT 12 000,00</b>	
5.3.3	6 months	<b>KZT 25 000,00</b>	
5.3.4	12 months	<b>KZT 40 000,00</b>	
5.4	Key lost (VAT included)	<b>KZT 15 000,00</b>	
<b>VI. LOANS</b>			
6.1	Collateral change	<b>0,5%, min KZT 50 000</b>	From the principal amount of the loan, as of the date of application for a change in collateral
6.2	Penalty for early repayment *	<b>1%</b>	From amount of early repayment during the first year of the loan

6.3	Penalty for late repayment (overdue) *	<b>0,5% &lt; 90 days</b> <b>0,03% &gt; 90 days</b>	of the amount of overdue debt for each day of delay, but not more than 10% of the loan in a year	
* in accordance with the requirements of the current legislation of the Republic of Kazakhstan				
<b>VII. RATES FOR PAYMENT CARD OPERATIONS</b>				
	<b>Tariff name</b>	<b>VISA Classic</b>	<b>VISA Gold</b>	
<b>VII.I Card issue</b>				
7.1	Card issue	<b>KZT 0,00</b>	<b>KZT 3 000,00</b>	
7.1.1	CashBack	<b>1%</b>	<b>1.2%</b>	
<b>VII.II Annual card fee</b>				
7.2.1	Fee for annual maintenance of the main card for the first and subsequent years.	<b>KZT 1 000,00</b>	<b>KZT 2 000,00</b>	
7.2.2	Fee for annual maintenance of an additional card for the first and subsequent years.	<b>KZT 1 000,00</b>	<b>KZT 2 000,00</b>	
7.2.3	Re-issue of main or additional card is regular, according to the expiration date of plastic / visiting fraudulent countries / in case of fraudulent transactions) at the initiative of the bank)	<b>KZT 0,00</b>	<b>KZT 0,00</b>	
7.2.4	Re-issue of main or additional card at the request of the client (for loss / theft / damage of plastic)	<b>KZT 1 500,00</b>	<b>KZT 3 000,00</b>	
<b>VII.III Cash withdrawal by cards issued by Shinhan Bank Kazakhstan JSC</b>				
7.3.1	Cash withdrawal at any ATM on the territory of the Republic of Kazakhstan (up to 300,000 KZT per month)	<b>0%</b>	<b>0%</b>	
7.3.2	Cash withdrawal at any ATM in the Republic of Kazakhstan (over 300,000 KZT per month)	<b>1%</b>	<b>1%</b>	
7.3.3	Cash withdrawal at any ATM in the world (outside the Republic of Kazakhstan)	<b>1%</b>	<b>1%</b>	
7.3.4	Cash withdrawal by card account at the cash desk of Shinhan Bank Kazakhstan JSC	According to the Bank's Tariffs	According to the Bank's Tariffs	
<b>VII.IV Deposit to a payment card account</b>				
7.4.1	Cash deposit to the card account at the cash desk of Shinhan Bank Kazakhstan JSC	<b>KZT 0,00</b>	<b>KZT 0,00</b>	
7.4.2	Interbank non-cash transfer in national / foreign currency	between one client accounts	<b>KZT 0,00</b>	<b>KZT 0,00</b>

		between different clients account		
7.4.3	Interbank non-cash transfers in national / foreign currency		<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VII.V Transfer operations</b>				
7.5.1	Interbank wire transfer (at the request of the client, through the Internet banking system)	between one client accounts	<b>KZT 0,00</b>	<b>KZT 0,00</b>
		between different clients account	<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VII.VI Card payment transactions</b>				
7.6.1	Card payments in trade / service enterprises		<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VII.VII Reports and request for balance information / mini-statement</b>				
7.7.1	Balance inquiry via ATM in the network of other banks		<b>KZT 0,00</b>	<b>KZT 0,00</b>
7.7.2	Request of statement at the office of Shinhan Bank Kazakhstan JSC		<b>KZT 0,00</b>	<b>KZT 0,00</b>
7.7.3	Request of statement through Internet Banking system		<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VII.VIII SMS banking</b>				
7.8.1	SMS service registration (VAT included)		<b>KZT 0,00</b>	<b>KZT 0,00</b>
7.8.2	Monthly fee (VAT included)		<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VII.IX Additional fees</b>				
7.9.1	Change of PIN-code		<b>KZT 0,00</b>	<b>KZT 0,00</b>
7.9.2	Blocking the card, without placing it in the international stop list		<b>KZT 0,00</b>	<b>KZT 0,00</b>
7.9.3	Block of card, with placing in the international stop list (for every two weeks, for each region)		<b>KZT 9 000,00</b>	<b>KZT 9 000,00</b>
7.9.4	Unblock of payment card		<b>KZT 0,00</b>	<b>KZT 0,00</b>
7.9.5	Changing limits at request of the client for main and additional cards		<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VII.X Investigation of card transactions</b>				

7.10.1	Provision of video for resolution of disputed transactions carried out at ATMs of banks in territory of the Republic of Kazakhstan (including VAT)	According to the Acquiring Bank Tariffs	According to the Acquiring Bank Tariffs
7.10.2	Investigation of a dispute (including VAT)	KZT 0,00	KZT 0,00
7.10.3	Arbitration in the payment system (including VAT)	According to the IPS Tariffs	According to the IPS Tariffs
<b>VIII. RATES FOR PAYMENT CARD OPERATIONS FOR SALARY PROJECTS</b>			
	<b>Tariff name</b>	<b>VISA Classic</b>	<b>VISA Gold</b>
<b>VIII.I Card issue</b>			
8.1	Card issue	KZT 0,00	KZT 3 000,00
8.1.1	CashBack	1%	1,2%
<b>VIII.II Annual card fee</b>			
8.2.1	Fee for annual maintenance of the main card for the first and subsequent years.	KZT 0,00	KZT 0,00
8.2.2	Fee for annual maintenance of an additional card for the first and subsequent years.	KZT 1000,00	KZT 2 000,00
8.2.3	Re-issue of main or additional card is regular, according to the expiration date of plastic / visiting fraudulent countries / in case of fraudulent transactions) at the initiative of the bank)	KZT 0,00	KZT 0,00
8.2.4	Re-issue of main or additional card at the request of the client (for loss / theft / damage of plastic)	KZT 1 500,00	KZT 3 000,00
<b>VIII.III Cash withdrawal by Shinhan Bank Kazakhstan JSC cards</b>			
8.3.1	Cash withdrawal at any ATM on the territory of the Republic of Kazakhstan (up to 300,000 KZT per month)	0%	0%
8.3.2	Cash withdrawal at any ATM in the Republic of Kazakhstan (over 300,000 KZT per month)	1%	1%
8.3.3	Cash withdrawal at any ATM in the world (outside the Republic of Kazakhstan)	1%	1%
8.3.4	Cash withdrawal by card account at the cash desk of Shinhan Bank Kazakhstan JSC	KZT 0,00	KZT 0,00
<b>VIII.IV Deposit to a payment card account</b>			

8.4.1	Cash deposit to the card account at the cash desk of Shinhan Bank Kazakhstan JSC		<b>KZT 0,00</b>	<b>KZT 0,00</b>
8.4.2	Interbank non-cash transfer in national / foreign currency	between one client accounts	<b>KZT 0,00</b>	<b>KZT 0,00</b>
		between different clients account		
8.4.3	Interbank non-cash transfers in national / foreign currency		<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VIII.V Transfers</b>				
8.5.1	Interbank wire transfer (at the request of the client, through the Internet banking system)	between one client accounts	<b>KZT 0,00</b>	<b>KZT 0,00</b>
		between different clients account	<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VIII.VI Card payment transactions</b>				
8.6.1	Card payments in trade / service enterprises		<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VIII.VII Reports and request for balance information / mini-statement</b>				
8.7.1	Balance inquiry via ATM in network of other banks		<b>KZT 0,00</b>	<b>KZT 0,00</b>
8.7.2	Request of Statement at the office of Shinhan Bank Kazakhstan JSC		<b>KZT 0,00</b>	<b>KZT 0,00</b>
8.7.3	Request of statement through Internet Banking system		<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VIII.VIII SMS banking</b>				
8.8.1	Connection to SMS-notifications (Including VAT)		<b>KZT 0,00</b>	<b>KZT 0,00</b>
8.8.2	Monthly subscription fee (including VAT)		<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VIII.IX Additional fees</b>				
8.9.1	Change of PIN-code		<b>KZT 0,00</b>	<b>KZT 0,00</b>
8.9.2	Blocking the card, without placing it in the international stop list		<b>KZT 0,00</b>	<b>KZT 0,00</b>
8.9.3	Block of card, with placing in the international stop list (for every two weeks, for each region)		<b>KZT 9 000,00</b>	<b>KZT 9 000,00</b>
8.9.4	Unblocking a payment card		<b>KZT 0,00</b>	<b>KZT 0,00</b>

8.9.5	Changing limits at request of the client for main and additional cards	<b>KZT 0,00</b>	<b>KZT 0,00</b>
<b>VIII.X Investigation of card transactions</b>			
8.10.1	Provision of video for resolution of disputed transactions carried out at ATMs of banks in territory of the Republic of Kazakhstan (including VAT)	<b>According to the Acquiring Bank Tariffs</b>	<b>According to the Acquiring Bank Tariffs</b>
8.10.2	Investigation of a dispute (including VAT)	<b>KZT 0,00</b>	<b>KZT 0,00</b>
8.10.3	Arbitration in the payment system (including VAT)	<b>According to the IPS Tariffs</b>	<b>According to the IPS Tariffs</b>

## Appendix No 4

### Basic and marginal rates and tariffs for transactions for correspondent banks

#### 1. / Account management /

Service	MIN	MAX
Account management	0 KZT / 0 USD	Not limited
Minimum balance	0 KZT / 0 USD	Not limited
Closing account	0 KZT / 0 USD	Not limited
Interest	0 KZT / 0 USD	Not limited

#### 2. / Notification /

Service	Fee
Statement as of end of the day (MT950) In case of any one transaction a day	KZT / USD 0.00
Notification of credit MT910	KZT / USD 0.00
Notification of debit MT900	KZT / USD 0.00

#### 3. / Interbank remittance /

Interbank remittance	MIN	MAX
Incoming remittances	0 KZT / 0 USD	0 KZT / 0 USD
Outgoing remittances	0 KZT / 0 USD	KZT 5 000 / USD 20

#### 4. / Customer remittances (MT103) /

Remittance	MIN	MAX
Customer remittances «SHA»	0 KZT / 0 USD	KZT 15 000 / USD 50
Customer remittances «OUR»	0 KZT / 0 USD	KZT 30 000 / USD 100

#### 5. / Trade Finance /

Documentary operations are charged in accordance with Section VI. TRADE FINANCE, Tariffs for services rendered to corporates, Appendix No. 3 to these Rules.

These tariffs indicate the Bank's commissions for the services provided to the Correspondent. Commissions of third banks for transactions carried out on behalf of Correspondents are charged additionally.