

## Base Tariffs on the System of Remote Banking for Individuals

**Comments:** The amount of commission in currency other than the currency established by these Tariffs, not marked as "According to the Bank's exchange rate" is calculated using the official exchange rate of the National Bank of the Republic of Kazakhstan as of the moment of transaction.

№	List of services/transacitons	Base tariffs	Note
1.	Payment for connection and registration in the system (VAT inclusive)	KZT 0	
2.	Making cash and non-cash payments to the Suppliers* for goods/works/services in the system:		
2.1.	payments to service providers, including utility organizations	KZT 0	<i>excluding clause 2.2</i>
2.2.	payments in favor of Institutions*	KZT 40	<i>available only in Information and Payment Terminals</i>
2.3.	transfer of money for payment of taxes and making other payments to the budget	KZT 0	
3.	Commission for transfer of money from bank accounts to the networks of Subsidiary of "Bank VTB (Kazakhstan)" JSC		
3.1.	intrabank transfer between accounts of one client	KZT 0	<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
3.2.	intrabank transfer between accounts of different clients		<i>including transfers via social networks / contact book in the client's mobile phone</i>
3.2.1.	national currency	0 KZT	<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
3.2.2.	foreign currency	0 KZT	
4.	Commission for transfer of money to bank accounts opened in other banks:		<i>only in Internet banking and Mobile banking</i>
4.1.	Transfer to bank accounts opened in other banks:		
4.1.1.	in tenge	KZT 250	<i>except for transactions using credit payment cards (see tariff in paragraph 5.)</i>
4.1.2.	in foreign currency (except for Russian roubles)	0,20% (min KZT 3 000 - equivalent in foreign currency)	
4.1.3.	in Russian roubles	0,20% (min KZT 1 000 - equivalent in foreign currency)	
4.2.	Transfer to clients of VTB group (USD, EUR)	0,10% (min KZT 1 000 - equivalent in foreign currency)	
4.3.	Transfer to clients of VTB group (RUB)	0,05% (min KZT 600 - equivalent in foreign currency)	
5.	Transfer of money from bank accounts using credit payment cards	2% (min KZT 500), equivalent in foreign currency	<i>from the transfer amount</i>
6.	Commission 3a conversion on non-cash transactions in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC	0% on the bank's exchange rate	<i>from the amount</i>
7.	Monthly subscription fee (VAT inclusive)	KZT 0	
8.	Account statements in the system of remote banking (VAT inclusive)	KZT 0	
9.	Commission 3a issue/re-issue of basic/additional payment card in the system of remote banking	according to tariffs on payment cards	<i>available only in Internet banking and Mobile banking</i>
10.	Opening of current/saving accounts in the system of remote banking	KZT 0	

11.	Commission for cash replenishment of bank accounts:		<i>available only in Payment Terminals</i>
11.1.	Replenishment of bank accounts opened in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC	KZT 0	<i>except for replenishment of bank accounts (payment cards) on payroll card programs</i>
11.2.	Replenishment of bank accounts (payment cards) on the payroll card program	according to tariffs on payment cards for legal entities and sole proprietors (Payroll card programs)	
11.3.	Replenishment of bank accounts to repay credit issued in the network of Subsidiary of "Bank VTB (Kazakhstan)" JSC	KZT 0	
12.	Commission for (P2P) money transfers for individuals in RBSS, ATM and P2P Portal (Bank's website)		
12.1.	Commission for transfer from Visa / MasterCard cards of other banks of the Republic of Kazakhstan to Visa/MasterCard payment cards of Subsidiary JSC VTB Bank (Kazakhstan)	KZT 0	for each transaction
12.2.	Commission fee for the transfer from Visa / MasterCard cards of Subsidiary JSC VTB Bank (Kazakhstan) to Visa/MasterCard payment cards issued by STB of the Republic of Kazakhstan or foreign banks (except for the transfers from credit card)	1% (min KZT 200), or equivalent in foreign currency	for each transaction
12.3	Commission for transfer from Visa / MasterCard credit cards of Subsidiary JSC VTB Bank (Kazakhstan) to any Visa / MasterCard payment cards, including cards of Subsidiary JSC VTB Bank (Kazakhstan)	3% (min KZT 300), or equivalent in foreign currency	for each transaction
12.4	Commission for transfer between Visa/MasterCard cards of other banks of the Republic of Kazakhstan	1% (min KZT 200), or equivalent in foreign currency	for each transaction

\* *Legal entity/private entrepreneur with whom the Bank has entered into an individual agreement to receive payments from individuals for provided goods, work, and services*