TARIFFS FOR SERVICES

PROVIDED BY JSC AB BANK OF CHINA KAZAKHSTAN

TO INDIVIDUALS

(effective as of January 5, 2026)

SECTION 1. OPENING, MAINTENANCE, AND CLOSURE OF BANK ACCOUNTS (including VAT)				
No.	**Type of transaction**	**Fee charged**	**min.**	**max**
1.1.	**Opening of a current bank account for a Bank client (including a related party)**	none	minimum required balance KZT 12,000/USD 100/EUR 50/CNY 700	
1.1.1.	Opening of accounts for payroll card scheme participants	none		
1.1.2.	Opening of accounts for the Bank's employees	none		
1.1.3.	opening of a current bank account under a Bank Deposit Agreement	none		
1.2.	**Monthly fee for maintenance of a bank account with no transactions for more than 1 year (excluding the Bank's fees) (including VAT)**			
	for a KZT-denominated account	KZT 8,500	When the available balance is insufficient, the fee is charged in an amount not exceeding the remaining balance at the end of each month for each account	
	for a foreign currency account in USD	USD 20		
	for a foreign currency account in EUR	EUR 15		
	for a foreign currency account in CNY	CNY 120		
1.2.1.	**Monthly bank account/deposit maintenance fee**			
	for a foreign currency account in EUR	0.7% p.a. (of the daily credit balance)	EUR 0.50	
1.3.	**Closing of a bank account**	none		
*** SECTION 2. TELLER TRANSACTIONS (including VAT)**				
No.	**Type of transaction**	**Fee charged**	**min.**	**max**
2.1.	**Acceptance of cash in the national currency**	none		
2.2.	**Acceptance of cash in a foreign currency**	none		
2.3.	**** Cash disbursement from a current account and a savings account, where such funds were deposited in cash**	none		
2.3.1.	**Cash disbursement from a bank account (in KZT/USD/CNY) as a part of services provided under a payroll card scheme**	none		
2.4.	**** Cash disbursement from a bank account, where such funds were received by non-cash transfer**			
2.4.1.	**in a foreign currency**	1,00%	USD 10/EUR 10/CNY 70	
2.4.2.	**in the national currency**			
	up to KZT 1,000,000, inclusively	0,50%	KZT 500	KZT 3,000
	KZT 1,000,001 to KZT 5,000,000	0,30%		KZT 10,000
	KZT 5,000,001 or more	0,25%		KZT 30,000
2.5.	Acceptance of old-series foreign banknotes	0.7 % of the amount in a foreign currency		
*** SECTION 3. REMITTANCE TRANSACTIONS (including VAT)**				
No.	**Type of transaction**	**Fee charged**	**min.**	**max**
3.1.	**Crediting of an incoming (non-cash) money transfer to the client's bank account in USD/EUR/CNY**	none		

3.2.	**Crediting of funds received by a non-cash transfer under an agreement concluded between the Bank and a legal entity for payroll and other payments to the company's employees**	0,15%		
3.3.	**Intrabank transfers in the national and foreign currencies**	none		
3.4.	**Outgoing payments in the national currency from a current account**	1,00%	KZT 200	KZT 2,500
3.5.	**Transfers in a foreign currency without opening a bank account (USD/EUR/CNY)**			
3.5.1.	When purchasing a foreign currency at the Bank's exchange office	0,30%	USD 30/EUR 30/CNY 120	
3.5.2.	When depositing foreign currency in cash at the Bank's cash desk	0,40%	USD 40/EUR 40/CNY 120	
3.5.3.	transfers for students' tuition fees and living expenses up to five thousand US dollars (USD 5,000)	USD 20		
3.5.4.	transfers for students' tuition fees and living expenses above five thousand US dollars (USD 5,000)	USD 30		
3.5.5.	transfers for tuition fees in favor of a legal entity (educational institution), regardless of the transfer amount	USD 30		
3.6.	**Transfers in a foreign currency through a bank account (USD/EUR/CNY)**			
3.6.1.	When purchasing a foreign currency at the Bank's exchange office, with subsequent crediting to a bank account	0,30%	USD 30/EUR 30/CNY 120	
3.6.2.	When depositing foreign currency in cash to a bank account	0,40%	USD 40/EUR	
3.6.3.	transfers for students' tuition fees and living expenses up to five thousand US dollars (USD 5,000)	USD 20		
3.6.4.	transfers for students' tuition fees and living expenses above five thousand US dollars (USD 5,000)	USD 30		
3.6.5.	transfers for tuition fees in favor of a legal entity (educational institution), regardless of the transfer amount	USD 30		
3.6.6.	intermediary bank fees (FULLPAY)***	USD 25		
3.7.	**Inquiry regarding the execution of a transfer; clarification of details for executed transfers**	KZT 7,000, USD 20, CNY 120		
3.8.	**Amendment to payment details after the payment document has been accepted for execution**	KZT 7,000, USD 20, CNY 120		
3.9.	**Cancellation and return of a payment document**	KZT 10,000, USD 20, CNY 150		
SECTION 4. CURRENCY CONVERSION SERVICES (including VAT)				
No.	**Type of transaction**	**Fee charged**	**min.**	**max**
4.1.	**Purchase/Sale of a foreign currency**	none (at the exchange rate established as of the purchase/sale date)		
*** SECTION 5. ISSUANCE OF CERTIFICATES (including VAT)**				
No.	**Type of transaction**	**Fee charged**	**min.**	**max**
5.1.	**Of outstanding loans**	KZT 2,000		
5.2.	**Of account turnover**	KZT 2,000		
5.3.	**Other certificates**	KZT 1,000		
5.4.	**Expedited issuance (same day)**	double tariff applies to items 5.1.-5.3.		
SECTION 6. OTHER BANK FEES (including VAT)				
No.	**Type of transaction**	**Fee charged**	**min.**	**max**
6.1.	**Issuance of a bank statement:**			
6.1.1.	issuance of a bank statement by transaction (up to one year)	none		
6.1.2.	issuance of a bank statement (duplicate copy of the statement) (for 1 year or more)	KZT 1,500		
SECTION 7. SAFE DEPOSIT TRANSACTIONS (including VAT)				

No.	Type of transaction	Fee charged	
11.1.	**When an agreement is concluded for a term of 1 month**		
	small security boxes (6*42*30)	KZT 6,000	
	medium-sized security boxes (15*42*30)	KZT 10,000	
	large security boxes (45*42*30)	KZT 12,000	
11.2.	**When an agreement is concluded for a term of 3 months**		
	small security boxes	KZT 15,000	
	medium-sized security boxes	KZT 20,000	
	large security boxes	KZT 25,000	
11.3.	**When an agreement is concluded for a term of 6 months**		
	small security boxes	KZT 30,000	
	medium-sized security boxes	KZT 35,000	
	large security boxes	KZT 40,000	
11.4.	**When an agreement is concluded for a term of 12 months**		
	small security boxes	KZT 45,000	
	medium-sized security boxes	KZT 60,000	
	large security boxes	KZT 70,000	
11.5.	**Replacement of a lock/key due to the Client's fault**		
11.5.1.	**if the key is lost (duplicate key issuance)**	KZT 20,000	
11.5.2.	**in case of damage to the lock (forced opening)**		**Cost of services provided by a third-party organization**
11.6.	**Penalty for late vacating of a security box (applies until the Client's property is transferred to the Bank's strongroom), per each day of the delay**		
	small security boxes	KZT 250	
	medium-sized security boxes	KZT 300	
	large security boxes	KZT 500	
11.7.	**Storage of the Client's property in the Bank's strongroom following the forced opening of an individual safe deposit box**	KZT 250 (per day)	

GENERAL	
1	Fees expressed as a percentage are charged on the amount of each transaction performed; fees expressed as an absolute amount are charged per processed document.
2	Fees for services not specified in this schedule shall be charged as agreed.
3	The Tariffs may be amended and supplemented. The Client shall independently obtain information of the fees established by the Bank as of the relevant date and applicable to transactions performed and account maintenance, either at the Bank or on the Bank's website: www.boc.kz.
4	If the Bank's fees and expenses, which according to the Client's instruction are to be charged to a third party, cannot be collected by the Bank in the specified manner, such fees and expenses shall be charged to the account of the instructing Client.
5	If, in the course of executing the Client's instruction, additional charges arise outside the Bank (e.g., postal charges, telegraph charges, etc.), the Client shall bear such fees and/or expenses.
6	Fees denominated in a foreign currency shall be charged in the national currency at the market exchange rate established by the National Bank of the Republic of Kazakhstan as of the transaction date.
7	As of January 1, 2026, the VAT rate is 16% and applies to all taxable transactions.
NOTE	
*	these services shall be provided to the Bank's employees free of charge.
**	When withdrawing cash from a bank account, the Client must submit an application in the form prescribed by the Bank one business day prior to the intended withdrawal date.
***	FULLPAY means that, when transferring funds in U.S. dollars, intermediary bank fees are borne by the sender, thereby ensuring that the beneficiary receives the payment in full. This service is provided to financial institutions that hold an account with the intermediary bank, Bank of China N.Y.