Approved by
minutes of a meeting of the Assets and Liabilities
Management Committee of
JSC AB Bank of China Kazakhstan
No. 24 dated April 07, 2026
Appendix 1

TARIFFS FOR SERVICES PROVIDED BY
JSC AB BANK OF CHINA KAZAKHSTAN
TO LEGAL ENTITIES AND PRIVATE ENTREPRENEURS

(effective as of April 8, 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**	none		
1.2.	**Opening of a saving account**	none		
1.3.	**Opening of an Escrow account**	KZT 15,000 per account		
1.3.1.	Maintenance of an Escrow account	KZT 10,000 per month		
1.3.2.	Any other operations with/related to an Escrow account	As per the current account maintenance service rates + (plus) the fee in the amount of KZT 1,000		
1.3.3.	Closure of an Escrow account at the client's request	KZT 6,000 per account		
1.4.	**Monthly fee for maintenance of a bank account with no transactions effected by the Client for more than 1 year (excluding the Bank's fees)**			
1.4.2.	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	
1.4.3.	for a foreign currency account in USD	USD 20		
1.4.4.	for a foreign currency account in EUR	EUR 15		
1.4.5.	for a foreign currency account in CNY	CNY 120		
1.4.6.	for a foreign currency account in RUB	RUB 1,000		
1.4.7.	monthly bank account maintenance fee, per a foreign currency account in EUR	0.7% p.a. (of the daily credit balance)	EUR 0.50	
1.5.	**Issuance of bank statements**			
1.5.1.	Issuance of a bank statement as transactions are effected	none		
1.5.2.	Issuance of a bank statement (up to 1 month)	none		
1.5.3.	Issuance of a bank statement (1 to 6 months)	none		
1.5.4.	Issuance of a bank statement (6 months to 1 year)	KZT 4,000		
1.5.5.	Issuance of a bank statement (1 to 5 years)	KZT 10,000		
1.5.6.	Issuance of a bank statements (5 or more years)	KZT 40,000		
1.5.7.	Issuance of duplicate copies of payment documents and tax invoices (per document)	KZT 1,000		
1.6.	**Closure of a current account at the Client's request**			
1.6.1.	per account	KZT 5,000		
1.6.2.	Closure of a bank account by the Bank according to the laws of the RoK	none		
SECTION 2. REMITTANCE TRANSACTIONS IN KZT (including VAT)				
No.	**Type of transaction**	**Fee charged**	**min.**	**max.**
2.1.	**Crediting of non-cash funds to a current account**	none		
2.2.	**Intrabank transfers**	none		

2.3.	**External transfers with same-day value date**			
	from 09.00 a.m. to 04.30 p.m. Astana time (including the Internet Banking)	0,25%	KZT 300	KZT 1,000
2.4.	**External transfers with a future value date**	0,25%	KZT 300	KZT 1,000
2.5.	**Transfers in MT102 format (pension, social, medical ones, etc.)**			
	with a floppy disk (on electronic media)	KZT 100 per person + fee under item 2.3./2.4.		
	without a floppy disk (in a hard copy form)	KZT 300 per person + fee under item 2.3./2.4.		
2.6.	**Express transfers/payments (are accepted until 04.00 p.m. Astana time)**	0,50%	KZT 1,000	KZT 3,000
2.7.	**Transfers in KZT outside the Republic of Kazakhstan**	0.2 % of the transfer amount	KZT 10,000	KZT 122,500
2.8.	**SWIFT message preparation fee for transfer transactions**	none		
SECTION 3. TELLER TRANSACTIONS (including VAT)				
No.	**Type of transaction**	**Fee charged**	**min.**	**max.**
3.1.	**Acceptance of cash in the national currency with subsequent crediting to a current account**	0,25%	KZT 100	
3.1.1.	Acceptance of cash in a foreign currency with subsequent crediting to a current account	0,20%		
3.1.2.	Acceptance of cash in a foreign currency when returning funds for travel expenses related to employees' overseas business trips	none		
3.2.	*** Cash disbursement from a current account (including for payroll purposes)**			
	up to KZT 3,000,000, inclusively	0,30%	KZT 500	
	KZT 3,000,001 to KZT 7,000,000	0,35%		
	KZT 7,000,001 or more	0,45%		
3.3.	**Cash disbursement from a current account in a foreign currency**	1,00%	USD 10	
SECTION 4. REMITTANCE TRANSACTIONS IN A FOREIGN CURRENCY (including VAT)				
No.	**Type of transaction**	**Fee charged**	**min.**	**max.**
4.1.	**Crediting non-cash funds to a current account in a foreign currency**	none		
4.2.	**Intrabank transfers**	none		
4.3.	**Transfers:**			
4.3.1.	in USD (US dollars)	0,20%	USD 20	USD 350
4.3.2.	in EUR (Euros)	0,20%	EUR 20	EUR 305
4.3.3.	in RUB (Russian roubles)	0,20%	RR 1,500	RR 20,000
4.3.4.	in CNY (Chinese yuans)	0,20%	CNY 100	CNY 2,000
4.4.	**Intermediary Bank services**			
4.4.1.	intermediary bank fees	USD 15		
4.4.2.	intermediary bank fees (FULLPAY)***	USD 25		
4.4.3.	intermediary bank fees	RUB 350		
4.5.	**SWIFT message preparation fee for transfer transactions**	none		
4.6.	**The Client's Inquiry regarding the execution of a transfer; clarification of details for executed transfers**	KZT 4,800		

4.7.	**Amendment made by the client to payment details after the payment document has been accepted by the Bank for execution**	KZT 4,800		
4.8.	**Cancellation of a payment document**	KZT 9,600		
SECTION 5. CURRENCY CONVERSION SERVICES				
No.	**Type of transaction**	**Fee charged**	**min.**	**max.**
5.1.	**Purchase/Sale of a foreign currency**	at the exchange rate established as of the purchase/sale date		
SECTION 6. DOCUMENTARY LETTERS OF CREDIT (including VAT)				
No.	**Type of transaction**	**Fee charged**	**min.** ****per quarter**	**max.**
6.1.	**Import letter of credit:**			
	Opening of a letter of credit	0.30% per quarter** or the equivalent in another currency	USD 100 or the equivalent in another currency	0.30% per quarter** or the equivalent in another currency
	** Amendments to the terms of a letter of credit	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
	Draft acceptance	** 0.20% per month or the equivalent in another currency	USD 100 or the equivalent in another currency	** 0.20% per month or the equivalent in another currency
	Payment under a letter of credit	USD 50	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
	Examination of documents under a letter of credit at the client's request	0.15% of the amount	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency
	Discrepancy charge for documents under a letter of credit	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
	Return of unpaid documents	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency
	Cancellation of a letter of credit prior to its expiry	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency
6.2.	**Export letter of credit:**			
	Pre-advise of a letter of credit	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
	Advise of a letter of credit	0.1% of the amount	USD 100 or the equivalent in another currency	KZT 100,000 or the equivalent in another currency
	Advising of amendments to a letter of credit	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
	Examination of documents under a letter of credit	0.15% of the amount	USD 100 or the equivalent in another currency	USD 800 or the equivalent in another currency
	Re-examination of documents resubmitted to remedy discrepancies identified during the initial examination	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
	Discrepancy charge for documents under a letter of credit	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency

	Acceptance and preparation of documents for dispatch to the nominated bank (without document examination)	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
	Return of unpaid documents	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency
	Cancellation of a letter of credit prior to its expiry	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency
	Draft acceptance	0.20% per month or the equivalent in another currency	USD 100 or the equivalent in another currency	0.20% per month or the equivalent in another currency
	Transfer of a transferable letter of credit	0.15% of the amount or the equivalent in another currency	USD 100 or the equivalent in another currency	USD 500 or the equivalent in another currency
6.3.	**** Acceptance of a letter of credit:**			
	with a 100% cover provided	0.25% of the amount or the equivalent in another currency	USD 100 or the equivalent in another currency	0.25% per month or the equivalent in another currency
	without a cover	0.30% of the amount or the equivalent in another currency	USD 100 or the equivalent in another currency	0.30% per month or the equivalent in another currency
	Negotiation of drafts	as per agreement	as per agreement	as per agreement
	Sending of a SWIFT message	USD 25 or the equivalent in another currency	USD 25 or the equivalent in another currency	USD 25 or the equivalent in another currency
SECTION 7. GUARANTEES (including VAT)				
No.	**Type of transaction**	**Fee charged**	**min.** ****per quarter**	**max.**
7.1.	Pre-advising a guarantee	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
7.2.	Advising a guarantee	0.1% of the amount	USD 100 or the equivalent in another currency	KZT 100,000 or the equivalent in another currency
7.3.	Advising of amendments to a guarantee	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
7.4.	Advising the cancellation of a guarantee prior to its expiry	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency	USD 100 or the equivalent in another currency
7.5.	** Issuance/confirmation of non-financial guarantees:			
	- with a 100% cover	0.2% per quarter or the equivalent in another currency	USD 100 or the equivalent in another currency	0.2% per quarter or the equivalent in another currency
	- without a 100% cover	0.3% per quarter or the equivalent in another currency	USD 100 or the equivalent in another currency	0.3% per quarter or the equivalent in another currency
7.6.	** Issuance/confirmation of payment guarantees	0.4% per quarter or the equivalent in another currency	USD 100 or the equivalent in another currency	0.4% per quarter or the equivalent in another currency

7.7.	** Amendments to the terms of a guarantee issued	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
7.8.	Cancellation of a guarantee; cancellation of a guarantee prior to its expiry	none	none	none
7.9.	Issuance/confirmation of financial guarantees	as per agreement		
7.9.1.	Payment under a guarantee	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
7.9.2.	Issuance/confirmation of tender guarantees against a counter-guarantee:	0.3% per quarter or the equivalent in another currency	USD 100 or the equivalent in another currency	0.3% per quarter or the equivalent in another currency
7.9.3.	Amendments to guarantees against a counter-guarantee (except for financial guarantees)	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency	USD 50 or the equivalent in another currency
7.9.4.	**Issuance/confirmation of other guarantees against a counter-guarantee (except for financial guarantees):**	0.4% per quarter or the equivalent in another currency	min. USD 100 or the equivalent in another currency	0.4% per quarter or the equivalent in another currency
7.9.5.	Cancellation of guarantees against a counter-guarantee	None	None	None
7.9.6.	Sending of a SWIFT message	USD 25 or the equivalent in another currency	USD 25 or the equivalent in another currency	USD 25 or the equivalent in another currency

SECTION 8. FOREIGN EXCHANGE CONTROL (including VAT)

No.	Type of transaction	Fee charged	min.	max.
8.1.	Acceptance and review of a contract, and assignment of an identification number (IN)	KZT 5,000		
8.2.	Express assignment of an IN (within 2 hours)	KZT 7,000		
8.3.	Acceptance, review, processing, and amending a contract with an IN assigned (same day)	KZT 1,500		
8.4.	Acceptance and review of a foreign economic contract without an IN registration (above USD 10,000)	KZT 1,000		
8.5.	Renewal of a de-registered IN	KZT 3,000		
8.6.	De-registering a contract	KZT 1,000		
8.7.	De-registering a contract due to the shift to another bank	KZT 10,000		
8.8.	Duplicate copies of forex control documents (per document)	KZT 1,000		
8.9.	Issuance of a certificate of payments under a foreign exchange agreement	KZT 1,000		
8.10.	Completion by the Bank of: - an application for assignment of an IN; - a money transfer application; - an application for foreign currency conversion	KZT 2,000		

SECTION 9. ISSUANCE OF CERTIFICATES (including VAT)

No.	Type of transaction	Fee charged	min.	max.
9.1.	**General credit history data**			
	for nonresidents	USD 100		
	for residents	KZT 15,000		
9.2.	**Of outstanding loans**	KZT 2,000		
9.3.	**Of account turnover (up to 1 year)**	KZT 2,000		

9.4.	**Of account turnover (for periods exceeding 1 year)**	KZT 4,000		
9.5.	**Other certificates**	KZT 1,000		
9.6.	**Archived exchange rate information for a period:**			
9.6.1.	for a look-back period of up to 6 months	KZT 2,000		
9.6.2.	for a look-back period of 6 months to 1 year	KZT 4,000		
9.6.3.	for a look-back period of 1 year to 3 years	KZT 7,000		
9.6.4.	for a look-back period of 3 years to 5 years	KZT 10,000		
9.6.5.	for a look-back period exceeding 5 years	KZT 15,000		
9.7.	**Other certificates on forex transactions**	KZT 5,000		
9.8.	**Other certificates on lending transactions**	KZT 5,000		
9.9.	**Issuance of information by the Bank upon request of an audit firm**	KZT 3,000		
9.10.	**Expedited issuance (same day)**	double tariff applies to items 9.3. - 9.9.		
SECTION 10. OTHER BANK FEES (including VAT)				
No.	**Type of transaction**	**Fee charged**	**min.**	**max.**
10.1.	**Issuance of a chequebook**	KZT 2,000		
10.2.	**A set of payment orders (per document)**	KZT 2,000		
10.3.	**Postal charges**			
10.3.1.	Across the Republic of Kazakhstan	KZT 2,500/envelope		
10.3.2.	International	Cost of services provided by a third-party organization		
10.4.	**Internet Banking**			
10.4.1.	Issuance of an EDS key	KZT 3,000		
10.4.2.	Issuance of an eToken PASS key device	KZT 8,000		
10.4.3.	Replacement of an eToken PASS key device	KZT 8,000		
10.4.4.	Monthly subscription fee for the use of the Internet Banking system	none		
10.5.	**Internet Banking IGTB**			
10.5.1.	Issuance/replacement of an e-Token	none		
SECTION 11. SAFE DEPOSIT TRANSACTIONS (including VAT)				
No.	**Type of transaction**	**Fee charged**	**min.**	**max.**
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, 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				
*	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.			
**	Postal charges are applied in accordance with the section "Other Bank Fees."			
	Fees are charged based on the actual number of days, with a minimum fee calculation period of one quarter (90 days).			
	- In the event of an increase in the amount and/or an extension of the validity period of a letter of credit, fees are charged based on the actual number of days; however, if the validity period is extended within one (1) quarter from the date of issuance, the fee shall be USD 50.			
***	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.			