



**Limits, terms and rates of interest on deposits and loans of legal entities
of “Industrial and Commercial Bank of China in Almaty” JSC**

№	Product name	Limit amounts		Limit terms		Limit interest rates, % per annum		AEIR rate
		Min	Max	Min	Max	Min	Max	
1	Demand deposit	By agreement parties	Unlimited	termless	termless	0%	0%	
2	Contingent deposit “Liquidation fund”	Unlimited	Unlimited	Unlimited Until the occurrence of certain events specified in the deposit agreement		KZT 0%	KZT Base rate of NBK	KZT 0%-22%
						USD 0%	USD 5%	USD 0% - 5,5%
3	Conditional deposit in the escrow account mode	Unlimited	Unlimited	Unlimited Until the occurrence of certain events specified in the deposit agreement		KZT 0,001 %	KZT Base rate of NBK +5%	KZT 0%-30%
						USD 0,001 %	USD 5 %	USD 0%-5,5%
						EUR 0,001 %	EUR 5%	EUR 0%-5,5%
						CNY 0,001%	CNY 15%	CNY 0%-17%
4	Term deposit	By agreement parties	Unlimited	Up to 1 month	12 months	KZT 0,001 %	KZT Base rate of NBK +5%	KZT 0%-30%
				Over 1 year	And more	USD 0,001 %	USD 5 %	USD 0%-5,5%
						CNY 0,001%	CNY 10%	CNY 0%-12%

4.1	overnight	Unlimited	Unlimited	1 day	1 day	KZT 0,001 %	KZT 12 %	KZT 0%- 12%
						USD 0,001 %	USD 5 %	USD 0%-5%
						CNY 0,001%	CNY 5%	CNY 0%-5%
5	Loans, including under a credit line	By agreement parties	Within the risk limit per 1 borrower	By agreement parties	By agreement parties	USD - 0,1% or SOFR+ 0,1%	USD - 15% or SOFR+ 10%	USD - 0,1% - 20%
						KZT - not lower than the base rate of the National Bank of Kazakhstan at the time of the decision to provide a loan to the borrower of the Bank's authority body	KZT - 30% or base rate of NBK at the time of the adoption of the Decision by the AB of the Bank +10%	KZT - 8% - 46% (at the same time, for bank loans secured by collateral, AEIR is up to 35%).
						CNY 0,1% or Shibor +0.1	CNY 30% or Shibor +10%	CNY 0,1% - 36%
						EUR 0,1% or Euribor +0.1%	EUR 30% or Euribor +10%	EUR 0,1% - 36%