



Limit values of rates and tariffs for banking operations and deadlines for making decisions on the provision of banking services for legal entities of “Industrial and Commercial Bank of China in Almaty” JSC

№	Type of operation	Limit values of rates and tariffs	Term of Decision
1	BANK ACCOUNTS		
1.1	Current account opening	0- 3 000 tenge If there is no movement of money on the account during the year, a commission is charged in the amount of the balance on the account, but not more than 6 000 tenge	Not later than next working day at providing a full package of documents
1.2	Opening current account in escrow mode	From 10,000 KZT to 2,000,000 KZT	Not later than next working day at providing a full package of documents
1.3	Opening of the savings account		
	- if you have a current account in the Bank	free of charge	3 operating days
1.4	Opening saving account in escrow mode	From 10,000 KZT to 2,000,000 KZT	Not later than next working day at providing a full package of documents
1.5	Maintenance of bank account (current, saving, in escrow mode)	free of charge	During the term of the agreement
1.6	Closing of bank account (current, saving, in escrow mode)	free of charge	3 operating days
2	CASH SERVICING*		
2.1	Cash servicing in national currency		
2.1.1	Cash enrolment	0 - 0,25%	At the operating time
2.1.2	Cash withdrawal		
	- up to 10 000 000 tenge	0 - 0,25%	At the operating time
	- 10 000 000 tenge and more	0 - 0,15%	
	- for wages, travel allowances	free of charge	
2.1.3	Cash recounts	0-0,5%	At the operating time
2.2	Cash servicing in foreign currency		
2.2.1	Cash enrolment	0-0,2%	At the operating time
2.2.2	Refunds of unused travel allowances upon availability of	free of charge	At the operating time

	payroll		
2.2.3	Cash withdrawal		
	- up to 70 000 USD - 70 000 USD and more - for wages, travel allowances	0 - 0,5% 0 - 0,3% free of charge	At the operating time
2.3	Cash recounts/verification of cash authenticity	0-0,5%	At the operating time
3	TRANSFER TRANSACTIONS*		
3.1	Transfer transactions in national currency		
3.1.1	Internal transfers on accounts of legal entities	free of charge	At the operating time
3.1.2	Crediting an incoming transfer	free of charge	At the operating time
3.1.3	External transfers		
	- till 01:00 p.m. - from 01:00 p.m. till 04:00 p.m. - after 04:00 p.m.	0- 375 tenge 0- 750 tenge 0- 1500 tenge	At the operating time
3.1.4	External transfer on pension contributions and social health insurance		
	When submitting a list on electronic media - till 01:00 p.m. - from 01:00 p.m. till 04:00 p.m. - after 04:00 p.m.	0- 375 tenge 0- 750 tenge 0- 1 500 tenge	At the operating time
	When forming the list by the Bank's manager (additional commission)	0- 300 tenge per one person	At the operating time
3.1.5	Amendment of the transfer	0- 800 tenge	At the operating time
3.1.6	Transfer revocation (if the Bank has the technical capability)		
	- External - Internal	0- 800 tenge per 1 transfer 0- 500 tenge per 1 transfer	At the operating time
3.1.7	Sending a payment request-order to the bank of the sender of the money (including VAT)	0- 500 tenge	At the operating time
3.2	Transfer transactions in foreign currency		
3.2.1	Internal transfers on accounts of the clients	free of charge	At the operating time
3.2.2	Crediting an incoming transfer to client's account	free of charge	At the operating time
3.2.3	External transfers		
	In USD	0 - 0,2% min.20 USD max. 350 USD Additional tariff 15 USD is charged if the beneficiary is a client of other banks	At the operating time
	In EUR	0 - 0,2% min.20 EUR max. 305 EUR Additional tariff 13 EUR is	At the operating time

		charged if the beneficiary is a client of other banks	
	In CNY	0 - 0,2% min.100 CNY max. 2 000 CNY	At the operating time
	In KZT	0 - 0,2% min.12 000 KZT max. 120 000 KZT Additional tariff 6 000 KZT is charged if the beneficiary is a client of other banks	At the operating time
3.2.4	Amendment of the transfer		
	If the beneficiary is: - a client of ICBC - a client of other banks - a client of Bank of China	0- 10 USD 0- 15 USD 0- 30 USD	At the operating time
3.2.5	Transfer revocation (if the Bank has the technical capability)		
	- External - Internal	0- 50 USD per 1 transfer 0- 10 USD per 1 transfer	At the operating time
4	CONVERSION TRANSACTIONS *		
4.1	Purchase/sale of cashless foreign currency on the clients account	At the rate agreed by the Bank at the time the application is submitted	At the operating time
4.2	Cancellation of a conversation request	0- 1% of the amount of a conversation	At the operating time
5	FOREIGN EXCHANGE CONTROL *		
5.1	Registration of the contract and assign account number of the contract (including VAT)		
	- during the 2 operating days	0- 1500 tenge	2 operating days
	- during the 1 operating day	0- 2000 tenge	1 operating day
	- to assign account number of the contract day to day (including VAT)	0- 5000 tenge	At the operating time
5.2	Acceptance, verification of additions and changes to the contract with the assigned account number of the contract (including VAT)	0- 1500 tenge	1 operating day
5.3	Receiving and checking foreign economic contract that do not require assign account number of the contract (including VAT) (more the 10 000 USD)	0- 1000 tenge	1 operating day
5.4	Cancelling contract registration if changing bank (including VAT)	0- 3000 tenge	2 operating days

5.5	Providing a duplicate of the document in the currency control dossier (including VAT)		
	<u>According the current dossier</u> - up to 5 pages - more than 5 pages <u>According the closed dossier</u> - up to 5 pages - more than 5 pages	0- 3 000 tenge 0- 3 000 tenge + 200 tenge for each additional page 0- 5 000 tenge 0- 5 000 tenge + 200 tenge for each additional page	2 operating days
6	LETTER OF CREDIT OPERATIONS		
6.1	Import letter of credit		
6.1.1	Issuing letter of credit (operational issuance of the LC)		
	- with the provision of 100% cash coverage in the amount and currency of the LC	0-1% per annum, min. 40 000 tenge	3 operating days
	- for other types of collateral	0,001%-20% per annum, min. 150 000 tenge	20 operating days
6.1.2	Amendments into LC terms as per the request of the client, except for amendments concerning the increase in the amount and term of the LC	0-20 000 tenge (for each application for amendment)	3 operating days
6.1.3	An increase in the amount of an issued LC considered for calculating a commission as an independent issuing of a LC in the amount of the increase	0-1% per annum, min. 40 000 tenge	3 operating days
6.1.4	Checking documents presented under LC including the commission for payment in foreign currency	0-0,15% min. 40 000 tenge, max. 320 000 tenge (for each set of documents)	5 operating days, following the date of presentation
6.1.5	L/C payment in national currency	0-500 tenge	3 operating days
6.1.6	Notification of the client and/or beneficiary about the discrepancies in the documents presented under LC	0-20 000 tenge (for each set of documents with discrepancies)	5 operating days, following the date of presentation
6.1.7	Request to the beneficiary as per the client's application, for providing the consent for cancellation of the LC before expiry date (incl. VAT)	0-40 000 tenge	1 operating day
6.2	Export letter of credit		

6.2.1	Pre-advising of LC terms	0-20 000 tenge	3 operating days
6.2.2	Advising of LC terms	0-40 000 tenge	3 operating days
6.2.3	Advising of amendments to LC terms	0-20 000 tenge (for each message for amendment)	3 operating days
6.2.4	Checking documents presented under LC including the commission for payment under transferable LC in foreign currency	0-0,15% min.40 000 tenge, max. 320 000 tenge (for each set of documents)	5 operating days, following the date of presentation
6.2.5	Payment under transferable LC in national currency	0-500 tenge	3 operating days
6.2.6	Notification of the client and/or applicant about the discrepancies in the documents presented under LC	0-20 000 tenge	5 operating days, following the date of presentation
6.2.7	Service of documents by courier mail	0-10 000 tenge + actual expenses of the Bank (incl. VAT) for each set of documents	3 operating days
6.2.8	Negotiation of documents presented under LC (payment at sight or deferred, subject the availability of a limit on the issuing bank)	To be agreed among parties, min. 40 000 tenge (for each set of documents)	5 operating days
6.2.9	Transfer of a transferable LC	0-0,15% мин. 40 000 tenge, макс. 100 000 tenge	5 operating days
6.2.10	Confirmation of the LC (subject the availability of a limit on the issuing bank):		
	- with the provision of 100% cash coverage in the amount and currency of the LC	0-1% per annum, min. 40 000 tenge	5 operating days
	- without the provision of cash coverage	To be agreed among parties, min.40 000 tenge (per every indivisible quarter)	10 operating days
6.2.11	SWIFT costs as per the request of the client (incl. VAT)	0-20 000 tenge	1 operating day
6.2.12	Forwarding to the client the request of the applicant/issuing bank for consent to the cancellation of the LC (in case early cancellation, incl. VAT)	0-25 000 tenge	1 operating day
7	DOCUMENTARY COLLECTION		
7.1	Export collection (under a contract for the sale of goods/works/services)		

7.1.1	Issuing documents for export collection (service of documents by courier mail)	0-0,2% min. 20 000 tenge, max. 80 000 tenge	3 operating days
7.1.2	Returning unpaid documents	0-20 000 tenge	In fact
7.1.3	Changing instructions under a documentary collection	0-20 000 tenge	3 operating days
7.2	Import collection (under a contract for the sale of goods/works/services)		
7.2.1	Advising of collection	0-20 000 tenge	3 operating days
7.2.2	Providing documents against acceptance or payment	0-20 000 tenge	3 operating days
7.2.3	Payment under collection:		
	- in foreign currency	0-20 000 tenge	3 operating days
	- in kazakhstani tenge	0-500 tenge	
8	BANK GUARANTEES		
8.1	Import guarantees		
8.1.1	Issuing of the guarantee		
	- with the provision of 100% cash coverage in the amount and currency of the LG	0-1% per annum, min. 40 000 tenge	3 operating days
	- under counter-guarantee of a foreign or other bank	0,001%-5% per annum, min. 150 000 tenge	20 operating days
	- for other types of collateral	0,001%-20% per annum, min. 150 000 tenge	20 operating days
	- without collateral	To be agreed among parties	20 operating days
8.1.2	Amendments into LG terms as per the request of the client, except for amendments concerning the increase in the amount of the LG	0-16 000 tenge, for each application for amendment	3 operating days
8.1.3	An increase in the amount of an issued LG considered for calculating a commission as an independent issuing of a LG in the amount of the increase	0-1% per annum, min. 40 000 tenge	3 operating days
8.1.4	Checking the demand and/or accompanying documents presented by the beneficiary under LG, including the commission for payment under demand, in foreign currency	0-0,15% min. 40 000 tenge, max. 320 000 tenge (for each set of documents)	5 operating days, following date of presentation
8.1.5	Payment of demand under guarantee in national currency	0-500 tenge	3 operating days
8.1.6	Request to the beneficiary as per the client's application, for cancellation of the LG (in case early cancellation, incl. VAT)	0-28 000 tenge	1 operating day

8.2	Export guarantees		
8.2.1	Advising export guarantees	0-40 000 tenge	3 operating days
8.2.2	Advising of amendments to export guarantees	0-16 000 tenge	3 operating days
8.2.3	Processing of the demand for payment under guarantee based on the instructions of the client (receiving and sending)	0-10 000 tenge + actual expenses of the Bank (incl. VAT)	3 operating days
9	“INTERNET-BANKING” SYSTEM *		
9.1	Fee for implementing (installing) the Internet Banking system	free of charge	3 operating days
9.2	Annual maintenance of the Internet Banking system	free of charge	
9.3	Issuing e-token (incl. VAT)	free of charge	At the operating time
9.4	Reissuing e-token (incl. VAT)	free of charge	3 operating days
9.5	Transfers in national currency:		
	- till 01:00 p.m. - from 01:00 p.m. till 04:00 p.m. - after 04:00 p.m.	0- 150 tenge 0- 300 tenge 0- 600 tenge	At the operating time
10	LENDING OPERATIONS		
10.1	Loan/credit line arrangement fee	0% - 5%	To be agreed among parties
10.2	Loan/credit line reservation fee	0-5% per annum of the outstanding loan amount	To be agreed among parties
10.3	For the replacement and release of pledged property	0% - 5% of the remaining principal loan balance/ credit line limit/ unused credit line limit	To be agreed among parties
10.4	Replacement/ acceptance of guarantor/ borrower/ co-borrower/ pledger	0%-5% of the remaining principal loan balance/ credit line limit/ unused credit line limit	To be agreed among parties
10.5	For changes in financing conditions at the Borrower's initiative: – increase in the financing limit; – change in the financing currency; – extension of the credit line/tranche term within the credit line/ loan; – increase in the availability period; – reduction in the remuneration rate;	0%-5% of the remaining principal loan balance/credit line limit/ unused credit line limit	To be agreed among parties

	– change in repayment schedule dates; – change in repayment order and other financing condition changes.		
10.6	For early full/partial loan/ tranche repayment	0%-5% of the principal amount to be repaid early	To be agreed among parties
11	AGENCY SERVICES**		
11.1	Agency services for a loan (includes obligations stipulated by the Agreement, on the basis of which the Agent-Bank operates)	0% - 10% per year, from the amount of the Loan Agreement	To be agreed among parties
11.2	Security agent fee (including pledge registration, storage of title and identification documents on the pledge, other functions)	0 - 100 000 USD (or the equivalent in the currency of the Agreement) per year	To be agreed among parties
11.3	For appointment or change of Creditor	0 - 30,000 USD (or the equivalent in the currency of the Agreement)	To be agreed among parties
12	ОБСЛУЖИВАНИЕ ПРОЕКТНЫХ СЧЕТОВ **		
12.1	When reorganizing legal entities (crediting funds in the course of a transaction on reorganizing legal entities, monitoring the targeted use of funds in accordance with the terms of Agreement)	Min. 0,001% of the amount of funds used strictly for their intended purpose Max. 1 000 000 USD	To be agreed among parties
12.2	Daily control over the movement of money on the project account, control of outgoing and incoming payments in accordance with the terms of Agreement, providing a report on the movement of money on a periodic basis	0 - 100 000 USD per year	To be agreed among parties
13	OTHER SERVICES		
13.1	Issuing of certificates as per client's request (incl. VAT):		
	- during of 3 operating days	0- 1500 tenge for 1 exemplar	3 operating days
	- during of 1 operating day	0- 2000 tenge for 1 exemplar	1 operating day
13.2	Providing of information for clients as per at the request of the auditing company (incl. VAT)	0- 2 000 tenge for 1 exemplar	3 operating days
13.3	Providing of client account statements in the form SWIFT messages:		

	- single - daily	0- 2 500 tenge for each statement 0- 30 000 tenge per month	1 operating day
13.4	Providing of information at the request of the client through the Credit Bureau (incl. VAT)	0- 25 000 tenge	1 operating day
13.5	Issuance of a cash checkbook (incl. VAT) 25 pages	0- 10 000 tenge	1 operating day
13.6	Payment order printing (incl. VAT)	0- 500 tenge	1 operating day
13.7	Providing a copy of SWIFT message for transfer (incl. VAT):		
	- for the current month - for the previous month	0- 500 tenge for 1 exemplar 0- 1 000 tenge for 1 exemplar	1 operating day
13.8	Re-providing a copy of SWIFT message for transfer (incl. VAT)	0- 1 500 tenge for 1 exemplar	1 operating day
13.9	Providing of daily statements of client's accounts after the closing of the operating day	free of charge for 1 exemplar	1 operating day
13.10	Providing of statements of client's accounts		
	- from 1 up to 3 months - from 3 months up to 1 year - more than 1 year	0- 750 tenge 0- 1500 tenge 0- 3000 tenge	1 operating day
13.11	Providing of copy of documents, legal case, as per client's request (incl. VAT):		
	<u>for the current year</u> - up to 5 pages - more than 5 pages <u>for the previous years</u> - up to 5 pages - more than 5 pages	0- 3 000 tenge 0- 3 000 tenge + 200 tenge for each additional page 0- 5 000 tenge 0- 5 000 tenge + 200 tenge for each additional page	3 operating days
13.12	Consideration and sending of documents required for opening an account to the client in foreign banks (incl. VAT)	0- 15 000 tenge + actual expenses of the Bank	3 operating days
13.13	Annual maintenance fee for the notification service within the framework of maintaining a bank account	0 - 10 000 tenge	
14	FACTORING OPERATIONS		
14.1	Receipt and processing of documents for factoring (1 invoice + 1 waybill)	0-500 tenge + actual expenses of the Bank	To be agreed among parties
14.2	Commission for setting a financing	0-0.5% of the amount of financing	To be agreed among parties

14.3	Financing in foreign currency	Libor + 0,5% - Libor + 10%	To be agreed among parties
14.4	Financing in national currency	11% - 24% per annum	To be agreed among parties

* The Bank accepts the Client's instructions / documents during the Operational Time. During the entire Operational Day, the Bank also processes instructions. Instructions / documents received by the Bank after the established Operational Time shall be considered received by the Bank on the next Operational Day and processed by the Bank on the next Operational Day.

** Agency services - representation by the Bank of the interests of other persons on issues related to banking activities, including services provided by the Bank in accordance with the terms of the Agreement, including (but not limited to) credit administration (execution of the preliminary conditions of the Agreement, verification of credit documents); and / or control over the timely payment of the principal debt and accrued interest on it, and other payments under the Agreement; and / or receiving from the Borrower and distribution of the received payments in favor of the lender (s), monitoring the intended use of the loan by the Borrower and other services provided for by the relevant Agreement.

Unless otherwise provided by the Agreement, payment for services is made in tenge at the rate of the National Bank of the Republic of Kazakhstan on the date of payment.

** Project accounts - current accounts of the Borrower to be opened with the Bank for the purposes specified in the Agreement

** Agreement - a loan agreement and / or a separate agreement, in accordance with which the Bank provides agency services / maintenance of project accounts, which (s) is concluded between the Lender (s), the Borrower and the Agent Bank and other parties.