



Maximum rates and tariffs for banking operations and maximum deadlines for making decisions on the provision of banking services to individuals Industrial and Commercial Bank of China (Almaty) JSC

No.	Type of operation	Limit values rates and tariffs	Deadlines decision making
1	BANK ACCOUNTS		
1.1	Opening an account	0-5000 kzt	1 operating day
1.2	Account management	for free	During the term of the contract
1.3	Closing an account	for free	3 operating days
1.4	Minimum balance on current accounts KZT	0-60,000 kzt	
1.5	Minimum balance on current accounts USD	0-200 USD	
1.6	Term deposit	0,001 % - 0.9%	1 operating day
2	CASH OPERATIONS *		
2.1	Cash transactions in national currency		
2.1.1	Cash acceptance	for free	During operating hours
2.1.2	Acceptance of payment for visas using receipts from the Consulate General of the People's Republic of China in Almaty	0-1% of the amount in the receipt Min. 200 kzt	During operating hours
2.1.3	Cash withdrawal	for free	During operating hours
2.2	Cash transactions in foreign currency		
2.2.1	Cash acceptance	for free	During operating hours
2.2.2	Cash withdrawal	for free	During operating hours
2.3	Cash recounting (at the client's request)	0-0.5%	During operating hours
2.4	Exchange of banknotes and coins	for free	During operating hours
3	TRANSFER OPERATIONS *		
3.1	Transfer operations in national currency		
3.1.1	Transfers between accounts of individuals within the Bank	for free	During operating hours
3.1.2	Crediting an incoming transfer	for free	During operating hours
3.1.3	Outgoing transfers from the client's current account (within the territory of the Republic of Kazakhstan)		
	- until 13-00	0- 300 kzt	During operating hours
	- from 13-00 to 16-00	0- 500 kzt	

	- after 16-00	0- 700 kzt	
3.1. 4	Outgoing transfers (abroad)	0- 0.35% min. 3 500 kzt max 18,000 kzt	During operating hours
3.1. 5	Changing the translation according to the client's request	0- 2,500 kzt	During operating hours
3.1. 6	Revocation of a transfer (if the Bank has the technical capability)	0- 5,000 kzt per 1 transfer	During operating hours
3.2	Transfer operations in foreign currency		
3.2.1	Transfers between Clients' accounts within the Bank	for free	During operating hours
3.2.2	Crediting an incoming transfer to the Client's account	0-1%, min. 10 USD	During operating hours
3.2.3	Outgoing transfers	In US Dollars 0-1% min.100 USD for 1 transfer In Chinese Yuan Min.670 CNY per 1 transfer	During operating hours
3.2.4	Change translation		
	If the beneficiary is:		During operating hours
	- a client of ICBC	0- 10 USD	
	- a client of other banks	0- 15 USD	
	- a client of the Bank of China	0- 30 USD	
3.2.5	Revocation of a transfer (if the Bank has the technical capability)		
	- external	0-50 USD per 1 transfer	During operating hours
	- internal	0- 10 USD for 1 transfer	
4	CONVERSION OPERATIONS *		
4.1	Purchase/sale of foreign currency on Client accounts	At the agreed rate with the Bank at the time of application submission	During operating hours
5	PAYMENT CARDS China Union Pay (CUP)		
5.1	China Union Pay debit payment card	for free	1 operating day
5.2	Annual card maintenance after 1 year China UnionPay		
	- not a personalized card	0- 3,000 kzt	1 operating day
5.3	Issuance of a new card in case of loss/Replacement of a card with a new one (including VAT)		
	- not a personalized card	0-1000 kzt	1 operating day
5.4	Commission for withdrawing cash from a card through an ATM		
	- CUP payment cards in the ICBC bank network in China	1.40% min. 500 kzt max 1000 kzt	
	- CUP network outside the Republic of Kazakhstan	1.40% min. 500 kzt max 1000 kzt	

	- CUP in the network of other banks in the territory of the Republic of Kazakhstan	0.80% min. 200 kzt max 1000 kzt	
5.5	Balance inquiry via ATM		
	- ICBC bank network in ATMs of the Republic of Kazakhstan	0-100 kzt	
	- ICBC bank network outside the Republic of Kazakhstan	0-100 kzt	
5.6	Changing the PIN code of a debit card	for free	1 operating day
5.7	Annual service fee for the SMS notification service (including VAT)	0- 5,000 kzt	
6	INTERNET BANKING SYSTEM *		
6.1	Connection to the Internet banking service	for free	1 operating day
6.2	Annual service fee for Internet banking	for free	During the term of the contract
6.3	Token issuance (including VAT)	for free	1 operating day
6.4	Replacing a token with a new one (including VAT)	for free	1 operating day
6.5	Transfers in foreign currency		During operating hours
	In US Dollars	0-1% from the transfer amount min. 0-100 USD per 1 transfer *	During operating hours
	In Chinese Yuan	0-1% from the transfer amount min 0- 670 Chinese Yuan for 1 for 1 transfer **	During operating hours
6.6	Transfers in national currency (within Kazakhstan):		
	- from 09-30 to 13-00	0-300 kzt	During operating hours
	- from 13-00 to 16-00	0-500 kzt	
	- from 16-00 to 16-30	0-700 kzt	
6.7	Transfers within the Bank	for free	During operating hours
7	OTHER SERVICES		
7.1	Issuance of certificates upon customer requests (including VAT)	0- 1,500 kzt for 1 copy	1 operating day
7.2	Providing a copy of the receipt from the Consulate General of the People's Republic of China in the Republic of Kazakhstan for obtaining a visa (including VAT)	0- 750 kzt for 1 copy	1 operating day

7.3	Seal payment order (including VAT)	0- 500 kzt	1 operating day
7.4	Providing a copy of the SWIFT message for the transfer (including VAT)	0- 500 kzt for 1 copy	1 operating day

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

** In the Internet banking system, when making transfers in foreign currency, there is an option to choose a commission in national currency. The amount of the commission in national currency will be calculated according to the exchange rate of the National Bank of the Republic of Kazakhstan at the time of the transaction.