



## Commission for banking services for individuals for "Industrial and Commercial Bank of China (Almaty)" JSC

№	Type of operation	Limit values of rates and tariffs	Term of Decision
<b>1</b>	<b>BANK ACCOUNTS</b>		
1.1	Current account opening	5000 tenge	1 operating day
1.2	Maintenance of bank account	free of charge	During the term of the agreement
1.3	Closing of bank account	free of charge	3 operating days
1.4	Minimum balance of KZT account	60000 tenge	
1.5	Minimum balance of USD account	200 USD	
1.6	Term deposit	0.9%	1 operating day
<b>2</b>	<b>CASH SERVICING*</b>		
<b>2.1</b>	<b>Cash servicing in national currency</b>		
2.1.1	Cash enrolment	free of charge	At the operating time
2.1.2	Payment for visa according to receipts of General Consulate of PRC in Almaty	1% from the amount of the receipt Min. 200 tenge	At the operating time
2.1.3	Cash withdrawal	free of charge	At the operating time
<b>2.2</b>	<b>Cash servicing in foreign currency</b>		
2.2.1	Cash enrolment	free of charge	At the operating time
2.2.3	Cash withdrawal	free of charge	At the operating time
2.3	Cash recounts	0,5%	At the operating time
2.4	Banknotes and notes exchange	free of charge	At the operating time
<b>3</b>	<b>TRANSFER TRANSACTIONS*</b>		
<b>3.1</b>	<b>Transfer transactions in national currency</b>		
3.1.1	Internal transfers on accounts of individuals	free of charge	At the operating time
3.1.2	Internal transfers on accounts of individuals without opening	300 tenge for one transfer	At the operating time

**Approved by**  
**the Protocol of the Asset and Liability Management Committee**  
**“Industrial and Commercial Bank of China (Almaty)” JSC**

No. 17 dated 23 July 2019

**Amendments by the Protocol of the Asset and Liability Management Committee**

31/07/2019 (protocol №9)

27/08/2021 (protocol №6)

30/05/2022 (protocol №3)

17/03/2025 (protocol №7-2025)

	bank account		
3.1.3	Crediting an incoming transfer	free of charge	At the operating time
3.1.3	External transfers (In RK)		
	- till 01:00 p.m. - from 01:00 p.m. till 04:00 p.m. - after 04:00 p.m.	300 tenge 500 tenge 700 tenge	At the operating time
	External transfers	0,35% min. 3 500 tenge max. 18 000 tenge	At the operating time
3.1.5	Amendment of the transfer	2500 tenge	At the operating time
3.1.6	Transfer revocation (if the Bank has technical capability)	5000 tenge for 1 transfer	At the operating time
<b>3.2</b>	<b>Transfer transactions in foreign currency</b>		
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	1%	At the operating time
3.2.3	External transfers		
	In USD	1% from transfer amount min. 100 USD for one transfer	At the operating time
	In CNY	1% from transfer amount min. 670 CNY for one transfer	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	10 USD 15 USD 30 USD	At the operating time
3.2.5	Transfer revocation (if the Bank has the technical capability)		
	- External - Internal	50 USD per 1 transfer 10 USD per 1 transfer	At the operating time
<b>4</b>	<b>CONVERSION TRANSACTIONS *</b>		
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
<b>5</b>	<b>PAYMENT CARD CHINA UNION PAY (CUP)</b>		
5.1	Issue of debit payment card China Union Pay	free of charge	1 operating day
5.2	Annual service of card China Union Pay after first year		
	- non-personalized card	3000 tenge	1 operating day
5.3	Issuance of new card in case of loss/ Change of card (including VAT)		
	- non-personalized card	1000 tenge	1 operating day

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5.4	Commission for withdrawing money through ATM		
	- Payment card CUP through ICBC ATM in China	1.40% min. 500 tenge max 1000 tenge	
	- in CUP ATM outside Kazakhstan	1.40% min.500 tenge max 1000 tenge	
	- in CUP ATM in Kazakhstan	0.80% min.200 tenge max. 1000 tenge	
5.5	Balance checking through ATM		
	in CUP ATM in Kazakhstan	100 tenge	
	in CUP ATM outside Kazakhstan	100 tenge	
5.6	Changing PIN of debit card	Free of charge	1 operating day
5.7	Annual sevice payment for SMS- (including VAT)	5 000 tenge	
<b>6</b>	<b>INTERNET BANKING SYSTEM</b>		
6.1	Activate Internet-banking service	Free of charge	1 operating day
6.2	Annual service fee	Free of charge	During the term of the agreement
6.3	Issuance of token (including VAT)	Free of charge	1 operating day
6.4	Issuance of new token (including VAT)	Free of charge	1 operating day
6.5	External transfers		
	In USD	1% from transfer amount min. 100 USD for one transfer**	At the operating time
	In CNY	1% from transfer amount min.670 CNY for one transfer**	At the operating time
6.6	External transfers (In RK)		
	- till 01:00 p.m.	300 tenge	At the operating time
	- from 01:00 p.m. till 04:00 p.m.	500 tenge	
	- after 04:00 p.m.	700 tenge	
6.7	Internal money transfer	Free of charge	1 operating day
<b>7</b>	<b>OTHER SERVICES</b>		
7.1	Issuing of certificates as per clien request (incl. VAT)	1 500 tenge for 1 copy	1 operating day

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	Providing copy of receipt of General Consulate of PRC in Almaty (including VAT)	750 tenge for 1 copy	1 operating day
7.3	Payment order printing (incl. VAT)	500 tenge	1 operating day
7.4	Providing a copy of SWIFT message for transfer (incl. VAT):	500 tenge for 1 copy	1 operating day

\* 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.

\*\* In Internet-banking system money transfer's commission can be charged in national currency. The amount of commission is based on the exchange rate of the of National Bank of republic of Kazakhstan at the time of making operation.