



**Maximum rates and tariffs for conducting banking operations and maximum
deadlines for making decisions on the provision of banking services for respondent
banks and organizations carrying out certain types of banking operations
Industrial and Commercial Bank of China (Almaty) JSC**

| No. | Type of operation | Limit values rates and tariffs | Deadlines decision making |
|----------|---|---|--|
| 1 | OPENING AND MAINTAINING AN ACCOUNT | | |
| 1.1 | Opening of correspondent accounts | For free | On the day of signing contracts |
| 1.2 | Account closure (including VAT) | For free | 3 operating days |
| | - with a zero balance on the account | For free | |
| | - if there is a balance on the account | For free | |
| 1.3 | Maintaining a correspondent account | USD 0-100.00 or equivalent in other foreign currency*** | During the term of the contract |
| | - if no transactions have been made on the account for more than 1 year | KZT 0-15 000.00 RMB 0-600.00 | |
| 1.4 | Issuance of account statements (including VAT) | For free | According to the agreement |
| | - as transactions are performed | For free | |
| | - account archive for any period of time | For free | |
| 1.5 | Overdraft | Not provided | |
| 1.6 | Reward on account balance | Not provided | |
| 1.6.1 | Commission on account balance in EUR | 0 - 1% per annum **** | |
| 2 | TRANSFER OPERATIONS ***** | | |
| 2.1 | Transfers on behalf of correspondent banks: | | To the operating room time and/or according to the terms of the contract |
| | - in favor of ICBC System clients (MT103) at the expense of the beneficiary (BEN/SHA) | USD 0-10.00 or equivalent in other foreign currency *** (withhold from the transfer amount) KZT 0- 2 200.00 (hold from the transfer amount) RMB 0-95.00 (hold with | |

| | | | |
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| | | transfer amounts) | |
| | - in favor of clients of other banks (MT103) at the expense of the beneficiary (BEN/SHA) | USD 0-15.00 or equivalent in other foreign currency *** (withhold from the transfer amount) KZT 0-2 200.00 (withhold from the transfer amount) RMB 0-95.00 (deducted from the transfer amount) | |
| | - in favor of ICBC System clients (MT103) at the expense of the sender (OUR – guaranteed payment) | USD 0-10.00 or equivalent in other foreign currency *** (withhold from correspondent accounts) KZT 0-2 200.00 (withheld from correspondent account) RMB 0-95.00 (withhold from correspondent account) | |
| | - in favor of clients of other banks (MT103) at the expense of the sender (OUR – guaranteed payment) | USD 0-15.00*** (withhold from correspondent account) KZT 0-2 200.00 (withheld from correspondent account) RMB 0-95.00 (withhold from correspondent account) | |
| | Processing a non-standard message (MT103) | USD 0-20.00*** (withhold from correspondent account) KZT 0-3 000.00 (withheld from the correspondent account) RMB 0-125.00 (withhold from correspondent account) | |
| | - in favor of other banks (MT202) | USD 00.00 KZT 00.00 RMB 00.00 | |
| | - in favor of other banks (MT 200) | USD 00.00 KZT 00.00 RMB 00.00 | |
| | - to an account in another bank from the correspondent network (MT200) | USD 00.00 KZT 00.00 RMB 00.00 | |
| 2.2 | Crediting to account | | 1 operating day |
| | - receipt from clients of other banks (MT103) | USD 0-5.00 or equivalent in other foreign currency *** KZT 0-750.00 RMB 0-30.00 | |
| | - receipt from banks (MT202, MT200) | USD 00.00 KZT 00.00 RMB 00.00 | |
| 2.3 | Request for payment status (including VAT) | USD 0-12.00 or equivalent in other foreign currency *** | 1 operating day |

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| | | KZT 0-1800.00 RMB 0-75.00 | |
| 2.4 | Payment cancellation (including VAT) | USD 0-12.00 or equivalent in other foreign currency *** KZT 0-1800.00 RMB 0-75.00 | 1 operating day |
| 2.5 | Change of payment terms (including VAT) | USD 0-12.00*** KZT 0-1800.00 RMB 0-75.00 | 1 operating day |
| 3 | CASH OPERATIONS ***** | | |
| 3.1 | Cash acceptance | Not provided | |
| 3.2 | Cash withdrawal | Not provided | |
| 3.3 | Collection (including VAT) | Not provided | |
| 4 | CASH CURRENCY SALES OPERATIONS | | |
| 4.1 | Exchange of currency assets | By agreement | To the operating room time |
| 5 | TELECOMMUNICATION EXPENSES (INCLUDING VAT) | | |
| 5.1 | SWIFT (each message under letter of credit/guarantees/collection) | USD 0-15.00 or equivalent in other foreign currency *** KZT 0-2200.00 RMB 0-95.00 | |
| 5.2 | Telex (each message) | Not provided | |
| 5.3 | Postage | Payment upon receipt | |
| | - within the city of Almaty | Payment upon receipt | |
| | - within the Republic of Kazakhstan | Payment upon receipt | |
| | - outside the Republic of Kazakhstan | Payment upon receipt | |
| 5.4 | Postage costs of courier service (up to 500Mg) | Payment upon receipt | |
| | - within the Republic of Kazakhstan | Payment upon receipt | |
| | - outside the Republic of Kazakhstan | Payment upon receipt | |
| 6 | OTHER COMMISSIONS | | |
| 6.1 | Confirmation of account balance for auditors (including VAT): | USD 0-5.00 or equivalent in other foreign currency *** KZT 0-4000 RMB 0-30.00 | 5 operating days |
| 6.2 | Confirmation of all transactions carried out with the correspondent bank (including VAT) | USD 0-5.00 or equivalent in other foreign currency *** KZT 0-750.00 RMB 0-30.00 | 5 operating days |
| 6.3 | Using test keys for third banks (including VAT) | USD 0-15.00 or equivalent in other foreign currency *** KZT 0-2200.00 RMB 0-95.00 | 5 operating days |

| 7 | OPERATIONS WITHIN UPI * | | |
|-----|--|--|------------------|
| 7.1 | Overdraft | USD Not provided KZT Base rate of the National Bank of the Republic of Kazakhstan** RMB Not provided | 1 operating day |
| 7.2 | Confirmation of balances on all accounts for auditors (including VAT): | KZT 0-4000.00 | 5 operating days |
| 7.3 | Reflection of positions according to UPI report | for free | 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.

* These tariffs are used on the basis of an agreement on establishing correspondent relations and opening a correspondent account containing the terms of settlements carried out within the framework of the UPI project (IPS "Union Pay International").

** Base rate of the National Bank of the Republic of Kazakhstan, posted on the website of the National Bank of the Republic of Kazakhstan on the loan repayment date. Provided subject to signing an additional agreement to the agreement on establishing correspondent relations and opening a correspondent account.

*** The commission is charged in the account currency at the exchange rate of the National Bank of the Republic of Kazakhstan on the date of the transaction or provision of services.

**** The commission (negative interest rate) is set on the amount of the daily credit balance on the correspondent account at the end of the working day (based on 360 days a year).

***** The specified type of operations is provided for in accordance with the terms of the agreement on the establishment of correspondent relations and the opening of a correspondent account, while rates and tariffs not specified in this appendix are regulated by the general tariffs for legal entities posted on the Bank's website.