

Appendix No. 4

to the Rules on the general conditions for conducting banking operations of  
JSC “ Industrial and Commercial Bank of China in Almaty”  
approved by the Board of Directors of the Bank on 31/07/2019 (protocol №9)  
a change approved by the Board of Directors of the Bank on 27/08/2021 (protocol №6)  
a change approved by the Board of Directors of the Bank on 30/05/2022 (protocol №3)



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

№	Type of operation	Limit values of rates and tariffs	Term of Decision
<b>1</b>	<b>BANK ACCOUNTS</b>		
1.1	Current account opening	0- 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	0-60000 tenge	
1.5	Minimum balance of USD account	0-200 USD	
1.6	Demand deposit in KZT	0%	1 operating day
1.7	Demand deposit in USD	0%	1 operating day
1.8	Term deposit	0,001 % - 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	0-1% 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	0-0,5%	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	0-300 tenge for one transfer	At the operating time

Appendix No. 4

to the Rules on the general conditions for conducting banking operations of  
JSC “Industrial and Commercial Bank of China in Almaty”  
approved by the Board of Directors of the Bank on 31/07/2019 (protocol №9)  
a change approved by the Board of Directors of the Bank on 27/08/2021 (protocol №6)  
a change approved by the Board of Directors of the Bank on 30/05/2022 (protocol №3)

	individuals without opening 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.	0- 300 tenge 0- 500 tenge 0- 700 tenge	At the operating time
	External transfers	0- 0,35% min. 3 500 tenge max. 18 000 tenge	At the operating time
3.1.5	Amendment of the transfer	0- 2500 tenge	At the operating time
3.1.6	Transfer revocation (if the Bank has technical capability)	0-5000 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	0-1%	At the operating time
3.2.3	External transfers		
	In USD	0-1% from transfer amount min. 0-100 USD for one transfer	At the operating time
	In CNY	0-1% from transfer amount min. 0-670 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	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
<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		
	- personalized card - non-personalized card	0- 3000 tenge 0- 3000 tenge	1 operating day
5.3	Issuance of new card in case of loss/ Change of card (including VAT)		
	- personalized card - non-personalized card	0-6000 tenge 0-1000 tenge	1 operating day
5.4	Commission for withdrawing money through ATM		
	- Payment card CUP through	1.40% min. 500 tenge	

Appendix No. 4

to the Rules on the general conditions for conducting banking operations of  
JSC “ Industrial and Commercial Bank of China in Almaty”  
approved by the Board of Directors of the Bank on 31/07/2019 (protocol №9)  
a change approved by the Board of Directors of the Bank on 27/08/2021 (protocol №6)  
a change approved by the Board of Directors of the Bank on 30/05/2022 (protocol №3)

	ICBC ATM in China - in CUP ATM outside Kazakhstan - in CUP ATM in Kazakhstan	max 1000 tenge 1.40% min.500 tenge max 1000 tenge 0.80% min.200 tenge max. 1000 tenge	
5.5	Balance checking through ATM in CUP ATM in Kazakhstan in CUP ATM outside Kazakhstan	0-100 tenge 0-100 tenge	
5.6	Changing PIN of debit card	Free of charge	1 operating day
5.7	Annual service payment for SMS- (including VAT)	0- 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	0-1% from transfer amount min. 0-100 USD for one transfer**	At the operating time
	In CNY	0-1% from transfer amount min.0-670 CNY for one transfer**	At the operating time
6.6	External transfers (In RK) - till 01:00 p.m. - from 01:00 p.m. till 04:00 p.m. - after 04:00 p.m.	0- 300 tenge 0- 500 tenge 0- 700 tenge	At the operating time
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 client request (incl. VAT)	0- 1 500 tenge for 1 copy	1 operating day
	Providing copy of receipt of General Consulate of PRC in Almaty (including VAT)	0- 750 tenge for 1 copy	1 operating day

Appendix No. 4

to the Rules on the general conditions for conducting banking operations of  
JSC “ Industrial and Commercial Bank of China in Almaty”  
approved by the Board of Directors of the Bank on 31/07/2019 (protocol №9)  
a change approved by the Board of Directors of the Bank on 27/08/2021 (protocol №6)  
a change approved by the Board of Directors of the Bank on 30/05/2022 (protocol №3)

7.3	Payment order printing (incl. VAT)	0- 500 tenge	1 operating day
7.4	Providing a copy of SWIFT message for transfer (incl. VAT):	0- 500 tenge for 1 copy	1 operating day
7.5	Issuance of a new cash checkbook lost by Client (incl. VAT)	0- 1 000 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.