



Limits, terms and rates of interest on deposits and loans of legal entities of “Industrial and Commercial Bank of China (Almaty)” JSC

№	Product name	Limit amounts		Limit terms		Limit interest rates, % per annum		APR rate
		Min	Max	Min	Max	Min	Max	
4.	Loans, including under a credit line	By agreement parties	Within the risk limit per 1 borrower	By agreement parties	By agreement parties	USD 0,1% or SOFR+ 0,1%	USD 15% or SOFR+ 10%	USD 0,1% - 20%
						KZT Not lower than the base rate of the National Bank of Kazakhstan at the time of the decision to provide a loan to the borrower of the Bank's authority body	KZT 30% or base rate of the National Bank of Kazakhstan at the time of the adoption of the Decision by the AB of the Bank +10%	KZT 8%-46% (at the same time, for bank loans secured by collateral, APR rate is up to 35%)
						CNY 0.1% or Shibor +0.1	CNY 30% or Shibor +10%	CNY 0.1%- 36%
						EUR 0.1% or Euribor +0.1%	EUR 30% or Euribor +10%	EUR 0.1%- 36%