



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

№	Product name	Limit amounts		Limit terms		Limit interest rates, % per annum		AEIR rate
		Min	Max	Min	Max	Min	Max	
1	Demand deposit	By agreement parties	Unlimited	termless	termless	0%	0%	
2	Contingent deposit “Liquidation fund”	Unlimited	Unlimited	Unlimited Until the occurrence of certain events specified in the deposit agreement		KZT 0%	KZT Base rate of NBK	KZT 0%-22%
						USD 0%	USD 5%	USD 0% - 5,5%
3	Conditional deposit in the escrow account mode	Unlimited	Unlimited	Unlimited Until the occurrence of certain events specified in the deposit agreement		KZT 0,001 %	KZT Base rate of NBK +5%	KZT 0%-30%
						USD 0,001 %	USD 5 %	USD 0%-5,5%
						EUR 0,001 %	EUR 5 %	EUR 0%-5,5%
						CNY 0,001%	CNY 5%	CNY 0%-17%
							CNY 15%	
4	Term deposit	By agreement parties	Unlimited	Up to 1 month	12 months	KZT 0,001 %	KZT Base rate of NBK +5%	KZT 0%-30%
				Over 1 year	And more	USD 0,001 %	USD 5 %	USD 0%-5,5%
						CNY 0,001%	CNY 10%	CNY 0%-12%

Appendix No. 1
to the Rules on the general conditions for conducting banking operations of
“Commercial and Industrial Bank of China in Almaty” JSC
approved by the Board of Directors of the Bank dated January 24, 2025 (minutes №1)

4.1	overnight	Unlimited	Unlimited	1 day	1 day	KZT 0,001 %	KZT 12 %	KZT 0%- 12%
						USD 0,001 %	USD 5 %	USD 0%-5%
						CNY 0,001%	CNY 5%	CNY 0%-5%
5	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 NBK 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, AEIR 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%