

Approved

By resolution of Board of Directors

Resolution №7 dated 23rd of June 2017.Additions dated 5th September 2017.Resolution №8 dated 31st July 2017.

Resolution №2 dated 28 February 2025

Resolution №1 dated 27 February 2026.

Agreed

By resolution of ALCO

Resolution №19 dated 23rd of June 2017.Additions dated 5th of September 2017.Resolution №24 dated 28th of July 2017.Resolution №24 dated 20th of October 2025.

Resolution №07-2026 dated 18 of March 2026.

Industrial and Commercial Bank of China (Almaty) JSC

Rates and tariffs for respondent banks and organizations conducting certain types of banking operations in the following currencies:

Chinese yuan (CNY) / US dollar (USD) / Tenge (KZT)

Euro (EUR) / British pound sterling (GBP).

Type of operation	Rates and tariffs, including VAT		
	USD, EUR, GBP	KZT	CNY
1. Opening and maintaining an account			
1.1. Opening of correspondent accounts	For free	For free	For free
1.2. Account closure	For free	For free	For free
- with a zero balance on the account	For free	For free	For free
- if there is a balance on the account	in the amount of actual balance, but not more than USD 55.00 or equivalent in other foreign currency ***	in the amount of actual balance, but not more than KZT 5000.00	in the amount of actual balance, but not more than RMB 300.00
1.3. Maintaining a correspondent account	USD 116.00 or equivalent in other foreign currency***	KZT 17 400.00	RMB 696.00
- if no transactions have been made on the account for more than 1 year			
1.4. Issuance of account statements	For free	For free	For free
- as transactions are performed	For free	For free	For free
- account archive for any period of time	For free	For free	For free
1.5. Overdraft	Not provided	Not provided	Not provided
1.6. Reward on account balance	Not provided	Not provided	Not provided
2. Transfer operations****			
2.1. Transfers on behalf of correspondent banks:			
-in favor of ICBC System clients (MT103) at the	USD 12.00 or	KZT 2 600.00	RMB 110.00

expense of the beneficiary (BEN/SHA)	equivalent in other foreign currency *** (withhold from the transfer amount)	(withhold from the transfer amount)	(withhold from the transfer amount)
-in favor of clients of other banks (MT103) at the expense of the beneficiary (BEN/SHA)	USD 18.00 or equivalent in other foreign currency *** (withhold from the transfer amount)	KZT 2 600.00 (withhold from the transfer amount)	RMB 110.00 (withhold from the transfer amount)
-in favor of ICBC System clients (MT103) at the expense of the sender (OUR –guaranteed payment)	USD 18.00 or equivalent in other foreign currency *** (withhold from correspondent account)	KZT 2 600.00 (withhold from correspondent account)	RMB 110.00 (withhold from correspondent account)
- in favor of clients of other banks (MT103) at the expense of the sender (OUR –guaranteed payment)	USD 18.00*** (withhold from correspondent account)	KZT 2 600.00 (withhold from correspondent account)	RMB 110.00 (withhold from correspondent account)
Processing a non-standard message (MT103)	USD 24.00*** (withhold from correspondent account)	KZT 3 500.00 (withhold from correspondent account)	RMB 145.00 (withhold from correspondent account)
- in favor of other banks (MT202)	USD 00.00	KZT 00.00	RMB 00.00
- in favor of other banks (MT200)	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			
- receipt from clients of other banks (MT103)	USD 10.00 or equivalent in other foreign currency***	KZT 1000.00	RMB 40.00
- receipt from banks (MT202,MT200)	00.00	00.00	00.00
2.3. Request for payments status			
2.4. Payment cancellation	USD 20.00 or equivalent in other foreign currency ***	KZT 2500.00	RMB 100.00
2.5. Change of payment terms	USD 20.00***	KZT 2500.00	RMB 100.00
3. Cash operations****			

3.1. Cash acceptance	Not provided	Provided	Not provided
3.2. Cash withdrawal	Not provided	Provided	Not provided
3.3. Collection	Not provided	Not provided	Not provided
4. Cash currency sales operations			
4.1. Exchange of currency assets	By agreement	By agreement	By agreement
5. Telecommunication expenses			
5.1. SWIFT (each message under letter of credit/guarantees/collection)	USD 30.00 or equivalent in other foreign currency ***	KZT 5000.00	RMB 95.00
5.2. Telex (each message)	Not provided	Not provided	Not provided
5.3. Postage	Payment upon receipt	Payment upon receipt	Payment upon receipt
- within the city of Almaty	Payment upon receipt	Payment upon receipt	Payment upon receipt
- within Republic of Kazakhstan	Payment upon receipt	Payment upon receipt	Payment upon receipt
- outside Republic of Kazakhstan	Payment upon receipt	Payment upon receipt	Payment upon receipt
5.4. Postage costs of courier service (up to 500 grams)	Payment upon receipt	Payment upon receipt	Payment upon receipt
- within Republic of Kazakhstan	Payment upon receipt	Payment upon receipt	Payment upon receipt
- outside Republic of Kazakhstan	Payment upon receipt	Payment upon receipt	Payment upon receipt
6. Other commissions			
6.1. Confirmation of account balance for auditors:	USD 20.00 or equivalent in other foreign currency***	KZT 10 000.00	RMB 100.00
6.2. Confirmation of all transactions carried out with the correspondent bank	USD 20.00 or equivalent in other foreign currency***	KZT 10 000.00	RMB 100.00
6.3. Using test keys for third banks	USD 15.00 or equivalent in other foreign currency ***	KZT 2200.00	RMB 95.00
7.1 Operations within UPI*			
7.1. Overdraft	Not provided	Base rate of the National Bank of Republic of Kazakhstan**	Not provided

7.2. Confirmation of balances on all accounts for auditors:	USD 20.00 or equivalent in other foreign currency***	KZT 10 000.00	RMB 100.00
7.3. Reflection of positions according to UPI report	For free	For free	For free

* 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 projects (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 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.