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**Rules on general conditions for conducting banking operations
Industrial and Commercial Bank of China (Almaty) JSC**

Almaty, 2025

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Chapter 1. General Provisions

1. These Rules on the general conditions for conducting operations of Industrial and Commercial Bank of China (Almaty) (hereinafter referred to as the Rules) have been developed in order to establish general conditions for conducting banking and other operations in Industrial and Commercial Bank of China (Almaty) (hereinafter referred to as the Bank).

2. The rules have been developed in accordance with the Law of the Republic of Kazakhstan "On banks and banking activities in the Republic of Kazakhstan", the Rules for the formation of a risk management and internal control system for second-tier banks, branches of non-resident banks of the Republic of Kazakhstan, approved by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 12, 2019 No. 188, as well as other regulatory legal acts of the Republic of Kazakhstan and internal documents of the Bank, which regulate the procedure for conducting banking and other operations.


3. The Rules define the general conditions, requirements, restrictions and procedures for the Bank to conduct banking and other operations, with the exception of deposit and loan operations carried out on the inter bank lending market. The specifics of conducting specific operations (transactions) are determined by other internal documents of the Bank.

4. The general terms and conditions for conducting banking and other operations (transactions) established in the Rules are public information and cannot be the subject of commercial or banking secrets. The Rules are provided at the first request of the Client and are also posted on the Bank's Internet resource **www.icbcalmaty.kz**.

5. The bank carries out its activities on the basis of a license to conduct banking and other operations and the implementation of activities in the securities market, issued by the authorized body of the Republic of Kazakhstan for regulation and development of the financial market.

6. The rules contain the following information and procedures:

- 1) maximum amounts and terms of accepted deposits and loans provided;
- 2) maximum rates of interest on deposits and loans;
- 3) terms of payment of remuneration on deposits and loans;
- 4) requirements for collateral accepted by the Bank;
- 5) maximum rates and tariffs for banking operations;
- 6) deadlines for making a decision on the provision of banking services;
- 7) the procedure for considering Client requests arising in the process of providing banking services;
- 8) the rights and obligations of the Bank and its Client, their liability;
- 9) regulations on the procedure for working with Clients;
- 10) corridor of conditions for the banking products provided;
- 11) other conditions, requirements and restrictions that the Board of Directors of the Bank considered necessary to include in the Rules.

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7. Detailed conditions for the Bank to conduct transactions on various types of banking products and other services are established by the Bank's internal documents.

8. When concluding transactions with a Client – a resident/non-resident of the Republic of Kazakhstan, the Bank is guided by the currency legislation of the Republic of Kazakhstan, the legislation of the Republic of Kazakhstan on combating the legalization (laundering) of proceeds from crime and the financing of terrorism, generally accepted international rules and customs of business turnover, as well as the provisions of international treaties ratified by the Republic of Kazakhstan with the state whose jurisdiction covers the Client's activities.

9. The Bank is a currency control agent. All transactions conducted in the Bank with foreign currency and/or with the participation of non-residents of the Republic of Kazakhstan are carried out in accordance with the requirements of the currency legislation of the Republic of Kazakhstan.

10. In accordance with the requirements of the legislation of the Republic of Kazakhstan, the Bank does not provide preferential terms to persons connected with the Bank by special relations/related parties.


11. In order to ensure compliance with the requirements of the legislation of the Republic of Kazakhstan on combating the legalization (laundering) of proceeds from crime and the financing of terrorism, the Bank's internal control rules on combating the legalization (laundering) of proceeds from crime and the financing of terrorism (AML /CFT Law) and the recommendations of the National Bank of the Republic of Kazakhstan, the Bank is a subject of financial monitoring and carries out due diligence of Clients (their representatives) and beneficial owners in the following cases:

- 1) establishing business relations with the Client;
- 2) when carrying out transactions with money and (or) other property, including suspicious transactions;
- 3) if there are grounds to doubt the veracity of previously obtained information about the Client (his representatives), the beneficial owner.

12. When carrying out its activities, the Bank is obliged to comply with the requirements of the AML/CFT Law , for which it has the right to:

- 1) demand from the Client any documents and (or) information that, in the opinion of the Bank, are necessary for the provision of banking services to the Client, including the transfer of these documents and information to third parties (correspondent banks, intermediaries), if this is required to provide the Client with a banking service;
- 2) unilaterally introduce certain requirements, prohibitions and restrictions on transactions carried out by Clients, arising from the Bank's internal processes, the requirements of the legislation of the Republic of Kazakhstan and other countries, and the recommendations of international organizations/bodies.

If the Client fails to submit the documents and information required by the Bank within the framework of the Bank's performance of the functions of a currency agent and a subject of financial monitoring, including questionnaires/applications/consent in accordance with the Bank's form, as well as in cases of their incomplete/improper completion, the Bank has the right to terminate the business relationship with the Client and/or refuse the Client to establish a business relationship and/or provide a banking service.

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13. The Bank shall not carry out transactions or establish business relations with Clients/counter parties in the event that it is impossible to take measures stipulated by the AML/CFT Law and the Bank's IRD regulating the implementation of due diligence of the Client/counter party (its representative) and the beneficial owner, as well as the Bank's IRD regulating country and sanction restrictions.

14. The Bank has the right to refuse to establish business relations with any individual or legal entity, to suspend or refuse to carry out a Client transaction if such refusal or suspension is due to one (or several) of the following circumstances:

1) the effect of international economic sanctions against countries, individuals and legal entities listed by OFAC (Office of Foreign Assets Control), the UN Security Council, as well as sanctions imposed by the European Union and the intergovernmental organization FATF (Financial Action Task Force)

2) requirements of the legislation of the Republic of Kazakhstan, including the requirements of the Law on AML/CFT, the country of residence of the Client or its counter party;

3) requirements of the Bank's internal regulatory documents .

15. The bank establishes/continues relations with public officials based on a decision by CEO of the Bank.

16. Information on rates and tariffs for banking services with information on their dates the introduction of and amendments to current rates and tariffs, numbers of internal documents and bodies that adopted them, are posted on the Bank's Internet resource.

17. The Bank distributes advertisements about banking services in accordance with the requirements of the legislation of the Republic of Kazakhstan, including the following:

1) the advertisement is reliable and recognizable without special knowledge or the use of special means immediately at the time of its presentation;

2) in advertising, with the exception of advertising on the radio, the Bank's license number and the name of the body that issued the license shall be indicated;


3) interest rates in reliable, annual, effective, comparable terms (real value) are indicated in advertisements of bank loans and deposits (except inter bank), in the case of indicating the amount of interest on bank loans and deposits;

4) amount of remuneration and the annual effective interest rate is indicated taking into account the upper and lower range for each type of bank loan and deposit;

18. The procedure and time frames for consideration of an application for the provision of a banking service for each type of service, as well as the procedure for the provision of banking services are regulated by the requirements of the legislation of the Republic of Kazakhstan, these Rules and internal documents of the Bank.

19. In order to ensure the prompt response of the Bank to possible changes in the market conditions of the financial market or economic factors influencing the pricing of banking services, the Board of Directors has the right to vest the authorized bodies/persons of the Bank with the authority to make decisions that are not attributed to its exclusive competence by the legislation of the Republic of Kazakhstan.

20. By applying for the Bank's services or using the Bank's services, Clients undertake to comply with the requirements of these Rules and hereby express their consent to the collection, processing, storage information, data, documents, including information constituting banking, commercial secrets, personal data and other secrets


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protected by law, as well as on their transfer, including cross-border, for the purposes of fulfilling the Bank's obligations to provide services or concluded agreements, in cases provided for legislation Republic of Kazakhstan, concluded agreements with Clients.

Chapter 2. Glossary

21. The following basic concepts, definitions and abbreviations are used in the Rules:

- 1) **Bank's IRD** – internal regulatory document of the Bank;
- 2) **Deposit** – money transferred by the Client to the Bank on the condition of its return in nominal terms, regardless of whether it must be returned on first demand or after a certain period of time, in full or in parts with a previously agreed surcharge or without one directly to the Client, or transferred on his instructions to third parties;
- 3) **Individual conditions** are the conditions of the transaction concluded between the Bank and the Client that differ from the standard (typical) conditions of the transaction and are approved by the authorized bodies/persons of the Bank within the limits of their competence, or by the Board of Directors for PRBSR/related parties and (or) a transaction in which the Bank has an interest;
- 4) **Internet resource** – the Bank's Internet resource (website) at www.icbcalmaty.kz or another address, a link to which as the Bank's official Internet resource is contained on the website www.icbcalmaty.kz;
- 5) **Client** – a legal entity or an individual, including those engaged in entrepreneurial activity without forming a legal entity (individual entrepreneur) and a person engaged in private practice, who is a resident or non-resident of the Republic of Kazakhstan, including a foreign structure without forming a legal entity, who is a consumer of banking and/or other services or intends to use banking and/or other services;
- 6) **Corridor of conditions** – conditions of the Bank's products and their maximum values, within the framework of which the authorized body of the Bank approves the product line. The corridor of conditions is provided for in Appendices 1-4 to the Rules and other internal documents of the Bank approved by the ACB of the Bank, and (or) individual decisions of the Board of Directors of the Bank;
- 7) **Credit product** – bank loan operation, issue of guarantees, letters of credit and other operations related to loan operations in accordance with the legislation of the Republic of Kazakhstan;
- 8) **Credit agreement** - a bank loan agreement or an agreement to open a credit line and an agreement /application concluded within the framework of this agreement;
- 9) **PRBSR** – person(s) associated with the Bank by special relations, as defined by the legislation of the Republic of Kazakhstan and the internal documents of the Bank;
- 10) **Due diligence** – measures to verify the Client, its representative and beneficial owner in accordance with the legislation of the Republic of Kazakhstan on combating the legalization (laundering) of proceeds from crime and the financing of terrorism;
- 11) **Related party** – a person determined according to the criteria established by the Bank's internal documents for the purpose of implementing the requirements of IFRS 24;
- 12) **Account** – a bank account opened by the Bank for the Client on the basis of a bank account agreement, through which transactions related to:
 - a) ensuring the availability and use of the Client's money by the Bank;

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- b) acceptance (crediting) of money in favor of the Client;
- c) execution of the Client's instructions to transfer money in favor of third parties in the manner prescribed by the bank account agreement;
- d) execution of instructions from third parties to withdraw the Client's money on the grounds provided for by legislative acts of the Republic of Kazakhstan and (or) the agreement;
- e) implementation of acceptance from the Client and issuance to him of cash in the manner established by the bank account agreement;
- f) payment of remuneration in the amount and manner determined by the bank deposit agreement;
- g) provision, at the Client's request, of information on the amount of the Client's money in the Bank and the transactions carried out in the manner prescribed by the bank account agreement;
- h) provision of other banking services to the Client, as provided for by the agreement, the legislation of the Republic of Kazakhstan and the business practices applied in banking practice;

13) **Tariff (commission)** – commission remuneration due to the Bank for the provision of banking and other services to the Client;

14) **Standard transaction terms** - a set of standard transaction terms (remuneration rates, amounts, terms, types of currencies and other transaction terms, including tariffs for the provision of banking services), determined in accordance with the requirements of the Bank's IRD, standard forms of contracts, under which the Bank is ready to conclude a transaction with any Client that meets the criteria for applying the terms (if any) and/or fulfills the established requirements (if any). The requirements for determining standard transaction terms are established by the Bank's IRD;


15) **Authorized person of the Bank** - employee(s) of the Bank who, in accordance with the powers granted, has the right to consider and make decisions on the approval and application of individual conditions for the provision of banking and other services, and/or carry out other actions provided for by the internal documents of the Bank;

16) **Authorized state body** - state body for regulation and development financial market;

17) **Authorized collegial body of the Bank (ACB)** – a collegial body of the Bank authorized to make decisions on issues related to the Bank's activities in accordance with the internal documents of the Bank;

All references to parts, sections, chapters, paragraphs, points, Appendices in the main text of the Rules without specifying the title of the document refer to the Rules. Other terms and concepts used in the Rules, not specified in paragraph 18 of the Rules, are used in the meaning established in the legislation of the Republic of Kazakhstan and other internal documents of the Bank.

Chapter 3. General conditions for conducting banking operations and providing other services

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22. All operations in the Bank are carried out in accordance with the procedure established by the legislation of the Republic of Kazakhstan and the internal documents of the Bank, on the basis (if the conclusion of an agreement is required) of agreements concluded between the Bank and the Client.

23. The Bank may provide services in accordance with a standard form of accession agreement, the terms of which may be accepted by the Client by signing or confirming (expressing consent to the terms in the required form/method) an application for accession. Standard forms of accession agreements are posted on the Internet resource Bank. The agreement on the provision of banking and other services with the Client is concluded after the Bank has taken measures for due diligence, as provided for by the AML/CFT Law and the Bank's IRD regulating the proper identification of Clients.

24. The rates of remuneration and tariffs (commissions) for the provision of banking and other services are established by the authorized body of the Bank/the Board of Directors of the Bank in relation to all Clients, including PRBSR/related parties and/or persons entering into transactions in which the Bank has an interest, on the basis of the Tariff Policy of the Bank, and (or) internal documents adopted in pursuance of the Tariff Policy, within the framework of the maximum values approved by these Rules (Appendices 1-4) taking into account the restrictions established by the legislation of the Republic of Kazakhstan.

The maximum rates of remuneration, commissions and tariffs for conducting banking and other operations may be revised by the Board of Directors of the Bank at any time as a result of changes in the requirements of the legislation of the Republic of Kazakhstan, the financial market situation or economic factors affecting the pricing of banking and other services.


25. The Bank provides the following types of services to individual Clients, including those registered as individual entrepreneurs, as well as individuals engaged in private practice:

1) opening and maintaining accounts both in kzt and in foreign currency within the framework of servicing corporate clients. When opening an account, the Bank undertakes to accept money received in favor of the Client, to carry out the Client's instructions to transfer (issue) the corresponding amounts of money to the Client or third parties and to provide other services stipulated by the bank account agreement.

In accordance with the requirements of the legislation of the Republic of Kazakhstan, the Bank notifies the state revenue authority about the opening of accounts for an individual registered as an individual entrepreneur or a person engaged in private practice, a non-resident (foreigner and stateless person), or about a change in the individual identification code of an account in connection with the reorganization of a second-tier bank, except for bank accounts intended for receiving benefits and social payments paid from the state budget and (or) the State Social Insurance Fund, accounts under an agreement on an educational savings deposit concluded in accordance with the Law of the Republic of Kazakhstan "On the State Educational Savings System";

The Bank carries out transactions with non-cash foreign currency by converting at the exchange rate established by the Bank independently or in the manner determined by the legislation of the Republic of Kazakhstan.

2) maintenance of accounts opened for existing clients - individuals prior to the date of approval of the Rules;

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3) provision of services through the Internet Banking System under the conditions specified in agreements on the provision of electronic banking services;

4) information services (issuance of certificates, etc.).

26. The Bank provides the following types of services to Clients who are legal entities, branches and/or representative offices of legal entities:

1) opening and maintaining accounts both in kzt and in foreign currency;

When opening a current account, the Bank undertakes to accept money received in favor of the Client, to carry out the Client's instructions to transfer (issue) the corresponding amounts of money to the Client or third parties, and to provide other services stipulated by the bank account agreement.

In accordance with tax requirements legislation of the Republic of Kazakhstan, the Bank shall notify the state revenue authority of the opening of accounts for a taxpayer-legal entity, including a non-resident, its structural divisions, an individual registered as an individual entrepreneur or a person engaged in private practice, or of a change in the individual identification code of an account in connection with the reorganization of a second-tier bank, except for accounts intended for storing pension assets of a single accumulative pension fund and voluntary accumulative pension funds, assets of a social health insurance fund, assets of the State Social Insurance Fund, assets that are collateral for the issue of bonds of a special financial company, and assets of an investment fund, savings accounts of non-resident legal entities, correspondent accounts of foreign correspondent banks, bank accounts intended for receiving benefits and social payments paid from the state budget and (or) the State Social Insurance Fund, current accounts intended for crediting money on the terms of a notary deposit, a current account of a private bailiff intended for storing amounts collected in favor of creditors, escrow accounts.

2) conducting settlement and cash transactions;

3) currency control, including acceptance, verification and registration of currency contracts, verification of additions and amendments to currency contracts, and removal of currency contracts from the register.

4) exchange operations with foreign currency.

The Bank carries out operations for the sale/purchase of non-cash foreign currency by conversion;

5) borrowing operations;

6) factoring operations: acquisition of rights to demand payment from the buyer of goods (works, services) with acceptance of the risk of non-payment;

7) forfeiting operations (forfeiting): payment of a debt obligation of a buyer of goods (works, services) by purchasing a bill of exchange without recourse to the seller;


8) issuance bank guarantees and sureties;

9) opening (issuing) and confirmation of letters of credit, and fulfillment of obligations under them;

10) provision of services via the Internet Banking System under the conditions specified in the agreements on the provision of electronic banking services;

11) information services (issuance of certificates, etc.).

The provision of electronic services by the Bank in the Internet Banking System is carried out in accordance with the Rules for the provision of electronic services, posted on the Bank's corporate website.

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The Bank also carries out other operations and activities not prohibited by the legislation of the Republic of Kazakhstan, subject to the availability of a license from an authorized government agency.

Chapter 4. General conditions for conducting cash transactions

27. Cash transactions carried out by the Bank:


- 1) cash transactions (reception and issuance of cash, including their recounting, exchange, change, sorting, packaging and storage) are carried out in accordance with the regulatory legal acts of the National Bank of the Republic of Kazakhstan, as well as the internal documents of the Bank;
- 2) for organizing cash operations, performing cash servicing functions for Clients, and processing cash within the Bank, an operational cash desk operates;
- 3) Cash receipt/issuance is carried out on the basis of cash receipt/disbursement documents. The procedure for registration and forms of cash documents are determined by the internal documents of the Bank, taking into account the relevant requirements of the legislation of the Republic of Kazakhstan;
- 4) The commission for the Bank's services for cash transactions is debited from the Clients' bank accounts or paid by the Clients in cash, depending on the terms of the bank account agreement in accordance with the rates established by the Bank.

Chapter 5. Procedure for the provision of banking services

28. When providing banking services, the Bank:

- 1) prior to concluding an agreement on the provision of banking services, provides the Client with:
 - a) information on rates and tariffs, deadlines for making a decision on an application for the provision of a banking service (if an application needs to be submitted);
 - b) information on the terms of provision of banking services and a list of documents required for concluding an agreement on the provision of banking services;
 - c) information about the Client's liability and possible risks in the event of failure to fulfill obligations under the agreement on the provision of banking services;
 - d) consultations on questions that arise for the Client;
 - e) At the Client's request, a draft agreement for the provision of banking and other related services offered by the Bank;
 - f) information on the provision of a banking service subject to receiving an additional financial service and on other agreements that will be concluded by the Client in connection with receiving an additional financial service, including information on the presence of additional expenses.

If the Bank offers the client an additional financial service for a separate fee (a service provided by the bank and/or third parties), the Bank must obtain the client's consent for such service prior to concluding the loan agreement, including consent to enter into any related agreements tied to the additional financial service. The Bank must also duly execute a written application for the provision of the additional financial service, in compliance with the legislation of the Republic of Kazakhstan.

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2) within the time-frames established by these Rules (Appendices 1-4) considers the Client's application for the provision of a banking service (if it is necessary to submit an application). The specified time limits are counted from the working day following the day of receipt by the Bank of the application and the provision by the Client of all necessary documents and/or complete information required to make a decision on the provision of the service. In the event of failure to submit, incomplete submission of documents or information, or submission of improper documents, the Bank has the right to refuse to accept the application;

3) prior to concluding an agreement on the provision of banking services, provides the Client with the necessary time to become familiar with its terms;

4) The Bank informs the Client of their right to appeal to the Bank, the authorized state body, or the court in case of disputes regarding the provided banking or other services. For this purpose, the Client is provided with information about the location, postal address, email address, and website of the Bank, the banking ombudsman, and the authorized state body;

5) ensures the confidentiality of the information provided by the Client.

29. After concluding an agreement on the provision of banking services, the Bank provides the Client with consultations on any issues that arise and reviews the Client's requests in accordance with Chapter 11 of Rules.

Chapter 6. General conditions for conducting deposit transactions

30. When accepting a deposit (contribution), a bank deposit agreement is concluded between the Bank and the Client, which reflects the terms of acceptance and return of the deposit. A bank deposit agreement may be a mixed agreement, i.e. contain elements of different agreements, as well as an accession agreement.


31. The bank undertakes to accept money (deposit) from the depositor, pay remuneration on it in the amount and in the manner stipulated by the bank deposit agreement, and return the deposit on the terms and in the manner stipulated by the bank deposit agreement.

32. When opening a deposit (contribution) under a bank deposit agreement, the money (contribution) may be deposited in the name of the depositor himself or in the name of a specified third party.

33. Deposits from legal entities, branches and/or representative offices of a legal entity, individual entrepreneurs, as well as individuals engaged in private practice are accepted in national currency and in foreign currency – by bank transfer.

34. the Client's deposit is made with income tax withheld at the source of payment, if this is provided for by the legislation of the Republic of Kazakhstan.

35. The maximum values of interest rates, maximum amounts and terms of deposits accepted from Clients, including PRBSR/related parties (hereinafter referred to as the maximum values for deposits) are established by Appendix 1. When establishing the maximum values of interest rates on deposits, the Bank is guided by the level of rates on the deposit market, the cost of inter bank resources, the size of the base rates of the

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National Bank of the Republic of Kazakhstan, financial market conditions and other significant pricing factors.

36. The bank deposit agreement reflects the type and procedure and the terms of payment of remuneration corresponding to each type of contribution separately.

Interest on the deposit is accrued from the date of receipt of the deposit amount, based on the term and amount of the deposit, at the rate specified in the relevant bank deposit agreement. The deposit may be claimed at any time during the period of validity of the bank deposit agreement by terminating the bank deposit agreement, except for cases stipulated by the legislation of the Republic of Kazakhstan. In this case, interest on the deposit may be recalculated at the interest rate stipulated by the bank deposit agreement or the legislation of the Republic of Kazakhstan.

37. In bank deposit agreements, the Bank specifies the interest rate in reliable, annual, effective, comparable terms.

38. Before concluding a bank deposit agreement, the Bank, in addition to the information and documents stipulated by sub paragraph 1) of paragraph 28 of the Rules, provides the Client verbally with the following information on bank deposits:

- 1) type of deposit (on demand, term, savings, conditional);
- 2) deposit term (if any);
- 3) minimum deposit amount;
- 4) remuneration rates, including the remuneration rate in reliable, annual, effective, comparable terms (real value) on the date of the Client's request;
- 5) conditions for extending the deposit term without concluding an additional agreement (if any);
- 6) the possibility of replenishing the deposit, capitalization;
- 7) conditions for full or partial early withdrawal of the deposit, conditions for early termination of the deposit;
- 8) the amount of guaranteed compensation for guaranteed bank deposits established by legislative acts of the Republic of Kazakhstan.


39. In the event of a change in the interest rate towards a decrease when extending the term of a bank deposit in accordance with the terms of the bank deposit agreement without concluding an additional agreement, the Bank shall notify the Client of the reduction in the interest rate in the manner provided for in the bank deposit agreement before the expiration of the bank deposit term.

Chapter 7. General conditions for carrying out borrowing operations (lending)

40. The provision of credit products by the Bank is carried out in accordance with the Bank's Credit Policy, approved by the Bank's Board of Directors.

41. Credit products are provided by the Bank on the terms of urgency, repayment, payment in kzt and foreign currency. In certain cases, credit products can be provided without collateral (blank loans) in accordance with the legislation of the Republic Kazakhstan and the internal documents of the Bank.

42. The Bank offers the following credit products for Borrowers – legal entities, both in national and foreign currencies with fixed or floating interest rates, for a term of up to 1 year (short-term) and over 1 year (long-term):

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- 1) loans / credit lines for replenishment of working capital;
- 2) for investment goals and credits for capital expenditures (CAPEX), such as construction, purchase of fixed assets, etc., including those related to business expansion and development of new areas (including syndicated lending);
- 3) for trade finance products - import/standby letters of credit, confirmation/discounting of letters of credit, guarantees/counter-guarantees, etc.;
- 4) factoring operations;
- 5) acquisition of debt securities;
- 6) for other purposes in accordance with the Bank 's credit policy.

43. The Bank has the right to provide legal entity clients with credit products that differ in terms, intended purpose, lending currencies, as well as other credit products not specified in paragraph 40 of these Rules, by decision of the Authorized Collegian Body of the Bank.

44. The Bank also has the right to engage in the sale of property pledged by the Borrower in accordance with the legislation. Republic of Kazakhstan in accordance with the procedure.

45. When considering the Client's application for financing, the Bank requires from the Client a package of documents stipulated by the legislation of the Republic of Kazakhstan and the internal documents of the Bank.


46. A mandatory condition for concluding an agreement on the provision of financing is the written consent of the Borrower provision by the Bank of information about it and the transaction being concluded (credit transaction) to the credit bureau database, as well as information related to the fulfillment by the parties of their obligations.

47. General requirements for security are established by the collateral Bank policy. Decision on the acceptability of the accepted document for the Bank security is taken in each specific case authorized body of the Bank.

48. For using loans (credits) remuneration. Specific remuneration rates (nominal and annual effective rate of remuneration (AERR) are established in the credit line agreement or to bank loan agreements or loan applications by decision authorized bodies of the Bank depending on the currency, amount and loan term, type of security, legal status of the Borrower, credit rating (if any) and credit history of the Client and other factors in accordance with the terms lending, within the terms and conditions approved by the Council directors on maximum amounts and terms of provided loans, as well as the maximum interest rates for loans (except inter bank loans).

49. For services related to the provision of loans (credits) / credit lines the bank may also establish and collect other fees. (commissions), taken into account, among other things, when calculating the average annual effective rate (if such payments (commissions) in accordance with the legislation of the Republic of Kazakhstan are subject to consideration when calculating the AERR) and specified in the Bank Loan Agreements.

50. The provision of financing by the Bank occurs in accordance with requirements of the legislation of the Republic of Kazakhstan and internal requirements of the Bank based on the analysis of the requested information, after receiving approval of the Authorized Body of the Bank and approval of the acceptable documentation, provided there are no negative changes in the financial the position of the Borrower or its

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shareholders or subsidiaries, as well as other factors determined by the internal regulatory documents of the Bank.

51. In credit agreements concluded with clients, the Bank specifies the interest rate in reliable, annual, effective, comparable terms (annual effective interest rate), calculated in accordance with the regulatory legal acts of the authorized state body. Terms of the credit product, interest rates, tariffs within the credit product is established by the authorized body of the Bank within the limits of the maximum and minimum limits approved by the Board of Directors.

52. By decision of the authorized body of the Bank, the client may be assigned individual rates of remuneration and amounts of commissions for the credit product.

53. The provision of a credit product to a person connected with the Bank by special relations (including the issuance of a guarantee (surety), may be carried out taking into account the restrictions and requirements of the Law on Banks only by decision of the Board of Directors of the Bank, except for cases when the standard terms of such transactions are approved by the Board of Directors of the Bank and apply to similar transactions with third parties.

§ 1. Provision of bank loans, including within the framework of a credit line, and work with insolvent Clients

54. The bank, prior to concluding a bank loan agreement, in addition to the information and documents provided for in sub paragraph 1) of paragraph 28 Rules, provides the Client with the following information on bank loans verbally:


- 1) term of the bank loan;
- 2) the maximum amount and currency of a bank loan;
- 3) type of remuneration rate: fixed or floating, calculation procedure if the remuneration rate is floating;
- 4) the amount of the interest rate as an annual percentage and its amount in reliable, annual, effective, comparable terms (real value) on the date of the Client's application;
- 5) an exhaustive list and amounts of commissions, tariffs and other expenses related to obtaining and servicing (repayment) of a bank loan in favor of the Bank;
- 6) responsibility and risks of the Client in case of failure to fulfill obligations under the bank loan agreement;
- 7) liability of the pledger, guarantor, surety and other person who is a party to the loan security agreement.

55. The Bank shall inform the Client within three working days from the date of the decision on the bank loan:

- 1) on making a decision to issue a bank loan – verbally or in writing in accordance with the Bank's internal documents;
- 2) on refusal to issue a bank loan - in writing, indicating the reasons for the refusal.

56. The procedure for concluding a bank loan agreement, including the content, execution, mandatory terms of the bank loan agreement, and forms of the loan repayment schedule comply with the requirements stipulated by the regulatory legal act of the authorized state body.

57. During the period of servicing the bank loan agreement, the Bank, at the request of the Client (borrower) or the pledger (in compliance with the requirements for

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disclosure of banking secrecy provided for by the Law of the Republic of Kazakhstan "On banks and banking activities in the Republic of Kazakhstan" (hereinafter referred to as the Law on banks) within 3 (three) business days from the date of receipt of the request, provides him with information in writing on (about):

- 1) the amount of money paid to the Bank;
- 2) the amount of overdue debt (if any);
- 3) the remaining debt;
- 4) the amounts and terms of subsequent payments;
- 5) credit limit (if any).

58. At the Client's request, after full repayment of the loan debt, the Bank shall, free of charge and within a period of no more than 15 (fifteen) calendar days from the date of receipt of the request, provide a written certificate of absence of debt.

59. At the request of the Client, the Bank shall provide, within a period of no more than 3 (three) working days, free of charge, no more than once (1) per month, information in written form on the distribution of the Client's (borrower's) incoming funds to pay off the debt under the bank loan agreement.

60. Upon the Client's application for partial or full early repayment to the Bank of funds provided under the bank loan agreement, the Bank shall, free of charge and within a period of no more than 3 (three) working days, notify him in writing of the amount due for repayment.

61. If provided for by the bank loan agreement, the Bank shall periodically provide the Client with the information specified in paragraph 57 in the manner provided for by the bank loan agreement.


62. The information specified in paragraphs 57 - 61 shall be provided indicating the amount of the principal debt, remuneration, commission, penalty and other types of fines (except for cases stipulated by the Law on Banks, which provide for a ban on the collection of penalty/fines), as well as other amounts payable.

63. In the event of a delay in the fulfillment of an obligation under a bank loan agreement, but no later than 10 (ten) calendar days from the date of its occurrence, the Bank shall notify the Client, in the manner and within the time frames stipulated in the bank loan agreement, of:

- 1) the occurrence of a delay in the performance of an obligation under a bank loan agreement and the need to make payments under the bank loan agreement, indicating the amount of overdue debt on the date specified in the notice, the amount of the principal debt, remuneration, commission, penalty and other types of fines, as well as other amounts payable;

- 2) consequences of the Client's (borrower's) failure to fulfill their obligations under the bank loan agreement. The Bank has the right to engage a collection agency to notify the borrower.

If the requirement stipulated in Clause 63 of the Rules is not satisfied, the Bank shall have the right to recover the debt in an undisputed manner from the borrower's funds held in bank accounts (including by submitting a payment request), provided that such recovery is stipulated in the loan agreement, except in cases provided for by the legislation of the Republic of Kazakhstan.

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Chapter 8. Maximum rates and tariffs for banking operations

64. For conducting banking operations, the Bank charges fees and remuneration from Clients in accordance with the Bank's current tariffs, which are set by the Bank independently in accordance with the Bank's tariff policy, taking into account the norms and restrictions of legislation within the framework of the maximum values (lower and upper limits) of rates and tariffs for conducting banking operations specified in Appendices No. 1-4 to these Rules.

65. The Bank independently sets rates and tariffs for conducting banking operations /services, taking into account the restrictions established by the laws of the Republic of Kazakhstan, and is approved by the Board of Directors of the Bank.

66. By decision of the authorized representative the Bank's authorized body, within the limits of its competence, may establish standard and/or individual amounts and terms for the Client (the Client category , subject to compliance with the criteria/conditions approved by the authorized body of the Bank), applicable to a specific Client/group of Clients, within the limits of the amounts and terms approved by the Board of Directors of the Bank, in accordance with Appendices No. 1-4 to these Rules.

67. The authorized body of the Bank has the right to delegate its powers to establish /change individual conditions (amounts , terms, etc.) for deposits of legal entities (except for legal entities connected with the Bank by special relations), within the limits in accordance with Appendix No. 1 to these Rules, to the responsible division of the Bank represented by its head in accordance with the Bank's IRD.


68. When establishing individual conditions market conditions, requirements of prudential standards, liquidity of the Bank and possible profitability of the placement of financial resources, as well as the requirements of Article 40 of the Law of the Republic of Kazakhstan "On banks and banking activities in the Republic of Kazakhstan" are taken into account.

69. Information on rates and tariffs for banking and other services , including tariffs for payments and (or) money transfers, is posted on the Bank's website www.icbcalmaty.kz , as well as in the Bank's operating room.

70. The posted rates and tariffs for banking and other services are maintained up - to-date, with information on the date of changes to the current rates and tariffs, the number of the internal document and the body that adopted these changes.

71. Any notifications of changes in the Bank's tariffs are considered to be made in writing and received by the Client if such notifications of changes in tariffs are posted on the Bank's website, unless otherwise provided by the agreement.

72. The Client who applies to the Bank for a service guarantees payment for the Bank's services, as well as compensation for all costs incurred by the Bank in connection with the execution of the Client's instructions/orders, in the amounts and on the terms stipulated by the Bank's tariffs in effect on the date of provision of the relevant service by the Bank and the concluded agreements. Payment for services are provided either by non-cash transfer using bank details, or through the Bank's cash desk in cash, or by direct debiting of the Client's bank accounts in the Bank in accordance with these Rules and concluded agreements.

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Chapter 9. Deadlines for making a decision on the provision of banking services

73. The Bank sets deadlines for reviewing the Application (if it is necessary to submit the Application) and making a decision on the provision of banking services for each type of banking services (Appendices 2-4 to these Rules), subject to the provision by the Client of a full package of documents stipulated by law and the internal documents of the Bank.

74. In cases where the Bank requires additional verification of the documents submitted by the Client documents and information, obtaining confirmation of information or approval from third parties persons or other officials and entities, as well as in the event that the Client requests providing a non-standard banking service that requires additional time to study submitted documents, internal coordination and approval by the authorized bodies of the Bank, as well as the preparation of the necessary preliminary documents, the Bank has the right to establish more long time frames for reviewing an application and making a decision on providing banking services, in accordance with Appendices 2-3 these Rules, of which the Client notifies and in writing.

Chapter 10. Rights and obligations of the Bank and its Clients

75. The rights and obligations of the Bank and its Clients, as well as their liability, are determined by the legislation of the Republic of Kazakhstan and the terms of the relevant agreements.

76. The Bank and Clients are obliged to comply with the terms of the agreements and fulfill the obligations imposed on them by the terms of the agreements.

77. The Bank has the right to:

1) independently establish rates of remuneration for transactions carried out and tariffs for the provision of banking services, taking into account the requirements of the legislation of the Republic of Kazakhstan;


2) independently determine internal procedures for conducting banking and other operations, taking into account the requirements of the legislation of the Republic of Kazakhstan, including the AML/CFT Law;

3) independently determine the list of documents required from the Client to conduct banking and other transactions;

4) withdraw money from Clients' accounts by direct debiting the Client's account in cases and in the manner stipulated by the legislation of the Republic of Kazakhstan and concluded agreements;

5) refuse (with an explanation of the reason for the refusal) to carry out payments and money transfers through correspondent accounts of foreign banks if, in the presence of correspondent relations with a foreign bank, there are certain restrictions and (or) prohibitions on the implementation of activities and (or) risks of violating the requirements of the AML/CFT Law;

6) with the consent of the Client, collect, systematize, accumulate, store, clarify (update, change), use, distribute (including transfer), depersonalize, block, destroy, cross-border transfer personal data provided by the Client, as well as perform any other

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actions with this data in accordance with the requirements of the legislation of the Republic of Kazakhstan;

7) enjoy other rights provided for by the legislation of the Republic of Kazakhstan and agreements concluded with Clients.

78. The bank is obliged to:

1) guarantee the confidentiality of transactions carried out by the Bank's Clients;
2) provide third parties with information constituting a banking secret in cases and on the grounds stipulated by the legislation of the Republic of Kazakhstan;

3) provide Clients with information and conditions on the operations carried out by the Bank;

4) ensure strict accounting and storage of documents in accordance with the regulatory legal acts of the Republic of Kazakhstan;

5) bear other obligations stipulated by the legislation of the Republic of Kazakhstan.

79. Bank clients have the right to:

1) receive information from the Bank on the general terms and conditions for conducting transactions;

2) place money in the Bank on mutually agreed terms;

3) receive loans on the terms and conditions stipulated in the loan agreement;

4) enjoy other rights provided for by the legislation of the Republic of Kazakhstan.

80. Bank clients are obliged to:

1) fully fulfill the obligations stipulated in the contracts;

2) compensate for damage caused to the Bank in accordance with the legislation of the Republic of Kazakhstan;

3) in order to receive the Bank's services in full, provide personal data, information and documents in accordance with the requirements of the legislation of the Republic of Kazakhstan;

4) bear other obligations stipulated by the legislation of the Republic of Kazakhstan.

Chapter 11. Procedure for considering Client requests arising in the process of providing banking services


81. The Bank shall consider the requests of the Bank's Clients in the manner and within the time frames established by the legislation of the Republic of Kazakhstan, as well as by the internal documents of the Bank and these Rules.

The Bank shall review a customer's request within no more than fifteen (15) business days from the date the request is received. The review period may be extended by an additional fifteen (15) business days if it is necessary to establish factual circumstances critical to the proper examination of the request.

The customer shall be notified of such an extension within three (3) business days from the date the extension is granted.

82. The Bank handles the following requests from Clients:

1) written requests received in person, by post/courier or by fax;

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2) oral requests received by telephone or during a personal visit by the Client to the Bank;

3) electronic requests received via the Bank's Internet resource, to the Bank's e-mail.

83. Authorized persons The Bank's representatives conduct personal reception of individuals and representatives of legal entities at least once a month in accordance with the reception schedule approved by the Chairman of the Board of the Bank.

84. If the request cannot be resolved by the authorized person of the Bank during the reception, it is submitted by the client in writing and is processed as a written request.

85. Written requests from clients are registered in the written requests registration log, which contains details in accordance with the Bank's internal documents.

86. The client is given a document confirming the receipt of his written request on paper or a corresponding note is made on a copy of the request. Refusal to accept requests is not allowed. The client is informed of the necessary procedures for receiving a response and the time frames for consideration of such requests.

87. Requests received via the Internet resource are registered in the manner prescribed by the Bank's internal documents.

88. Telephone calls from clients are recorded in the manner prescribed by the Bank's IRD. Recording of telephone conversations with the client is carried out with his consent upon notification of this at the beginning of the conversation.


89. Inquiries by telephone or during a personal visit by the client to the Bank are considered immediately and, if possible, a response to the client's oral request is provided immediately. If an oral request cannot be resolved immediately, it is set out by the client in writing and is processed as a written request. The client is informed of the necessary procedures for receiving a response and the time frames for considering such requests.

90. When considering an application, if the information provided is insufficient, the Bank will request additional documents and information from the Client.

91. The Bank ensures objective, comprehensive and timely consideration of customer requests and informs them of the results of the consideration of requests and the measures taken. A written response to the Client on the results of the consideration of the request is given in Russian language or the language of the appeal and contains substantiated and reasoned arguments for each request, demand, petition, recommendation and other issue presented by the client with reference to the relevant requirements of the legislation of the Republic of Kazakhstan, internal documents of the Bank, agreements related to the issue under consideration, as well as to the factual circumstances of the issue under consideration with an explanation of his right to appeal the decision taken.

92. If the Client's statements/complaints are justified and legitimate, the Bank makes a decision to eliminate the violation and restore the rights and legitimate interests of the Client.

93. The response to a written request received by mail or in person shall be sent to the Client by registered mail with notification to the address specified in the Client's request, or by delivery against signature in person upon the Client's appearance at the Bank, which shall be noted in the written request registration log.

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94. The functions of analysis and control over the consideration of applications are assigned to the Bank's division, determined in accordance with the Bank's IRD, and include:

- 1) analysis and summarily of requests from Bank Clients to identify and eliminate the reasons that formed the basis for the relevant request;
- 2) development of recommendations for the Bank's divisions to improve the organization of work with Bank Clients' requests;
- 3) submitting to the Bank's management, based on the results of reviewing the Bank's Clients' requests, proposals on the necessary measures to eliminate the identified violations in relation to all consumers of this financial service and preventive measures to prevent such violations in the Bank's activities.

95. When a Client, including a potential Client, contacts the Bank on any issues, including for the Bank's services, by telephone, the Client is considered to be aware of the recording of telephone conversations, agrees and confirms that the recording of telephone conversations and/or printouts from other means of communication may be used as evidence in the event of disputes or disagreements regarding the services rendered/ transaction concluded.

Contact information about the Bank:

Industrial and Commercial Bank of China (Almaty) JSC

Legal address: 050046, Almaty, Abay Ave./corner st. Turgut Ozala No. 150/230 , 846, Block 7.

Phones: 8(727) 2-377-085; Fax: 8(727) 2-377-070

E - mail : [office @ kz . icbc . com . cn](mailto:office@kz.icbc.com.cn) ; Website : [www . icbcalmaty . kz](http://www.icbcalmaty.kz)

Contact information of the Authorized body:

Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market;

Address: Almaty city, microdistrict "Koktem-3", 21

Call center phone number +7 727 237 1000, 1459 (from a landline number)

General dialing number + 7727 237 1111

Office phone +7 727 237 1241 Office fax +7 727 244 0282


E - mail : online application on the Agency website

Website : www.gov.kz/memleket/entities/ardfm/activities/population?lang=ru

Chapter 12. Final Provisions

96. These Rules shall enter into force from the moment of their approval by the Board of Directors of the Bank.

97. Compliance and Internal Control Department and Legal Department in accordance with the internal distribution of monitoring legislation, are responsible for the timely provision of amendments and additions to the legislation of the Republic of Kazakhstan and regulatory acts of the regulator to the interested divisions/bodies of the Bank.

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98. The business owner of the Rules is the Compliance and Internal Control Department. Responsibility for non-compliance and/or improper compliance with the Rules is assigned to the heads of the Bank's structural divisions.

99. The business owner of the document is responsible for initiating the assignment to the responsible divisions of the business process owners to amend the Rules in accordance with the updated requirements of the regulatory legal acts of the regulator and the legislation of the Republic of Kazakhstan.

100. Issues not regulated by these Rules shall be resolved in accordance with the legislation of the Republic of Kazakhstan and/or internal documents of the Bank.

101. In the event of any contradictions between these Rules and the requirements of the legislation of the Republic of Kazakhstan, as well as in the part not regulated by these Rules, the Bank shall be guided by the current legislation of the Republic of Kazakhstan.

102. In the event of any contradictions between the provisions of these Rules/internal documents of the Bank and the terms of the concluded agreements, priority shall be given to the terms of the concluded agreements.

103. From the date of approval of these Rules, the “Rules on the general conditions for conducting banking operations of ICBC (Almaty) JSC, approved by the Board of Directors (minutes No.2 February 28, 2025), shall be considered null and void.

Appendix 1

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		APRrate
		Min	Max	Min	Max	Min	Max	
1	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%-19%
						USD 0%	USD 5%	USD 0% - 5,5%
2	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%-25%
						USD 0,001 %	USD 5 %	USD 0%-5,5%
						EUR 0,001 %	EUR 5%	EUR 0%-5,5%
						CNY 0,001%	CNY 15%	CNY 0%-17%
3	Term deposit	By agreement parties	Unlimited	Up to 1 month	12 months	KZT 0,001 %	KZT Base rate of NBK +5%	KZT 0%-25%
				Over 1 year	And more	USD 0,001 %	USD 5 %	USD 0%-5,5%
						CNY 0,001%	CNY 10%	CNY 0%-12%
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	KZT - 30% or base rate of NBK at the time	KZT - 8% - 46% (at the same time, for bank

						National Bank of Kazakhstan at the time of the decision to provide a loan to the borrower of the Bank's authority body	of the adoption of the Decision by the AB of the Bank +10%	loans secured by collateral, APR 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%

Appendix 2

Limit values of rates and tariffs for banking operations and deadlines for making decisions on the provision of banking services for legal entities of “Industrial and Commercial Bank of China (Almaty)” JSC

№	Type of operation	Limit values of rates and tariffs	Term of Decision
1	BANK ACCOUNTS		
1	Current account opening	0- 3 000 tenge If there is no movement of money on the account during the year, a commission is charged in the amount of the balance on the account, but not more than 6 000 tenge	Not later than next working day at providing a full package of documents
1.2	Opening current account in escrow mode	From 10,000 KZT to 2,000,000 KZT	Not later than next working day at providing a full package of documents
1.3	Opening of the savings account		
	- if you have a current account in the Bank	free of charge	3 operating days
1.4	Opening saving account in escrow mode	From 10,000 KZT to 2,000,000 KZT	Not later than next working day at providing a full package of documents
1.5	Maintenance of bank account (current, saving, in escrow mode)	free of charge	During the term of the agreement
1.6	Closing of bank account (current, saving, in escrow mode)	free of charge	3 operating days
2	CASH SERVICES*		
2.1	Cash servicing in national currency		
2.1.1	Cash deposit	0 - 0,25%	At the operating time
2.1.2	Cash withdrawal		
	- up to 10 000 000 tenge	0 - 0,25%	At the operating time
	- 10 000 000 tenge and more	0 - 0,15%	
	- for wages, travel allowances	free of charge	
2.1.3	Cash recounts	0-0,5%	At the operating time
2.2	Cash servicing in foreign currency		
2.2.1	Cash deposit	0-0,2%	At the operating time
2.2.2	Refunds of unused travel allowances upon availability of payroll	free of charge	At the operating time
2.2.3	Cash withdrawal		
	- up to 70 000 USD	0 - 0,5%	At the operating time
	- 70 000 USD and more	0 - 0,3%	

	- for wages, travel allowances	free of charge	
2.3	Cash recounts/verification of cash authenticity	0-0,5%	At the operating time
3	TRANSFER TRANSACTIONS*		
3.1	Transfer transactions in national currency		
3.1.1	Internal transfers on accounts of legal entities	free of charge	At the operating time
3.1.2	Crediting an incoming transfer	free of charge	At the operating time
3.1.3	External transfers		
	- till 01:00 p.m. - from 01:00 p.m. till 04:00 p.m. - after 04:00 p.m.	0- 375 tenge 0- 750 tenge 0- 1500 tenge	At the operating time
3.1.4	External transfer on pension contributions and social health insurance		
	When submitting a list on electronic media - till 01:00 p.m. - from 01:00 p.m. till 04:00 p.m. - after 04:00 p.m.	0- 375 tenge 0- 750 tenge 0- 1 500 tenge	At the operating time
	When forming the list by the Bank's manager (additional commission)	0- 300 tenge per one person	At the operating time
3.1.5	Amendment of the transfer	0- 800 tenge	At the operating time
3.1.6	Transfer revocation (if the Bank has the technical capability)		
	- External - Internal	0- 800 tenge per 1 transfer 0- 500 tenge per 1 transfer	At the operating time
3.1.7	Sending a payment request-order to the bank of the sender of the money (including VAT)	0- 500 tenge	At the operating time
3.2	Transfer transactions in foreign currency		
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	free of charge	At the operating time
3.2.3	External transfers		
	In USD	0 - 0,2% min.20 USD max. 350 USD Additional tariff 15 USD is charged if the beneficiary is a client of other banks	At the operating time
	In EUR	0 - 0,2% min.20 EUR max. 305 EUR Additional tariff 13 EUR is charged if the beneficiary is a client of other banks	At the operating time

	In CNY	0 - 0,2% min.100 CNY max. 2 000 CNY	At the operating time
	In KZT	0 - 0,2% min.12 000 KZT max. 120 000 KZT Additional tariff 6 000 KZT is charged if the beneficiary is a client of other banks	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
4	CONVERSION TRANSACTIONS *		
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
4.2	Cancellation of a conversation request***	0- 1% of the amount of a conversation	At the operating time
5	FOREIGN EXCHANGE CONTROL *		
5.1	Registration of the contract and assign account number of the contract (including VAT)		
	- during the 2 operating days - during the 1 operating day - to assign account number of the contract day to day (including VAT)	0- 1500 tenge 0- 2000 tenge 0- 5000 tenge	2 operating days 1 operating day At the operating time
5.2	Acceptance, verification of additions and changes to the contract with the assigned account number of the contract (including VAT)	0- 1500 tenge	1 operating day
5.3	Receiving and checking foreign economic contract that do not require assign account number of the contract (including VAT) (more the 10 000 USD)	0- 1000 tenge	1 operating day
5.4	Cancelling contract registration if changing bank (including VAT)	0- 3000 tenge	2 operating days

5.5	Providing a duplicate of the document in the currency control dossier (including VAT)		
	According the current dossier - up to 5 pages - more than 5 pages According the closed dossier - up to 5 pages - more than 5 pages	0- 3 000 tenge 0- 3 000 tenge + 200 tenge for each additional page 0- 5 000 tenge 0- 5 000 tenge + 200 tenge for each additional page	2 operating days
6	LETTER OF CREDIT OPERATIONS		
6.1	Import letter of credit		
6.1.1	Issuing letter of credit (operational issuance of the LC)		
	- with the provision of 100% cash coverage in the amount and currency of the LC	0-1% per annum, min. 40 000 tenge	3 operating days
	- for other types of collateral	0,001%-20% per annum, min. 150 000 tenge	20 operating days
6.1.2	Amendments into LC terms as per the request of the client, except for amendments concerning the increase in the amount and term of the LC	0-20 000 tenge (for each application for amendment)	3 operating days
6.1.3	An increase in the amount of an issued LC considered for calculating a commission as an independent issuing of a LC in the amount of the increase	0-1% per annum, min. 40 000 tenge	3 operating days
6.1.4	Checking documents presented under LC including the commission for payment in foreign currency	0-0,15% min. 40 000 tenge, max. 320 000 tenge (for each set of documents)	5 operating days, following the date of presentation
6.1.5	L/C payment in national currency	0-500 tenge	3 operating days
6.1.6	Notification of the client and/or beneficiary about the discrepancies in the documents presented under LC	0-20 000 tenge (for each set of documents with discrepancies)	5 operating days, following the date of presentation
6.1.7	Request to the beneficiary as per the client's application, for providing the consent for cancellation of the LC before expiry date (incl. VAT)	0-40 000 tenge	1 operating day

6.2	Export letter of credit		
6.2.1	Pre-advising of LC terms	0-20 000 tenge	3 operating days
6.2.2	Advising of LC terms	0-40 000 tenge	3 operating days
6.2.3	Advising of amendments to LC terms	0-20 000 tenge (for each message for amendment)	3 operating days
6.2.4	Checking documents presented under LC including the commission for payment under transferable LC in foreign currency	0-0,15% min. 40 000 tenge, max. 320 000 tenge (for each set of documents)	5 operating days, following the date of presentation
6.2.5	Payment under transferable LC in national currency	0-500 tenge	3 operating days
6.2.6	Notification of the client and/or applicant about the discrepancies in the documents presented under LC	0-20 000 tenge	5 operating days, following the date of presentation
6.2.7	Service of documents by courier mail	0-10 000 tenge + actual expenses of the Bank (incl. VAT) for each set of documents	3 operating days
6.2.8	Negotiation of documents presented under LC (payment at sight or deferred, subject the availability of a limit on the issuing bank)	To be agreed among parties, min. 40 000 tenge (for each set of documents)	5 operating days
6.2.9	Transfer of a transferable LC	0-0,15% мин. 40 000 tenge, макс. 100 000 tenge	5 operating days
6.2.10	Confirmation of the LC (subject the availability of a limit on the issuing bank):		
	- with the provision of 100% cash coverage in the amount and currency of the LC	0-1% per annum, min. 40 000 tenge	5 operating days
	- without the provision of cash coverage	To be agreed among parties, min. 40 000 tenge (per every indivisible quarter)	10 operating days
6.2.11	SWIFT costs as per the request of the client (incl. VAT)	0-20 000 tenge	1 operating day
6.2.12	Forwarding to the client the request of the applicant/issuing bank for consent to the cancellation of the LC (in case early cancellation, incl. VAT)	0-25 000 tenge	1 operating day
7	DOCUMENTARY COLLECTION		



7.1	Export collection (under a contract for the sale of goods/works/services)		
7.1.1	Issuing documents for export collection (service of documents by courier mail)	0-0,2% min. 20 000 tenge, max. 80 000 tenge	3 operating days
7.1.2	Returning unpaid documents	0-20 000 tenge	In fact
7.1.3	Changing instructions under a documentary collection	0-20 000 tenge	3 operating days
7.2	Import collection (under a contract for the sale of goods/works/services)		
7.2.1	Advising of collection	0-20 000 tenge	3 operating days
7.2.2	Providing documents against acceptance or payment	0-20 000 tenge	3 operating days
7.2.3	Payment under collection:		
	- in foreign currency - in kazakhstani tenge	0-20 000 tenge 0-500 tenge	3 operating days
8	BANK GUARANTEES		
8.1	Import guarantees		
8.1.1	Issuing of the guarantee		
	- with the provision of 100% cash coverage in the amount and currency of the LG	0-1% per annum, min. 40 000 tenge	3 operating days
	- under counter-guarantee of a foreign or other bank	0,001%-5% per annum, min. 150 000 tenge	20 operating days
	- for other types of collateral	0,001%-20% per annum, min. 150 000 tenge	20 operating days
	- without collateral	To be agreed among parties	20 operating days
8.1.2	Amendments into LG terms as per the request of the client, except for amendments concerning the increase in the amount of the LG	0-16 000 tenge, for each application for amendment	3 operating days
8.1.3	An increase in the amount of an issued LG considered for calculating a commission as an independent issuing of a LG in the amount of the increase	0-1% per annum, min. 40 000 tenge	3 operating days
8.1.4	Checking the demand and/or accompanying documents presented by the beneficiary under LG, including the commission for payment under demand, in foreign currency	0-0,15% min. 40 000 tenge, max. 320 000 tenge (for each set of documents)	5 operating days, following the date of presentation
8.1.5	Payment of demand under guarantee in national currency	0-500 tenge	3 operating days



8.1.6	Request to the beneficiary as per the client’s application, for cancellation of the LG (in case early cancellation, incl. VAT)	0-28 000 tenge	1 operating day
8.2	Export guarantees		
8.2.1	Advising export guarantees	0-40 000 tenge	3 operating days
8.2.2	Advising of amendments to export guarantees	0-16 000 tenge	3 operating days
8.2.3	Processing of the demand for payment under guarantee based on the instructions of the client (receiving and sending)	0-10 000 tenge + actual expenses of the Bank (incl. VAT)	3 operating days
9	“INTERNET-BANKING” SYSTEM *		
9.1	Fee for implementing (installing) the Internet Banking system	free of charge	3 operating days
9.2	Annual maintenance of the Internet Banking system	free of charge	
9.3	Issuing e-token (incl. VAT)	free of charge	At the operating time
9.4	Reissuing e-token (incl. VAT)	free of charge	3 operating days
9.5	Transfers in national currency:		
	- till 01:00 p.m. - from 01:00 p.m. till 04:00 p.m. - after 04:00 p.m.	0- 150 tenge 0- 300 tenge 0- 600 tenge	At the operating time
10	LENDING OPERATIONS		
10.1	Loan/credit line arrangement fee	0% - 5%	To be agreed among parties
10.2	Loan/credit line reservation fee	0-5% per annum of the outstanding loan amount	To be agreed among parties
10.3	For the replacement and release of pledged property	0% - 5% of the remaining principal loan balance/ credit line limit/ unused credit line limit	To be agreed among parties
10.4	Replacement/ acceptance of guarantor/ borrower/ co-borrower/ pledger	0%-5% of the remaining principal loan balance/ credit line limit/ unused credit line limit	To be agreed among parties
10.5	For changes in financing conditions at the Borrower's initiative: – increase in the financing limit; – change in the financing currency; – extension of the credit line/tranche term within the credit line/ loan;	0%-5% of the remaining principal loan balance/credit line limit/ unused credit line limit	To be agreed among parties



	<ul style="list-style-type: none"> – increase in the availability period; – reduction in the remuneration rate; – change in repayment schedule dates; – change in repayment order and other financing condition changes. 		
10.6	For early full/partial loan/ tranche repayment	0%-5% of the principal amount to be repaid early	To be agreed among parties
11	AGENCY SERVICES**		
11.1	Agency services for a loan (includes obligations stipulated by the Agreement, on the basis of which the Agent-Bank operates)	0% - 10% per year, from the amount of the Loan Agreement	To be agreed among parties
11.2	Security agent fee (including pledge registration, storage of title and identification documents on the pledge, other functions)	0 - 100 000 USD (or the equivalent in the currency of the Agreement) per year	To be agreed among parties
11.3	For appointment or change of Creditor	0 – 30,000 USD (or the equivalent in the currency of the Agreement)	To be agreed among parties
12	PROJECT ACCOUNTS SERVICING **		
12.1	When reorganizing legal entities (crediting funds in the course of a transaction on reorganizing legal entities, monitoring the targeted use of funds in accordance with the terms of Agreement)	Min. 0,001% of the amount of funds used strictly for their intended purpose Max. 1 000 000 USD	To be agreed among parties
12.2	Daily control over the movement of money on the project account, control of outgoing and incoming payments in accordance with the terms of Agreement, providing a report on the movement of money on a periodic basis	0 - 100 000 USD per year	To be agreed among parties
13	OTHER SERVICES		
13.1	Issuing of certificates as per client's request (incl. VAT):		
	<ul style="list-style-type: none"> - during of 3 operating days - during of 1 operating day 	0- 1500 tenge for 1 exemplar 0- 2000 tenge for 1 exemplar	3 operating days 1 operating day
13.2	Providing of information for clients as per at the request of the auditing company (incl. VAT)	0- 2 000 tenge for 1 exemplar	3 operating days

13.3	Providing of client account statements in the form SWIFT messages:		
	- single	0- 2 500 tenge for each statement	1 operating day
	- daily	0- 30 000 tenge per month	
13.4	Issuance of a cash checkbook (incl. VAT) 25 pages	0- 10 000 tenge	1 operating day
13.5	Payment order printing (incl. VAT)	0- 500 tenge	1 operating day
13.6	Providing a copy of SWIFT message for transfer (incl. VAT):		
	- for the current month	0- 500 tenge for 1 exemplar	1 operating day
	- for the previous month	0- 1 000 tenge for 1 exemplar	
13.7	Re-providing a copy of SWIFT message for transfer (incl. VAT)	0- 1 500 tenge for 1 exemplar	1 operating day
13.8	Providing of daily statements of client's accounts after the closing of the operating day	free of charge for 1 exemplar	1 operating day
13.9	Providing of statements of client's accounts		
	- from 1 up to 3 months	0- 750 tenge	1 operating day
	- from 3 months up to 1 year	0- 1500 tenge	
	- more than 1 year	0- 3000 tenge	
13.10	Providing of copy of documents, legal case, as per client's request (incl. VAT):		
	for the current year		3 operating days
	- up to 5 pages	0- 3 000 tenge	
	- more than 5 pages	0- 3 000 tenge + 200 tenge for each additional page	
	for the previous years		
	- up to 5 pages	0- 5 000 tenge	
	- more than 5 pages	0- 5 000 tenge + 200 tenge for each additional page	
13.11	Consideration and sending of documents required for opening an account to the client in foreign banks (incl. VAT)	0- 15 000 tenge + actual expenses of the Bank	3 operating days
13.12	Annual maintenance fee for the notification service within the framework of maintaining a bank account	0 - 10 000 tenge	
14	FACTORING OPERATIONS		
14.1	Receipt and processing of documents for factoring (1 invoice + 1 invoice)	0-500 tenge + actual expenses of the Bank	To be agreed among parties
14.2	Commission for setting a financing	0–0.5% of the amount of financing	To be agreed among parties

14.3	Financing in foreign currency	Libor + 0,5% - Libor + 10%	To be agreed among parties
14.4	Financing in national currency	11% - 24% per annum	To be agreed among parties

* 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.

** Agency services - representation by the Bank of the interests of other persons on issues related to banking activities, including services provided by the Bank in accordance with the terms of the Agreement, including (but not limited to) credit administration (execution of the preliminary conditions of the Agreement, verification of credit documents); and / or control over the timely payment of the principal debt and accrued interest on it, and other payments under the Agreement; and / or receiving from the Borrower and distribution of the received payments in favor of the lender (s), monitoring the intended use of the loan by the Borrower and other services provided for by the relevant Agreement.

Unless otherwise provided by the Agreement, payment for services is made in tenge at the rate of the National Bank of the Republic of Kazakhstan on the date of payment.

** Project accounts - current accounts of the Borrower to be opened with the Bank for the purposes specified in the Agreement

** Agreement - a loan agreement and / or a separate agreement, in accordance with which the Bank provides agency services / maintenance of project accounts, which (s) is concluded between the Lender (s), the Borrower and the Agent Bank and other parties.

*** Application - applications submitted electronically / on paper / by telephone and not executed by the Bank.

Appendix 3

Maximum rates and tariffs for banking operations and maximum deadlines for making decisions on the provision of banking services to individuals Industrial and Commercial Bank of China (Almaty) JSC

No.	Type of operation	Limit values rates and tariffs	Deadlines decision making
1	BANK ACCOUNTS		
1.1	Opening an account	0-5000 kzt	1 operating day
1.2	Account management	for free	During the term of the contract
1.3	Closing an account	for free	3 operating days
1.4	Minimum balance on current accounts KZT	0-60,000 kzt	
1.5	Minimum balance on current accounts USD	0-200 USD	
2	CASH OPERATIONS *		
2.1	Cash transactions in national currency		
2.1.1	Cash acceptance	for free	During operating hours
2.1.2	Acceptance of payment for visas using receipts from the Consulate General of the People's Republic of China in Almaty	0-1% of the amount in the receipt Min. 200 kzt	During operating hours
2.1.3	Cash withdrawal	for free	During operating hours
2.2	Cash transactions in foreign currency		
2.2.1	Cash acceptance	for free	During operating hours
2.2.2	Cash withdrawal	for free	During operating hours
2.3	Cash recounting (at the client's request)	0-0.5%	During operating hours
2.4	Exchange of banknotes and coins	for free	During operating hours
3	TRANSFER OPERATIONS *		
3.1	Transfer operations in national currency		
3.1.1	Transfers between accounts of individuals within the Bank	for free	During operating hours
3.1.2	Crediting an incoming transfer	for free	During operating hours
3.1.3	Outgoing transfers from the client's current account (within the territory of the Republic of Kazakhstan)		
	- until 13-00	0- 300 kzt	During operating hours
	- from 13-00 to 16-00	0- 500 kzt	
	- after 16-00	0- 700 kzt	
3.1.4	Outgoing transfers (abroad)	0- 0.35% min. 3 500 kzt max 18,000 kzt	During operating hours
3.1.5	Changing the translation according to the client's request	0- 2,500 kzt	During operating hours

3.1. 6	Revocation of a transfer (if the Bank has the technical capability)	0- 5,000 kzt per 1 transfer	During operating hours
3.2	Transfer operations in foreign currency		
3.2.1	Transfers between Clients' accounts within the Bank	for free	During operating hours
3.2.2	Crediting an incoming transfer to the Client's account	0-1%, min. 10 USD	During operating hours
3.2.3	Outgoing transfers	In US Dollars 0-1% min.100 USD for 1 transfer In Chinese Yuan Min.670 CNY per 1 transfer	During operating hours
3.2.4	Change translation		
	If the beneficiary is: - a client of ICBC - a client of other banks - a client of the Bank of China	0- 10 USD 0- 15 USD 0- 30 USD	During operating hours
3.2.5	Revocation of a transfer (if the Bank has the technical capability)		
	- external - internal	0-50 USD per 1 transfer 0- 10 USD for 1 transfer	During operating hours
4	CONVERSION OPERATIONS *		
4.1	Purchase/sale of foreign currency on Client accounts	At the agreed rate with the Bank at the time of application submission	During operating hours
5	INTERNET BANKING SYSTEM *		
5.1	Connection to the Internet banking service	for free	1 operating day
5.2	Annual service fee for Internet banking	for free	During the term of the contract
5.3	Token issuance (including VAT)	for free	1 operating day
5.4	Replacing a token with a new one (including VAT)	for free	1 operating day
5.5	Transfers in foreign currency		
	In US Dollars	0-1% from the transfer amount min. 0-100 USD per 1 transfer **	During operating hours
	In Chinese Yuan	0-1% from the transfer amount min 0- 670 Chinese Yuan for 1 for 1 transfer **	During operating hours
5.6	Transfers in national currency (within Kazakhstan):		

	- from 09-30 to 13-00 - from 13-00 to 16-00 - from 16-00 to 16-30	0-300 kzt 0-500 kzt 0-700 kzt	During operating hours
5.7	Transfers within the Bank	for free	During operating hours
6	OTHER SERVICES		
6.1	Issuance of certificates upon customer requests (including VAT)	0- 1,500 kzt for 1 copy	1 operating day
6.2	Providing a copy of the receipt from the Consulate General of the People's Republic of China in the Republic of Kazakhstan for obtaining a visa (including VAT)	0- 750 kzt for 1 copy	1 operating day
6.3	Seal payment order (including VAT)	0- 500 kzt	1 operating day
6.4	Providing a copy of the SWIFT message for the transfer (including VAT)	0- 500 kzt for 1 copy	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.

** In the Internet banking system, when making transfers in foreign currency, there is an option to choose a commission in national currency. The amount of the commission in national currency will be calculated according to the exchange rate of the National Bank of the Republic of Kazakhstan at the time of the transaction.

Appendix 4

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) - with a zero balance on the account - if there is a balance on the account	For free For free	3 operating days
1.3	Maintaining a correspondent account - if no transactions have been made on the account for more than 1 year	USD 0-100.00 or equivalent in other foreign currency*** KZT 0-15 000.00 RMB 0-600.00	During the term of the contract
1.4	Issuance of account statements (including VAT) - as transactions are performed - account archive for any period of time	For free For free	According to the agreement
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 transfer amounts)	
	- in favor of clients of other banks (MT103) at the expense of the	USD 0-15.00 or equivalent in other foreign currency ***	



	beneficiary (BEN/SHA)	(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 *** KZT 0-1800.00	1 operating day



		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 - within the city of Almaty - within the Republic of Kazakhstan - outside the Republic of Kazakhstan	Payment upon receipt Payment upon receipt Payment upon receipt	
5.4	Postage costs of courier service (up to 500Mg) - within the Republic of Kazakhstan - outside the Republic of Kazakhstan	Payment upon receipt 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	5 operating days

		RMB 0-95.00	
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.