

Approved by
the Protocol of the Asset and Liability Management Committee
“Industrial and Commercial Bank of China (Almaty)” JSC
No. 17 dated 23 July 2019

Amendments by the Protocol of the Asset and Liability Management Committee
No. 16-2020 dated 04.12.2020
No. 1 dated 31.01.2022
No. 19-2022 dated 16.09.2022
No. 14-2023 dated 23.06.2023
No. 17-2023 dated 14.07.2023
No. 03-2025 dated 03.02.2025
No. 7-2025 dated 17.03.2025



Commission for banking services for legal entities for "Industrial and Commercial Bank of China (Almaty)" JSC

	Type of operation	Commission
1	BANK ACCOUNTS*	
1.1	Opening a current account	3 000 tenge
1.2	Opening a current account in escrow account mode	To be agreed among parties ²
1.3	Opening a savings account in escrow account mode	To be agreed among parties ²
1.4	Account management Maintaining non-working accounts**	free If there is no movement of money on the account during the year, the commission is deducted in the amount of the remaining money on the account, but not more than 6000 tenge.
1.5	Closing an account	free
2	CASH OPERATIONS *	
2.1	Cash transactions in national currency	
2.1.1	Accepting cash	0,25%
2.1.2	Cash withdrawal - up to 10 000 000 tenge - 10 000 000 tenge and above - for salary, business trips	0,25% 0,15% free
2.1.3	Recalculation of cash	0,5%
2.2	Cash transactions in foreign currency	
2.2.1	Accepting cash	0,2%
2.2.2	Refund of unused amount of travel expenses if there is a payroll	free
2.2.3	Cash withdrawal	

	- up to 70 000 USD - 70 000 USD and above - for salary, business trips	0,5% 0,3% free
2.3	Recalculation/ verification of the authenticity of cash	0,5%
3	TRANSFER OPERATIONS *	
3.1	Transfer operations in national currency	
3.1.1	Transfers to accounts of legal entities within the Bank	free
3.1.2	Crediting an incoming transfer	free
3.1.3	Outgoing transfers	
	- until 13-00 - from 13-00 to 16-00 - after 16-00	375 tenge 750 tenge 1500 tenge
3.1.4	Transfer to the Accumulative Pension Fund (pension) and Social Insurance Fund (social)	
	When providing a list on an electronic medium - until 13-00 - from 13-00 to 16-00 - after 16-00	375 tenge 750 tenge 1 500 tenge
	When forming the list by the Bank manager (additional commission)	300 tenge per person
3.1.5	Changing the transfers	800 tenge
3.1.6	Retraction of the transfer (if the Bank has the technical capability)	
	- external - internal	800 tenge for 1 transfer 500 tenge for 1 transfer
3.1.7	Sending a payment request- an order to the sender's bank (including VAT)	500 tenge
3.2	Transfer operations in foreign currency	
3.2.1	Transfers to Customer accounts within the Bank	free
3.2.2	Crediting an incoming transfer to the Client's account	free
3.2.3	Outgoing transfers	
	In US Dollars	0,2% Min.20 USD max. 350 USD An additional tariff of 15 USD is charged if the beneficiary is a customer of other banks
	in Euros	0,2% Min.20 EURO max. 305 EURO An additional tariff of 13 EURO is charged if the beneficiary is a customer of other banks
	In Chinese Yuan	0,2% Min.100 CNY max. 2 000 CNY
	In Kazakhstani Tenge	0,2% Min.12 000 KZT max. 120 000 KZT An additional tariff of 6 000 KZT is charged if the beneficiary is a customer of other banks
3.2.4	Changing the transfers	
	If the beneficiary is: - ICBC client - clients of other Banks - Bank of China client	10 USD 15 USD 30 USD
3.2.5	Retraction of the transfers (if the Bank has the technical capability)	

	- external - internal	50 USD for 1 transfer 10 USD for 1 transfer
4	CONVERSION OPERATIONS *	
4.1	Purchase/sale of foreign currency on Customer accounts	At the rate agreed with the Bank at the time of submission of the application
4.2	Cancellation of the conversion request ***	1% of the conversion amount
5	CURRENCY CONTROL *	
5.1	Registration of the contract and assignment of the registration number (including VAT)	
	- within 2 operational days	1500 tenge
	- within 1 business day	2000 tenge
	- urgent assignment of ANC (including VAT)	5000 tenge
5.2	Acceptance, verification, processing when making changes to the contract with the assigned ANC (including VAT)	1500 tenge
5.3	Acceptance, verification of a foreign economic contract without registration of ANC (over 10,000 USD)	1000 tenge
5.4	Withdrawal of the contract from the account registration in connection with the transfer to another bank for servicing (including VAT)	3000 tenge
5.5	Provision of a duplicate of the document in the currency dossier (including VAT)	
	<u>According to the current dossier</u> - up to 5 sheets - over 5 sheets	3 000 tenge 3 000 tenge + 200 tenge for each additional sheet
	<u>According to a closed dossier</u> - up to 5 sheets - over 5 sheets	5,000 tenge 5 000 tenge + 200 tenge for each additional sheet
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 - for other types of collateral	1% per annum, min. 40 000 tenge To be agreed among parties ² , min. 150 000 tenge
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	20 000 tenge (for each application for amendment)
6.1.3	An increase in the amount of an issued LC considered for calculating a commission at independent issuing of a LC in the amount increase	1% per annum, min. 40 000 tenge

6.1.3	Checking documents presented under LC including the commission for payment in foreign currency	0,15% min. 40 000 tenge, max. 320 000 tenge (for each set of documents)
6.1.4	L/C payment in national currency	500 tenge
6.1.5	Notification of the client and/or beneficiary about the discrepancies in the documents presented under LC	20 000 tenge (for each set of documents with discrepancies)
6.1.6	Request to the beneficiary as per the client's application, for providing the consent for cancellation of the LC before expiry date (incl. VAT)	40 000 tenge
6.2	Export letter of credit	
6.2.1	Pre-advising of LC terms	20 000 tenge
6.2.2	Advising of LC terms	40 000 tenge
6.2.3	Advising of amendments to LC terms	20 000 tenge (for each message for amendment)
6.2.4	Checking documents presented under LC including the commission for payment under transferable LC in foreign currency	0,15% min.40 000 tenge, max. 320 000 tenge (for each set of documents)
6.2.5	Payment under transferable LC in national currency	500 tenge
6.2.6	Notification of the client and/or applicant about the discrepancies in the documents presented under LC	20 000 tenge
6.2.7	Service of documents by courier mail	10 000 tenge + actual expenses of the Bank (incl. VAT) for each set of documents
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 ² , min. 40 000 tenge (for each set of documents)
6.2.9	Transfer of a transferable LC	0,15% min. 40 000 tenge, max. 100 000 tenge
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 - without the provision of cash coverage	1% per annum, min. 40 000 tenge To be agreed among parties ² , min. 40 000 tenge (per every indivisible quarter)
6.2.11	SWIFT costs as per the request of the client (incl. VAT)	20 000 tenge
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)	25 000 tenge
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)	0,2% min. 20 000 tenge, max. 80 000 tenge
7.1.2	Returning unpaid documents	20 000 tenge
7.1.3	Changing instructions under a documentary collection	20 000 tenge
7.2	Import collection (under a contract for the sale of goods/works/services)	
7.2.1	Advising of collection	20 000 tenge
7.2.2	Providing documents against acceptance	20 000 tenge

	or payment	
7.2.3	Payment under collection:	
	- in foreign currency	20 000 tenge
	- in kazakhstani tenge	500 tenge
8	BANK GUARANTEES	
8.1	Import guarantees	
8.1.1	Issuing of the guarantees	
	- with the provision of 100% cash coverage in the amount and currency of the LG	1% per annum, min. 40 000 tenge
	- under counter-guarantee of a foreign or other bank	To be agreed among parties ² , min. 150 000 tenge
	- for other types of collateral	To be agreed among parties ² , min. 150 000 tenge
	- without collateral	To be agreed among parties ²
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	16 000 tenge, for each application for amendment
8.1.3	An increase in the amount of an issued covered LG considered for calculating a commission as an independent issuing of LG in the amount of the increase	1% per annum, min. 40 000 tenge
8.1.4	Checking the demand and/or accompanying documents presented by the beneficiary under LG, including the commission for payment demand, in foreign currency	0,15% min.40 000 tenge, max. 320 000 tenge (for each set of documents)
8.1.5	Payment of demand under guarantee in national currency	500 tenge
8.1.6	Request to the beneficiary as per the client application, for cancellation of the LG (in early cancellation, incl. VAT)	28 000 tenge
8.2	Export guarantees	
8.2.1	Advising export guarantees	40 000 tenge
8.2.2	Advising of amendments to export guarantees	16 000 tenge
8.2.3	Processing of the demand for payment under guarantee based on the instructions of the client (receiving and sending)	10 000 tenge + actual expenses of the Bank (incl. VAT)
9	INTERNET BANKING SYSTEM *	
9.1	Connection to the Internet Banking service	free
9.2	Annual maintenance Internet Banking Service	free
9.3	Token issuance (including VAT)	free
9.4	Replacement of the token with a new one (including VAT)	free
9.5	Transfers in national currency:	
	- until 13:00	150 tenge
	- from 13:00 to 16:00	300 tenge
	- from 16:00	600 tenge
10	OTHER SERVICES*	
10.1	Issuance of certificates on customer requests: (including VAT)	
	- within 3 business days	1500 tenge for 1 copy
	- within 1 business day	2000 tenge for 1 copy

10.2	Providing clients with information at the request of the audit company (including VAT)	2 000 tenge For 1 copy
10.3	Provision of customer account statements in the form of SWIFT messages:	
	- one - time	2 500 tenge for each statement
	- daily	30 000 tenge per month
10.4	Provision of information at the request of the bank's client through the Credit Bureau (including VAT)	25 000 tenge
10.5	Issuance of a cash checkbook (including VAT) 25 sheets	6 500 tenge
10.6	Printing a payment order (including VAT)	500 tenge
10.7	Providing a copy of the SWIFT transfer message (including VAT):	
	- for the current month	500 tenge for 1 copy
	- for the previous month	1 000 tenge for 1 copy
10.8	Re-provision of a copy of the SWIFT transfer message (including VAT)	1 500 tenge for 1 copy
10.9	Provision of daily customer account statements after the closing of the business day	Free For 1 copy
10.10	Provision of Customer account statements	
	- from 1 to 3 months	750 tenge
	- from 3 months to 1 year	1500 tenge
	- more than 1 year	3000 tenge
10.11	Provision of copies of documents, legal case, upon written request of the Client (including VAT):	
	<u>for the current year</u>	
	- up to 5 sheets	3 000 tenge
	- over 5 sheets	3 000 tenge + 200 tenge for each additional sheet
	<u>for previous years</u>	
	- up to 5 sheets	5,000 tenge
	- over 5 sheets	5 000 tenge + 200 tenge for each additional sheet
10.12	Review and dispatch of documents required to open an account with a Client in foreign banks (including VAT)	15,000 tenge + actual expenses of the Bank
10.13	Annual service for the notification service within the framework of maintaining a bank account	10 000 tenge
11	FACTORING OPERATIONS	
11.1	Receipt and processing of documents for factoring (1 invoice + 1 invoice)	500 tenge + actual expenses of the Bank
11.2	Commission for setting a financing	0.5% of the amount of financing
11.3	Financing in foreign currency	To be agreed among parties ¹
11.4	Financing in national currency	To be agreed among parties ¹
12	LENDING OPERATIONS	
	Commissions	
12.1	Commission for setting a loan/credit line	To be agreed among parties ¹
12.2	Loan/credit line commitment fee	To be agreed among parties ¹
12.3	for the replacement and release of	To be agreed among parties ¹

	pledged property	
12.4	for replacement/ acceptance of guarantor/borrower/ co-borrower/pledger	To be agreed among parties ¹
12.5	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; – increase in the availability period; – reduction in the remuneration rate; – change in repayment schedule dates; – change in repayment order and other financing condition changes.	To be agreed among parties ¹
12.6	for early full/partial loan/ tranche repayment	To be agreed among parties ¹
13	AGENCY SERVICES *****	
13.1	Agency services for a loan (includes obligations stipulated by the Agreement, on the basis of which the Agent-Bank operates)	To be agreed among parties ²
13.2	Security agent fee (including pledge registration, storage of title and identification documents on the pledge, other functions)	To be agreed among parties ²
13.3	For appointment or change of Creditor	To be agreed among parties ²
14	PROJECT ACCOUNTS SERVICES*****	
14.1	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)	To be agreed among parties ²
14.2	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	To be agreed among parties ²

¹ Based on the terms of a separate Agreement approved by the Authorized Body of the Bank, depending on the structure of the transaction and the financial condition of the borrower.

² Based on the terms of a separate Agreement approved by the Authorized Body of the Bank, depending on the terms of the transaction and the scope of services.

General information

1. The remuneration rates, commissions and tariffs for banking services may be amended and supplemented without prior agreement with the Client and notified to the Client by a public announcement posted in the Operating Room, in accordance with the legislation of the Republic of Kazakhstan.
2. Remuneration rates, commissions and tariffs for banking services not specified in this list are charged by agreement of the parties.
3. The commission, expressed as a percentage, is charged from the amount of each transaction performed.
4. The commission, expressed in absolute amount, is charged for each completed document.
5. In case the Bank has additional expenses related to the execution of the Client's orders, the Client reimburses the Bank for the expenses incurred.
6. Commissions are charged in the currency of the transaction/account, Commissions in foreign currency may be charged in national currency at the market exchange rate in effect on the date of transactions.
7. If there is an order to suspend spending operations on clients' bank accounts when making payments to the budget, the commission fee according to paragraphs 2.1.1. Cash acceptance of Section II "Cash transactions", 3.1.3. Outgoing transfers of Section III "Transfer operations in national currency", 10.1. The issuance of certificates on customer requests (including VAT) of Section X "Other services" is free of charge.

* By agreement of the parties, the Client, with the exception of persons connected with the Bank by special relations, may be set individual tariffs (tariff applicable to a specific Client / group of Clients) within the limits of the marginal rates and tariffs approved by the Board of Directors of the Bank.

** Non-working account - a current account with no cash flow for more than 1 year; conditional deposits opened to attract foreign labor.

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

**** 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.

