

Lending fees and fines at Halyk Bank JSC for corporate business

No.	Current name (Types of services/violation of financing terms)	New name (subgroup)	Service definition	Fees definition	Terms and timing of the fee	Cash/ non-cash	VATable	Base to fix	Amount of tariff
FINANCING ARRANGEMENT									
1	Arrangement of a bank loan/ Opening of credit line	Financing arrangement (loan, credit line)	Granting a bank loan, opening a credit line (loan management fee) is a set of measures aimed at providing the customer loans on conditions of maturity, interest payment and repayment.	The arrangement fee represents an interest charged from the customer when the bank loan/credit line is granted/opened, which is recorded as income during the term of the contract/agreement, increasing the effective interest rate of the loan. It is applied to maintain/increase the effective interest rate while reducing/maintaining nominal interest rates.	Charged when the Bank approves the financing, upon opening a credit line or issuing a bank loan.	non-cash	-	% of the amount of the credit line /bank loan	1.0% , min – KZT 1,000,000
2	Consideration/ examination of loan application	Examination of loan application	Loan application expert examination involves preparation of expert opinions by the Bank's subdivisions to determine a potential borrower's creditworthiness, validity of the documents submitted, the risks involved in extending a loan, the degree of its security, etc.	The fee for expert examination of a loan application covers the Bank's operating expenses for the preparation of expert opinions, decision-making of the Bank's Authorized body on the loan application.	The fee is charged for the examination of each loan application before the service is provided and regardless of the decision taken by the Bank. (In cases of an increase in the credit line limit, this fee is not charged).	non-cash	VATable	% of the amount of loan application	0.1%, min – KZT 1,000,000
CHANGING CONDITIONS AT THE BORROWER'S INITIATIVE If several conditions are changed within one application by the borrower, the fee is charged as for one change (maximum calculated amount) if the tariff (percentage or fixed amount) is the same (except for fees and penalties on collaterals).									
1	Increase of financing limit	Increase of financing limit	Increase in the maximum amount of funding that the Borrower can use under the facility agreement	The fee covers the Bank's operating expenses for the preparation of expert opinions, supplementary agreements to the relevant contracts.	The fee is charged on the day of the transaction on changing the terms in the Bank's software.	non-cash	-	% of an increase amount in the credit line limit	1.0%, min – KZT 1,000,000
2	Prolongation of credit line/loans under credit line (except restructuring)	Prolongation of credit line/loans under credit line (except restructuring)	Extending the loan term	The fee covers the Bank's operating expenses for the preparation of expert opinions, supplementary agreements to the relevant contracts.	The fee is charged on the day of the transaction on changing the terms in the Bank's software. If changes are made to the credit line, the fee is calculated based on the credit line limit; In the case of an extension of the term of a bank loan, the fee is calculated based on the outstanding principal of extended loans.	non-cash	-	% of the credit line limit/of outstanding principal amount	1.0%, min – KZT 500,000
3	Prolongation of loan/credit line (within restructuring)	Prolongation of loan/credit line (within restructuring)	Extending the loan term	The fee covers the Bank's operating expenses for the preparation of expert opinions, supplementary agreements to the relevant contracts.	The fee is charged on the day of the transaction on changing the terms in the Bank's software. the fee is calculated based on the outstanding principal of extended loans.	non-cash		% of outstanding principal amount	0.1%, min – KZT 500,000
4	Increase of availability period	Changing the terms of financing	Changing the terms of obligations under the credit line/bank loan	The fee covers the Bank's operating expenses for the preparation of expert opinions, supplementary agreements to the relevant contracts.	The fee is charged on the day of the transaction on changing the terms in the Bank's software.	non-cash	-	fixed amount	KZT 2,000,000
5	Modification of a financial instrument and including new financial instruments in the credit line				- for a non-revolving credit line, the fee is calculated based on the undrawn limit of credit line; - for a revolving credit line, the fee is calculated based on the credit line limit.	non-cash		fixed amount	KZT 2,000,000
6	Changing/adding new financing currency				The fee is charged on the day of the transaction on changing the terms in the Bank's software. If changes are made to the credit line: - for a non-revolving credit line, the fee is calculated based on the undrawn limit of credit line; - for a revolving credit line, the fee is calculated based on the credit line limit. In the event of a change in the currency of the bank loan, the fee is calculated based on outstanding principal debt.	non-cash		fixed amount	KZT 2,000,000

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7	Lowering an interest rate				The fee is charged on the day of the transaction on changing the terms in the Bank's software. If changes affect newly issued loans under credit line: - for a non-revolving credit line, the fee is calculated based on the undrawn limit of credit line; - for a revolving credit line, the fee is calculated based on the credit line limit. If the interest rate on the bank loan is reduced, , the fee is calculated based on outstanding principal debt.	non-cash	-	fixed amount	KZT 2,000,000
8	Change of repayment schedule dates	Changing technical terms of financing	Changing the dates, terms (without extension) and amounts of payments under the bank loan/facility agreement (excluding partial/early repayment of loans)	The fee covers the Bank's operating expenses for the preparation of expert opinions, supplementary agreements to the relevant contracts.	The fee is charged on the day of the transaction on changing the terms in the Bank's software. If changes affect newly issued loans under credit line: - for a non-revolving credit line, the fee is calculated based on the undrawn limit of credit line; - for a revolving credit line, the fee is calculated based on the credit line limit. If changes are made to existing bank loans under credit line, the fee is calculated based on outstanding principal debt.	non-cash	-	fixed amount	KZT 2,000,000
9	Change of repayment procedure					non-cash	-	fixed amount	KZT 2,000,000
10	Change of payment frequency					non-cash	-	fixed amount	KZT 2,000,000
11	Change of payment amount					non-cash	-	fixed amount	KZT 2,000,000
12	Debt transfer to a third party	Debt transfer	Replacement of the borrower	The fee covers the Bank's operating expenses for the preparation of expert opinions, supplementary agreements to the relevant contracts.	The fee is charged on the day of the transaction on transferring debt to a third party in the Bank's software. If changes are made to the credit line, the fee is calculated based on the credit line limit; If changes are made to bank loans, non-revolving credit line with no available limit balance, the fee is calculated based on outstanding principal debt, for credit lines, the fee is calculated based on the limit amount.	non-cash	VATable	% of the outstanding debt on loan /of the credit line limit	0.1%, min – KZT 1,000,000
13	Replacement of collateral	Transactions changing the collateral structure	Modification of collateral structure at the initiative of the borrower, without worsening the security of the bank loan/credit line	The fee covers the Bank's operating expenses for the preparation of expert opinions, supplementary agreements to the relevant contracts.	The fee is charged on the day of the transaction on changing the terms in the Bank's software.	non-cash	-	fixed amount for each pledge agreement	KZT 2,000,000
14	Replacement of guarantor/borrower/co-borrower/pledgor					non-cash	-	fixed amount for replacement of each particular guarantor/borrower/co-borrower /pledgor	KZT 2,000,000
15	Partial release of pledged assets					non-cash	-	fixed amount for each pledge agreement	KZT 2,000,000
16	Full/partial early repayment of the loan	Full/partial early repayment of the loan	Partial or full repayment of the loan debt during a period not stipulated in the loan/facility agreement	Early repayment of loan represents the compensation for the Bank's lost earnings and the transaction costs incurred to recalculate the loan.	If early repayment is carried out during the standstill period specified in the loan agreement, save: 1) refinancing within the Bank by issuing a new loan agreement under credit line / individual bank loan to the Borrower; 2) overdrafts / loans issued under a revolving line. Charged at the time of repayment of an individual bank loan / loan issued under credit line.	non-cash	-	% of the principal debt due for early payment during the standstill period specified in the contract, but in any case, if the period from the date of issue of the loan (from the date of issue of each individual loan / loan issued under the credit line) has not expired, because upon the expiry collection of a fine is prohibited in accordance with the legislation of the Republic of Kazakhstan	5%
	C		FORFEITS: PENALTIES AND FINES						
1	Violation of interest repayment deadlines	Delayed payments on bank loans and uncovered guarantees/letters of credit	The penalty for late principal payments for the use of the loan within the term specified in the loan agreement	It is the compensation for the Bank's possible losses, should the Borrower fails / improperly performs its obligations and reimbursement of operating expenses, including in the loan classification.	Accrued from the date of delay in accordance with the bank loan agreement until repayment of overdue interest. Charged at the time of payment of overdue interest.	non-cash	-	% accrued on overdue interest on Loan for each day of delay (without penalty)	1.5 (one point five) of the interest rate
2	Violation of principal repayment deadlines		The penalty for late payment of principal debt for the use of the loan within the term specified in the loan agreement		Accrued from the date of delay in accordance with the bank loan agreement until repayment of overdue principal debt. Charged at the time of payment of overdue principal.	non-cash	-	% accrued on overdue principal debt on Loan (without penalty)	1.5 (one point five) of the interest rate
3	Late payment of the fee for risks under uncovered guarantees / letters of credit		The penalty for late payments under uncovered guarantees/letters of credit within the term specified in the guarantee/letter of credit agreement		Accrued from the date of delay in accordance with the guarantee / letter of credit agreements until repayment overdue principal/interest. Charged at the time of payment of overdue interest.	non-cash	-	% of overdue interest	0.1% of overdue payment (fee for risks) for each day of delay
4	Late execution of pledge agreement	Untimely registration of pledged assets, documents on pledged assets (except for construction co-investors)	The penalty for late provision of pledged assets is paid for late registration of pledge / late return of documents /late provision of pledge agreement / pledge documents registered by the relevant authorities or a document determining the pledge value.	It is the compensation for the Bank's possible losses, should the Borrower fails / improperly performs its obligations and reimbursement of operating expenses, including in the loan classification.	Accrued when collateral documents are not submitted or are submitted late.	non-cash	-	fixed amount	up to 3 months – free of charge, over 3 months – KZT 500,000 monthly.
5	Late revaluation of the item of pledge					non-cash	-	fixed amount	up to 3 months – free of charge, over 3 months – KZT 500,000 monthly.
6	Late provision of pledged assets by Borrower					non-cash	-	fixed amount	up to 3 months – free of charge, from 3 to 6 months – KZT 1,500,000; from 6 to 12 months – KZT 3,500,000; over 12 months – KZT 7,000,000
7	Late replacement of the item of pledge					non-cash	-	fixed amount	up to 3 months – free of charge, more than 3 months – KZT 500,000 monthly

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8	Late return of documents upon temporary delivery from the Bank's storeroom / depository					non-cash	-	fixed amount	up to 3 months – free of charge, more than 3 months – KZT 500,000 monthly
9	Delayed execution of collateral documents					non-cash	-	fixed amount	up to 3 months – free of charge, more than 3 months – KZT 500,000 monthly
10	Failed security of pledged assets	Other penalties for violation of obligations on collateral	Penalty for loss, death, damage, loss of value, change in the purpose of the pledged assets through the pledgor's fault, as well as at the termination of the Pledgor's ownership of the pledged assets on the grounds established by legislative or other binding acts, subject to the pledgor's fault	It is the compensation for the Bank's possible losses, should the Borrower fails / improperly performs its obligations and reimbursement of operating expenses, including in the loan classification.	The penalty is calculated on the basis of the pledge market value specified in the pledge agreement. In the absence of market value in the pledge agreement, the calculation is made from the value for the purposes of the pledge specified in the pledge agreement. Charged based on monitoring reports until violations are eliminated.	non-cash	-	% of market value/value of the item of collateral for the purpose of pledge	10%
11	Customer's transactions with pledge in violation of the pledge agreement								
12	In case of loss, damage, destruction or significant impairment of the market value of the item of pledge at the pledgor's fault, incl. redesign of the item of pledge without written consent of the pledgee								
13	In the termination of the pledgor's ownership of the pledged assets on the grounds established by legislative or other binding acts, subject to the pledgor's fault								
14	Changing the intended purpose of the assets being the item of pledge.								
15	Violation of the procedure and deadlines for property insurance.		The penalty for the violation of the procedure and timing of property insurance is compensation for the Bank's possible losses, should the Borrower fails / improperly performs the Borrower's obligations and reimbursement of operating expenses, including in the loan classification.		Penalty for failure to submit or late submission of the insurance contract. Charged as of the expiry of the previous insurance contract.	non-cash	-	fixed amount	up to 3 months – free of charge, more than 3 months – KZT 500,000 monthly
16	Inappropriate use of loan	Inappropriate use of loan	Violation by the Borrower of the terms of the loan agreement for the intended use of the loan.	It is the compensation for the Bank's possible losses, should the Borrower fails / improperly performs its obligations and reimbursement of operating expenses, including in the loan classification.	Charged if the misuse of the financial instrument is established based on the resolution of the Authorized body	non-cash	-	% of the amount of inappropriate use of the financial instrument	25%
17	Failure to fulfill the terms of the facility agreement/bank loan agreement/pledge agreement		Failure to comply with the terms of the financial instrument that are not specified in the above paragraphs	It is the compensation for the Bank's possible losses, should the Borrower fails / improperly performs its obligations and reimbursement of operating expenses, including in the loan classification.	Collected from the borrower in the event of non-fulfilment of the terms of the credit line agreement/bank loan agreement/pledge agreements not covered in the above clauses. If the terms of the credit line agreement were violated, the fee is calculated based on the credit line limit. If the terms of the bank loan agreement were violated, the fee is calculated based on outstanding principal debt.	non-cash	-	% of outstanding principal debt on loan/of the credit line limit	0.25%
18	Other fees for changing the terms of bank loan/credit line	Other fees for changing the terms of bank loan/credit line		The fee covers the Bank's operating expenses for the preparation of expert opinions, supplementary agreements to the relevant contracts.		non-cash	-	% of outstanding principal debt	0.1%