

Working hours of online services (Astana time)	
Onlinebank services	
Account opening	
Online opening of IE account	24/7
Online opening of LLP account	24/7
Opening of an extra account	09:00 a.m. - 06:00 p.m. on operational days
Business card opening	
Business card opening	24/7
Business card reissue and closure	24/7
Loans	
Digital loan to IE	24/7
Digital loan to LLP	09:00 a.m. - 11:00 p.m. Astana time daily
Early repayment of loans	09:00 a.m. - 05:30 p.m. on operational days
Repayment of scheduled payment	09:00 a.m. to 8:00 p.m. daily
Tariffs	
Tariff activation (Econom, Alem, Tender)	24/7
Transfers within Halyk	
Transfer between Halyk customers (account-to-account transfer)	reception - 24/7 (break in payment processing 02:00 a.m. to 05:00 a.m. every night)
Transfer from account to business card	processing 09:00 - 23:00 (reception 24/7)
Transfer from business card to account (self-encashment card)	processing 09:00 - 23:00 (reception 24/7)
Transfer via phone number	
account-to-account	reception - 24/7 (break in payment processing 02:00 a.m. to 05:00 a.m. every night)
account-to-card	processing 09:00 a.m. - 11:00 p.m. (reception 24/7)
card-to-account	processing 09:00 a.m. - 11:00 p.m. (reception 24/7)
card-to-card	24/7
card-to-card transfer	24/7
Transfers to other banks	
Transfer to account of other Banks	processing 09:00 a.m. - 7:30 p.m. on operational days (reception 24/7) over KZT 2 billion 09:00 a.m. - 06:00 p.m.
Tax payments	
Pension, social contribution, Compulsory Social Health Insurance, Single payment	processing 09:00 a.m. - 7:30 p.m. on operational days (reception 24/7)
Tax payment and other payments to the budget	processing 09:00 a.m. - 7:30 p.m. on operational days (reception 24/7)
Deposits	
Placement of deposits	09:00 a.m. - 05:00 p.m. on operational days
Foreign currency (international) transfers	
* taking into account the holiday schedule of countries in whose banks the beneficiaries' accounts are opened	
Transfer with current value date (Attention! The transaction fee is increased)	09:00 a.m. - 05:00 p.m. in Onlinebank's web version (on operational days)
	09:00 a.m. - 04:00 p.m. in Onlinebank mobile application (on operational days) (Western regions and Kyzylorda local time)
	Currency (Astana time):
	CNY - 09:00 a.m. - 02:00 p.m.
	KGS - 09:00 a.m. - 02:00 p.m.
	JPY - 09:00 a.m. - 09:30 a.m.
	AED - only accepted with future value date
	*International transfers sent after 4:00 p.m. are subject to an extra fee
Transfer with future value date	09:00 a.m. - 05:00 p.m. in Onlinebank's web version (on operational days) 09:00 a.m. - 04:00 p.m. in Onlinebank mobile application (on operational days) *International transfers sent after 4:00 p.m. are subject to an extra fee
Currency transfer within Halyk Bank	09:00 a.m. - 11:00 p.m.
Applications for registration, change, closure of FX contracts	09:00 a.m. - 05:00 p.m. on operational days
Currency exchange	
Exchange	09:00 a.m. - 06:00 p.m. on operational days
Halyk FX	09:00 a.m. - 05:00 p.m. on operational days
Acquiring	
Halyk QR remote activation	24/7 only in Onlinebank mobile application
Halyk POS remote activation	24/7 only in Onlinebank mobile application on Android phones
Halyk QR payment acceptance	Payment acceptance from debit cards of individuals/business cards - 24/7
	Payment acceptance from current accounts of legal entities/individual entrepreneurs 09:00 a.m. - 11:00 p.m.
Halyk POS payment acceptance	Payment acceptance from debit cards of individuals/business cards - 24/7
	Payment acceptance from current accounts is not provided
Reimbursement at POS terminals/ Halyk POS/ Halyk QR	next calendar day (to the reimbursement account opened with Halyk Bank) next operational day (to the reimbursement account opened with another second-tier bank)
Replenishment of acquiring contract	09:00 a.m. - 11:00 p.m. daily
Acquiring statement in annex	24/7
Sending acquiring statement (subscription)	next day 09:00 a.m. - 11:00 a.m. (for the previous day)
Statements	
Preliminary statement of current account	During the calendar day
Final statement of current account	Available on the next calendar day (for the previous day)
Business card statement	During the calendar day
Guarantees and letters of credit	

Issue of covered guarantee	09:00 a.m. - 05:00 p.m. on operational days (Western regions and Kyzylorda 09:00 a.m. - 05:30 p.m.)
Issue of uncovered guarantee	09:00 a.m. - 05:00 p.m. on operational days (Western regions and Kyzylorda 09:00 a.m. - 05:30 p.m.)
Issue of digital blank tender guarantee	24/7 (processing 07:00 a.m. - 10:00 p.m.)
Other remote processes	
IE registration	24/7
Customs payments through POS-terminals at customs posts	24/7
Kiosks (current account replenishment and cash withdrawals)	09:00 a.m. - 06:00 p.m. on operational days
ADM (replenishment of current accounts)	09:00 a.m. - 11:59 p.m.
Replenishment of current accounts via Payment terminal	09:00 a.m. - 11:59 p.m.
Replenishment of business cards via Payment terminal	24/7
Replenishment and withdrawal of money from business cards at ATMs	24/7