

Fees and penalties related to lending by Halyk Bank JSC to small and medium-sized business borrowers (under the Bank's own programmes)

No	Type of fee	Service description	Terms and Conditions, moment of fee charging and the basis for establishment	Cash/ non-cash	VAT	Tariff rate on own SMB lending programs	
						Medium Business	Small Business
			Financing organization				
1	Organization of an individual bank loan/ Opening a credit line	Opening of a financial instrument (a set of measures aimed at providing a customer with credit funds on terms of maturity, payment and repayment).	The fee is applied under standard financing terms and conditions. It is charged after the Bank approves the financing, upon opening of the financial instrument. In cases of increasing the credit line limit, this fee is not charged. Charged on the amount of an individual bank loan/credit line.	non-cash/ cash	Taxable on transactions related to the provision of credit lines Non-taxable on transactions related to the provision of bank loans	0.30%, min – KZT 225,000 max - KZT 9,000,000	0.3%, min – KZT 30,000 max - KZT 750,000
		Opening of a financial instrument (a set of measures aimed at providing a customer with credit funds on terms of maturity, payment and repayment).	The fee is applied under Halyk Entrepreneur Express program. It is charged after the Bank approves the financing, upon opening of the financial instrument. In cases of increasing the credit line limit, this fee is not charged. Charged on the amount of an individual bank loans/credit line	non-cash/ cash	Taxable on transactions related to the provision of credit lines Non-taxable on transactions related to the provision of bank loans	-	1% (min – KZT 100,000)
		Opening of a financial instrument (a set of measures aimed at providing a customer with credit funds on terms of maturity, payment and repayment).	The fee applies to the Over 3.0 programme. It is charged after the Bank approves the financing, upon opening the financial instrument. This fee is charged for each year of use of the line by debiting equal monthly instalments. In the event of a change in the credit line limit, this fee is recalculated based on the new limit. It is charged on the credit line amount.	non-cash/ cash	Taxable on transactions related to the provision of credit lines Non-taxable on transactions related to the provision of bank loans	2% per year from the limit amount	2% per year from the limit amount
2	Review/expertise of loan application	Credit application examination fee represents: - covering the Bank's operating expenses for reviewing the loan application, - preparing expert opinions aimed at determining the Borrower's creditworthiness, - determining the legitimacy of the documents provided, - determining the risks associated with granting the loan, - determining the degree of its security, etc.	The fee is charged for reviewing each loan application prior to the provision of the service and regardless of the Bank's decision. In cases where the credit line limit is increased, this fee is not charged. It is charged as a fixed amount for each loan application.	non-cash/ cash	Taxable on transactions related to the provision of credit lines Non-taxable on transactions related to the provision of bank loans	KZT 100,000	KZT 40,000
3	Fee for issuing factoring (within the credit line) for SMB and Large Business customers	Issuance of a financial instrument (a set of measures aimed at providing a customer with credit funds on terms of urgency, payment and repayment).	For tranches issued under the credit line, the interest rate is zero; only a fee for issuing the tranche is charged. The fee is charged at the time the tranche is issued. The amount of the fee is included in the principal amount of the loan and is withheld when the loan is credited to the Borrower's account. Charged on the amount of the tranche.	non-cash/ cash	Taxable	Determined according to the pricing module in the scoring model	
4	Fee for issuing a tranche under a credit line on the Online Duken platform	Issuance of a financial instrument (a set of measures aimed at providing a customer with credit funds on terms of urgency, payment and repayment).	For tranches issued under the credit line on the Online Duken platform, the interest rate is zero; only a fee for issuing the tranche is charged. The fee is charged at the time the tranche is issued. The amount of the fee is included in the principal amount of the loan and is withheld when the loan is credited to the Borrower's account. It is charged on the amount of the tranche.	non-cash/ cash	Non-taxable	0.72% - in tranches for 7 days; 1.45% - in tranches for 14 days; 2.16% - in tranches for 21 days; 3.09 % - in tranches for 30 days.	
5	Arranging an independent bank loan as part of a digital loan for individual entrepreneurs (if the customer chooses life insurance not via Halyk-Life)	Issuance of a financial instrument (a set of measures aimed at providing a customer with credit funds on terms of urgency, payment and repayment).	Opening a financial instrument (a set of measures aimed at providing the customer with financing). The fee is charged after the Bank approves the financing, at the moment the financial instrument is provided to the customer. The fee is charged only if, within the framework of digital lending, the individual entrepreneur chosen life insurance not via Halyk-Life. Charged on the amount of the bank loan.	non-cash/ cash	Non-taxable	2%	
CHANGE OF TERMS AND CONDITIONS AT THE INITIATIVE OF THE BORROWER In case of several changes within one application/statement of the borrower, the fee is charged as for one change (maximum calculated amount) if the tariff rate (percentage or fixed amount) remains the same.							
1	1) Increase in financing limit. 2) Extension of the credit line term, except for cases of restructuring	The fee represents coverage of the Bank's operating expenses on preparation of expert opinions, drawing up supplementary agreements to the respective agreements. Increase in the maximum amount of financing that the Borrower is entitled to use in accordance with the credit line agreement	The fee applies under standard financing terms and conditions . The fee is charged on the day the transaction to change the terms and conditions is executed 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 unused credit line limit; - for a revolving credit line, the fee is calculated based on the credit line limit. The fee is charged on the amount of the credit line limit increase.	non-cash/ cash	Taxable	0.15%, min – KZT 115,000 max - KZT 4,500,000	0.15%, min – KZT 15,000 max - KZT 300,000

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						Medium Business	Small Business
2	Extension of the credit line term, except for cases of restructuring	The fee represents the Bank's operating expenses related to the preparation of expert opinions, supplementary agreements to the respective agreements.	The fee applies under standard financing terms and conditions . The fee is charged on the day the transaction to change the terms is executed in the Bank's software. In case of prolongation of an independent bank loan or a loan under a credit line, the fee is calculated based on the outstanding principal balance of the prolonged loans. It is charged on the outstanding principal balance of the loan..	non-cash/ cash	Taxable	0,06%, min – KZT 5,000 max – KZT 300,000	0,06%, min – KZT 5,000 max – KZT 300,000
3	1) Increasing of availability period; 2) Decrease in interest rate ; 3) Change/add new financing currency; 4) Change of repayment schedule dates.	The fee represents the Bank's operating expenses related to the preparation of expert opinions, supplementary agreements to the respective agreements.	The fee is applied when changing the payment amount according to the repayment schedule. The fee is charged on the day of execution of the transaction of change of conditions in the Bank's software. Charged: - on the individual bank loans from the principal balance; - on the loan under credit line from the principal balance This fee is charged when performing a debt transfer transaction to a third party. Charged: - on the individual bank loans from the principal balance; - on the loan within credit line from the principal balance	non-cash/ cash	Taxable according to clause 1-3 Non-taxable according to clause 4	0.06%, min – KZT 5,000 max – KZT 500,000	0.06%, min – KZT 5,000 max – KZT 50,000
4	Changes to repayment terms and conditions (repayment order, payment frequency, payment amount).	The fee represents the Bank's operating expenses related to the preparation of expert opinions and supplementary agreements to the respective agreements. Changes in schedules related to early repayment of the loan are not taken into account.	The fee is charged on the day the transaction to change the terms and conditions is executed in the Bank's software. If the changes are made to existing bank loans within a credit line or a separate bank loan, the fee is calculated based on the principal balance. If the changes affect newly issued loans within a credit line: - for a non-revolving credit line, the commission is calculated based on the unused credit line limit; - for a revolving credit line, based on the credit line limit. It is charged on the outstanding principal balance of the bank loan, loan within the credit line / unused credit line limit / credit line limit.	non-cash/ cash	Taxable for transactions related to the provision of credit lines Non-taxable for transactions related to the provision of bank loans	0.06%, min – KZT 5,000 max – KZT 500,000	0.06%, min – KZT 5,000 max – KZT 500,000
5	Transfer of debt to a third party	The fee represents the Bank's operating expenses related to the preparation of expert opinions, supplementary agreements to the respective agreements.	This fee is charged when transferring debt to a third party. It is charged on the principal balance.	non-cash/ cash	Non-taxable	0.06%, min – KZT 5,000 max – KZT 500,000	0.06%, min – KZT 5,000 max – KZT 500,000
6	Changes in pledge collateral (replacement of pledge, replacement/acceptance of guarantor/borrower/co-borrower/pledgor, as well as release of part of pledged property)	The fee represents the Bank's operating expenses related to the preparation of expert opinions, supplementary agreements to the respective agreements.	The fee is charged on the day the transaction to change the terms and conditions is executed in the Bank's software. It is charged as a fixed amount for each pledge agreement, as well as for the replacement/acceptance of each individual guarantor/borrower/co-borrower/pledgor.	non-cash/ cash	Non-taxable	KZT 20,000	KZT 20,000
7	Other fees for changes to financing terms and conditions	The fee represents the Bank's operating expenses related to the preparation of expert opinions, supplementary agreements to the respective agreements.	The fee is charged on the day the transaction to change the terms and conditions is executed in the Bank's software. It is charged on the principal balance.	non-cash/ cash	Non-taxable	0.1% of the principal balance	0.1% of the principal balance
FORFEITURES: FINES AND PENALTIES							
1	1) Violation of principal repayment terms; 2) Violation of interest repayment terms.	Penalty for violation of the terms of repayment of loan interest payments within the terms specified in the loan agreement represents compensation of possible losses of the Bank in case of non-fulfilment/nonperformance of obligations by the Borrower and reimbursement of operating expenses, including those related to loan classification	Accrued from the date of delay (excluding penalties) under the bank loan agreement until the overdue interest is repaid and paid. Charged at the time of payment of overdue remuneration from the amount of overdue principal debt/remuneration on the loan	non-cash/ cash	Non-taxable	1.5 (one and a half) times the remuneration rate	1.5 (one and a half) times the remuneration rate
2	Violation of terms of repayment of risk fees for uncovered guarantees/ letters of credit	Penalty for violation of the terms of repayment of payments under uncovered guarantees/ letters of credit within the terms specified in the guarantee/ letter of credit agreement represents compensation of possible losses of the Bank in case of non-fulfilment/non-performance of obligations by the Borrower and reimbursement of operating expenses, including loan classification.	Accrued from the date of default (excluding penalties) in accordance with the guarantee/letter of credit agreement until the overdue principal debt is repaid/overdue remuneration is paid. It is charged at the time of payment of the overdue remuneration from the amount of overdue remuneration debt.	non-cash/ cash	Taxable	0.125% of the overdue payment amount (commission fee for risks) for each day of delay	0.125% of the overdue payment amount (commission fee for risks) for each day of delay

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3	Pledge registration: 1) Delay in registering the pledge agreement; 2) Failure to meet the deadline for revaluation of the pledged property; 3) Untimely provision of the pledged property by the Borrower; 4) Failure to meet the deadline for replacement of the pledged property; 5) Untimely execution of documents relating to the collateral property; 6) Failure to comply with the deadline for returning documents when temporarily removing them from the Bank's storeroom/storage facility.	Penalty for delay in executing a pledge agreement, revaluation of the pledged property, replacement of the pledged property, execution of documents relating to the pledged property, return of documents in the event of temporary removal from the storeroom/storage facility.	1) - 5) Charged from the date of expiry of the deadline for submission of documents. 6) Charged from the date of expiry of the deadline for submission of documents. Charged in accordance with the terms and conditions of the relevant agreement. Charged as a fixed amount for each application for funding.	non-cash/ cash	Non-taxable	Up to 3 months – free of charge, over 3 months – KZT 50,000 per month.	Up to 3 months – free of charge, over 3 months – KZT 50,000 per month.
4	Ensuring the preservation of pledge: 1) Failure to ensure the preservation of property provided as collateral; 2) When the customer conducts transactions with the collateral in violation of the collateral agreement; 3) In the event of loss, damage, destruction or a significant reduction in the market value of the collateral through the fault of the pledgor, including the redevelopment of the collateral without the written consent of the pledgee; 4) Upon termination of the pledgor's ownership of the pledged property on the grounds established by legislative or other binding acts, if the pledgor is at fault; 5) Upon change in the intended use of the property that is the subject of the pledge.	Penalty for loss, destruction, damage, reduction in value, change in the intended use of the pledged property due to the fault of the pledgor, as well as upon termination of the pledgor's ownership rights to the pledged property on the grounds established by legislative or other binding acts, if the pledgor is at fault.	The penalty is calculated based on the market value of the pledged item specified in the pledge agreement. If the market value is not specified in the pledge agreement, the calculation is based on the value for pledge purposes specified in the pledge agreement.	non-cash/ cash	Non-taxable	10%	10%
5	Violation of the procedure and terms of property insurance	The penalty for violating the procedure and terms of property insurance is compensation for the Bank's potential losses in the event of non-fulfilment/improper fulfilment of obligations by the borrower and reimbursement of operating expenses, including loan classification expenses.	The penalty is calculated based on the value of the collateral specified in the collateral agreement or based on the outstanding principal amount of the financial instrument on the date of expiry of the previous insurance policy.	non-cash/ cash	Non-taxable	up to 30 calendar days overdue - KZT 0; over 30 calendar days overdue - 0.36%	up to 30 calendar days overdue - KZT 0; over 30 calendar days overdue - 0.36%
6	Misuse of the loan	Breach by the borrower of the terms and conditions of the loan agreement by using the loan for purposes other than those specified in the loan agreement.	Enforced in the event of misuse of a financial instrument based on a decision by the Authorised Body. Charged on the amount of misuse of the financial instrument.	non-cash/ cash	Non-taxable	25%	25%
7	Early full/partial repayment of the loan	Early repayment of a loan represents compensation for the Bank's lost expected income and operating expenses incurred in recalculating the loan.	If early repayment is made during the moratorium period specified in the loan agreement, except for: 1) cases of refinancing within the Bank by issuing a new loan agreement within the framework of a credit line/independent bank loan to the Borrower; 2) overdraft loans/loans issued within the framework of a revolving line. Charged at the time of repayment of the bank loan/loan within the credit line. Calculated on the basis of the principal amount subject to early repayment during the moratorium period specified in the agreement.	non-cash/ cash	Non-taxable	5%	5%
8	Failure to comply with the terms and conditions of the agreement/contract	Failure to comply with the terms and conditions of the financial instrument not specified in the above paragraphs	The borrower shall be liable for penalties in the event of non-compliance with the terms of the agreement/contract not described in the above paragraphs. The penalty shall be calculated based on the outstanding principal amount.	non-cash/ cash	Non-taxable	0.25%	0.25%
9	Breach of the terms of the agreement/contract regarding consent to the processing of Personal Data of Data Subjects*	For late submission/failure to submit information/documents requested by the Bank	Charged to the borrower in the event of non-fulfilment of the terms and conditions of the agreement/contract.	non-cash/ cash	Non-taxable	200 MCI	
10	Breach by the Guarantor/Surety of obligations under the guarantee/surety	For failure to fulfil the obligations of the Guarantor/Surety	Charged to the Guarantor/Surety in the event of non-fulfilment of the terms of the guarantee/surety for each case of violation: - for a bank loan, from the balance of the principal debt; - for a non-revolving credit line, from the balance of the principal debt; - for a revolving credit line, from the credit line limit.	non-cash/ cash	Non-taxable	0.1%	
11	Violation by the Guarantor/Surety of the deadlines for payment of the Borrower's outstanding amounts	For failure to fulfil the obligations of the Guarantor/Surety to pay the Borrower's outstanding amounts in the event that the Bank demands early fulfilment of obligations.	Charged to the Guarantor/Surety in the event of non-fulfilment of the terms of the guarantee/surety for each day of delay from the amount of overdue debt.	non-cash/ cash	Non-taxable	0.1%	

* Data Subjects are individuals the Personal Data are related to (including the Borrower's affiliated individuals, the Borrower's partners-individuals, participants, the Borrower's ultimate owners who are individuals).

Notes::

- Abbreviations and terminology used herein:
 - CL – credit line (limit)
 - RCL – revolving credit line (limit)
 - NCL – non-revolving credit line (limit)

2. In case of changing several conditions within one application/application of the borrower, the fee is charged as for one change (maximum calculated amount), if the tariff amount (percentage or fixed amount) is the same.

3. The Credit Committee of the Branch Network (CCBN) shall have the right to cancel and charge penalties and commissions, as well as to change their amount, but not exceeding the maximum amount in accordance with the Rules on the General Terms and Conditions of Operations of Halyk Bank JSC.