



Annex 1
to resolution of Tariff Committee
No.763 dated 19 October 2016
as amended by: No.976 dated 22.12.2016,
No.194 dated 07.03.2017,
No.772 dated 25.10.2017 (effective from 02.11.2017z.),
No.739 dated 02.11.2020 (effective from 02.12.2020z.),
No.526 dated 27.08.2021 (effective from 01.09.2021z.),
No.591 dated 29.09.2021 (effective from 25.10.2021z.),
No.473 dated 10.06.2022 (effective from 23.06.2022z.),
№116 dated 06.06.2023 (effective from 06.03.2023z.),
№216 dated 22.03.2025 (effective from 01.04.2025z.),
№1088 dated 30.12.2025 (effective from 01.01.2026z.).

CORRESPONDENT BANKS SERVICING TARIFFS

No.	Transaction	Standard D-category tariffs	
		KZT transactions	foreign currency transactions
1	*Account opening and maintenance		
1.1	Account opening	175 000 tenge	430\$
1.2	Account maintenance	22 000 tenge	85\$
1.3	Account closing		
	at zero credit balance:	0 tenge	
	at non-zero credit balance:	in the amount of actual balance, but not more than 5 500 tenge	in the amount of actual balance, but not more than 55 \$
1.4	Account statements	0 tenge	
1.5	Issue of duplicates for statements and other documents	1600 tenge	
1.6	Accrual of interest on correspondent account balances of correspondent banks	by agreement	
2	*Settlement transactions		
2.1	Interbank transfers	1000 tenge	55\$
2.2	Intrabank payments (from account to account in Halyk Bank)	0 tenge	
2.3	KZT payments in favor of other bank customers		
	payments during transaction day of the bank	0,35% min. 2200 tenge max. 3200 tenge	
	urgent payments during transaction time under the contract (taking into account changes in the contract)	0,35% min. 4000 tenge max.8500 tenge	
	payments after completion of the transaction time under the contract, but no later than 5:30 p.m. Almaty time (by prior arrangement)	0,35% min. 4000 tenge max.8500 tenge	
2.4	Payments in foreign currency in favor of other bank customers		
	- BEN option-based		45\$
	- OUR option-based		85\$
2.5	Crediting the account with foreign currency	0 tenge	
2.9	Commission for issue of notice of correspondent accounts held in JSC Halyk Bank (per document)	3000 tenge	
	Notes:		
	Payments in RUB are accepted till 3:30 p.m. Almaty time		
	BEN - commission of JSC Halyk Bank is covered by sender, other correspondent bank commissions are covered by the amount transferred		
	OUR - commission of JSC Halyk Bank and third correspondent bank commissions are covered by sender		
3	*Cash transactions		
3.1	Acceptance of cash from the Bank's customers coming to the day's cash desk takings, except for Russian rubles:		
	- till 4 p.m. Almaty time	0,25% min. 500 tenge	by agreement, min.0,3%
	- after 4 p.m. Almaty time	0,5% min.500 tenge	by agreement, min.0,6%

3.1.	Acceptance of cash from customers of the Bank coming to the day's cash desk takings in Russian rubles		5% of the amount min KZT 750
3.2	** cash withdrawal refundable in non-cash form		
3.3.	Acceptance of worn out banknotes in foreign currency		5,00%
3.4.	Acceptance of invalid banknotes in foreign currency for collection		6,00%
4	*Miscellaneous		
4.1	Audit requests		
	- commission for account balance confirmation	8 500 tenge	
	- commission for confirmation of all transactions made with correspondent bank	8 500 tenge	
4.2	Sending SWIFT, Telex messages under the instruction of correspondent banks without financial obligations of the bank	3 500 tenge (25\$)	
4.3	Using JSC Halyk Bank's telegraph key by correspondent banks to test messages or payment instructions of third banks	5 000 tenge (30\$)	
4.4	Corporate Internet Banking system installation, followed by one user connection	14 500 tenge	
4.4.	EDS key replacement:		
	- due to expiration	0 tenge	
	- at the initiative of customer	15 600 tenge	
4.4.	eToken pass device connection	0 tenge	
4.4.	eToken pass device replacement	6000 tenge	
4.4.	Monthly fee for using each EDS key	0 tenge	Not applicable
4.4.	Extra services for Corporate Internet Banking system support		
	- onsite failure troubleshooting by branch engineer	5 500 tenge	
5	*Guarantees		
5.1	Issue of guarantee under counter guarantee of the correspondent bank/standby letter of credit of the correspondent bank Increase of guarantee amount is considered as independent issue of guarantee to accrue commissions	0,20% min. 15000 tenge max. 50000 tenge	Not applicable
5.2	Changing guarantee terms, except the increase of the amount (per service, regardless number of changes made)	10000 tenge	Not applicable
6	* Reimbursement obligation		
6.1	Issue of reimbursement obligation/ Increase of the amount of reimbursement obligation Increase of the amount of reimbursement obligation is considered as independent issue of reimbursement obligation to accrue commissions	0,20% min. 15000 tenge max. 50000 tenge	Not applicable
6.2	Changing terms of reimbursement obligation (per service, regardless number of changes made)	10000 tenge	Not applicable
7	* Other commissions of sections 5,6		
7.1	Execution of requests related to trade finance (guarantees, letters of credit, collection)	5000 tenge	Not applicable
№	Notes:		
1	(*) services include VAT.		
2	** The refund shall be made no later than the next operating day following the date of cash withdrawal. The service is rendered to banks rated not lower than B2 by Moody's and B + by S&P rating agencies with volume of cash turnover for all branches and structural divisions in total at least KZT50 billion.		
3	Commissions and rates for services not indicated in this list are charged by agreement.		
4	Commissions for foreign exchange transactions are charged in the same currency.		
5	Commission expressed as a percentage is charged from the amount of each transaction made.		
6	Commission expressed in absolute amount is charged per posted document.		
7	Commission in tenge is charged after it is rounded to tenge, except the commissions expressed as a percentage.		
8	Tariffs can be changed and adjusted with preliminary notification of the correspondent bank under the Agreement on opening and maintenance of correspondent account;		
9	The rates fixed by the Tariff are calculated based on normal banking practice of making transactions, and the Bank will charge special commissions for additional performance related to certain transaction or for non-standard transactions.		
10	If the commissions and expenses of the Bank to be withheld from the third party under the instruction of the correspondent bank, cannot be charged by the Bank in accordance with the procedures laid down, the amount of such commissions and expenses shall be charged to the correspondent bank's account, which has instructed so.		
11	In case of necessity to charge commission for other transactions, to guide tariffs of section 6 "Trade Finance" under the Servicing Tariffs, made for customers - legal entities, branches and representative offices of legal entities, as well as to farms and sole proprietors, notaries and lawyers (uniform for all Bank Branches)		
	If it is necessary to charge a commission for other cash-related transactions, the tariffs set out in Section 4 "Cash Transactions" of the Tariffs for Services Provided to Corporate Clients, Branches and Representative Offices of Legal Entities, as well as to Peasant (Farm) Enterprises and Individual Entrepreneurs, Notaries and Lawyers, shall apply (uniform for all Bank Branches).		