



No. 121 dd 5 October 2017, No. 91 dd 17 July 2018, No. 48 dd 24 April 2020, No. 152 dd 24 December 2021, No. 130 dd 23 September 2022, No. 187 dd 30 December 2022, No. 52 dd 18 April 2023, No. 105 dd 30 July 2025, No. 25 dd 25 February 2026, No. 30 dd 6 March 2026, No. 64 dd 21 May 2026

Annex to the JSC Halyk Bank ALCO Resolution

No. 93 dd 4 August 2017 as amended and supplemented by the ALCO Resolution:

Retail Lending Rates

№	Transaction name	Fee charged	Note
1.	Loan arrangement fees		
1.1.	Arrangement of a loan under the programs of "Lump-sum loan (participants of the salary project)", "Lump-sum loan (Pension loan)" and "Lump-sum loan (non-participants of the salary project)"	4%	Of the amount of each loan
1.2.	Arrangement of the loan (installment under the credit line):		Of the amount of each loan/installment
	— Loan Secured By Bank Deposit program	1%	
	— under housing mortgage programs	1%	
	— Emergency Loan program	2% + KZT 20,000	
	— Car Loan (partner car dealerships) program	KZT 0	
2.	Fees for changing the terms of the loan granted and for early repayment of the loan		
2.1.	— repayment schedule;0 — loan currency; — interest rates; — loan repayment methods.	0.1%, but not less than KZT 3,000 for unsecured lending programs	Of the loan debt balance
		0.1%, but not less than KZT 30,000 for secured lending programs	
	- change of the payment date within the schedule modification	3,000 KZT for unsecured lending programs	In the Bank's offline channels (branches)
		30,000 KZT for secured lending programs	
			0 KZT for all lending programs
2.2.	Fee for the consideration of issues on: — change of terms related to the borrower (co-borrower), guarantor (surety) on the initiative of the borrower (co-borrower), guarantor (surety); — change in the terms of encumbrance of the pledged item, as well as when replacing the pledged item; — changing of the pledgee; — provision of services on registration of the title and (or) the right of pledge on the property put into operation at the change of pledgee; — provision of services for changing the intended use of immovable property, division of land plots into shares; — issuing, upon customer request, Certificate of consent for the legalization of redevelopment, construction, and extensions performed on the territory of the pledge.	0.1 %, but not less than KZT 30,000 under lending programs secured by real estate, vehicles, rights of the depositor under the bank deposit agreement and the guarantee of a legal entity	Of the loan debt balance In cases where a customer addresses multiple matters simultaneously – a fee is charged only once
2.3.	Fee for the consideration of issues on: — issuance, at the request of the customer of documents of title to pledged item contained in the customer's credit file.	for apartments: KZT 0 (subject to compulsory execution of an additional agreement to the pledge agreement) for other real estate: 0.1%, but not less than KZT 30,000	Of the loan debt balance When requesting ownership documents: - for an apartment – the Bank issues the documents irrevocably, in accordance with the Internal Regulations, without charging a fee; - for other real estate (excluding apartments) the customer shall return the documents to the Bank, therefore a fee is charged for matters not specified in paragraph 2.2.
2.4.	Fee for the consideration of issues on: — issuance, at the request of the customer, of a statement of consent to the registration (de-registration) at the place of residence of an individual, to the legalization of redesign, constructions, additional buildings made on the collateralized territory;	KZT 2,000	For each issued statement this rate is subject to VAT
	Fee for the consideration of issues on: — issuance, at the request of the customer, of a statement of permission to change the registration number of the vehicle, which is pledged as collateral, to reissue a certificate of registration of the vehicle, to restore the lost documents on the vehicle.	KZT 10,000	
3.	Fee for early repayment of the loan*		
3.1.	Via offline channels (outlets) of the Bank**:		
3.1.1.	For full repayment within 14 (fourteen) calendar days from the date of the bank loan agreement	KZT 0	
3.1.2.	For (full/partial) early repayment of the loan: 1) within six months from the date of obtaining the loan with a term of up to one year; 2) within one year from the date of obtaining the loan with a term of over one year.	KZT 0	
3.1.3.	For (full/partial) early repayment of the loan: 1) within six months from the date of obtaining the loan with a term of up to one year; 2) within one year from the date of obtaining the loan with a term of over one year.	KZT 0	
3.2.	In Halyk mobile app:		
3.2.1.	For early (full/partial) repayment of loan	KZT 0	
4.	Fines and penalties		

4.1.	Other penalties for violation of pledge obligations (failure to ensure safekeeping of the pledged property/if the customer performs transactions with the pledged item in violation of the Collateral Agreement/in case of loss, damage, destruction or significant reduction in the market value of the pledged item through the fault of the pledgor, including redesign of the pledged item without the written consent of the Pledgee/if the right to ownership of the Pledgee to the pledged item terminates on the grounds established by legislative or other acts mandatory for execution, if the pledger is at fault/if there is a change in the intended use of the property that is pledged item)	5%	Of the loan debt balance. Charged by the resolution of the RCC
4.2.	Untimely registration of collateral (except for construction co-investors) (delay in registration of the collateral agreement, untimely provision of collateral by the Borrower, violation of the deadline for replacing the pledged item)	5%	Of the principal debt unsecured by collateral, but no more than 20% of the loan debt balance. Charged by the resolution of the RCC
4.3.	Violation of loan repayment deadlines (violation of interest and principal repayment deadlines)	For unsecured lending programs: up to 90 calendar days - 0.5%, but not more than 10% of the amount of loan, over 90 calendar days - KZT 0 For secured lending programs: up to 90 calendar days - 0.5%, over 90 calendar days - 0.03%, but not more than 10% of the amount of loan	Of the amount of overdue payment (principal and interest) for each day of delay
4.4.	Use of loan not as intended	10%	Of the loan amount used not for its intended purpose, but no more than 20% of the loan debt balance. Charged by the resolution of the RCC
4.5.	Violation of the deadline for returning documents during temporary withdrawal from the Bank's storeroom/archives:		
	-- up to 3 months	KZT 0	Charged by the resolution of the RCC
	-- over 3 months	KZT 50,000 monthly	
4.6.	For issuance of a statement of outstanding debt on the loan at the request of the customer*	KZT 2,000	For each issued statement This rate is subject to VAT
	*on the basis of a written application of the customer after full repayment of the loan, the statement of absence of outstanding debt on the loan is provided free of charge.		
4.7.	Penalty for breach of terms and conditions by the Pledgor: - compliance with obligations to preserve the originals of title and identification documents for the pledge until the pledge loan debt is fully repaid; - provision of the originals of title and identification documents for the pledge upon request by the Bank; - restoration of title and identification documents for the pledge in the event of their damage or loss;	5%	Of the outstanding loan debt on the pledged loan

* In case of an early loan repayment, the interest is calculated for the actual number of days of using the loan.

** In case of a full early repayment of the loan issued from 1 July 2016 to 30 August 2022 during less than 6 months (given the loan term of up to 1 year) or less than 1 year (given the loan term of more than 1 year), you can apply to the Bank to check the calculation of any fees / penalties charged for such full early repayment.