

Tariffs of Jusan Bank JSC for services provided to clients - Private Banking individuals

Section	Tariff name	Tariffs in the branches of the Bank		Tariffs via remote service channels	VAT collection (+/-)	Note
		PREMIUM	WEALTH			
1. BANK ACCOUNT: OPENING, MAINTAINING AND CLOSURE	1.1. Opening a bank account:				-	
	1.1.1. Opening a current account	500 tenge	0 tenge	500 tenge	-	- per account, charged upon account opening - within the framework of retail lending programs - 0 tenge - opening a current account in the mobile application is carried out when opening a non-allocated metal account
	1.1.2. Opening a savings account	0 tenge	0 tenge	0 tenge	-	
	1.1.3. Opening a current account for housing payments	0 tenge	0 tenge	x	-	per account, charged upon account opening
	1.2. Maintaining a bank account				-	
	1.2.1. Maintaining a current account/savings account "on-demand", on which no credit transactions were made by the client within 12 months (with the exception of current accounts intended for crediting benefits, social payments)	in the amount of the account balance, but not more than 500 tenge/ currency equivalent	in the amount of the account balance, but not more than 500 tenge/ currency equivalent	in the amount of the account balance, but not more than 500 tenge/ currency equivalent	-	- charged monthly, if the balance on the account is less than the commission charged, the entire amount of the balance is debited; - the tariff does not apply to accounts with encumbrances/claims; - the tariff applies to current accounts for housing payments if the balance is made up of the Client's own funds
	1.3. Closing a bank account	0 tenge	0 tenge	0 tenge	+	closing a savings account in the mobile application
2. CASH SERVICE	2.1. Acceptance of cash to a bank account					
	2.1.1. Acceptance of cash for the purpose of replenishing a bank account (except for RUB)	0 tenge	0 tenge	x	-	
	2.1.2. Receipt of cash with aim to replenish a bank account in foreign currency RUB	5%	5%	x	-	the fee is charged in tenge, according to the exchange rate of the National Bank of the RK on the day of the transaction
	2.2. Withdrawing cash from a bank account:					
	2.2.1. Withdrawal of cash from a current account that has been on the account for less than 15 calendar days:					
	- in tenge	1%, min. 200 tenge	0.7%, min. 200 tenge	x	-	including in case of partial deposit repayment and early termination of deposit; except for retail lending programmes, tariff - 0 tenge; - issuance of the amount of compensation (premium) received within the Program for protection of tenge deposits of individuals announced by the Government and the National Bank of the Republic of Kazakhstan - 0 KZT.
	- in foreign currency	1.2%, min. 200 tenge	1%, min. 200 tenge	x	-	including partial deposit repayment and early termination of deposit
	2.2.2. Withdrawal of cash from a current account that has been on the account for more than 15 calendar days	0 tenge	0 tenge	0 tenge	-	including partial deposit repayment and early termination of deposit
	2.2.3. Withdrawal of cash from a savings account that has been on the account for less than 7 calendar days:					
	- in tenge	1%, min. 200 tenge	0.7%, min. 200 tenge	x	-	including partial payment of deposit, full payment of deposit (completion) and early termination of deposit
	- in foreign currency	1.2%, min. 200 tenge	1%, min. 200 tenge	0 tenge	-	including partial payment of deposit, full payment of deposit (completion) and early termination of deposit
	2.2.4. Withdrawal of cash from a savings account that has been on the account for more than 7 calendar days	0 tenge	0 tenge	0 tenge	-	including partial payment of deposit, full payment of deposit (completion) and early termination of deposit
	2.2.5. Issuance of interest and amounts of term, savings and conditional deposits paid into a demand savings account and current account	0 tenge	0 tenge	0 tenge	-	in case of partial deposit withdrawal and early termination of the deposit, the fee shall be withheld in accordance with clauses 2.2.1-2.2.4
	2.2.6. Issuance of pensions, pension payments, allowances, social payments and deductions from the current account	0 tenge	0 tenge	x	-	
	2.3. Exchange, counting, sorting and packaging, checking banknotes and coins, subject to availability of the Bank:					
	2.3.1. Cash recalculation	0.2%, min 300 tenge	0 tenge	x	-	
	2.3.2. Exchange, change and sorting of banknotes and coins in national currency, subject to availability of the Bank	1%, min. 200 tenge	0 tenge	x	-	Exchange of banknotes and coins in the national currency out of circulation - 0 tenge
	2.3.3. Exchange of banknotes in foreign currency, subject to availability of the Bank	1%, min 300 tenge	0 tenge	x	-	
	2.3.4. Foreign currency cash recalculation RUB, for the purpose of transfer without opening an account (intra-bank transfers, external transfers, urgent transfers)	5%	5%	x	-	the fee is charged in tenge, according to the exchange rate of the National Bank of the RK on the day of the transaction
	2.4. Sorting and packaging of cash, subject to availability of the Bank	10%	10%	x	-	the fee is charged in tenge, according to the exchange rate of the National Bank of Kazakhstan on the day of the transaction
2.5. Checking cash foreign/national currency for its solvency / authenticity using a detector	0 tenge	0 tenge	x	+		
2.6. Acceptance for collection of certified measured bars with NBRK expertise	180 000 tenge	180 000 tenge	x	+		
3. INTRABANK TRANSFERS	3.1. Intraday transfers in national and foreign currency:					
	3.1.1. Transferring money from an account to your own accounts	0 tenge	0 tenge	0 tenge	-	
	3.1.2. Account transfer to the account of another individual	0.2% of the transfer amount, min. 300 tenge, max. 3 000 tenge	0.2% of the transfer amount, min. 300 tenge, max. 3 000 tenge	0 tenge	-	within the framework of retail lending programs - 0 tenge
	3.1.3. Transfer from account to account of the legal entity (except from the legal entities indicated in clause 3.1.8.)	0.2% of the transfer amount, min. 300 tenge, max. 3 000 tenge	0.2% of the transfer amount, min. 300 tenge, max. 3 000 tenge	0	-	within the framework of retail lending programs - 0 tenge
	3.1.4. Transfer of money according to the instructions of third parties for their execution, collection orders, payment requests, etc.	250 tenge	0 tenge	x	-	
	3.1.5. Transfer without opening an account	0.3%, min. 500 tenge, max. 30 000 tenge	0.3%, min. 500 tenge, max. 30 000 tenge	x	-	
	3.1.6. Instant intraday transfer without opening an account in the national currency "Skorokhod"	1.5% of the transfer amount, min. 500 tenge, max. 30 000 tenge	1.5% of the transfer amount, min. 500 tenge, max. 30 000 tenge	x	-	
	3.1.7. Transfer to an account at a brokerage company for further funding of the brokerage account of the client/Transfer in favor of "LIC "Nomad Life" JSC	0 tenge	0 tenge	0 tenge	-	
	3.1.8. Transfer from account to account of the legal entity that perform the custodian activity	0 tenge	0 tenge	0 tenge	-	

4. EXTERNAL TRANSFERS	4.1. External transfers in the national currency until 5 PM (Nur-Sultan time) and from 5 PM to 6 PM if the Bank has the technical capability:					
	4.1.1. Account transfer	0.5% of the transfer amount, min. 500 tenge, max. 5 000 tenge	0.5% of the transfer amount, min. 500 tenge, max. 5 000 tenge	0.3% of the transfer amount, min. 300 tenge, max. 3 000 tenge	-	within the framework of retail lending programs - 0 tenge
	4.1.2. Transfer of money according to the instructions of third parties for their execution, collection orders, payment requests, etc.	1% of the transfer amount, min. 700 tenge, max. 2 500 tenge	1% of the transfer amount, min. 700 tenge, max. 2 500 tenge	x	-	
	4.1.3. Transfer to First Heartland Securities JSC / First Heartland Jusan Invest JSC / Crowe Audit KZ LLP / Baker Tilly Qazaqstan Advisory LLP/Transfer in favor of "LIC "Nomad Life" JSC	0 tenge	0 tenge	0 tenge	-	
	4.1.4. Transfer without opening an account	0.7%, min. 1 000 tenge, max. 10 000 tenge	0.7%, min. 1 000 tenge, max. 10 000 tenge	x	-	
	4.2. External transfers in foreign currency:					
	4.2.1. Transfer of money in FCC/OTC, the entire commission is paid at the expense of the sender (OUR) until 4 PM (Nur-Sultan time) (except for RUB, KGS) and from 4 PM to 5 PM if the Bank has the technical capability:					
	- Account transfer	0.35% of the transfer amount, min. 13 000 tenge, max. 107 000 tenge	0.35% of the transfer amount, min. 13 000 tenge, max. 107 000 tenge	0.25% of the transfer amount, min. 9 000 tenge, max. 58 000 tenge	-	equivalent in currency at the rate of the NBRK
	4.2.2. Transfer of money in FCC and OTC, the commission of a foreign bank is paid by the recipient (SHA), until 4 PM (Nur-Sultan time) (except for RUB, KGS) and from 4 PM to 5 PM if the Bank has the technical capability					
	- Account transfer	0.30% of the transfer amount, min. 7 000 tenge, max. 85 000 tenge	0.30% of the transfer amount, min. 7 000 tenge, max. 85 000 tenge	0.25% of the transfer amount, min. 5 000 tenge, max. 58 000 tenge	-	equivalent in currency at the rate of the NBRK
	4.2.3. Transfer in RUB and KGS, the commission of a foreign bank is paid by the recipient (SHA), until 4 PM (Nur-Sultan time) and from 4 PM to 5 PM if the Bank has the technical capability:					
	4.2.3.1. Transfer from account:					
	in RUB and KGS	0.25% of the transfer amount, min. 3 000 tenge, max. 55 000 tenge	0.25% of the transfer amount, min. 3 000 tenge, max. 55 000 tenge	0.20% of the transfer amount, min. 2 000 tenge, max. 36 000 tenge	-	equivalent in currency at the rate of the NBRK
	4.2.3.2. Transfer without opening an account:					
	in RUB and KGS	0.40% of the transfer amount, min. 11 000 tenge, max. 107 000 tenge	0.40% of the transfer amount, min. 11 000 tenge, max. 107 000 tenge	x	-	
	4.3. Transfer to First Heartland Securities JSC / First Heartland Jusan Invest JSC / Crowe Audit KZ LLP / Baker Tilly Qazaqstan Advisory LLP/Transfer in favor of "LIC "Nomad Life" JSC	0 tenge	0 tenge	0 tenge	-	
	4.4. Transfer of money according to the instructions of third parties for their execution, collection orders, payment requests, etc.	1% of the transfer amount, min. 1 000 tenge, max. 5 000 tenge	1% of the transfer amount, min. 1 000 tenge, max. 5 000 tenge	x	-	
	4.5. Instant transfers:					
	4.5.1. Transfers via "Western Union" system	according to company rates Western Union	according to company rates Western Union	x	-	
	4.5.2. Transfers via "KoronaPay" system	according to company rates KoronaPay	according to company rates KoronaPay	according to company rates KoronaPay	-	
	4.5.3. Fast payment system (FPS) transfers	x	x	according to the tariffs of KVANT MOBILE BANK PJSC	-	transfer by mobile number in RF
	4.5.4. Transfers via the instant payment system (IPS)	x	x	10 tenge	-	transfer by mobile number within the RK
	4.6. Commission for consideration of a client's application for transfer services					
4.6.1. Commission for investigations (when commission is set by a third party - paid by the client additionally): - for making changes and additions to payment instructions for executed payments in foreign currency; - clarification of the fate of the payment; - acceptance of a request to withdraw a payment order at the request of the client (the transfer commission is non-refundable)	14 000 tenge	14 000 tenge	x	+	the actual expenses of the correspondent bank are additionally reimbursed	
5. UNALLOCATED METAL ACCOUNTS	5.1. Opening an unallocated metal account*	0 tenge	0 tenge	0 tenge	-	if you have a current bank account
	5.2. Maintaining an unallocated metal account	0 tenge	0 tenge	0 tenge	-	
	5.3. Closing an unallocated metal account	0 tenge	0 tenge	0 tenge	+	
	5.4. Crediting refined precious metal (purchase) to an unallocated metal account	0 tenge	0 tenge	0 tenge	-	
	5.5. Write-off of refined precious metal (sale) from an unallocated metal account	0 tenge	0 tenge	0 tenge	-	
6. FOREIGN CURRENCY CONVERSION	6.1. Purchase/sale of non-cash foreign currency	0 tenge	0 tenge	0 tenge	-	
7. ACCEPTANCE OF PAYMENTS	7.1. Acceptance, processing and transfer of payment documents for the purpose of making a payment in favor of a legal entity - a service provider, including acceptance, processing and transfer of payment documents for payment of taxes and other obligatory payments to the budget :					
	7.1.1. Acceptance, processing and transfer of payment documents for paying taxes and other obligatory payments to the budget (including dues, commissions, state duties, etc.)	1.5%, min. 200 tenge	1.5%, min. 200 tenge	0 tenge	-	for 1 payment document
	7.1.2. Payment of the commission by the payer:					
	- regular payment	500 tenge	500 tenge	0 tenge	-	for 1 payment document (the tariff does not apply to payments in favor of legal entities with which cooperation contracts have been concluded that provide for a different amount of commission charged from payers)
	- acceptance, processing and transfer of payment documents for the purpose of making a payment in favor of a legal entity – a service provider, including via the "Quick Revenue System"	According to the tariffs established by the Contract			-	
	7.2. Receiving and sending payments for voluntary pension contributions/social health insurance/unified aggregate payment	1 000 tenge	1 000 tenge	200 tenge	-	for 1 surname/period
	7.3. Acceptance and transfer of payments in favor of Kazakhstan Housing Company JSC	100 tenge	100 tenge	0 tenge	-	for 1 payment document
8.1. Safe storage from 1 (one) day to 1 (one) month						

8. SAFE SERVICES	8.1.1. Safe storage from 1 (one) day to 1 (one) month (ASD automated safe depository):					+	
	- small safe deposit boxes (32,5 x 23,5 x 4,9 cm) for one day	1 500 tenge	1 500 tenge	1 500 tenge		+	
	- small safe deposit boxes (32,5 x 23,5 x 8,3 cm) for one day	2 500 tenge	2 500 tenge	2 500 tenge		+	
	- average safe deposit boxes for one day	4 000 tenge	4 000 tenge	4 000 tenge		+	
	- large safe deposit boxes for one day	6 000 tenge	6 000 tenge	6 000 tenge		+	
	- small safe deposit boxes (32,5 x 23,5 x 4,9 cm) for one month	3 500 tenge	3 500 tenge	3 500 tenge		+	
	- small safe deposit boxes (32,5 x 23,5 x 8,3 cm) for one month	5 000 tenge	5 000 tenge	5 000 tenge		+	
	- average safe deposit boxes for one month	10 600 tenge	10 600 tenge	10 600 tenge		+	
	- large safe deposit boxes for one month	14 000 tenge	14 000 tenge	14 000 tenge		+	
	8.1.2. Safe storage from 1 (one) day to 1 (one) month (Mechanical safe depository)					+	
	- small safe deposit boxes for one day	250 tenge	250 tenge	250 tenge		+	
	- average safe deposit boxes for one day	380 tenge	380 tenge	380 tenge		+	
	- large safe deposit boxes for one day	550 tenge	550 tenge	550 tenge		+	
	- small safe deposit boxes for one month	3 000 tenge	3 000 tenge	3 000 tenge		+	
	- average safe deposit boxes for one month	4 500 tenge	4 500 tenge	4 500 tenge		+	
	- large safe deposit boxes for one month	6 500 tenge	6 500 tenge	6 500 tenge		+	
	8.2. Safe services for storage and prepayment for 6 (six) months:						
	-when concluding a contract for 6 months (minus the specified tariff from the total cost of renting a safe deposit box)	10%	10%	10%		+	
	8.3. Safe storage for 1 (one) year						
	8.3.1. Safe storage (ASD automated safe depository) for 1 (one) year					+	
	- small safe deposit boxes (32,5 x 23,5 x 4,9 cm)	32 000 tenge	45 000 tenge	45 000 tenge		+	
	- small safe deposit boxes (32,5 x 23,5 x 8,3 cm)	49 800 tenge	49 800 tenge	49 800 tenge		+	
	- average safe deposit boxes	105 000 tenge	105 000 tenge	105 000 tenge		+	
	- large safe deposit boxes	147 000 tenge	147 000 tenge	147 000 tenge		+	
8.3.2. Safe storage (Mechanical safe depository) for 1 (one) year					+		
- small safe deposit boxes	30 000 tenge	30 000 tenge	30 000 tenge		+		
- average safe deposit boxes	45 000 tenge	45 000 tenge	45 000 tenge		+		
- large safe deposit boxes	65 000 tenge	65 000 tenge	65 000 tenge		+		
8.4. Opening and replacing the lock of a mechanical safe (safe deposit box)/automated safe (safe deposit box) in case of loss of a key/forced opening	22 000 tenge	22 000 tenge	x		+		
8.5. Replacing a plastic card due to loss/damage	2 000 tenge	2 000 tenge	x		+		
8.6. Safe box reservation	x	x	0 tenge		+		
9. OTHER SERVICE							
9.1. Issuance of certificates at the request of the client:							
9.1.1. Issuance of certificates	0 tenge	0 tenge	0 tenge		+	for 1 copy	
9.2. Issuance of duplicate bank/financial documents:							
9.2.1. Bank contracts, payment documents, tax receipts, etc.	2 000 tenge	2 000 tenge	x		+		
9.3. Standing Order	0 tenge	0 tenge	x		-	the tariff for transferring money on a standing order is withdrawn in accordance with Sections 3, 4 "Transfer Operations"	
9.4. Personal service in the VIP center***	-	200 000 tenge	x		+	charged annually, by debiting from the current account	
9.5. Personal service in Premium office**	60 000 tenge	-	x		+	charged annually, by debiting from the current account	
*commission is not charged if the client is classified as a VIP segment according to external or internal criteria (including according to the client's family members/third individuals included by the client in the General Agreement on personal banking services) in accordance with the internal regulatory documents of the Bank; **commission is not charged for the transaction of buying/selling (exchanging) foreign currency in cash and withdrawing cash via a POS-terminal (cash withdrawal using a payment card in the network of "Jusan Bank" JSC) when servicing clients – individuals of the mass segment in the VIP-centers located in large trading houses, hotels and other premium class premises.							
10. OPERATIONS ON LOANS ISSUED FROM OWN MONEY OF "Jusan Bank" JSC							
10.1. Commissions related to loan servicing:							
10.1.1. On changes to the terms and conditions of the Financing Contract/Security Contract initiated by the Bank	0 tenge	0 tenge	0 tenge		-		
10.2. At the initiative of the client¹:							
10.2.1. Commissions for changing the terms of the granted loan (repayment schedule ² , loan currency, interest rate, loan repayment methods)	1% of the principal balance (min. 10,000 tenge)	1% of the principal balance (min. 10,000 tenge)	1% of the principal balance (min. 10,000 tenge)		-		
10.2.2. Commission for consideration of issues on:							
1) changing the conditions related to the borrower (co-borrower), guarantor (surety) (including at the initiative of the co-borrower, guarantor, surety) ³	1% of the principal balance (min. 10,000 tenge)	1% of the principal balance (min. 10,000 tenge)	1% of the principal balance (min. 10,000 tenge)		-		
2) changing the terms of encumbrance of the subject of collateral for a loan ⁴ , as well as when replacing the subject of collateral ⁵	1% of the principal balance (min. 10,000 tenge)	1% of the principal balance (min. 10,000 tenge)	1% of the principal balance (min. 10,000 tenge)		-		
3) replacement of the pledger ⁶	1% of the principal balance (min. 10,000 tenge)	1% of the principal balance (min. 10,000 tenge)	1% of the principal balance (min. 10,000 tenge)		-		
4) issuance, at the request of the client, of title documents for the subject of collateral contained in the client's credit file ⁷	5 000 tenge	5 000 tenge	5 000 tenge		-		
5) issuance, at the request of the client, of a certificate of consent to registration (de-registration) at the place of residence of an individual, for the legalization of redevelopments, buildings, extensions made in the territory of collateral	5 000 tenge	5 000 tenge	5 000 tenge		+		
6) issuance, at the request of the client, of a certificate of permission to replace the registration number of the vehicle, which is collateral, to reissue the vehicle registration certificate, to restore lost documents on the vehicle	5 000 tenge	5 000 tenge	5 000 tenge		+		
10.2.3. For issuing, at the request of the client, a certificate of loan debt on a loan⁸	5 000 tenge	5 000 tenge	5 000 tenge		+		
10.2.4. Certificate of absence of debt after the full repayment of the loan	0 tenge	0 tenge	0 tenge		+		
Note: ¹ the commission is charged for changing/several changes in financing terms as part of the conclusion of one supplementary agreement to the bank loan contract and/or to the pledge contract/collateral contract, at the same time, if changing the terms of the loan requires the Bank to provide certificates/letters/consents, temporary issuance of originals of title/certifying/identification documents, then separate commissions for these services are not charged ² including when prolonging the term of the loan/line, changing the repayment date, granting a grace period ³ including in case of death of the borrower/co-borrower/pledger/guarantor/surety or for a problem loan – free of charge; ⁴ changes related to changes in the characteristics of the subject of pledge (technical characteristics, address, etc.) ⁵ replacement of collateral in connection with the registration of ownership and/or the right of pledge to property put into operation – free of charge; ⁶ temporary issuance of original documents without lifting the ban on the alienation of the subject of pledge; ⁷ certificate of the amount of debt due on the loan or the absence of loan debt. If there is an application for early partial and full repayment of the loan, a certificate of the amount of debt due on the loan must be provided free of charge within three working days from the date of receipt of the client's application.							