



Approved by the decision of Tariff Committee No. 16-22 dated 15.03.2022, 23-22 dated 18.04.2022, No. 34-22 dated 03.06.2022, No. 37-22 dated 16.06.2022, №41-22 dated 27.06.2022, № 42-22 dated 29.06.2022, №93-22 dated 31.10.22, №123-22 dated 26.12.22.

Tariffs of Jusan Bank JSC for the services provided to individual clients

Section	Name of the tariff	Tariff in the Bank's branches	Tariffs through remote service channels	Charging of VAT (+/-)	Note
1. BANK ACCOUNT - OPENING, MAINTENANCE AND CLOSING	1.1. Bank account opening:				
	1.1.1. Current account opening	5 000 KZT	x	-	per each account, charged upon account opening within the framework of retail lending programs - 0 KZT
	1.1.2. Savings account opening	0 KZT	0 KZT	-	
	1.1.3. Opening of the current account for crediting housing payments	0 KZT	x	-	per each account, charged upon account opening
	1.2. Bank account maintenance:				
	1.2.1. Maintenance of current account/savings account "on demand", on which the client did not perform credit / debit transactions within 12 months (except for current accounts designed to enroll benefits, social benefits)	in the amount of the account balance, but not more than 5 000 KZT / currency equivalent	in the amount of the account balance, but not more than 5 000 KZT / currency equivalent	-	- charged monthly, in case the account balance is less than the charged fee, the whole amount of the balance is deducted; - the tariff does not apply to accounts with encumbrances/claims; - the tariff is applied to current accounts for housing benefits, if the balance is composed of the Client's own funds
1.3. Bank account closing	0 KZT	0 KZT	+	closing of savings account in the mobile application	
2. CASH SERVICES	2.1. Acceptance of cash on a bank account (current account, savings account):				
	2.1.1. Acceptance of cash for replenishment of a bank account in national and foreign currency (except for RUB)	0 KZT	x	-	
	2.1.2. Acceptance of cash for replenishment of a bank account in foreign currency RUB	20%	x	-	Fee is charged in tenge according to the exchange rate of the National Bank of Kazakhstan on the transaction day
	2.2. Cash withdrawal from a bank account:				
	2.2.1. Cash withdrawal from the current account:				
	- in KZT	1%, min. 200 KZT	x	-	within the framework of retail lending programs 0 KZT
	- in foreign currency	1,2%, min. 200 KZT	x	-	
	2.2.2. Cash withdrawal from savings account held for less than 15 calendar days:				
	- in KZT	1%, min. 200 KZT	x	-	
	- in foreign currency	1,2%, min. 200 KZT	x	-	
	2.2.3. Cash withdrawal from savings account kept on the account for more than 15 calendar days	0 KZT	x	-	
	2.2.4. Disbursement of the amount of interest/deposit on time/savings/conditional deposits from demand savings account/current account	0 KZT	x	-	
	2.2.5. Disbursement of pensions, pension payments, allowances, social payments and deductions from the current account	0 KZT	x	-	
	2.3. Change, exchange, recalculation, sorting and packing, verification of banknotes and coins, if available at the Bank:				
	2.3.1. Cash conversion, exchange, sorting, exchange of banknotes and coins in national/foreign currencies, subject to the availability of the Bank	1%, min. 1 000 KZT	x	-	Exchanging banknotes and coins in national currency out of circulation, exchanging banknotes for receiving banking services via a payment terminal - 0 KZT
	2.3.2. Checking of cash foreign/national currency for its solvency / authenticity with a detector	70 KZT = 1 banknote, min. 1 000 KZT	x	+	
2.3.3. Cash recalculation in RUB foreign currency, for the purpose of transfer without opening an account (intra-bank transfers, external transfers, urgent transfers)	10%	x	-	Fee is charged in tenge according to the exchange rate of the National Bank of Kazakhstan on the transaction day	
2.4. Acceptance of certified bullion bars for collection with the expertise of the National Bank of the Republic of Kazakhstan	190 000 KZT	x	+		
3. INTRABANK TRANSFERS	3.1. Intrabank transfers in national and foreign currency:				
	3.1.1. Transferring money from the account to own accounts	0 KZT	0 KZT	-	With the exception of money transfers from savings accounts held for less than 15 calendar days
	3.1.2. Transfer of money from savings account held for less than 15 calendar days	1%, min. 200 KZT	1%, min. 200 KZT	-	The tariff for transfer of money from the savings account that is on the account for more than 15 calendar days is withdrawn in accordance with clause 3.1.1.
	3.1.3. Transfer from an account to the account of another individual	0,4% from the amount of transfer, min. 400 KZT, max. 40 000 KZT	0 KZT	-	within the framework of retail lending programs - 0 KZT
	3.1.4. Transfer from the account to the account of a legal entity (except for legal entities specified in clause 3.1.5.)	0,4% from the amount of transfer, min. 400 KZT, max. 40 000 KZT	0,2% from the amount of transfer, min. 200 KZT, max. 10 000 KZT	-	within the framework of retail lending programs - 0 KZT
	3.1.5. Transfer from the account to the account of a legal entity engaged in custodial activity	0 KZT	0 KZT	-	
	3.1.6. Transfer of money on the instructions of third parties, the Bank (execution of collection order, payment requests)	250 KZT	x	-	
	3.1.7. Transfer without opening of account	0,5% from the amount of transfer, min. 500 KZT, max. 50 000 KZT	x	-	
	4.1. External transfers in local currency until 5 p.m. (Nur-Sultan time) and from 5 PM to 6 PM if technically possible by the Bank:				
	4.1.1. Account-to-account transfer, including IE, PH, Private bailiff, lawyers, notaries, professional mediators	0,5% from the amount of transfer, min. 500 KZT, max. 50 000 KZT	200 KZT	-	within the framework of retail lending programs - 0 KZT
	4.1.2. Account-to-account transfer of a legal entity	0,5% from the amount of transfer, min. 500 KZT, max. 50 000 KZT	0,2% of the transfer amount, min. 200 tenge, max. 2 000 tenge	-	within the framework of retail lending programs - 0 KZT

4. EXTERNAL TRANSFERS	4.1.5. Transfer of money on the instructions of third parties, the Bank (execution of collection order, payment requests)	1% from the amount of transfer, min. 700 KZT, max. 2 500 KZT	x	-		
	4.1.6. Transfer without opening of account	1.5% from the amount of transfer, min. 1 000 KZT, max. 50 000 KZT	x	-		
	4.1.7. Transfer from an account to an account of a legal entity engaged in custodial activities	0 KZT	0 KZT	-		
	4.2. External transfers in foreign currency:					
	4.2.1. Transfer of money in hard currency/other currencies, all fees are paid at the expense of the sender (OUR) before 4 p.m. (Nur-Sultan time) (except for RUB, KGS) and from 4 PM to 5 PM if technically possible by the Bank:					
	- Transfer from the account	0,35% from the amount of transfer, min. 13 000 KZT, max. 107 000 KZT	0,25% from the amount of transfer, min. 9 000 KZT, max. 58 000 KZT	-		
	4.2.2. Transfer of money in hard currency and other currencies, foreign bank commission is paid by recipient (SHA), up to 4 pm (Nur-Sultan time) (except for RUB, KGS) and from 4 pm to 5 pm if technically possible by the Bank					
	- Transfer from the account	0,30% from the amount of transfer, min. 7 000 KZT, max. 85 000 KZT	0,25% from the amount of transfer, min. 5 000 KZT, max. 58 000 KZT	-		
	4.2.3. Transfer in RUB and KGS, foreign bank commission is paid by the recipient (SHA), before 4:00 pm (Nur-Sultan time) and from 4:00 pm to 5:00 pm if technically possible by the Bank:					
	4.2.3.1. Transfer from the account:					
	in RUB and KGS	0,25% from the amount of transfer, min. 3 000 KZT, max. 55 000 KZT	0,20% from the amount of transfer, min. 2 000 KZT, max. 36 000 KZT	-		
	4.2.3.2. Transfer without opening of account					
	in RUB	0,40% from the amount of transfer, min. 11 000 KZT, max. 107 000 KZT	x	-		
	4.2.3.3. Transfer from an account to an account of a legal entity engaged in custodial activities	0 KZT	0 KZT	-		
	4.3. Transfer of money on the instructions of third parties, the Bank (execution of collection order, payment requests)	1% from the amount of transfer, min. 1 000 KZT, max. 5 000 KZT	x	-		
	4.4. Urgent transfers:					
	4.4.1. Transfers by "Western Union" system	according to the tariffs of Western Union company	x	-		
	4.4.3. Transfers by KoronaPay system	according to the tariffs of KoronaPay company	according to the tariffs of KoronaPay company	-		
	4.4.4. Transfers through the Fast Payments System (FPS)	x	according to the tariffs of KVANT MOBILE BANK PJSC	-		transfer by mobile number in the Russian Federation
	4.4.6. Transfers by Instant Payments System (IPS)	x	200 KZT	-		transfer by mobile number in the Republic of Kazakhstan
4.5. Fee for consideration of the client's application for transfer services						
4.5.1. Investigation fee (in case of a third-party commission - paid additionally by the client); - for amending and supplementing payment instructions for executed payments in foreign currency; - clarification of payment status; - acceptance of a payment order revocation request at the client's request (the transfer fee is non-refundable)	14 000 KZT	x	+		actual costs incurred by the correspondent bank are additionally reimbursed	

5. FOREIGN CURRENCY CONVERSION	5.1. Purchase/sale of non-cash foreign currency	0 KZT	0 KZT	-	
--------------------------------	---	-------	-------	---	--

6. ACCEPTANCE OF PAYMENTS	6.1. Acceptance and processing of payment documents for the purpose of making a payment to a legal entity - service provider, including acceptance and processing of payment documents for payment of taxes and other obligatory payments to the budget (fee payment by the Payer):				
	6.1.1. Acceptance and processing of payment documents for payment of taxes and other obligatory payments to the budget (including fees, charges, state duties, etc.), for voluntary pension contributions/social health insurance/unified aggregate payment.			-	per 1 payment document
	6.1.2. Acceptance of payments in favour of a legal entity without opening an account with the Bank	2%, min. 1 000 KZT	0 KZT	-	per 1 payment document (applies to payments in favour of legal entities with which cooperation agreements have been concluded)
	6.1.3. Acceptance of payments in favour of a legal entity to an account at the Bank			-	per 1 payment document (applies to payments in favour of legal entities with which cooperation agreements have been concluded)

7. SAFE DEPOSIT SERVICES	Section deleted from this tariff wording				
--------------------------	--	--	--	--	--

8. OTHER SERVICES	8.1. Issuance of certificates at the request of the client:				
	8.1.1. Issuance of certificates	2 000 KZT	0 KZT	+	per 1 copy
	8.2. Issuance of duplicate bank/financial documents:				
	8.2.1. Bank contracts, payment documents, tax receipts, etc.	2 000 KZT	x	+	
8.3. Standing order	0 KZT	0 KZT	-		the tariff for a money transfer on a standing order is charged in accordance with sections 3, 4 "Transfers".

	9.1. Fees related to the servicing of the loan:				
	9.1.1. On amendments to the terms and conditions of the Financing Agreement/Security Agreement at the initiative of the Bank	0 KZT	0 KZT	-	

**9. TRANSACTIONS
ON LOANS ISSUED
FROM OWN FUNDS
OF JUSAN BANK
JSC**

9.2. At the initiative of the client ¹:				
9.2.1. Fees for changing the terms of the loan (repayment schedule ² , loan currency, interest rate, loan repayment methods)	1% of the principal debt balance (min. 10 000 KZT)	1% of the principal debt balance (min. 10 000 KZT)	-	
9.2.2. Fee for the consideration of issues regarding:				
1) changes in the terms and conditions related to the borrower (co-borrower), guarantor (warrantor) (including at the initiative of the co-borrower, guarantor, warrantor) ³	1% of the principal debt balance (min. 10 000 KZT)	1% of the principal debt balance (min. 10 000 KZT)	-	
2) changing the terms of the loan pledge ⁴ or replacing the collateral ⁵	1% of the principal debt balance (min. 10 000 KZT)	1% of the principal debt balance (min. 10 000 KZT)	-	
3) replacement of the pledgee ⁶	1% of the principal debt balance (min. 10 000 KZT)	1% of the principal debt balance (min. 10 000 KZT)	-	
4) issuing of documents of title to the collateral contained in the client's loan file upon the client's request ⁷	5 000 KZT	5 000 KZT	-	
5) issuing of a certificate of consent to the registration (de-registration) of an individual at his or her place of residence and to the legalisation of alterations, constructions and extensions made on the collateral's premises upon the client's request	5 000 KZT	5 000 KZT	+	
6) issuing of a certificate of authorisation to change the registration number of a collateralised vehicle, to reissue the vehicle registration certificate, to restore lost vehicle documents at the client's request	5 000 KZT	5 000 KZT	+	
9.2.3. For issuing a certificate of loan outstanding at the request of the client ⁷	5 000 KZT	0 KZT	+	
9.2.4. Certificate of absence of indebtedness after the loan has been repaid in full	0 KZT	0 KZT	+	
Note: ¹ the fee is charged for changes/amendments to the terms and conditions of financing within the framework of concluding one additional agreement to the bank loan agreement and/or the mortgage/pledge agreement, whereas if the change of loan conditions requires the Bank to submit certificates/letters/agreements, temporary issue of original documents of title/legalisation/identification, no separate fees are charged for these services ² including when extending the term of the loan/line, changing the repayment date, granting a grace period ³ including in the event of the death of the borrower/co-borrower/pledgee/guarantor/warrantor or on a problem loan - free of charge; ⁴ changes due to changes in the characteristics of the collateral (technical characteristics, address, etc.) ⁵ change of pledge in connection with the registration of title and/or right of lien on the commissioned property - free of charge; ⁶ temporary issuance of original documents without lifting the ban on alienation of the pledged item; ⁷ certificate of the amount due for repayment of the loan or that there is no loan outstanding. If an application for early partial or full repayment of the loan is submitted, a statement of the amount due shall be provided free of charge within three working days of receipt of the application by the client.				