

# Corporate Banking Fees and Charges

with effect from 1<sup>st</sup> September 2011

Approved by the Minutes №20/07/11  
of Board of Directors of SB "HSBC" JSC on 20 July 2011.

<b>CURRENT ACCOUNTS</b>	
Current account opening (minimum monthly balance should be not less than KZT 3 000 000)	KZT 15 000
Account closure	KZT 15 000
Monthly maintenance fee	KZT 5 000
Monthly maintenance fee in case of no movement on account for more than 3 months	KZT 15 000
<b>TELLERS</b>	
Cash deposit in KZT	1%; min KZT 500
Cash withdrawal in KZT	1%; min KZT 500
Cash withdrawal in foreign currency	2%; min KZT 1 500
Commission for cheque book	KZT 3 000
Cash counting for "old" notes verification	1%; min KZT 500
Cash deposit from third party	0,2%; min KZT 500
<b>OUTWARDS IN KZT</b>	
<b>a. via electronic banking channels</b>	
Clearing Payment System (from 9:00 till 12:00)	KZT 500
Gross Payment System (from 9:00 till 15:30)	KZT 1 000
<b>b. via alternative method (paper based with electronic bar code)*</b>	
Clearing Payment System (from 9:00 till 12:00)	KZT 1 200
Gross Payment System (from 9:00 till 15:30)	KZT 1 500
<b>c. via alternative method (paper/manual) **</b>	
Clearing Payment System (from 9:00 till 12:00)	KZT 1 500
Gross Payment System (from 9:00 till 15:30)	KZT 2 000
Additional fee for the late payment that will be received and processed after COT (15:30, Almaty time) ***	KZT 3 000
Request of payment cancelation in Clearing System ***	KZT 3 000
Investigation on KZT Payment	KZT 2 500 + VAT
Urgent KZT transfer during COT (from 9:00 till 15:30, Almaty time)	KZT 4 000
MT 102 (Pension, Social, Salary, other) on paper****	KZT 500 per person (less than 10 persons in the list), KZT 1 000 per person (more than 10 persons in the list)
MT 102 (Pension, Social, Salary, other) on diskette	KZT 1 000 per diskette
* please contact our specialists about this service (Installation of software is free of charge).	
** via alternative method (paper/manual) will cause additional fee.	
*** service will be provided by the Bank on the best efforts basis.	
**** paper/manual.	
<b>OUTWARDS FCY</b>	
<b>SHA – BEN option</b>	
<b>a. via electronic banking channels</b> Instruction received from 9:00 till 15:30	0,5%; min KZT 10 000 – max KZT 75 000
<b>b. via alternative method (paper/manual)*</b> Instruction received from 9:00 till 15:30	0,5% + KZT 600; min KZT 10 000 – max KZT 75 000
Additional fee for the late payment that will be received and processed after COT (15:30, Almaty time)**	KZT 7 500
<b>OUR option (on sender's cost)**</b>	
<b>a. via electronic banking channels</b> Instruction received from 9:00 till 15:30	0,5% + KZT 3 750; min KZT 10 000 – max KZT 75 000
<b>b. via alternative method (paper/manual)*</b> Instruction received from 9:00 till 15:30	0,5% + KZT 4 350; min KZT 10 000 – max KZT 75 000
Additional fee for the late payment that will be received and processed after COT (15:30, Almaty time) **	KZT 7 500
Return of inward FCY payment to the remitter	KZT 7 500
Commission for FCY payment investigation	KZT 5 000 + VAT

SWIFT copy of international transfer	KZT 1 000 + VAT
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\* via alternative method (paper/manual) will cause additional fee.

\*\* the Bank retains the right to pass on to the customer any costs incurred by the Bank as a result of third parties charges (intermediary bank).

## E-BANKING

### MultiCash

Monthly maintenance	KZT 5 000
Physical MC Installation (within branch area)*	KZT 32 000 + VAT
Physical MC Installation across Kazakhstan	KZT 32 000 + VAT + Accommodation + Travel Expenses
Separate installation (different premises)	KZT 8 000 + VAT (within branch area); KZT 8 000 + VAT + Travel & Accommodation Expenses Only (Across KZ)
Re-installation (if customer has lost or deleted the database)	KZT 8 000 + VAT (within branch area); KZT 8 000 + VAT + Travel & Accommodation Expenses Only (Across KZ)
A request to specialist's visit and fixing the MC problem which caused by the fault of the Customer	KZT 6 000 + VAT (within branch area); KZT 6 000 + VAT + Travel & Accommodation Expenses Only (Across KZ)
Remote MC services (installation / re-installation / additional installation)	KZT 10 000 + VAT

\* our branches in Almaty, Astana, Atyrau, Aktau.

### HSBCnet

Registration for HSBCnet*	KZT 45 000
Replacement of Lost tokens / Add of new users	1–5 — KZT 15 000 + VAT, 6–15 — KZT 25 000 + VAT, more than 15 — KZT 45 000 + VAT

\* Bank has the right to reject application for HSBCnet.

## CASH CONCENTRATION

Set up fee (from master account)	KZT 45 000
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## CORPORATE CARDS

Issue of Corporate card	KZT 25 000
Card maintenance fee from 2nd year per annum (per 1 card)	KZT 25 000
Card re-issue as per client's request	KZT 10 000 + VAT
Cash withdrawal fee	1% , min KZT 400

## CURRENCY CONTROL

Opening of passport of deal, additional list to passport of deal within 2 working days from the date of submission documents to currency control department	KZT 5 000 + VAT
Prompt opening of passport of deal, additional list to passport of deal	KZT 10 000 + VAT
Duplicates of currency control documents (for 1 list)	KZT 500 + VAT
Answer on written request of client	KZT 2 000 + VAT
Duplicates of lost passport of deal, additional list to passport of deal	KZT 2 000 + VAT

## TRADE AND GUARANTEES

### Import Documentary Credits

Documentary Credit issuing fee against 100% cash cover	1,5% p.a., min KZT 22 500
Documentary Credit issuing fee against other types of collateral (under trade facility)	subject to agreement, min KZT 45 000
Discounting of documents under Documentary Credit payable by deferred payment against other types of collateral or on clean basis	subject to agreement, min KZT 45 000
Documentary Credit pre-advising	KZT 15 000
Amendment fee (per each amendment)*	KZT 15 000
Termination of Documentary Credit before expiry with receipt of beneficiary's consent	KZT 15 000
Discrepancy fee (per each set of documents)	KZT 10 500
Documents checking fee (per each set of documents)	0,2%; min KZT 15 000 – max KZT 150 000
Courier Services	reimbursement of actual expenses + VAT
Queries under Documentary Credit sent via SWIFT	KZT 4 500 + VAT

\* amendments covering increase of amount or extension of the expiry date are charged separately as the Documentary Credit issuing fee, min KZT 15 000.

<b>Export Documentary Credits</b>	
Documentary Credit advising	KZT 22 500
Amendment fee (per each amendment)	KZT 15 000
Confirmation of Documentary Credit	subject to agreement, min KZT 45 000
Negotiation/discounting of documents, presented under export Documentary Credit (payment at sight or with deferred payment)	subject to agreement, min KZT 45 000
Documents checking fee (per each set of documents)	0,2%; min KZT 15 000 – max KZT 150 000
Discrepancy fee (per each set of documents)	KZT 10 500
Documents handling fee/presentation to the issuing/nominated bank without checking on collection basis	0,1%; min KZT 15 000 – max KZT 60 000
Queries under Documentary Credit sent via SWIFT	KZT 4500 + VAT
Courier Services	reimbursement of actual expenses + VAT
Transfer of transferrable Documentary Credit by order of the first beneficiary request	KZT 30 000
Transfer of amendments under transferrable Documentary Credit	KZT 15 000
<b>Documentary Collection</b>	
Presentation of import collection	0,15%; min KZT 10 500 – max KZT 45 000
Sending of documents under export collection	0,15%; min KZT 10 500 – max KZT 45 000
Unpaid import collection after expiry date	KZT 7 500
Protest of Bill of Exchange	KZT 15 000
Courier Services	reimbursement of actual expenses + VAT
Reimbursement of Bank's expenses related to the notary services for Protest of Bill of Exchange	reimbursement of actual expenses + VAT
<b>Guarantees</b>	
Issuance of bid bonds against 100% cash cover*	0,2%; min KZT 7 500 – max KZT 75 000
Additional fee for urgent same day bid bond issuance	KZT 5 000
Demand handling fee	0,1%; min KZT 15 000 – max KZT 45 000
Availing/discounting of Bills of Exchange/Promissory Notes	subject to agreement

\* for other types of bank guarantees fees applicable to Documentary Credit must be applied.

<b>GENERAL SERVICES</b>	
Regular statements	free
Additional statement or copy of statement	KZT 5 000
Reference issuing as per customer's request (within 3 working days)	general – KZT 2 000 + VAT, with historical data* – KZT 5 000 + VAT
Audit confirmation (within 5 working days)	KZT 10 000 + VAT
Urgent reference issuing (within one working day)	double tariff
Courier Services	Almaty – KZT 5 000 + VAT, outside Almaty – KZT 5 000 + VAT + courier tariff
Fax and Mail Communication in accordance with the Agreement (monthly fee)	KZT 10 000 + VAT
Payment order preparation	KZT 2 000 + VAT

\* data for more than 3 months.

**BROKERAGE SERVICES WITH GOVERNMENT TREASURY BILLS**

Type of services	Residents	Non-Residents	Tenors
<b>Primary Action</b> Auction participation	0,02% from nominal amount	0.10% from YTM 0,06% from YTM 0,04% from YTM 0,03% from YTM	up to 1 year 2 years 3 years 5 years
Minimum amount of order	KZT 100 000 000	KZT 500 000 000	—
<b>Secondary Market</b> Purchase / Selling of government securities	0,04% from nominal amount	0.10% from YTM 0,06% from YTM 0,04% from YTM 0,03% from YTM	up to 1 year 2 years 3 years 5 years
Autorepo transactions (repo/reverse repo)	1,00% from interest amount	—	—

**Main rules of charging:**

1. The Bank retains the right to pass on to the customer any costs incurred by the Bank as a result of third parties charges (i.e. intermediary bank, couriers, etc.).
2. If payments are made in a different currency from the prescribed currency, the equivalent in such other currency will be calculated at an exchange rate quoted by the Bank at the time of payment.
3. Fees, expressed as a percentage, charged by the amount of each processed transaction.
4. Payment instructions on Monday - Thursday accepted from 9:00 till 15:30; on Friday from 9:00 till 15:00.