

Tariffs for personal financial services

Approved by the Minutes №27/06/11 of Board of Directors of SB "HSBC" JSC on 27th of June, 2011, with addendums according to the Minutes №28/10/11 on 28th of October, 2011 and №25/11/11 on the 25th of November, 2011.

Personal Services Tariffs	VIP*	Standard	Payroll**
Type of services	Tariffs		
Account opening	Free	Free	Free
Opening of 3-rd and subsequent bank accounts	Free	KZT 3,000	KZT 3,000
Term deposit (minimum balance) or equivalent	KZT 7,500,000	KZT 450,000	KZT 150,000
Consulting services on account opening abroad	Free	not provided	not provided
Premature Deposit Closure	The Bank shall pay an accrued interest at a rate equal to zero	The Bank shall pay an accrued interest at a rate equal to zero	The Bank shall pay an accrued interest at a rate equal to zero
Account closure with existing balance	Existing balance is taken as a commission, max KZT 5,000	Existing balance is taken as a commission, max KZT 5,000	Existing balance is taken as a commission, max KZT 5,000

* To become VIP customer, client needs to maintain balance of KZT 7,500,000 (on current accounts or term deposits). If VIP customer does not maintain minimum balance requirement during 3 months, all the benefits and services from the customer account will be removed. New customers have up to 3 months from the account opening date to meet the minimum balance requirement. Other eligibility criteria may apply.
 ** Payroll tariffs are valid only for salary account holders under General Payroll Agreement between SB "HSBC" JSC and Employer Company.

Debit Card MasterCard			
Card Issuance fee	Free	KZT 4,000*	Free**
Supplementary card issuance fee	KZT 4,000	KZT 4,000	KZT 4,000
Annual maintenance fee	Free	KZT 4,000	Free**
Supplementary card annual maintenance fee	KZT 4,000	KZT 4,000	KZT 4,000
Re-issuance fee (regular)	Free	Free	Free
Supplementary card re-issuance fee (regular)	Free	Free	Free
Re-issuance fee (occasional – lost/stolen/damaged)	KZT 3,000	KZT 3,000	KZT 3,000
Supplementary card re-issuance fee (lost/stolen/damaged)	KZT 3,000	KZT 3,000	KZT 3,000
Cash withdrawal in SB "HSBC" JSC ATMs within Kazakhstan	Free	Free	Free
Cash withdrawal in ATMs/cash desks of other banks within Kazakhstan	Free	0,5%, min. KZT 200	Free
Cash withdrawal in ATMs/cash desks abroad	1%, min. KZT 400	1%, min. KZT 400	1%, min. KZT 400
Card PIN reissuance	KZT 1,000	KZT 1,000	KZT 1,000
Payment for goods and services Commission for POS purchase	Free	Free	Free
Card blocking via Call Centre	Free	Free	Free
PIN change through selected SB "HSBC" JSC ATMs	Free	Free	Free

* Card issuance is free for credit repayment accounts.
 ** Free, unless fee is specified in General Payroll Agreement between SB "HSBC" JSC and Employer Company.

Cash			
Cash deposit (up to KZT 200k or equivalent)	Free	KZT 400	KZT 400
Cash deposit (over KZT 200k or equivalent)	Free	Free	Free
Cash withdrawal in KZT (up to KZT 200k)*	Free	KZT 400	KZT 400
Cash withdrawal in KZT (over KZT 200k)*	Free	Free	Free
Cash withdrawal in USD*	0.5%, min. \$1 (or equivalent)	0.5%, min. \$1 (or equivalent)	0.5%, min. \$1 (or equivalent)
Cash withdrawal in EUR, GBP*	1%, min. €1/£1 (or equivalent)	1%, min. €1/£1 (or equivalent)	1%, min. €1/£1 (or equivalent)
Cash withdrawal in USD, Euro, or GBP with a condition of depositing and keeping it on a current/term deposit for at least 1 month	Free	Free	Free

* Free for borrowers
 ** For payroll customers who receive salary in foreign currency, the following fee shall be applied for cash withdrawal: \$1/€1/£1 (or its equivalent depending on the currency) for cash withdrawal up to KZT 200,000 or equivalent. There is no fee for cash withdrawal over KZT 200,000 or its equivalent.

Remittances			
Inwards in KZT	Free	Free	Free
Outwards in KZT (up to 5 mln tenge)	KZT 500	KZT 500	KZT 500
Outwards in KZT (after 12.00, over KZT 5mln or urgent)	KZT 1,500	KZT 1,500	KZT 1,500
Internal transfer between accounts of individuals within the bank in any currency (excluding Interent Banking Transactions)	KZT 500	KZT 500	KZT 500
Inward in FCY	Free	Free	Free
Outwards in FCY (BEN option)	0.3%, min \$50 max \$200	0.3%, min \$50 max \$200	0.3%, min \$50 max \$200
Outwards in FCY(SHA option)	0.3%, min \$50 max \$200	0.3%, min \$50 max \$200	0.3%, min \$50 max \$200
Outwards in FCY (OUR option)	0.3%, min \$80 max \$500	0.3%, min \$80 max \$500	0.3%, min \$80 max \$500
Outwards in FCY within HSBC group	Free	0.3%, min \$30 max \$100	0.3%, min \$30 max \$100

Demand drafts/Clean bills only for SB "HSBC" JSC customers and if beneficiary is government authority			
Issuance fee	1%, min \$20	1%, min \$20	1%, min \$20
Collection (without courier charges)	1%, min \$10 (per check)	1%, min \$10 (per check)	1%, min \$10 (per check)

Travelers' cheques American Express			
Encashment*	2%, min \$10	2%, min \$10	2%, min \$10
Encashment of TC bought in any HSBC Group office*	Free (in KZT only)	Free (in KZT only)	Free (in KZT only)

* Service is available for SB "HSBC" JSC customers only.

Internet Banking*			
Registration for Internet Banking	Free	Free	Free
Issue of Security Token Device with first Registration for Internet Banking	Free	Free	Free
Monthly usage of Internet Banking	Free	Free	Free
Security Token Replacement**	KZT 3,000	KZT 3,000	KZT 3,000
Standing Instructions setting through Internet Banking	Free	Free	Free
Internal transfer between two accounts of individuals (within the bank) in any currency	Free	Free	Free
Tax payment through Internet Banking	Free	Free	Free
Outward in KZT	Free	Free	Free
Outwards in FCY (BEN/SHA options)***	Free	Free	Free
Bill payments through Internet Banking	Free	Free	Free
Charges for handling returned Internet banking Tax Payment	KZT 500	KZT 500	KZT 500

Charges for handling returned Internet banking KZT Outward	Free	Free	Free
Charges for FCY outward investigation (including cost of funds return if applicable)	Free	Free	Free
Charges for handling returned FCY outward (without investigation, return can only be processed at the bank rate on date of return, less any charges of intermediary banks)	Free	Free	Free

* All transactions through Internet Banking are subject to established limits.
 ** Applicable only for lost/stolen/damaged by customer Security Token devices. Defective devices are replaced free of charge.
 *** BEN-Intermediary charges are borne by the beneficiary, SHA-Intermediary charges are shared between a sender and a beneficiary.

SMS Alerts for Current Accounts/Debit Cards*			
Registration for SMS-alerts	Free	Free	Free
Usage of SMS-banking	Free	Free	Free

Other fees and commissions			
Regular statement (once a year)	Free	Free	Free
Any other statement (per statement)	Free	KZT 1,000	KZT 1,000
Standing instruction (up to 3, except those set through Internet Banking)	KZT 3,000	KZT 3,000	KZT 3,000
Any changes/amendments/cancellations/corrections to any payment or transaction	KZT 5,000	KZT 5,000	KZT 5,000
Conversion between any two currencies	Current exchange rates	Current exchange rates	Current exchange rates

Other services (VAT included)			
Preparation of payment order	Free	KZT 2,000	KZT 2,000
Certificate/notification/confirmation (up to 1 year period)*	Free	KZT 1,500	KZT 1,500
Certificate/notification/confirmation with historic data (more than 1 year)*	Free	KZT 3,000	KZT 3,000
Same business day urgent certificate**	Free	Double tariff	Double tariff
Bank certificate of loan agreement/insurance***	KZT 3,000	KZT 3,000	KZT 3,000
Bank certificate on existence/absence of debt***	KZT 1,500	KZT 1,500	KZT 1,500
Detailed Bank certificate on existence/absence of debt***	KZT 3,000	KZT 3,000	KZT 3,000
Bank agreement on technical plan renewal, technician visit, and registration of a legalized redesign if it was not one of the Bank requirements when giving a loan***	KZT 5,000	KZT 5,000	KZT 5,000
Official residential registration letter issuance, telephone line/house book renewal, and confirmation of documents storage in the Bank***	KZT 1,500	KZT 1,500	KZT 1,500

Certified copy issuance****	KZT 8,000	KZT 8,000	KZT 8,000 (for one set of documents)
Investigations (by SWIFT and other)	KZT 6,000	KZT 6,000	KZT 6,000
Courier charges	at cost	at cost	at cost
Investigation of disputable situations with payment cards	According to the tariffs of the International Payment System		
Video fragments provision for resolving disputable situations regarding Bank's ATMs	KZT 3,000	KZT 3,000	KZT 3,000
Video fragments provision for resolving disputable situations regarding other banks' ATMs in Kazakhstan	According to other bank's tariffs		
Documents verification for HSBC group	Free	KZT 2,000	KZT 2,000

* Current account certificate is prepared within 1 working day (24 hours).
 ** Urgent certificate is prepared within 3 working hours, if request is received before 14:00 Almaty time.
 *** To be prepared within 3 working days after the request is submitted.
 **** To be prepared within 7 working days after request is submitted.

- ▶ All Bank commissions are deducted upfront.
- ▶ Bank has the right to change tariffs at any time.
- ▶ Tariffs indicated in foreign currency can be paid in tenge or in foreign currency at current Bank's exchange rate.
- ▶ Interest rate on current and term deposits is accrued according to Bank's interest rates.
- ▶ Conditions, interests and parameters of credit and loans are set according to Loan Agreement.
- ▶ Bank reserves the right to reject servicing individuals who do not meet the internal standards.
- ▶ Bank has the right to ask for proof of the origin of the funds.
- ▶ Bank provides remittance services on the best effort basis, though reserves the right to settle the payment on the next working day if the payment instruction is accepted after 14:00 as well as not to accept customer's payment instruction delivered after 15:00 in case of technical limitations.
- ▶ Bank has a right to prepare certificate on the next working day if the customer request is accepted after 16:00.
- ▶ Bank should be notified 5 working days prior to withdrawal of cash in USD/Euro/GBP on amounts exceeding \$50,000/€10 000/£10 000 (if it is not discussed with Bank).
- ▶ Bank reserves the right to cover all additional charges claimed by other Banks from sender's account(s), if any.

