

## Unsecured Personal Loan Focused Customers Group: Individuals

Currency of Loan	KZT	
Size of Loan	From KZT 90 000 up to KZT 3 000 000 not exceeding 11 salaries of the Borrower	
Term	12 months, 24 months, 35 months, 47 months, 59 months	
Down payment (DP)	Not required	
Annual Interest Rate (fix)	Annual Interest Rate (fix)	Annual effective rate*
For Clients who receives wages through bank accounts opened in SB "HSBC Kazakhstan" JSC:	19,99%	from 22.26%
For Clients who do not receive wages through bank accounts opened in SB "HSBC Kazakhstan" JSC:	20,99%	from 23.49%
Type of payment	Straight-Line Re-Payment Scheme	
	Reducing Balance Re-Payment Scheme	
Pledge	Pledge in cash	
Pledge in cash	Not required	

Annual effective rate depends on terms of Loan and it should be indicated in Personal Loan Agreement.

## Loan Maintenance Commissions and penalties:

Commission for revision of the conditions of the Loan	No commission
Fee for not providing original documents proving the debt in another bank / banks in case of debt refinancing with another bank / banks	KZT2 000 per month starting from the second calendar month from the date of the Loan disbursement
Commission for full/partial prepayment of the Loan. Note: No commission is charged after 3 (three) months from the date of the Loan disbursal.	2 % from principal amount
The minimum amount of early repayment	KZT 60 000
In case of missed repayment of Invoiced debt	0.5% from the overdue payment amount for each day of delay, but not more than 10% annually from the amount of Loan disbursed

Rates do not include possible additional fees charged by other banks.  
Other services are paid in accordance with the General Tariffs of the Bank.