

## Tariffs

### Loan for Mortgage Re-Finance "Standard" Pack

#### Mortgage Re-Financing

Focused Customers Group: **Individuals**

Currency of Loan	KZT, USD	
Size of Loan	From KZT1 000 000 to KZT150 000 000 or from USD25 000 till USD1 000 000 Not exceeding 47 salaries of the Borrower	
Term	from 36 to 179 months	
Downpayment (DP)	—	
Annual Interest Rate (The Interest Rate is floating and depends on refinancial rate of NBK RK) % p.a.	KZT	USD
	15% p.a. - annual effective rate from 16,84 % p.a.	11,5% p.a. - annual effective rate from 12,93 % p.a.
Application Review Commission	KZT7,500	
Loan Arrangement Fee	No	
Type of payment	<b>A. Straight-Line Re-Payment Scheme</b>	<b>B. Reducing Balance Re-Payment Scheme</b>
Pledge (main)	Real Estate to be bought or of other type, belonging to the Borrower and/or his/her family members as per Bank's requirements.	
Pledge in Cash (Security Deposit)	in amount of 1-3 installments at Bank's discretion	
Insurance (compulsory loan disbursement terms)	Accident Insurance of Borrower/Co-Borrower	
	Pledged property insurance	
	Title Insurance - at Bank's discretion	

#### LOAN MAINTENANCE

Commissions and penalties\*\*\*:

Commission for loan conditions amendment after its approval but before disbursement	KZT20,000
Commission for loan conditions amendment except payment date and interest rate (after disbursement)	1 % from principal amount, min KZT25,000
Commission for payment date amendment (after disbursement)	KZT10,000
Commission for interest rate amendment (after disbursement)	2 % from principal amount
Penalty for Borrower's commitment violation (on insurance, on pledge and other commitments)	KZT1,000 for each day of violation/breach
1. Moratorium on early re-payment 2. Minimum amount of early re-payment 3. Penalty for early re-payment	1. 6 months 2. KZT300 000 or USD2,000 3. When moratorium ends, 1% from the principal balance, min KZT25,000
Penalty for un-purposeful use (misuse) of loan	25 % from principal amount
Penalty for overdue payment	Existing interest rate + 10% per month of overdue payment

\*\*\* - valuation of pledge, notary service and expenses on ownership and pledge registration are paid by the client irrespectively of Bank's Decision on loan disbursement.