

Commercial tariffs

for corporate customers
effective 1 December 2005

HSBC Bank Kazakhstan



An easy guide to commercial tariffs

for customers of HSBC Bank Kazakhstan

01 December 2005

The charges in this booklet are correct at the time of one calendar month after release (01 November 2005) but remain subject to change. The charges are applicable only to accounts maintained in the HSBC Bank Kazakhstan, which reserves the right to introduce charges from time to time that may not be included in this booklet.

In addition, please note the following:

- Foreign currency account charges listed in Kazakhstani tenge or US dollars are payable in the appropriate foreign or local currency at the equivalent amount if not otherwise stated. The bank reserves the right to use the bank's prevailing exchange rate for conversion where applicable.*
- Payment of foreign currency notes without prior notification is subject to availability.*
- The charges for remittances do not include any charges that may be imposed by banks overseas if not otherwise stated.*
- For charges which are not mentioned in this guide, please contact our branch, Customer Service or your Relationship Manager for details.*

Transactions processed electronically often incur significantly lower charges than those processed manually on paper or by fax (under the fax indemnity agreement).

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A. DEPOSIT ACCOUNT/SERVICES

Item	Current Accounts/Overdrafts				Call Deposit				Term Deposit			
	KZT	USD	GBP	EUR	KZT	USD	GBP	EUR	KZT	USD	GBP	EUR
Opening	KZT10,000 ¹				free				free			
Maintenance/closure	free				free				free			
Minimum deposit	N/A				KZT3,000,000				KZT3,000,000 ²			
Minimum Month-to-Date Average Balance per customer's portfolio (in KZT equivalent) ³					KZT3,000,000							
Monthly penalty fee for customers with portfolio average balance less than Minimum Average requirements					KZT10,000							
Interest Rate	no interest				subject to agreement				subject to agreement			
Cheque-book issuance	free				N/A				N/A			
Overdraft												
Facility/Interest	Negotiable				N/A				N/A			
Cash services												
Accepting/binding/sorting	0.2% min KZT500				0.2% min KZT500				N/A			
Cash withdrawal in KZT	0.2% min KZT500				0.2% min KZT500				N/A			
Cash withdrawal in foreign currency	1.4% min USD10				1.4% min USD10				N/A			
Withdrawal before maturity/without notice	N/A				The bank reserves the right to levy a charge							
Standing instruction/autopay												
Inside customer portfolio												
Setup/amendment/cancellation	KZT1,500				N/A				N/A			
To other customer/bank												
Setup/amendment/cancellation	KZT3,000				N/A				N/A			

¹ Commission is collected once only when the first account(s) is opened

² The minimum balance for Security Deposit is subject to legislation requirement

³ The balance is calculated at the rolling average for the last month. Exemption may apply to customers who hold any one of the following: overdrafts, loans and term deposits.

B. PAYMENT SERVICES

B1. Payments in KZT

Item	Charge
Inwards in KZT	free
Outwards in KZT	
In-house transfer	free
Instruction received from 09:00 till 12:00 with amount less than or equal to KZT5 mln (Retail Payment System) ¹	KZT250
Instruction received from 12:00 till 16:00 or if amount exceeds KZT5 mln (Gross Payment System) ²	KZT500
Instruction received after 16:00 (after 15:00 on Fridays) ²	KZT1,000
Commissions for payment processing	
Payment instruction delivered electronically (via Multicash)	free
Payment instruction delivered on paper (per payment)	KZT500
MT102 payment instruction (pension/social tax/salary) on diskette (per MT102 payment)	KZT500
MT102 payment instruction (pension/social tax/salary) on paper	KZT300 per person; min KZT500
MT102 payment instruction (pension/social tax/budget) for non-account holders (per MT102 payment)	KZT1,000
Other commissions	
Commission for payment details amendment/change/correction	KZT1,000
Commission for payment cancellation ³	KZT1,000

B2. Payments in foreign currency

Item	Charge
Inwards in foreign currency	free
Return of unpaid remittance	0.5%; min USD30; max USD500
Outwards in foreign currency	
for HSBC Bank Kazakhstan account holders only	0.5%; min USD30; max USD500
Re-route of 3rd bank's outwards without repair	USD20
Re-route of 3rd bank's outwards with repair	0.5%; min USD30; max USD500
Intermediary bank charges (option "OUR") ⁴	min USD20
Clean bills/demand drafts/cheques	
Purchase of clean bills/demand drafts/cheques issued by HSBC Group member	0.5%; min USD100; max USD500
Payment of clean bills/demand drafts/cheques drawn on overseas bank sent for collection	0.5%; min USD100; max USD500
Clean bills/demand drafts/cheques returned unpaid for any reason	USD100
Traveller's cheques American Express	See Personal Tariffs

¹ If the beneficiary's bank is not a member of local Retail Payment System then the payment is settled using the Gross Payment System irrespective of time of acceptance and payment amount

² Bank provides Payment services on the best effort basis though reserves the right to settle the payment on the next processing day if the payment instruction is accepted after 14:00 as well as not to accept customer's payment instruction delivered after 16:00 (after 15:00 on Fridays) in case of technical limitation

³ The service is provided on the best effort basis

⁴ Bank reserves the right to cover all additional charges claimed by other banks from sender's account(s) if any

C. LOANS AND GUARANTEES

Item	Charge
Loans	
Arrangement fee	Subject to loan agreement
Commitment fee	
Interest rate	
Guarantees	
Issuance	negotiable; min KZT45,000

D. GENERAL SERVICES - ALL ACCOUNTS

Item	Charge
Account statements	
Regular statement (monthly/quarterly/half-yearly)	free
Additional statement	KZT500
Duplicate statement (per reporting month)	KZT1,500
Electronic banking system Multicash ⁵	
Standard installation/re-installation	KZT16,000
Customised installation/consultation	negotiable
Quarterly maintenance fee	KZT9,000
Other services ⁵	
Payment instruction prepared by the bank	KZT1,000
Certificate/notification/confirmation	KZT800
Certificate/notification/confirmation with historical data	KZT2,500
Same day/urgent certificate/notification/confirmation	double tariff
Loan history report	KZT5,000
Audit confirmation	KZT5,000
Annual fee for mailbox service	KZT2,500
Document/signature/stamp verification (for HSBC Group customers only)	KZT1,000
Courier services	
Within Almaty	KZT700
Outside Almaty (within Kazakhstan)	KZT2,000
International	at cost + KZT1,500
Export/Import deal passport	
Advice	KZT800
Same day/urgent advice	KZT2,500
SWIFT investigation (telegraphic transfer amendment/enquiry/cancellation)	KZT4,500 + any charges levied by the other bank

E. CORPORATE CARDS

Item	Charge
Corporate VISA GOLD	subject to agreement
Issuance fee	KZT47,000
Annual fee	KZT47,000
Card limit change	KZT15,000
Card blocking	KZT7,000

⁵ Commissions within this section are liable to VAT (VAT is not included)

Item	Charge			
	Residents		Non-Residents	
	KZT	Foreign Currency	KZT	Foreign Currency
Government Treasury Bills primary market (Kazakhstan)				
Participation in GTB auction	free		10 basis points	
minimum volume per order for individuals	KZT1,500,000	USD10,000	N/A	
minimum volume per order for entities	KZT7,500,000	USD50,000	KZT7,500,000	USD50,000
Government Treasury Bills secondary market (Kazakhstan)				
Buying	KZT4,800		KZT12,000	
Selling	KZT4,800		KZT12,000	
REPO transaction	KZT8,000		KZT16,000	
Reverse REPO transaction	KZT8,000		KZT16,000	
Pledge transaction	KZT16,000		KZT16,000	
Transfer of securities to another depot account	on current (historical) price		N/A	
Other transactions with Government Treasury Bills	subject to agreement			
Government Treasury Bills redemption/sale/transfer				
On redemption (coupon payment)/sale/transfer to another depot-account comission payable from interest received (redemption/sale/transfer volume)				
up to KZT20 mln	1.25% of interest received		N/A	
from KZT20 mln up to KZT50 mln	0.75% of interest received		N/A	
from KZT50 mln up to KZT100 mln	0.60% of interest received		N/A	
from KZT100 mln up to KZT150 mln	0.40% of interest received		N/A	
more than KZT150 mln	0.35% of interest received		N/A	

Service charge of the Central Depository of Securities is paid by the customer upon receipt of payment order

Commission of the Kazakhstan Stock Exchange is paid by the customer upon receipt of payment order

G. IMPORT/EXPORT

Item	Charge	
	KZT	Foreign Currency
Import		
DC issuing fee	subject to agreement min KZT45,000	min USD300
DC issuing fee (with 100% cash cover)	0.125% per month min KZT45,000	min USD300
Amendment fee (per each amendment) ¹	KZT15,000	USD100
Discrepancy fee (per each discrepancy found)	KZT7,500	USD50
Document checking commission (from presented document's amount)	0.1%; min KZT15,000; max KZT150,000	0.1%; min USD100; max USD1,000
Issue of deferred DC usage period fee	subject to agreement	
DC pre-advice by SWIFT	KZT7,500	USD50
DC cancellation	KZT15,000	USD100
DC confirmation	subject to agreement	
Deferred import bill handling commission	KZT10,500	USD70
Export		
DC pre-advice	KZT7,500	USD50
DC advising	0.1%; min KZT15,000; max KZT75,000	0.1%; min USD100; max USD500
Amendment advising fee (per each amendment) ¹	KZT15,000	USD100
Discrepancy fee (per each discrepancy found)	KZT7,500	USD50
Document checking commission (from presented document's amount)	0.1%; min KZT15,000; max KZT150,000	0.1%; min USD100; max USD1,000
DC confirmation	subject to agreement	
Bank to Bank Reimbursement without undertaking	KZT15,000	USD100
with undertaking	subject to agreement	
reimbursement claim fee	KZT3,750	USD25
Transfer of DC as per first beneficiary request	0.2% of DC amount min KZT15,000; max KZT150,000	min USD100; max USD1,000
Documentary Collection		
Inward bill for collection		
Advice	KZT15,000	USD100
Amendments (each)	KZT7,500	USD50
Outward bill for collection		
Issue	0.2% of bill amount min KZT15,000; max KZT75,000	min USD100; max USD500
Negotiation		
Confirmation of a bill as per aval	subject to agreement	
Purchase of bills and/or documents	subject to agreement	
Trade finance related consultancy fee ²	subject to agreement	
Trade finance related information request fee ²	KZT3,000	USD20

¹ All amendments to DCs except for amendments covering increases in amounts, or extension of the validity period, for which the usual issuance fees are charged

² Commissions and fees are liable to VAT (VAT is not included)

Questions by Secure E-Mail

Enter to HSBC Bank Kazakhstan web-site (www.hsbc.kz) and send us a secure e-mail of your account and product questions

Contact us by E-Mail

info@hsbc.kz

Contact us by Post

HSBC Bank Kazakhstan
43, Dostyk Avenue, 050010, Almaty, Republic of Kazakhstan

By Fax

+7 727 259-69-02

By Phone

Our Customer Service is available on working days from 09:00 till 17:30 (local time) to assist you +7 727 259-69-42-44

Other Useful Phone Numbers

General	+7 727 259-69-00
Reception	+7 727 259-69-09
Customer Services	+7 727 259-69-41-44
Remittances	+7 727 259-69-12/13/18
Currency Control	+7 727 259-69-27
Back-office	+7 727 259-69-14/15/22/03
Tellers	+7 727 259-69-45/95
Global Banking	+7 727 259-69-52/55/56
Commercial Banking	+7 727 250-17-61~ 63/66/67
Trade and Supply Chain	+7 727 259-69-16
Payments & Cash Management (MultiCash)	+7 727 250-17-65
Personal Financial Services Business Development	+7 727 259-69-07/35/46/47
Financial Control / Accounting	+7 727 259-69-31/32/34/36
Treasury	+7 727 259-69-71/72
Securities Services (HSS)	+7 727 259-69-20/24/25
Projects and Information Technology	+7 727 259-69-61-64/19
Legal Services	+7 727 259-69-05/21
Astana Branch (Temporary Office)	+7 7172 556-256
Atyrau Branch (Temporary Office)	+7 7122 586-584

Useful Bank Information

SWIFT	HSBCKZKA
BIC (local)	190501949
Correspondent account with National Bank of the Republic of Kazakhstan	900161249 (NBRK BIC 190201125)
TRN (Taxpayer Registered Number)	600900133859
Web-site	www.hsbc.kz / www.hsbc.com

Bank's Executives

Chief Executive Officer	Malcolm Eastwood
Deputy Chief Executive Officer	Seitjan Ermekbaev
Head of Operations and Human Resources	Ruzanna Shahinyan
Head of Personal Financial Services	Vladimir Zuhair Tawfiq Ahmad
Head of Projects and Information Technologies	Vyacheslav Tsoy
Financial Controller / Chief Accountant	Zhanar Zhetpisbayeva
Manager Treasury	Abay Bektemissov
Manager HSS (Custody)	Kunimzhan Alibekova
Manager Global Banking	Dina Chektybayeva
Manager Commercial Banking	Padikkal Mohamed Abdurahiman
Manager Credit & Risk Management	Almas Mustakhishev
Head of PFS Business Development	Alihan Kanapiya
Manager Operations	Svetlana Gruzintseva
Chief of Legal Services	Zauresh Aubakirova
Astana Branch Manager	Sandugash Shushayeva
Atyrau Branch Manager	Nurlan Ongarbek