

Tariffs

Approved by the Minutes №27/06/11 of Board of Directors of SB "HSBC" JSC on 27 June 2011.

Housing loans to purchase real estate "Standard" Pack

Mortgage

Focused Customers Group: **Individuals**

Currency of Loan	KZT, USD	
Size of Loan	From KZT 3 000 000 up to KZT150 000 000 or from USD20 000 up to USD1 000 000, but not exceeding 47 salaries of the Borrower	
Term	From 36 to 240 months	
Downpayment (DP)	From 30% of the real estate cost	
Annual Interest Rate (Floating Interest Rate, depends on refinancing rate of NBK RK), % p.a.	KZT	USD*
	12% p.a. – annual effective rate from 12.90% 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	A. Straight-Line Re-Payment Scheme	B. Principal repayment in equal installments
Pledge (main)	Real Estate to be bought; or other type of real estate that belongs to the Borrower and/or his /her family members as per Bank's requirements	
Insurance	Pledged property insurance – Free of cost for new customers**	
	Title Insurance — at Bank's discretion	

LOAN MAINTENANCE

Commissions and penalties***:

Commission for loan conditions amendment after its approval (before loan 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 on other commitments)	KZT1 000 for each day of violation/breach
1. Minimum amount of early re-payment	1. KZT300 000 or USD2 000
2. Penalty for early re-payment	2. During the 6 months it is 1% from the principal balance, or min KZT25 000. It does not apply for early full repayment during 14 days after loan disbursement.
Penalty for non-purposeful usage (misuse) of the loan	25% from the principal amount
Penalty for overdue payment	0.5% of the overdue payment amount for each day of delay, but not more than 10% annually of the amount of loans disbursed

Note:

* This condition does not apply to campaigns, specific programs / projects, which are regulated by agreements between banks and companies.

** Property Insurance will be at the expense of the Bank with effect from 1 September 2011.

*** Assessment of the collateral, notary services and the cost of registering property and mortgage is paid by the client itself, regardless of the decision of the Bank loan.

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