

Tariffs

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

"Ready Credit" for Payroll/Non-payroll clients

Account opening and maintenance

	Clients, who are not receiving salary through SB "HSBC Bank Kazakhstan" JSC	Clients, who are receiving salary through SB "HSBC Bank Kazakhstan" JSC
Commission for bank account opening and maintenance	Without additional commission	According to Payroll/General Tariffs
Account closure with credit balance	Credit balance is taken as a commission, max. 5000 KZT	
Line fee	200 KZT (monthly)	Without additional commission

Card cash withdrawals/card payments

(one time fee per each transaction)

Cash withdrawal in ATMs		
in network of SB "HSBC Bank Kazakhstan" JSC	Without additional commission	According to Payroll/General Tariffs
other banks network	3% min.400 KZT	According to Payroll/General Tariffs
Over the counter cash withdrawal		
in network of SB "HSBC Bank Kazakhstan" JSC (less than 200 000 KZT)*	400 KZT	
other banks network	Other Bank's fee + 3% min. 400 KZT	Other Bank's fee + According to Payroll/General Tariffs

Loan transaction

Annual Interest Rate** (fixed) % p.a.	30%
Annual Interest Effective rate	35,46%

Operations with card

(one time fee per each transaction)

Card replacement or reissue of a new card on the Client's request	3 000 KZT
Limits changing, cancellation on additional cards by Client's request	500 KZT

Bank statements

(one time fee per each transaction)

Bank account balance enquiry	According to General Tariffs	According to Payroll/General Tariffs
ATM mini statement (last 8 operations on card) only in SB "HSBC Bank Kazakhstan" JSC network	According to General Tariffs	According to Payroll/General Tariffs
Additional bank account statement	500 KZT per one monthly statement	

Penalties

(one time fee per each transaction)

Commission for unauthorised Overdraft	30% per annum charged on the Overdraft amount for each day
The occurrence of an event of default (including as per Credit Agreement)	1,5% from Outstanding amount/balance
In the event of late or not full payment of Minimum repayment amount	0,5% of OVD amount per each day of delay, but not more than 10% of loan amount per year

Note:

- * Free of charge if the cash withdrawal amount is more than 200 000 KZT.
- ** Annual effective interest rate depends on the loan tenor and is stated in the Ready Credit agreement.

Other services are paid for in accordance with Bank's General tariffs. This schedule does not include possible additional fees charged by other banks' networks.

