



National Bank of Pakistan in Kazakhstan

Subsidiary Bank Almaty, Kazakhstan

Approved by the decision of the Board of Directors

JSC SB "National Bank of Pakistan" in Kazakhstan

Minutes № 04 / 03-19 of 30 May 2019

TARIFFS FOR RETAIL SERVICES FOR INDIVIDUALS

Section 1. Opening, maintenance and closing of bank accounts			
№ №	Service	tariff rate	Restrictions, conditions and special remarks
1.1.	Opening a bank account	0 tenge	
1.2.	Annual service of bank accounts (except set the line 1.3 of this section)	0 tenge	
1.3.	Maintenance of bank accounts in the absence of transactions on this account during the year	1000 tenge 1000 tenge or equivalent in currency of account annually	if there is money in the account balance of less than 1000 tenge (equivalent to at least 1000 tenge in your account currency) - in the amount of money in the account balance
1.4.	Issuance of bank statements	0 tenge	
1.5.	Issuance of bank accounts, certificates (availability and numbers of bank accounts, balances and cash flow on these accounts)	500 tenge	for the second and any subsequent instance of reference - 250 tenge
1.6.	Closing of bank account	0 tenge	
Section 2. CASH TRANSACTIONS			
№ №	Service	tariff rate	Restrictions, conditions and special remarks
Receipt of cash to banks			
2.1.	Acceptance of cash (with the exceptions established line of paragraph 2.2 -. 2.4 of this section)	0.3% of the amount of each payment	300 tenge (with the exception of employees of the Bank)
2.2.	Receiving cash for the purpose of payment services	0 tenge	Service provider JSC Kazakhtelecom is taking a fee equals 2% for a transaction
2.3.	Receiving cash for the purpose of payment of utilities	50 tenge	
2.4.	Accepting payments for the payment of penalties for violation of traffic rules	KZT150	
Cash payments to banks			
2.5.	Cash tenge checking account or from an account in a bank on demand deposit account stored at less than 30 calendar days inclusive (except credit)	0,5%	not less than 150 tenge (excluding staff salaries)
2.6.	Issuance of foreign cash from current account with Bank or from an account in bank deposit demand kept on account of less than 30 calendar days inclusive (except credit)	1% of the amount	(Excluding staff salaries)
2.7.	Cash withdrawal from a current account with the Bank in the form of pensions, state social benefits provided by the Bank sponsorship, payments from the accumulative pension fund	0 tenge	
2.8.	Cash withdrawal (the tenge and foreign currency) from an account in the Bank Term Deposit	0 tenge	
OTHER CASH TRANSACTIONS			

2.9.	Checking the authenticity of a banknote on	15 tenge per dollar bill	
2.11.	Exchange, replacement and consolidation of payment of foreign currency banknotes and coins	0.15% of the amount	at least 50 tenge
Section 3. TRANSFER OPERATIONS			
№ №	Service	tariff rate	Restrictions, conditions and special remarks
Money transfer in KZT through the operating units of the Bank			
3.1.	Money transfer within the Bank on the client's bank account to the bank account of the same client	0 tenge	X
3.2.	Money transfer within the bank to the bank account of another person with the customer's bank account	0 tenge	X
3.3.	Transfer of money for bank limits with a bank account or without opening an account with a current value date before 13.00 Almaty time	0.3% of	not less than 450 tenge, but not more than 1200 tenge (except for bank employees)
3.4.	The transfer of money outside the bank with a bank account or without opening a bank account with the current value date c 13.00 to 16.00 Almaty time	0.3% of	not less than 600 tenge, but not more than 1 500 tenge (except for bank employees)
3.5.	Transfer of money for bank limits with a bank account or without opening an account with a current value date do 18.00 c 16.00 Almaty time	1500 tenge	only when the Bank has the technical capabilities to perform this translation
3.6.	The transfer of money outside the bank with a bank account or without opening a bank account with the value date on the next working day	0.3% of	not less than KZT 300, but not more than 1000 tenge
3.7.	Money transfer without opening an account in the framework of "Western Union" product	X	according to established tariffs of WU transfer system
Transfer of funds in foreign currency from the operating units of the Bank			
3.8.	Transfer of funds within the Bank on the client's bank account to the bank account of the same client	0 tenge	
3.9.	Transfer of funds (USD, EUR, RUB) within the Bank to the bank account of another person with the customer's bank account	0 tenge	
3.10.	Transfer of funds (USD, EUR, RUB) for the Bank's limits with a bank account or without opening an account with a current value date to the beneficiary	0.3% of	16.00: not less than 30 USD, but not more than 300 USD, after 16.00: not less than 40 USD, but not more than 400 USD (with the exception of employees of
3.11.	Transfer of funds (USD, EUR, RUB) for the Bank's limits with a bank account or without opening an account with a current value date of the sender	0.3% of	16.00: not less than 40 USD, but not more than 400 USD, after 16.00: 50 USD, but not more than 500 USD (except for bank employees)
3.12.	Changes to the details or the conditions of the transfer, review, cancellation of transfer of money accepted by the bank of the beneficiary and / or correspondent bank	80 USD	(Only when the Bank has the technical capabilities to perform these actions)
Section 4. NON-CASH CONVERSION (exchangeable) OPERATIONS			
№ №	Service	tariff rate	Restrictions, conditions and special remarks
4.1.	Purchase / sale of foreign currency (USD, EUR, RUB)	at the fixed rate of exchange of the Bank of paragraph	
Section 5 OTHER SERVICES			
5.1.	The issuance of a copy of the payment document or a duplicate of the contract information of the Bank's banking system	1000 tenge	
5.2.	The issuance of a copy of the payment document or a duplicate of the contract on paper from the files or archive of the Bank	1500 tenge	

5.3.	Issuance of copies of SWIFT-message, confirming the transfer of money, which was carried out not earlier than one month ago	700 tenge	
5.4.	Issuance of copies of SWIFT-message, confirming the transfer of money, which was carried out one month ago and earlier	1000 tenge	
5.5.	Sending documents by mail or courier company (service of express delivery of parcels and correspondence)	in fact (according to the rates on courier, postal services)	
Section 6. SERVICE Retail Lending			
№ №	Service	tariff rate	Restrictions, conditions and special remarks
6.1.	Commission for arranging financing	from 0.3% to 1%	of the loan amount
6.2.	Penalties for late payments by DBR	within ninety (90) days delay of 0.1% of the overdue payment for each day of delay; after the expiration of ninety (90) days, forfeit (fine, penalty) are not charged	no more than 10% of the amount disbursed loan for each year
6.3.	Penalty for late submission of collateral insurance	0.5%	of the loan amount
6.4.	Issuance of size / absence of loan debt	1000 tenge	

