

First Heartland Jusan Bank JSC			
N	TYPE OF SERVICES	local currency transactions	foreign currency transactions
1. Correspondent account opening, closing and maintenance			
1.1.	Correspondent account opening		free
1.2.	Correspondent account maintenance (provision of account statements), credit posting		free
1.3.	Account closing with a zero balance		free
1.4.	Correspondent account closing with a non-zero credit balance	equal to remaining balance, but no more than KZT 500	equal to remaining balance, but no more than USD 25
1.5.	Duplicate account statements and other documents (including VAT)	KZT 700 per document	USD 5 per document
1.6.	Investigations and amendments to payment orders (including VAT)	KZT 4,000	USD 50 + actual costs of the correspondent
1.7.	Account balance confirmation at request (by SWIFT) (including VAT)		USD 5 per confirmation
1.8.	Account interest rates	under a separate agreement	under a separate agreement
2. Transfer transactions			
2.1.	Intrabank transfers (to clients of First Heartland Jusan Bank JSC)		free
2.2.	Payments to other banks' clients in foreign currency:		
	from 9.00 to 15.30		
2.2.1.	*guaranteed in USD and EUR		USD 75
2.2.2.	**regular payment:		
	in freely convertible currencies (FCC)		USD 45
	in other currencies (OC)		USD 45
	in RUB		USD 20
2.3.	Interbank transfer in FCC and OC, including transfer of respondent's own funds		USD 5
2.4.	Withdrawal of an executed payment at request (including VAT)		USD 50 + actual costs of the correspondent
2.5.	Payments to other banks and other banks' clients in KZT:		
2.5.1.	- during the operational day till 12.30	KZT 240	
2.5.2.	- from 12.30 to 17.00	KZT 480	
2.5.3.	- urgent payments after 17.00 (until 18.00)	KZT 1,500	
2.5.4.	- urgent transfer within operational time	0.1%, min. KZT 1,500, max. KZT 5,000	
2.6.	Withdrawal (suspension) at request of a payment of up to KZT 5 million till 14.30 Astana time (transfer fee is not subject to refund) (including VAT)	KZT 1,000	
3. Cash transactions			
3.1.	Taking cash for correspondent account crediting	0.20% of the amount	0.25% of the amount
	Disbursement of cash from a respondent's account	0.25% of the amount, min. KZT 250	1.4% of the amount
3.2.			
4. Documentary operations			
4.1. Export letters of credit			
4.1.1.	Pre-advising (including VAT)	KZT 5,000	USD 35
4.1.2.	Advising of a letter of credit (including VAT)	0.10% min. KZT 15,000, max. KZT 75,000	0.10%, min. USD 100, max. USD 500
4.1.3.	Advising of amendments to a letter of credit (per message) (including VAT)	KZT 6,500	USD 50
4.1.4.	Confirmation of a letter of credit (risk fee):		
	with cash cover	0.2%, min. KZT 15,000, max. KZT 100,000	0.2%, min. USD 100, max. USD 700
	without cash cover		as agreed
4.1.5.	Cancellation of a letter of credit prior to expiration (including VAT)	KZT 15,000	USD 100
4.1.6.	Negotiation or acceptance of bills of exchange		as agreed
4.1.7.	Taking up of documents (per set)	0.15%, min. KZT 15,000, max. KZT 120,000	0.15%, min. USD 100, max. USD 750
4.1.8.	Discrepancy fee (per set of discrepant documents)	KZT 7,500	USD 50
4.1.9.	Handling and dispatching documents by courier (including VAT)	KZT 3,000 + actual courier costs	USD 20 + actual courier costs
4.1.10.	Telecommunication costs (including VAT)	KZT 3,000	USD 20
4.1.11.	Transfer of a transferable letter of credit	0.15%, min. KZT 15,000, max. KZT 75,000	0.15%, min. USD 100, max. USD 500
4.1.12.	Transfer of an amendment to a transferable letter of credit (per message)	KZT 6,500	USD 50
4.1.13.	Transfer of cash cover under a transferable letter of credit	according to "Transfer Transactions" section	according to "Transfer Transactions" section
4.2. Import letters of credit			
4.2.1.	Issue of a letter of credit	0.2%, min. KZT 15,000, max. KZT 75,000	0.2%, min. USD 100, max. USD 500
4.2.2.	Risk fees:		as agreed
4.2.3.	Amendment to a letter of credit (per message)*	KZT 8,000	USD 50
4.2.4.	Disbursement of a letter of credit	according to "Transfer Transactions" section	according to "Transfer Transactions" section
4.2.5.	Taking up of documents per set	0.15%, min. KZT 15,000, max. KZT 120,000	0.15%, min. USD 100, max. USD 750
4.2.6.	Cancellation of a letter of credit prior to expiration (including VAT)	KZT 15,000	USD 100
4.2.7.	Discrepancy fee (per set of discrepant documents)	KZT 7,500	USD 50
4.2.8.	Handling and dispatching documents by courier (including VAT)	KZT 3,000 + actual courier costs	USD 20 + actual courier costs
4.2.9.	Increase in the amount of a letter of credit (treated as an independent issue of a letter of credit for commission charging)	charged as for technical issue of a letter of credit	charged as for technical issue of a letter of credit
4.2.10.	Telecommunication costs (including VAT)	KZT 3,000	USD 20
4.3. Reimbursement undertaking			
4.3.1.	Technical issue of a reimbursement undertaking	KZT 15,000	USD 100
4.3.2.	Risk fee for a reimbursement undertaking	as agreed	as agreed
4.3.3.	Payment of claims under a reimbursement undertaking	according to "Transfer Transactions" section	according to "Transfer Transactions" section
4.3.4.	Cancellation of a reimbursement undertaking prior to expiration (including VAT)	KZT 15,000	USD 100
4.3.5.	Amendment to a reimbursement undertaking (per message)*	KZT 7,500	USD 50
4.4. Guarantees			
4.4.1.	Technical issue of a guarantee	0.1%, min. KZT 15,000, max. KZT 100,000	0.1%, min. USD 100, max. USD 700
4.4.2.	Confirmation of guarantees / Risk fee		by agreement
4.4.3.	Amendment to a guarantee (per message), other than an increase in a guarantee amount*	KZT 7,000	USD 40

4.4.4.	Increase in a guarantee amount (treated as an independent issue of a guarantee for commission charging)	commission on the amount of increase is charged as for technical issue of the guarantee	commission on the amount of increase is charged as for technical issue of the guarantee
4.4.5.	Payment in settlement of a claim under a guarantee	according to "Transfer Transactions" section	according to "Transfer Transactions" section
4.4.6.	Advising of other banks' guarantees without any financial obligation on First Heartland Jusan Bank's part (including VAT)	0.1%, min. KZT 10,000, max. KZT 50,000	0.1%, min. USD 50, max. USD 350
4.4.7.	Advising of amendments to other banks' guarantees / claims on guarantees without any financial obligation on First Heartland Jusan Bank's part (including VAT)	KZT 6,500	USD 50
4.4.8.	Cancellation of an effective guarantee prior to expiration (including VAT)	KZT 15,000	USD 100
4.4.9.	Sending a claim to a guarantor-bank (including VAT)	KZT 3,000 + actual courier costs	USD 20 + actual courier costs
4.4.10.	Taking up of documents supporting a claim for payment (including VAT)	0.15%, min. KZT 15,000, max. KZT 50,000	0.15%, min. USD 100, max. USD 500
4.4.11.	Telecommunication costs (including VAT)	KZT 3,000	USD 20
5. Other			
5.1.	Auditors' requests (including VAT):		
	account balance confirmation (including VAT)	KZT 3,500	USD 25
	statement of all transactions executed with a correspondent bank (including VAT)	KZT 5,000	USD 35
5.2.	Use of test keys for third banks (including VAT)	KZT 4,500	USD 30
5.3.	Dispatching documents by courier (including VAT)	actual courier costs	

* In case of prolongation of validity periods of letters of credit / reimbursement undertakings / guarantees, rates according to 4.1.4., 4.2.2., 4.3.2., 4.4.2. apply, respectively.