

### Cash management tariffs for individuals

Type of service	Charge
<b>CURRENT ACCOUNT</b>	
Opening of current account	free
Opening of second and subsequent accounts	free
Accounts maintenance (annually)*	KZT3,000 per year for accounts being inactive during 1 year; If actual account balance is below KZT3,000, then fee to be charged in the amount of actual account balance
Closure of the account (all accounts) by the customer's request	free
Account statements	
regular statement	free
additional statement	KZT 500 (including VAT)
<b>CASH SERVICES</b>	
Cash deposit in any currency	free
Cash withdrawal in local currency***	0.5% of withdrawn amount in case if funds were kept on the current account/ islamic deposit(-s) less than 14 calendar days, (over 14 calendar days free of charge).
Cash withdrawal in foreign currency***	1.0% of withdrawn amount in case if funds were kept on the current account/ islamic deposit(-s) less than 14 calendar days, (over 14 calendar days free of charge).
<b>PAYMENT AND TRANSFER SERVICES</b>	
<b>In local currency:</b>	
Inward payments and transfers	free
Internal payments and transfers (between accounts opened in our bank)	free
<b>Outward payments and transfers to other banks:</b>	

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for amounts less than KZT5mln***:	
from 9.00 am - till 16.00 am	KZT 500
for amounts more that KZT5mln***:	
from 9.00 am - till 16.00 am	KZT 1 000
after cut-off time from 16:00 pm - till 17:30 and urgent paymants if technically possible***:	KZT 5 000
Cancellation (Reverse) of payment if technically possible	free
<b>In foreign currencies:</b>	
Inward payments	free
Internal payments and transfers (between accounts opened in our bank)	free
Transfer from account in Al Hilal Bank Kazakhstan to account in Al Hilal Bank UAE	USD50 irrespective of the amount and currency
<b>Outward remittances (via SWIFT):</b>	
<b>payments with instruction "SHA":</b>	
<u>Outward in USD</u>	0.25% of funds transfer amount, min.USD25, max. USD200
<u>Outward in EUR</u>	To apply commission for outward payment in USD
<b>payments with instruction "OUR":</b>	
<u>Outward in USD</u>	0.40% of funds transfer amount, min.USD50, max.USD 350
<u>Outward in EUR</u>	0.40% of funds transfer amount, min.USD70, max.USD 350

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Outward in other foreign currency:	The commission for outward transfer in USD is applied. The USD equivalent of the amount of transfer in foreign currency is calculated based on the exchange rate of the NBRK at the transaction date
Return of payment according to a customer request (if third party commission appears, it will be shifted to a customer as additional charge)	USD 50 (including VAT)
Investigation, amendment of payment details (if technically possible), according to a customer's request (if third party commission appears, it'll be shifted to a customer as additional charge)	USD 50 (including VAT)
After cut-off time from 16:00 pm - till 17:30 if technically possible	double tariff
<b>HOME FINANCE SERVICES</b>	
Application Fee	KZT 0
Service Fee****	0,5% from disbursed amount, min.KZT 175 000, max.KZT 300 000
Service Fee for consideration of issues on**:	15 000 KZT
Replacement of the mortgagor;	
Replacement,release, inclusion of the Co-obligor;	
Partial release of collateral;	
Replacement of collateral.	
<b>MISCELLANEOUS SERVICES</b>	
<b>Courier services:</b>	
Within Almaty /Kazakhsatn / International	KZT 1 000 (including VAT) plus cost of delivery
Duplicate copies of documents( payment documents, account certificates, balance confirmations, etc.).	KZT 500 per document (including VAT)
<b>Certificate / Notification / Confirmation:</b>	
urgent (within 24 hours)	KZT 1 600 (including VAT)
within 3 business days	KZT 800 (including VAT)

\*The charge is not applicable if Customer has Islamic deposit(-s) or in case of financing transactions or for Bank cardholders

\*\* The fee is applicable only for Product program home finance.

\*\*\*The charge is not applicable in case of financing transactions. This charge is not applicable for funds, that are received by property Seller under Murabaha deals that occur when the Bank finances its' clients.

\*\*\*\* The fee is not applicable for Home Murabaha Switch Over and Home Murabaha Equity Release products.

**The Tariffs shall not be applicable in the case it is directly provided by Kazakh laws.**