



Cash management tariffs for individuals

Type of service	Charge
CURRENT ACCOUNT	
Assistance in opening of savings account by KZ Nationals in Al Hilal Bank UAE	KZT 5 000 (including VAT)
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 150 per page (including VAT)
* The charge is not applicable if customer has term deposit(-s) with us or in case of financing transactions	
CASH SERVICES	
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Cash withdrawal in local currency***	0.5% of withdrawn amount in case if funds were kept on the current account less than 14 days, but no more than KZT50,000; free of charge in case if funds were kept on the current account more than 14 days
Cash withdrawal in foreign currency***	1% of withdrawn amount in case if funds were kept on the current account less than 14 days; free of charge in case if funds were kept on the current account more than 14 days
PAYMENT AND TRANSFER SERVICES	
In local currency:	
Inward payments and transfers	free
Internal payments and transfers (between accounts opened in our bank)	free
Outward payments and transfers to other banks:	
for amounts less than KZT5mln***:	
from 9.00 am - till 12.00 am	KZT 300
for amounts more that KZT5mln and for urgent payments***:	
from 9.00 am - till 12.00 am	KZT 1 000
from 12.00 am - till 16.00 pm	KZT 1 000
after cut-off time from 16:00 pm - till 17:30 if technically possible***:	KZT 2 000
Cancellation (Reverse) of payment if technically possible	free
Amendment of payment details according to a customer request	free
In foreign currencies:	
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

Outward remittances (via SWIFT)**:	
payments with instruction "SHA":	
<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
payments with instruction "OUR":	
<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
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)	USD50(including VAT)
Investigation, amendment on outward FT, according to a customer request (if third party commission appears, it will be shifted to a customer as additional charge)	USD 50 (including VAT)
Providing of copies of SWIFT messages	USD 5 (including VAT)
After cut-off time from 16:00 pm - till 17:30 if technically possible	double tariff
HOME FINANCE SERVICES	
Application Fee	KZT 0
Service Fee****	0,5% from disbursed amount, min.KZT 150 000, max.KZT 300 000
MISCELLANOUS SERVICES	
Courier services:	
Within Almaty /Kazakhstan / 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)
Certificate / Notification / Confirmation:	
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

**For "VIP" tariff schedule, at the end of a calendar year Bank shall reimburse fee for the first outward remittance in foreign currency of each month of the past year

***The charge is not applicable for Islamic deposit(-s) withdrawals or 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 Customers.

**** 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