

Appendix 1

to the Rules of calculation
and accrual of remuneration for the
financial services provision of
"Subsidiary of Halyk Bank of
Kazakhstan "Halyk Finance" JSC
(Tariff Policy)

TARRIFFS

for brokerage services in JSC «HALYK FINANCE» for the provision of brokerage services for individuals and individual entrepreneurs - residents and non-residents of the Republic of Kazakhstan

Tariff limits	The minimum value of the tariff is in accordance with this appendix The maximum value of the tariff is 100,000 MCI If the tariff includes remuneration of a third-party organization, the maximum amount of the tariff increases by the amount of such remuneration, while the remuneration of the Company cannot exceed 100,000 MCI
Other tariffs	Billing of transactions with financial instruments not specified in this appendix is carried out by agreement with client

No	Transaction name	If paper-based instructions and telephone instructions of client orders are given	If electronic instructions of client orders via Internet Trading system are given
1.1	Purchase/sale of financial instruments on KASE/AIX	0,10% of the transaction amount, at least 5000 KZT	0,04% of the transaction amount, at least 100 KZT
1.2	Purchase of financial instruments on KASE and AIX with participation in initial public offerings	0,10% of the transaction amount, at least 5000 KZT	
1.3	Purchase/sale of financial instruments on the unorganized market	0,10% of the transaction amount, at least 7000 KZT	0,10% of the transaction amount, at least 7000 KZT
1.4	Purchase/sale of financial instruments on the international market	0,20% of the transaction amount, at least 30 c.u. (c.u. - currency of the transaction) in tenge equivalent	0,10% of the transaction amount
1.5	REPO transactions Fee is charged on:	3 %, at least 1 MCI for each transaction	

	<ul style="list-style-type: none"> • reverse repurchase operations REPO (allocation of funds) - as a percentage of client income • direct operations REPO (raising funds) - as a percentage of the difference between the amount of opening and closing 	
1.6	Transactions with derivative financial instruments	0,20% of the transaction amount, at least 15 000 tenge
1.7	Purchase of financial instruments on the international markets with participation in initial and (or) secondary public offerings (IPO/SPO)	1 % of the transaction amount, at least 30 c.u. (c.u. - currency of the transaction) in tenge equivalent

Notes:

- 1) In the above fee calculations MCI for the current calendar year is used.
- 2) The Company's fee is calculated from the actual volume of the executed client order. This applies to all ways of order submission, including those via system of Internet trading.
- 3) For transactions on KASE, the client does not pay the commission and clearing fee of the exchange.
- 4) For transactions on AIX, commissions and other disputes related to the transaction are paid by the client
- 5) For transactions on the unorganized securities market of the Republic of Kazakhstan and the international market, the commissions of counterparties, banks, custodians, taxes, fees and other costs associated with the transaction are paid by the client.
- 6) Commissions on transactions on the international market are charged in KZT according to the official rate of the National Bank of Kazakhstan on the actual date of transactions settlement:
 - as of the actual settlement date of the transaction under brokerage service agreements with the right to maintain customer accounts as a nominee holder;
 - as of the date of the transaction conclusion under brokerage service agreements without the right to maintain customer accounts as a nominee holder.

Appendix 5

to the Rules of calculation
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(Tariff Policy)

TARRIFFS

for nominee holder services for individuals and legal entities - residents and non-residents of the Republic of Kazakhstan

Tariff limits	The minimum value of the tariff is in accordance with this appendix The maximum value of the tariff is 100,000 MCI If the tariff includes remuneration of a third-party organization, the maximum amount of the tariff increases by the amount of such remuneration, while the remuneration of the Company cannot exceed 100,000 MCI
Other tariffs	The pricing of nominal holding services not specified in this Appendix is carried out by agreement with the client

№	Transaction type	Individual tariffs
5.1.	Opening/closing of a personal account, changing information about the holder	Free of charge
5.2.	Safekeeping of financial instruments on local markets (accounts at CSD, AIX CSD)	With the exception of securities issued in accordance with the legislation of Kazakhstan with ISIN beginning with KZ, held on accounts at CSD <ul style="list-style-type: none">• 0 KZT per month with a portfolio value of up to 999,999.99 KZT as of the end of the day on the 25th day of the month in which the remuneration is accrued;• 100 KZT per month with the value of the client's portfolio from 1 million to 3.3mln KZT inclusive as of the end of the day on the 25th day of the month in which the remuneration is accrued;• monthly 0.003% of the market value of the client's portfolio, if it exceeds 3.3mln KZT as of the end of the day on the 25th day of the month in which remuneration is accrued
5.3.	Maintaining a personal account for operations in foreign markets (account in custodian banks)	Free of charge
5.4.	Safekeeping of financial instruments in foreign markets (account in custodian banks)	<ul style="list-style-type: none">• 1000 KZT per month with the value of the client's portfolio from 1 million to 10mln KZT inclusive as of the end of the day on the 25th day of the month in which the remuneration is accrued.• 0,01% of the market value of the client's portfolio over 10mln KZT, calculated for the 25th day of the month in which the interest is accrued. In other cases, no remuneration is charged.
5.5.	Safekeeping of Depository receipts	0.0025 USD monthly for one depository receipt at the rate of the NBK established on the 25 th day of the month in which the remuneration is accrued
5.6.	Debiting/crediting of financial instruments	

5.6.1.	Withdrawal in the nominal holding of financial instruments without change of ownership	Free of charge
5.6.2.	Withdrawal in the nominal holding of financial instruments without change of ownership	5000 KZT
5.6.3.	Write-off/crediting of financial instruments for purchase and sale transactions	0,10%, of transaction amount, min 3 000 KZT, max 70 000 KZT
5.6.4.	Write-off/crediting of financial instruments in the process of inheritance registration	Free of charge
5.6.5.	Write-off/crediting of financial instruments upon donation, other write-offs/deposits	0,05% of transaction amount, min KZT 3 000, max 70 000 KZT
5.6.6.	Write-off/crediting of units of mutual investment funds under the management of JSC "Halyk Finance	Free of charge
5.7	Issue of reports (statement of client account as of the end of month, client account history report for the reporting month) in one copy	Free of charge
5.8	Issue of reports upon request (statement of client account, client account history report, answers to queries of audit companies, reporting in foreign languages, etc.)	KZT 3 000 per 1 report
5.9	Conversion of financial instrument (of depositary receipts into ordinary shares, of common shares into depositary receipts)	75 KZT per 100 depositary receipts (estimated count of increments of 100 pcs.), no less than 10 000 KZT + commission in accordance with the Deposit Agreement of the Issuer
5.10	Voting on corporate actions by power of attorney (proxy voting)	Free of charge
5.11	Encumbrances on financial instruments	0,10% of transaction amount, min 50 000 KZT
5.12	Removal of encumbrance from financial instruments	Free of charge
5.13	Money transfer	up to 100 000 KZT inclusive in the national currency – free of charge <ul style="list-style-type: none"> ● over 100 000 KZT in national currency – 500 KZT for each operation ● in foreign currency – 1 000 KZT for each transaction
5.14	Recording of trustee	7000 KZT per transaction / one type of financial instrument in accordance with NIN/ISIN
5.15	Deleting records of trustee	Free of charge
5.16	Dematerialization of the financial instrument	0,02% of the market value of a financial instrument, min 30 000 KZT
5.17	Issue of key carrier with EDS certificate	n/a

5.18	Renewal of EDS certificate / writing EDS certificate to the client's key carrier	n/a
5.19	Services of registration of client documents with the departure of the manager (only in Almaty)	10 000 KZT per each departure
5.20	Connection to the service of dynamic customer identification	Free of charge
5.21	Disconnecting from the dynamic client identification service	Free of charge
5.22	Changing the phone number connected to the dynamic customer identification service	Free of charge
5.23	Fee for using the dynamic client identification service	Free of charge

Notes:

1. Opening / closing of a personal account in AIX CSD is paid by the client in accordance with the rates of AIX CSD.
2. In the above fee calculations MCI for the current calendar year is used.
3. Individual clients pay commission fees of third-party organizations, including CSD, AIX CSD, for write-off/crediting operations of financial instruments, money transfers, taxes and fees and other fees related to transactions with financial instruments (except for fees for storing financial instruments).
4. Clients - legal entities pay commission fees of third-party organizations, including CSD, AIX CSD, for operations of debiting/crediting financial instruments, commissions for custody, taxes and fees and other fees related to transactions with financial instruments (except for custody fees), financial instruments (except for fees for holding financial instruments in foreign markets)
5. The Company's fee for safekeeping of financial instruments in foreign markets is accrued in KZT at the official exchange rate of the National Bank of the Republic of Kazakhstan on the actual date of transactions settlement. In the absence of quotations of market prices for a financial instrument for more than 30 days, its nominal value in the currency of issue is taken as the market value

Appendix 6

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TARIFFS for the purchase/sale of foreign currency on KASE

№	Transaction name	in KZT for 1 foreign currency unit
6.1.	Purchase/Sale USD	<ul style="list-style-type: none">from 1 000 USD to 10 000 USD 1,00from 11 000 USD to 50 000 USD 0,75from 51 000 USD to 500 000 USD 0,50from 501 000 USD to 5 000 000 USD 0,30from 5 001 000 USD 0,20
6.2.	Purchase/Sale EUR	<ul style="list-style-type: none">from 1 000 EUR to 10 000 EUR 1,00from 11 000 EUR to 50 000 EUR 0,75from 51 000 EUR to 500 000 EUR 0,50from 501 000 EUR to 5 000 000 EUR 0,30from 5 001 000 EUR 0,20
6.3.	Purchase/Sale RUB	<ul style="list-style-type: none">from 50 000 to 500 000 RUB 0,04from 550 000 RUB to 30 000 000 RUB 0,03from 30 050 000 RUB 0,02
6.4.	Purchase/Sale CNY	<ul style="list-style-type: none">from 5 000 CNY to 50 000 CNY 0,16from 55 000 CNY to 4 000 000 CNY 0,10from 4 005 000 CNY 0,05

Notes:

- Commission calculation is made from the actually executed part of the client order.
- Third party commissions, taxes, fees and other expenses related to the purchase/sale of foreign currency for the client on KASE are paid by the Client.

This tariff is applied when there is a technical opportunity to buy/sell foreign currency on KASE