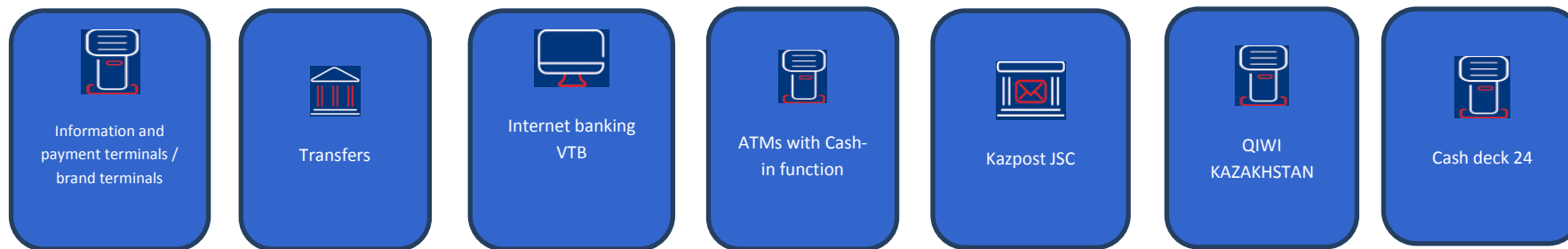


Channels of loan repayment/account replenishment for individuals Subsidiary JSC VTB Bank (Kazakhstan)



Replenishment method	Cash deposit/ Non-cash - by transfer from the Bank payment card	Intra-bank transfer/ Interbank transfer	Non-cash transfer between own accounts / between accounts of different customers	Cash deposit/ Non-cash - by transfer from the Bank payment card	Cash deposit at Kazpost offices	Cash deposit via QIWI KAZAKHSTAN terminals	Cash deposit via terminals and Cash desk 24 website
Commission fee	0 KZT	at the Bank's tariffs/ at the sender's Bank tariffs	0 KZT/ in national currency – 100 KZT, in foreign currency – 200 KZT	0 KZT	0.5% of transfer amount, min.200 KZT	1.5% of transfer amount	1.5% of transfer amount
Required details	Individual Identification Number (IIN)	IIN and current account number*/ Bank details, IIN and current account number*	Current account number* / Full name, IIN, current account number*	current account number* (you must have the Bank payment card)	IIN and current account number*. (when making a payment, it is necessary to tell a payment code - 5223 to the operator)	IIN	IIN
Replenishment currency	only in KZT	In national or foreign currency**	In national or foreign currency**	only in KZT	only in KZT	only in KZT	only in KZT
Time for crediting money to account	Instantly	During the operation day/ In national currency - within one business day or In foreign currency - within 3 business days	Instantly/ During the operation day.	Instantly	Same day	Same day	Same day

* The customer's current account is indicated in clause 1 of the Loan Agreement

** Repayment is to be made in the currency specified in the Loan Agreement concluded between the Bank and the customer