

Issued before 01 April 2026

2.5.2 Modification of the Loan Agreement/Financing Agreement terms, for granting a deferral for registration of collateral (at the discretion of the authorized Credit Committee depending on the independent lending limit), modification of the Loan Agreement/ Subsidy Agreement terms under the Nurly Zher Mortgage Program. These tariffs do not apply to loans issued under the 7-20-25 Mortgage product	
2.5.2.1 Fees for modification of the terms and conditions for standard and overdue loans, including VAT:	up to 1% of the loan amount, according to the decision of the authorized Credit Committee (min. KZT 10,000)
- Repayment schedule;	
- Loan currency;	
- Interest rate;	
- Loan repayment methods;	
2.5.2.2 Fees for processing standard and overdue loan-related inquiries, including VAT:	up to 1% of the loan amount, according to the decision of the authorized Credit Committee (min. KZT 10,000)
- modification of the terms related to the borrower (co-borrower), guarantor (surety) initiated by the borrower (co-borrower), guarantor (surety);	
- modification of the terms of collateral encumbrance for the loan, and upon replacement of the collateral;	
- replacement of the pledger.	
2.5.4 Modification of the Loan Agreement/Agreement/Pledge Contract terms on matters that do not require the collegial body's decision as follows	
2.5.4.1 Fee for modification of the Loan Agreement/Agreement/Pledge Contract terms for standard loans on matters not requiring the collegial body's decision, including VAT, except for granting of a deferral of principal and/or interest payments with/without the option to extend the loan term:	KZT 15,000
2.5.4.2 Fee for correcting the borrower's credit history, reversing accrued, paid late payment penalties on a loan, provided it is confirmed that the borrower is not at fault for the late payments arising from a disputed situation.	KZT 0
2.5.4.3 Fee for modification of the Loan Agreement/Agreement/Pledge Contract terms for loans with overdue debt, on matters not requiring the collegial body's decision, including VAT.	KZT 15,000
2.5.4.4 Transfer of debt to an heir based on a certificate of inheritance.	KZT 0
2.5.4.5. Fee for granting a deferral of principal and/or interest payments, with the option to extend the loan term/ reverse accrued penalties in full for the period of the deferral or upon full repayment of overdue debt no more than once per year, under secured/unsecured loan agreements with overdue debt or cards (including card limits, tranches) of individuals	KZT 0
2.5.4.6. Fee for modification of the financing terms on retail loans when applying via the BCC.KZ mobile app, except for granting of a deferral of principal and/or interest payments with/without the option to extend the loan term	KZT 5,000
2.5.4.7. Fee for granting a deferral of principal and/or interest payments with/without the option to extend the loan term for all standard retail loans	KZT 0

Issued starting from 01 April 2026

2.5.2 Modification of the Loan Agreement/Financing Agreement terms, for granting a deferral for registration of collateral (at the discretion of the authorized Credit Committee depending on the independent lending limit), modification of the Loan Agreement/ Subsidy Agreement terms under the Nurly Zher Mortgage Program. These tariffs do not apply to loans issued under the 7-20-25 Mortgage product	
2.5.2.1 Fees for modification of the terms and conditions for standard and overdue loans, including VAT:	
- Repayment schedule;	– Change of the loan term (shortening, extension) – KZT 15,000; – Change of the repayment date – KZT 10,000 (for the first request within a month); for each subsequent customer's request within the same month, the fee amount increases by an additional KZT 5,000.
- Loan currency;	up to 1% of the loan amount, according to the decision of the authorized Credit Committee (min. KZT 10,000)
- Interest rate;	
- Loan repayment methods;	KZT 15,000

<p>2.5.2.2 Fees for processing standard and overdue loan-related inquiries, including VAT:</p> <ul style="list-style-type: none"> - modification of the terms related to the borrower (co-borrower), guarantor (surety) initiated by the borrower (co-borrower), guarantor (surety); - modification of the terms of collateral encumbrance for the loan, and upon replacement of the collateral; - replacement of the pledger. 	<p>up to 1% of the loan amount, according to the decision of the authorized Credit Committee (min. KZT 20,000)</p>
<p>2.5.4 Modification of the Loan Agreement/Agreement/Pledge Contract terms on matters that do not require the collegial body's decision as follows</p>	
<p>2.5.4.1 Fee for modification of the Loan Agreement/Agreement/Pledge Contract terms for standard loans on matters not requiring the collegial body's decision, including VAT, except for granting of a deferral of principal and/or interest payments with/without the option to extend the loan term</p>	<ul style="list-style-type: none"> • Change of the loan term (shortening, extension) – KZT 15,000; • Change of the repayment date – KZT 10,000 (for the first request within a month); for each subsequent customer's request within the same month, the fee amount increases by an additional KZT 5,000. • Change of the loan repayment method – KZT 15,000 • Interest rate/ Loan currency – up to 1% of the loan amount, according to the decision of the authorized Credit Committee (min. KZT 10,000)
<p>2.5.4.2 Fee for correcting the borrower's credit history, reversing accrued, paid late payment penalties on a loan, provided it is confirmed that the borrower is not at fault for the late payments arising from a disputed situation.</p>	<p>KZT 0</p>
<p>2.5.4.3 Fee for modification of the Loan Agreement/Agreement/Pledge Contract terms for loans with overdue debt, on matters not requiring the collegial body's decision, including VAT.</p>	<p>KZT 15,000</p>
<p>2.5.4.4 Transfer of debt to an heir based on a certificate of inheritance.</p>	<p>KZT 0</p>
<p>2.5.4.5. Fee for granting a deferral of principal and/or interest payments, with the option to extend the loan term/ reverse accrued penalties in full for the period of the deferral or upon full repayment of overdue debt no more than once per year, under secured/unsecured loan agreements with overdue debt or cards (including card limits, tranches) of individuals</p>	<p>KZT 15,000 (If the payment amount is less than the fee set, the fee will be charged in the amount of the current payment)</p>
<p>2.5.4.6. Fee for modification of the financing terms on retail loans when applying via the BCC.KZ mobile app, except for granting of a deferral of principal and/or interest payments with/without the option to extend the loan term</p>	<ul style="list-style-type: none"> • Change of the loan term (shortening, extension) – KZT 15,000; • Change of the repayment date – KZT 10,000 (for the first request within a month); for each subsequent customer's request within the same month, the fee amount increases by an additional KZT 5,000. • Change of the loan repayment method – KZT 15,000 • Interest rate/ Loan currency – up to 1% of the loan amount, according to the decision of the authorized Credit Committee (min. KZT 10,000)
<p>2.5.4.7. Fee for granting a deferral of principal and/or interest payments with/without the option to extend the loan term for all standard retail loans</p>	<p>KZT 15,000 (If the payment amount is less than the fee set, the fee will be charged in the amount of the current payment)</p>