

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: - 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.	up to 1% of the loan amount, according to the decision of the authorized Credit Committee (min. KZT 10,000)

**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.**

**These tariffs do not apply to loans issued under the 7-20-25 Mortgage product.**

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;	<ul style="list-style-type: none"> <li>- Change of the loan term (shortening, extension) – KZT 15,000;</li> <li>- 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.</li> </ul>

- 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;	
2.5.2.2 Fees for processing standard and overdue loan-related inquiries, including VAT: - 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.	up to 1% of the loan amount, according to the decision of the authorized Credit Committee (min. KZT 20,000)
<b>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. These tariffs do not apply to loans issued under the 7-20-25 Mortgage product.</b>	
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	<ul style="list-style-type: none"> <li>• Change of the loan term (shortening, extension) – KZT 15,000;</li> <li>• 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.</li> <li>• Change of the loan repayment method – KZT 15,000</li> <li>• Interest rate/ Loan currency – up to 1% of the loan amount, according to the decision of the authorized Credit Committee (min. KZT 10,000)</li> </ul>
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 15,000 (If the payment amount is less than the fee set, the fee will be charged in the amount of the current payment)
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	<ul style="list-style-type: none"> <li>• Change of the loan term (shortening, extension) – KZT 15,000;</li> <li>• 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.</li> <li>• Change of the loan repayment method – KZT 15,000</li> <li>• Interest rate/ Loan currency – up to 1% of the loan amount, according to the decision of the authorized Credit Committee (min. KZT 10,000)</li> </ul>
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 15,000 (If the payment amount is less than the fee set, the fee will be charged in the amount of the current payment)