**Annex No. 1**

**to the Minutes of the Business Development**

**and Management Committee (Weekly Planning Meeting)**

**No.\_\_\_\_\_ dated\_\_\_\_\_\_\_\_\_\_\_\_**

**Methodology for calculating the Bank's agents' fees for attracting customers for the "Guarantees" product**

For the purpose of attracting customers and agents, increasing the portfolio of bank guarantees and profitability, as well as the Bank's influence in the market as a whole, the Business Development and Management Committee (WPM) has approved the Methodology for calculating the Bank's agents' fees **for attracting customers for the “Guarantees” product:**

Table No.1 presents the Agent's fees for the active Customer for the Payment Guarantees product

|  |
| --- |
| Payment Guarantees |
| Attracting new active customers ( quantity) | Fee amount |
| 1 and more | **1 % of the fee on guarantees issued, but not less than KZT 1,000** |
| **Criteria for calculation** |
| Active customer \* | 1. A customer who has opened a current account at the Bank and has issued one or more payment guarantees, regardless of the type of product and method of application by the customer. Fee from each guarantee of a certain active Customer: **1 % of the fee on guarantees issued, but not less than KZT 1,000.**2. The calculation of the Agent's fee shall not include guarantees with a fee repayment schedule either monthly or at the end of the term.3. The calculation of fees to the Bank's Agent who attracted a customer to issue guarantees is calculated and made once a month for all issued guarantees of attracted customers.4. The payment of fee to the Bank's Agent who attracted the client for the “Guarantees” product is calculated and made on the basis of the information uploaded from the Telegram-bot, and the date of issuance of the guarantee in the Colvir ABIS should be no more than 15 calendar days from the date of entering the information in the agent's personal account in the Telegram-bot. |

Table No.2 presents presents the Agent's fees for the active Customer for the Tender Guarantees product

|  |
| --- |
| Tender Guarantees |
| Attracting new active customers ( quantity) | Fee amount |
| 1 and more | **1 % of the fee on guarantees issued, but not less than KZT 1,000** |
| **Criteria for calculation** |
| Active customer \* | 1. A customer who has opened a current account at the Bank, has opened an Online blank limit for issuing tender guarantees and has issued one or more payment guarantees, regardless of the type of product and method of application by the customer. Fee from each guarantee of a certain active Customer: **1 % of the fee on guarantees issued, but not less than KZT 1,000.**2. The calculation of the Agent's fee shall not include guarantees with a fee repayment schedule either monthly or at the end of the term.3. The calculation of fees to the Bank's Agent who attracted a customer to issue guarantees is calculated and made once a month for all issued guarantees of attracted customers.4. The payment of fee to the Bank's Agent who attracted the client for the “Guarantees” product is calculated and made on the basis of the information uploaded from the Telegram-bot, and the date of issuance of the guarantee in the Colvir ABIS should be no more than 15 calendar days from the date of entering the information in the agent's personal account in the Telegram-bot.  |