

**Approved by the decision of the meeting of
the Business Development and Management
Committee (WPM) of CenterCredit Bank JSC dated
26.01.2021, Minutes No. 282.**

<p>2.5.2.3 Fee for partially (fully) early repayment of the loan, VAT included. The rate does not apply to housing mortgage loans under the programme 'Mortgage "Nurly Zher"', "Mortgage 7-20-25", as well as when using one-time pension payments.</p>	<p>1% of the repayment amount (charged up to 6 (six) months from the date of receipt of the loan issued for the term up to one year, up to one year from the date of receiving the loan issued for the term over 1 (one) year).</p> <p>The rate is not charged within fourteen calendar days from the date of conclusion of the Contract</p>
<p>2.5.3 Fee for issuing certificates, letters, notices and other documents related to individual loans¹²</p>	
<p><i>12Note: the rate does not apply to residential mortgage loans under the programme 'Mortgage "Nurly Zher"', "Mortgage 7-20-25", when using one-time pension payments and tax deductions on housing mortgage loans for individuals, as well as when providing certificates on the presence/absence of outstanding loans through remote communication channels.</i></p>	
<p>2.5.3.1 Fees (including VAT) on: - issuance at the customer's request of a certificate of consent to registration (deregistration) at the place of residence of an individual, for legalising changes, constructions made on the territory of the pledged collateral; - issuance at the customer's request of a certificate of permission to replace the registration number of the vehicle being the pledged collateral, to reissue the vehicle registration certificate, to restore lost vehicle documents; - for issuance at the customer's request of a certificate of outstanding loans¹³</p>	<p>KZT 4,000</p>

2.5.4 Amendments to the terms and conditions of the loan contract/agreement/pledge agreement on items not requiring the decision of the collegial body as follows

2.5.4.1 The fee for changing the terms and conditions of the loan contract/agreement/pledge agreement provided for standard loans on matters not requiring the decision of a collegial body, including VAT, except for the provision of deferred payment of principal and/or interest with/without the possibility of prolongation of the loan term.	KZT 15,000
2.5.4.2 The fee for adjustment of the borrower's credit history, reversal of accrued, paid penalty for overdue loan payments upon confirmation of absence of the borrower's guilt on overdue payments arising due to disputable situation.	KZT 0
2.5.4.3 The fee for changing the terms and conditions of the loan contract/agreement/pledge agreement for loans with overdue debt on matters not requiring the decision of a collegial body, including VAT.	KZT 15,000
2.5.4.4 Transfer of debt to the heir on the basis of the certificate of right to inheritance.	KZT 0
2.5.4.5 The fee for changing the terms of financing on loans to individuals when applying via mobile application BCC.KZ and web site M.BCC.KZ, except for the provision of deferred payments on payment of principal and/or interest with/without the possibility of prolongation of the loan term.	KZT 5,000
2.5.4.6 Fee for deferral of payments of principal and/or interest with the possibility of prolongation of the loan term/reversal of the accrued penalty in full, formed for the period of deferral or in case of full repayment of overdue debt not more than once a year, under agreements of secured/unsecured loans with overdue debt or cards (including card limits, tranches) of individuals.	KZT 0