

# Kazakhstan



## Payments and Cash Management Solutions

### Presence

HSBC Bank Kazakhstan opened for business in Almaty in 1999. Services available include treasury and capital markets solutions, in addition to traditional commercial banking products, combined with the local expertise of our relationship managers.

### Account Services

Account Type	Local Currency (LCY) Current	LCY Deposit	Foreign Currency (FCY) Current	FCY Deposit
Resident	Yes	Yes	Yes	Yes
Non-resident	Yes	Yes	Yes	Yes
Credit Interest	No	Yes	No	Yes
Overdraft facility *	Yes	N / A	Yes	N / A

\* Customer should have TRN – Taxpayer's Registration Number from Tax Committee.

\*\* Overdraft facilities are subject to credit assessment

### Cash Management Solutions at a Glance

Investment Products	Transaction Management		Liquidity Management
	Payments	Collections	
<ul style="list-style-type: none"><li>• LCY / FCY Current Accounts</li><li>• LCY / FCY Call and Time Deposits</li></ul>	<ul style="list-style-type: none"><li>• Cash</li><li>• Demand drafts</li><li>• Electronic payments<ul style="list-style-type: none"><li>• high value</li><li>• low value</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Cash</li><li>• Cheque collection</li></ul>	<ul style="list-style-type: none"><li>• Overdraft facilities</li><li>• Treasury products</li></ul>

Payments and cash management services are delivered via local electronic delivery channels.

## Membership of Clearing Mechanisms

Clearing System	Membership
KISC (Kazakhstan Interbank Settlement Centre)	Member


All payments in tenge (KZT - local currency) take place through the Kazakhstan Interbank Settlement Centre (KISC), which operates under the auspices of the National Bank of Kazakhstan. HSBC is a member of this clearing system. KISC operates two different payment systems: Clearing system for the amounts lower than KZT5 million and the Gross settlement system, in which payments are processed individually. Both works on same-day value basis but beneficiaries in different regions of the country may receive the next-day value. All inward transfers between residents and non-residents, non-residents and non-residents both in local and foreign currencies are subject to currency control.

## Electronic Banking

**MultiCash®.** We offer the electronic banking system MultiCash®. MultiCash® is the electronic banking system that gives customer direct access to accounts with HSBC Bank Kazakhstan 24-hours a day, 365 days a year. Customer can examine his accounts (available balance, current transactions on-line, statements) and use MultiCash® for issuing KZT and FCY payments, currency conversions, sending to the Bank authorised instructions (to currency control, for payments cancelling and for various information); automated social and pension payments processing.

**HSBCnet.** HSBCnet provides online access to a suite of global markets, research, cash management, securities, trade and commercial banking services presented in a format that can be personalised to meet the individual needs of our customers. In Kazakhstan only BTR (Balance and Transaction Reporting) service is available at the moment. Payments and other services are not currently available.

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