

Approved

*by the Management Board of KMF Bank Joint-Stock Company
(Minutes No. 17 dated March 18, 2026)*

With amendments and additions approved
*by the Management Board of KMF Bank Joint-Stock Company
(Minutes No. 33 dated March 29, 2026)*

BANKING SERVICE AGREEMENT
KMF Bank Joint-Stock Company
(for individuals)

**Almaty
2026**

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Terms and definitions used in the Banking Services Agreement of KMF Bank JSC (for individuals)

No.	Term/Definition	Explanation of the term/definition
1.	Shareholder	Person(s) is/are the owner/s of the Bank's shares
2.	Anti-fraud center (a center for exchanging data on payment transactions with signs of fraud (anti-fraud center of the National Bank of the Republic of Kazakhstan))	a legal entity of the National Bank of the Republic of Kazakhstan that coordinates and takes measures aimed at identifying and preventing payment transactions with signs of fraud, as well as other payment transactions, in accordance with the procedure established by Article 25-1 of the Law of the Republic of Kazakhstan dated July 26, 2016 No. 11-VI "On Payments and Payment Systems".
3.	Authentication	confirmation of the authenticity and correctness of the electronic document in accordance with the requirements of the security procedure
4.	Authentication, including multi-factor authentication	verification of the Client's ownership of the identifier presented by him, as well as confirmation of the authenticity and correctness of the operation (transaction), the preparation of an electronic document in accordance with the requirements of the Bank's security procedure by checking the correspondence of the Client's authenticator to the identifier presented by him
5.	Bank	KMF Bank Joint-Stock Company, business identification number 061240001583, located at the address: Almaty city, Medeu district, N. Nazarbayev avenue, 50, with all branches and other separate subdivisions
6.	Bank account/Account	a method of reflecting and accounting for the movement of the Client's money in the Bank, as well as contractual relations between the Client and the Bank regarding the banking services provided to the Client
7.	ATM	an electronic-mechanical device that allows the holder of a payment card to receive cash and use other services of the issuer using the payment card
8.	Banking services (including electronic banking services)	the Bank's services related to providing the Client with access to their bank account(s) for the purpose of obtaining information on the amount of funds held in the bank account(s), transactions performed through the bank account(s), execution of payments and money transfers, cash settlement services, opening or closing of bank account(s), opening of deposits and conducting transactions on deposits, issuance and/or performance of other types of banking operations provided by the Bank through telecommunications networks, satellite communication, or other types of communication.
9.	Beneficiary	the person in whose favor the payment and/or transfer

		of money is made
10.	Biometric authentication	the process of comparing and verifying the conformity of biometric data for the purpose of establishing the identity of the Client
11.	Web-banking	software that provides access to electronic banking services via the Internet
12.	Contribution	money transferred by a depositor to the Bank on the terms of repayment in nominal value, regardless of whether such money is to be returned upon first demand or after a certain period, in full or in part, with a pre-agreed amount of remuneration and the terms of its payment, directly to the depositor or transferred to third parties upon the depositor's instructions
13.	Internal regulations (the IR)	an internal regulatory document governing the procedure and conditions of the Bank's activities, its governing bodies, officials, structural units, branches, employees, and business processes, approved by the authorized body of the Bank (codes, policies, regulations, rules, standards, methodologies, instructions, procedures, guidelines, job descriptions, manuals, and other documents regulating the Bank's activities).
14.	Account statement	an information statement (in paper or electronic form) generated and provided by the Bank to the Client, containing information on the account balance and movement of funds, in the form established by the Bank for a specified period of time
15.	Verification	a set of sequential actions performed by the Client aimed at confirming the mobile subscriber number of a cellular communication device in order to receive electronic banking services by entering a received one-time code
16.	Current legislation	the applicable legislation of the Republic of Kazakhstan (the "RK"), as well as international treaties (agreements, conventions, memoranda, etc.) ratified by the RK in accordance with the procedure established by law
17.	Cardholder	an individual who has joined the Bank Service Agreement and entered into an agreement with the Bank for the issuance of a payment card, and who has the right to use the Card in accordance with these terms and conditions (i.e. the Client)
18.	Dynamic identification	a procedure for identifying the Client in order to unambiguously confirm their rights to receive electronic banking services through the use of a one-time (single-use) code
19.	Contract	unless otherwise provided, any of the following agreements: Current Account Agreement; Bank Loan Agreement; Bank Deposit Agreement; Agreement for the Issuance of a Payment Card for an Individual, and

		other agreements.
20.	Banking Service Agreement (the “BSA”)	this Banking Service Agreement, concluded in the form of an accession agreement and published on the Bank’s website.
21.	Bank Loan Agreement	An Agreement to provide (open) a line of credit/a bank loan agreement, according to which the Bank provides a bank loan to the Borrower, establishing the terms of repayment, the interest rate, and regulating the rights and obligations of the Borrower and the Bank.
22.	Trustee	a person authorized by the Client in the manner prescribed by current legislation to represent the Client's interests in relations with the Bank, when providing banking services in the manner and on the terms stipulated by current legislation.
23.	Additional premises	Structural subdivision of a Bank branch located at an address different from the address of the Bank branch within the same region (city of republican significance, capital), carrying out a certain range of banking operations for servicing Clients.
24.	Dropper	a person who has provided a third party with access to their bank account and/or electronic payment instrument, as well as who has transferred their payment instruments for use by a third party, including for material compensation, resulting in their unauthorized use in illegal transactions.
25.	Borrower	an individual (not engaged in entrepreneurial activity/carrying out entrepreneurial activity without registering as an individual entrepreneur), a party to credit relations, receiving and assuming the obligation to repay a bank loan within the established period, having concluded an agreement with the Bank
26.	Debt	all and any debts of the Client to the Bank under the Banking Services Agreement, the Agreement(s), including, but not limited to, the principal amount, the amount of remuneration, commissions, for services rendered by the Bank, penalties (fines, late fees), and other debts arising from the Client in relation to the Bank in accordance with the terms of the Banking Services Agreement.
27.	Pledgor	a person whose real estate or movable property, or a share therein, is collateral under the Bank Loan Agreement.
28.	Identification	establishing the identity of the Client when he/she applies to the Bank to perform banking transactions or obtain information on the Client's accounts, Deposits, and other financial products provided to the Client in the manner prescribed by the Banking Services Agreement
29.	Identifier	unique characteristic of the Client that allows him/her to be distinguished from other clients, i.e. identify the

		Client
30.	Identification means	an electronic digital signature of the sender of the instruction, or a unique identifier consisting of a combination of letters, numbers, or symbols, or another identifier (personal password, one-time (one-time) identification code, biometric authentication tool) established by the payment service provider to identify the Client and agreed upon
31.	Bank's Internet resource	information (in text, graphic, audiovisual, or other form) located on a hardware and software system with a unique network address and/or domain name of the Bank and operating on the Internet: https://kmf.kz/
32.	Communication channels	means of transmitting information between the Client and the Bank via the Client's email, postal service, the Bank's Internet resource, mobile banking, SMS messages, Push notifications, telephones, ATMs, payment terminals, POS terminals, electronic terminals, and the Mobile Application, used in the manner and under the conditions determined by the Bank
33.	Card	a payment card, including a digital card, which is an electronic payment instrument that contains information allowing its holder to make payments and/or money transfers, or receive cash, or conduct currency exchange and other transactions determined by the Bank and under its terms and conditions, through electronic terminals or other Remote Service Channels
34.	Client	an individual using or intending to use the Bank's services, who has also entered into a Banking Services Agreement with the Bank by signing the relevant Application/Agreement(s)
35.	Bank Contact Center	a subdivision of the Bank that handles telephone calls and electronic inquiries from the Bank's Clients. 24/7 Customer Service Contact Center: +7 (800) 080 58 00; 7474 – hotline
36.	Legalization (laundering) of proceeds of crime	involving money and/or other property obtained through criminal activity in legal circulation through transactions involving the conversion or transfer of property representing the proceeds of criminal offenses, or the possession and use of such property; concealing or disguising its true nature, source, location, method of disposal, movement, rights to the property, or ownership thereof, if it is known that such property represents the proceeds of criminal offenses; as well as mediation in the legalization of money and/or other property obtained through criminal activity
37.	Login	The name of the Client's account, expressed as an alphabetic designation. The Client's login may be the Client's mobile phone number.

38.	PRBSR	a person related to the Bank by special relations/related party and/or a person entering into a transaction in which there is an interest, as defined by the legislation of the Republic of Kazakhstan.
39.	Mobile application	the Bank's software designed for electronic banking services by the Client in the Personal Account via a mobile phone or other device that supports the Mobile application and Internet access.
40.	(abbreviated as IPS)	is one of the International Payment Systems (MasterCard WorldWide / Visa International / American Express Card / JCB / Diners Club, and others) – a system of settlement participants and their settlement agents united by certain rules and conditions and building relationships based on the use of payment card technology. An IPS establishes operating rules and provides information support to its participants.
41.	Unauthorized transaction	an operation (payment, transfer, or other) carried out, including using a Card, by a person who was not authorized to perform the transaction, or that is contrary to the legislation of the Republic of Kazakhstan. An unauthorized transaction is also one carried out using a Payment Document and a counterfeit payment instrument.
42.	Phone number	a mobile phone number registered with a RK mobile operator, provided by the Client during Identification and/or Registration in the Mobile Application, used by the Client to log in to their personal account, as well as to send SMS requests and receive SMS messages
43.	Personal Data Processing	actions aimed at accumulating, storing, modifying, supplementing, using, distributing, depersonalizing, blocking, and destroying personal data
44.	Transaction	any operation (transaction) subject to reflection on bank accounts, including: receipts, expenditures, including loan operations, using a Card (payment for goods and cash withdrawals) or other payment cards of Clients, depositing money into a bank account in cash or by bank transfer; Chargebacks; writing off funds by the Bank to pay off the Debt; Debiting accrued fees, commissions, and remuneration from bank accounts in accordance with the application or bank loan agreement; transfers between different Client bank accounts and in favor of third parties, including using payment cards issued by someone other than the Bank; and other transactions subject to mandatory reflection in the Client's bank accounts
45.	Transaction day	A period of time established by the Bank during which the Bank receives and processes instructions, orders to suspend the execution of instructions, or orders to revoke such instructions. Information about the transaction day is posted on the Bank's premises/branches, as well as on the Bank's

		official website.
46.	Principal	the actual remaining debt, excluding fees, commissions, and penalties (fines, late fees) on the issued bank loan
47.	Money sender	the person on whose account the payment and/or transfer of funds is made
48.	Memo	a document containing information on the total amount of remuneration, commissions, penalties, and other information on the loan
49.	Password	a set of digital, alphabetic, and other characters created to confirm the right to log in to the bank's system to receive electronic banking services
50.	Personal data	data, including biometric data, related to a specific or determinable subject of personal data, recorded on electronic, paper, and/or other tangible media
51.	Payment document	a document drawn up on paper or generated in electronic form, on the basis of or with the help of which the payment and/or transfer of funds is made
52.	Payment instrument	a payment document or electronic payment instrument, on the basis of or with the help of which the payment and/or transfer of funds is made
53.	Trade and service enterprise (TSE)	an individual entrepreneur or legal entity accepting payment cards Bank/acquiring bank for making non-cash payments for goods and/or services supplied by them, including via the Internet
54.	Security procedures	a set of organizational and legal measures and software and hardware information protection tools designed to identify and authenticate the Client when creating, transmitting, and receiving electronic documents in order to establish their rights to receive electronic banking services and detect errors and/or changes in the content of the Client's transmitted and received electronic documents
55.	Money transfer	the sequential execution by the Bank of the Client's instruction to transfer funds related to making a payment or for other purposes
56.	Payment	a set of sequential transactions (including between different Client accounts) and other actions (including using electronic money in the Client's name and at the expense of the Client's money) necessary to fulfill the Client's instruction/order and complete payment under a monetary obligation
57.	Payment service	a service provided by the payment service provider to the Client in accordance with <u>Article 12</u> of the Law of the Republic of Kazakhstan dated July 26, 2016 No. 11-VI "On payments and payment systems"
58.	Payment transaction with signs of fraud	a payment transaction with signs of fraud is a payment and/or money transfer (including an attempt to make such a payment and/or money transfer, a payment and/or money transfer in the process of execution) carried out as a result of actions by third parties aimed

		at stealing the client's money through deception or abuse of trust
59.	Cash point (CP)	is a branch/office of a branch of the Bank/acquiring bank (cash desk) for carrying out transactions to accept and/or issue cash using a payment card using plastic (via a POS terminal)/without using plastic
60.	Working day	any calendar day other than weekends and holidays established by the current legislation of the Republic of Kazakhstan, on which the Bank is open for banking transactions, as well as for receiving and processing instructions/orders to suspend the execution of Client instructions
61.	Registration	set of Client actions aimed at creating a Personal Account in the Mobile Application.
62.	Self-employed	individuals (who are not individual entrepreneurs) - citizens of the Republic of Kazakhstan, candidates who meet the following conditions: 1) engaged in one or more types of activities for which the application of a special tax regime for the self-employed is permitted. The list of activities for which the application of a special tax regime for the self-employed is permitted is approved by the Government of the Republic of Kazakhstan; 2) not employing employees; 3) whose income for a calendar month does not exceed 300 times the monthly calculation indicator in effect as of January 1 of the relevant financial year.
63.	Savings account	a bank account opened by the Bank for the Client in KZT or other foreign currency for the placement of funds and the payment of remuneration thereon in the manner and within the timeframes stipulated by the current legislation of the Republic of Kazakhstan and the relevant agreement.
64.	Money transfer system	a payment system through which money transfers are carried out using the software of the operator of this system, with which the bank or organization carrying out certain types of banking operations has concluded an agreement for the execution of payments and/or money transfers
65.	Special account	a current account for crediting benefits and social payments paid from the state budget and (or) the State Social Insurance Fund (hereinafter referred to as the SSIF); lump-sum pension payments from the unified accumulative pension fund; housing payments from the authorized state body of the Republic of Kazakhstan; alimony for the maintenance of minors and disabled adult children
66.	Electronic payment instrument	payment card or other electronic medium containing information that allows the sender of money, authorized to make a payment and/or transfer money, to initiate a payment and/or transfer money, as well as

		to carry out other transactions stipulated by the agreement between him and the issuer of the electronic payment instrument.
67.	Account	Bank account is a current account, including using a Card, and/or a savings account of the Client, a current account of a self-employed person opened with the Bank
68.	Special tax regime	the procedure for calculating, paying certain taxes and payments to the budget, as well as submitting tax reports on them for certain categories of taxpayers, different from the generally established taxation procedure, provided that the taxpayer complies with the conditions established by the Tax Code of the Republic of Kazakhstan
69.	Agreement on the provision (opening) of a credit facility (the Credit Facility Agreement)	an agreement concluded on terms that allow the Borrower to determine in the Agreement(s) or Application(s) that is (are) an integral part(s) of the Credit Facility Agreement(s), or by using a payment card, the amount and time of receiving the loan
70.	Tariffs	approved by the authorized body of the Bank are the current amounts of the Bank's commissions charged for the banking services provided by the Bank, which may be changed in the manner provided for in this Banking Services Agreement and posted on the official Internet resource of the Bank
71.	Current accounts	a bank account opened by the Bank for the Client in KZT or other foreign currency for the purpose of carrying out transactions not related to entrepreneurial activity, activity under the special tax regime for the self-employed, notarial activity, advocacy activity, activity related to the execution of writs of execution, or activity related to the resolution of disputes through mediation
72.	Self-employed current account	a current account designated for conducting activities under the special tax regime for the self-employed
73.	Bank's Current Rate	means the currency exchange rate established independently by the Bank at the time of the currency conversion operation
74.	Terminal	an electronic-mechanical device through which payment cards are used via a connection to the information system of a bank, a branch of a non-resident bank of the Republic of Kazakhstan, or an organization conducting certain types of banking operations, to pay for goods or services (including payments to the bank, the branch of a non-resident bank of the Republic of Kazakhstan, or the organization conducting certain types of banking operations where the POS terminal is installed), as well as to dispense cash
75.	Technical Overdraft	an unauthorized by the Bank technical overspending of money on the Payment Card Account, as a result of which the Cardholder incurs a debt to the Bank (not

		considered a bank loan)
76.	Title Page	a document containing information on the amount and term of the bank loan, the interest rate, the annual effective interest rate, the method and manner of repayment, the amount of liquidated damages (fines, penalties) for breach of obligations under the Agreement, information on the Borrower's right to partial or early repayment of the principal debt by submitting a corresponding application to the Bank, and the right to submit a written application to the Bank containing details about the reasons for the delay in fulfilling the obligation under the bank loan agreement, income, and other confirmed circumstances (facts) that justify their request to amend the terms of the Bank Loan Agreement
77.	Transaction	an operation carried out via a payment card to pay for goods/works/services acquired by the payment cardholder, resulting in the debiting of money from the Payment Card Account
78.	Remote Service Channel	a channel for remote access to banking services through which customer service is provided (telephone, internet, ATM, payment terminal, Mobile Application, Web Banking, SMS notification)
79.	Instruction	an order from the initiator of a payment and (or) money transfer to the Bank to execute a payment and (or) money transfer, which is expressed in the form of an order, a demand, or in the form of a customer's consent when using an electronic payment instrument or a remote access system
80.	Authorized Body	the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market, which is the state body exercising state regulation, control, and supervision of the financial market and financial organizations
81.	Identity Data Exchange Center (IDEC)	an information system that ensures interaction with financial and payment organizations for the exchange of customer data from available sources to perform identification procedures, including biometric authentication of customers
82.	Electronic Banking Services	services provided by the Bank related to making payments and (or) money transfers, foreign currency exchange transactions using a bank account, and conducting other types of banking operations not classified as informational banking services
83.	Electronic Document	a document in which information is presented in electronic-digital form and verified by identification means, prepared by the sender, and containing no distortions and (or) changes made to it after its preparation.
84.	Digital Signature (abbreviated as DS / EDS)	a unique set of characters consisting of a private (secret) key and a public key issued to the Customer

		by the National Certification Authority. EDS confirms the immutability of the Electronic Document after it has been signed with the digital signature, as well as the authorship of the Electronic Document
85.	OTP Password/Access Code (code)	a unique sequence of electronic digital characters generated by the Bank's software and hardware at the request of the Customer, intended for one-time use when providing the Customer with access to Electronic Banking Services. The OTP password is used when logging into Remote Service Channels for Customer Identification, as well as for the Authentication of requests and documents transmitted to the Bank, and is equivalent to a handwritten signature.
86.	POS Terminal (Point of Sale)	an electronic device used to make cashless payments using Cards at Merchants and to dispense cash at Cash Advance Locations.
87.	Foreign Account Tax Compliance Act (the FATCA)	the Foreign Account Tax Compliance Act of the United States of America.

1. SUBJECT OF THE BANKING SERVICES AGREEMENT

1.1. This Banking Services Agreement of KMF Bank JSC (the "BSA") is an agreement for comprehensive banking services for individuals, including RPs, developed pursuant to Article 389 of the Civil Code of the Republic of Kazakhstan. Under the BSA, the Bank provides the Client with the opportunity to enter into separate Agreements. The terms and conditions of the BSA have been prepared in accordance with the applicable legislation and the Bank's internal regulations.

1.2. Under the BSA, the following banking services are provided to the Bank's Client:

- opening, maintenance and closure of Accounts;
- payment services, including the issuance and servicing of Cards; money transfers without opening an Account; and acceptance of cash for making payments without opening a bank account;
- provision and disbursement of bank loans;
- electronic banking services.

1.3. By acceding to the BSA, the Client confirms that they have read and agree to the Rules on the General Terms and Conditions for Conducting the Bank's Operations, published on the Bank's website.

1.4. By acceding to the BSA, the Client confirms that they have been provided with complete information about the Bank's products and services, as well as the list of documents required to enter into the BSA or the relevant Agreement. The Client has been informed of the liability and potential risks in the event of failure to fulfill obligations under the BSA or the relevant Agreement. Prior to entering into the BSA or the relevant Agreement, the Client has been provided with sufficient time to review its terms and conditions.

1.5. By acceding to the BSA, the Client confirms that they have been provided with information about the Bank's Tariffs, the terms and conditions for providing the Bank's products and services, and the list of required documents, and that they are required to independently review the rates and tariffs of the Bank published on the Bank's website. At the same time, tariffs for products and services may be amended or supplemented, either reduced or increased, and new tariffs for the Bank's services may be introduced. The Client agrees to pay for services according to the Tariffs effective on the date the relevant products and services are provided.

1.6. By acceding to the BSA, the Client confirms that they have been informed of their right, in the event of disputes concerning the services received, to contact the Bank, the Banking Ombudsman, the authorized body, or the court. For these purposes, the Client has been provided with information regarding the location, postal and email addresses, and website of the Bank, the Banking Ombudsman, and the authorized body.

1.7. The Bank makes decisions regarding the provision of financial products and services to the Client based on the information provided by the Client to the Bank, unless otherwise provided by the legislation of the Republic of Kazakhstan. The Client acknowledges and agrees that the Client may receive financial products and banking services only subject to a positive decision by the Bank.

1.8. The Bank shall have the right to inform the Client, including about other documents and events and by other means, including by postal mail, by telephone using the number provided by the Client to the Bank in writing as a contact number, through the Remote Banking Service Channel, by SMS notifications, Push notifications, e-mail, and by other means enabling the Client to receive the information and establish that it originates from the Bank. By entering into the Remote Banking Services Agreement and any other Agreement, the Client consents to receiving information by the methods described in this clause of the Remote Banking Services Agreement. The Client shall bear all risks associated with the information sent by the Bank to the Client becoming accessible to third parties.

1.9. The Bank and the Client acknowledge as binding within the framework of the Remote Banking Services Agreement the requirements of the legislation of the Republic of Kazakhstan, the legislation of foreign states, international treaties concluded/ratified by the Republic of Kazakhstan, regulatory and administrative acts issued by heads of states and governments, heads of banking supervisory authorities and other authorized bodies of foreign states applicable to the Bank, as well as agreements entered into between the Bank and foreign organizations (including credit institutions), aimed at preventing the legalization (laundering) of proceeds of crime, the financing of terrorism, and the financing of the proliferation of weapons of mass destruction. By acceding to the Remote Banking Services Agreement, the Client consents to the Bank transferring information regarding a foreign-currency payment and/or money transfer to currency control authorities and law enforcement agencies if such foreign-currency payment and/or money transfer is intended to transfer funds out of the Republic of Kazakhstan or is associated with evasion of the requirements of the currency legislation of the Republic of Kazakhstan.

2. GUARANTEE OF OBLIGATIONS TO REPAY BALANCES IN BANK ACCOUNTS

2.1. The Bank is a participant in the mandatory deposit guarantee system. Pursuant to the Law of the Republic of Kazakhstan “On Mandatory Guaranteeing of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan” (the “Law”), funds placed in the Account¹ shall be subject to mandatory deposit guarantee only in the cases provided for by the legislation of the Republic of Kazakhstan.

2.2. The organization responsible for mandatory deposit guarantee is Kazakhstan Deposit Insurance Fund JSC (the “KDIF”). Payment of guarantee compensation shall be made by the KDIF through agent banks selected from the preliminary list of agent banks for the purpose of making guarantee compensation payments.

2.3. Guarantee compensation for guaranteed deposits shall be paid in the national currency of the Republic of Kazakhstan. For the purpose of calculating guarantee compensation for deposits denominated in foreign currency, the market exchange rate determined as of the date on which the Bank is deprived of its license to conduct all banking operations shall be used.

¹ funds held in bank accounts evidenced by a bank account agreement and/or a bank deposit agreement are subject to mandatory deposit guarantee in accordance with the Law.

2.4. Information on the terms and procedure for payment of guarantee compensation in respect of the Account as provided for by the Law, including information on the transfer by the organization responsible for mandatory deposit guarantee of any unclaimed compensation amount to an individual pension account for recording voluntary pension contributions, opened in accordance with the legislation of the Republic of Kazakhstan on social protection, is provided on the Bank's website in the form of a notice approved by the governing body of the KDIF, in compliance with the Law's requirements regarding notification of the Client.

3. BANKING SERVICES PROVISION PROCEDURE

Terms and procedure for opening and maintaining current accounts, savings accounts and current accounts for self-employed individuals

3.1. Within the framework of the BSA, the Client shall have the right to open Current Account(s), Savings Account(s), and Current Account(s) for Self-Employed Individuals, subject to the submission to the Bank of the required set of documents, in the form and with the content required under the applicable legislation and/or the Bank's Internal Regulations, as well as an application by an individual for opening a Current Account and an application by an individual for opening a Current Account for conducting activities under the special tax regime for self-employed individuals (hereinafter, the "Account Agreement/Application"), and an application by an individual for opening a Savings Account and placing funds on deposit (the "Deposit Agreement/Application"), in the forms prescribed by the Bank.

3.2. The application pursuant to which a Current Account/Current Account for a Self-Employed Individual is opened, subject to its subsequent acceptance by the Bank, together with this BSA, shall constitute the concluded Account Agreement.

3.3. The application pursuant to which funds are placed on deposit, subject to its subsequent acceptance by the Bank, together with this BSA, shall constitute the concluded Deposit Agreement.

3.4. The terms of this BSA shall not govern relations associated with the opening of Account(s) intended for transactions carried out in the course of entrepreneurial activities, notarial activities, advocacy activities, activities related to the enforcement of enforcement documents, or activities related to dispute resolution through mediation.

3.5. The Account shall be opened upon the conclusion of an Account Agreement between the Client and the Bank in accordance with the BSA. The Deposit Agreement shall be deemed concluded as of the date on which the deposit amount (funds) is credited to the Savings Account opened with the Bank.

3.6. Upon opening an Account for recording the Client's funds, the Bank shall assign an individual identification code (hereinafter, the "IIC"), which constitutes the Client's Account number, and shall provide services in respect of the Account in accordance with the legislation of the Republic of Kazakhstan and this BSA.

3.7. If the Client has access to the Internet and the Mobile Application, the Account may be opened using the Mobile Application, subject to the Client's identification and authentication in accordance with the requirements of the Applicable Legislation.

3.8. The Client hereby understands and agrees that the identification and authentication of the Client provided for under the BSA, as well as the method of signing the relevant Application(s) and/or Agreement(s), shall be sufficient for the conclusion of the Account Agreement and the Deposit Agreement and for the Bank to execute the Client's instructions.

3.9. Electronic documents used in the relationship between the Client and the Bank and duly authorized by the Client shall have the same legal effect as the corresponding paper documents and shall create the same rights and obligations for the Parties under this BSA (except for documents and agreements that, under applicable law, must be provided exclusively in paper form).

3.10. An Application and/or Agreement created by the Client through the Mobile Application, pursuant to which an Account is opened, shall be deemed accepted and, accordingly, concluded with the Bank in accordance with the terms of this BSA.

3.11. In addition to the grounds provided for by this BSA, the Bank shall have the right to refuse to open an Account if there is no technical possibility to open the Account through the Mobile Application, or if the Client fails identification and authentication, of which the Bank shall notify the Client through the Mobile Application.

3.12. Upon submitting a written request to a Bank branch, the Client shall have the right to receive a paper copy of the Deposit Agreement concluded through the Mobile Application, specifying the Account IIC.

3.13. The Deposit Agreement shall specify the type and amount of the deposit, the minimum balance amount (if provided for under the Deposit Agreement), the minimum deposit amount, the maximum deposit amount (if provided for under the Deposit Agreement), the deposit currency, the deposit term, the remuneration rate and annual effective remuneration rate, the terms for accrual of remuneration on the deposit, the Client's Individual Identification Number, the Account IIC, and other terms and conditions of the Deposit.

3.14. Payment of remuneration under the Deposit Agreement, withdrawal of the Deposit amount, including partial withdrawal, and in other cases provided for under the Deposit Agreement, shall be made to the Client's Current Account opened with the Bank.

3.15. The Account Agreement may provide for payment of remuneration for the use of funds held in the Current Account. The terms and conditions for placing funds, as well as the procedure and amount of remuneration payment, shall be determined by the Account Agreement and the BSA.

3.16. If, during the term of the Banking Services Agreement, Applicable Law establishes a new procedure for opening and maintaining Accounts that differs from the procedure set forth herein, the opening and maintenance of Accounts shall, until the necessary amendments are made to the BSA, be carried out in accordance with the procedure established by Applicable Law.

3.17. Account(s) may be replenished in cash or by non-cash transfer in accordance with Applicable Law. A Deposit may be replenished if provided for under the relevant Deposit Agreement and subject to its terms and conditions. The Bank does not accept coins in foreign currency for replenishment of the Account(s) or for replenishment of the Savings Account.

3.18. By opening an Account, the Client confirms that he/she has been duly notified that when carrying out a transaction to transfer money from the Account in foreign currency, the correspondent bank and/or the beneficiary's bank, guided by the requirements of the legislation of the relevant foreign state, international agreements, and other requirements, the Bank may:

- suspend the transfer of the Client's money for an indefinite period in order to obtain any necessary additional information about the transaction being carried out;
- refuse to complete the transfer of funds in foreign currency without specifying the reasons for such refusal, returning the funds to the Bank, including minus the commission withheld by the correspondent bank(s).

3.19. A special account is opened by the Bank for a Client-resident of the Republic of Kazakhstan only in the national currency - KZT.

3.20. The Bank shall accept the Client's instructions and orders to revoke such instructions or suspend their execution, provided that the Client complies with the requirements established by Applicable Law and this BSA.

3.21. The Client's instructions and orders to revoke such instructions or suspend their execution shall be submitted to the Bank in paper or electronic form (provided that the Client is connected to the Mobile Application and the Bank has the relevant technical capability), except for instructions that, under Applicable Law, are required to be submitted exclusively in paper form.

3.22. An instruction or an order to revoke such instruction or suspend its execution in paper form may be submitted to the Bank exclusively by the Client or by another person acting under the original of a notarized power of attorney issued by the Client, which expressly authorizes such person to perform the relevant actions on behalf of the Client.

3.23. If, in the Bank's opinion, the signatures do not match, the Bank shall have the right to refuse to accept and execute the instruction/order. In the event of a discrepancy between the signatures, or if

the signature in the document identifying the Client or the Client's authorized representative is illegible, the Bank shall not be liable for any unauthorized payment.

3.24. Submission of an instruction and order for its revocation or suspension of its execution through the Mobile Application, if the Bank has such technical capability, is carried out upon positive identification and authentication of the Client in the Mobile Application.

3.25. The acceptance of the Client's instruction, presented in the form of an order, a request, or in the form of the Client's consent when using an electronic payment instrument or a Mobile Application, and an order to revoke it or suspend its execution is carried out by the Bank during the Operational Day.

3.26. If the Client's instruction or an order to revoke such instruction or suspend its execution is received by the Bank after the end of the Business Day, such instruction or order shall be deemed received by the Bank at the beginning of the next Business Day.

3.27. The Bank guarantees the execution of the Client's instruction within one Business Day on which such instruction was received, except in cases provided for by Applicable Law and the terms of this Banking Services Agreement. International payments and/or money transfers shall be executed no later than within 3 (three) Business Days following the day on which the instruction is received, subject to the requirements established by the currency legislation of the Republic of Kazakhstan. Money transfers between the Client's bank accounts opened with the Bank shall be executed within one Business Day.

3.28. The Bank's obligation to the money sender in respect of a money transfer shall be deemed fulfilled upon completion of the money transfer, i.e. upon the accounting entry being made in the Bank's information system to the beneficiary's bank account or other account, reflecting the receipt of funds for the benefit of the beneficiary.

3.29. If the payment is made in cash, the payment shall be deemed completed upon receipt of the funds by the beneficiary or a person authorized by the beneficiary.

3.30. If a non-cash payment is made by issuing a payment document, the payment shall be deemed completed upon receipt of the funds by the beneficiary.

3.31. If a non-cash payment is made by way of a money transfer, the payment shall be deemed completed upon completion of the money transfer by:

- 1) making an accounting entry to the beneficiary's bank account upon receipt of the funds for the beneficiary's benefit;
- 2) the actual disbursement of cash to the beneficiary by the beneficiary's bank, if the beneficiary does not have a bank account;
- 3) making the set-off provided for in paragraph 9 of Article 46 of the Law of the Republic of Kazakhstan "On Payments and Payment Systems";
- 4) making an accounting entry to another account reflecting the receipt of funds for the benefit of the beneficiary.

3.32. An instruction may be revoked and its execution may be suspended prior to its execution and/or prior to the sending bank providing the beneficiary with information on the acceptance of the payment for the beneficiary's benefit.

3.33. If an order to revoke an instruction is received in a timely manner, the Bank shall not execute the money transfer under such instruction and shall return the funds no later than on the Business Day following the day on which such order was received, while simultaneously sending the initiator a notification confirming execution of the received order.

3.34. The Bank shall have the right to refuse to execute an instruction/order to revoke an instruction or suspend its execution in accordance with Applicable Law and the terms of this Banking Services Agreement.

3.35. For the purpose of confirming the provision of payment services (execution of the Client's instructions), the Bank shall, upon the Client's request, provide an account statement in paper or electronic form. The fee for the Bank's services for providing an Account Statement shall be determined in accordance with the Bank's approved Tariffs.

3.36. The form of the Account Statement shall be determined by the Bank independently, taking into account the requirements of Applicable Law, the terms of this Banking Services Agreement and the Bank's internal regulations.

Terms and procedure for accrual of remuneration on Deposits

3.37. The remuneration rate is specified in the Deposit Agreement and applies to the Deposit amount, as well as to all additional contributions to the Deposit, and remains unchanged throughout the Deposit term, unless otherwise provided for in the Deposit Agreement.

3.38. The annual effective remuneration rate is calculated in accordance with the requirements of Applicable Law and specified in the Deposit Agreement.

3.39. Remuneration is accrued daily, rounded to two decimal places, based on the actual number of days the funds or contribution remain in the Deposit, unless otherwise provided for in the relevant Deposit Agreement.

3.40. For the purpose of calculating the amount of remuneration, the number of days in a month shall be the actual number of days in that month, and a year shall be deemed to consist of 365 (three hundred and sixty-five) days, unless otherwise provided for in the Deposit Agreement. The date of placement of the Deposit amount (renewal date)/date of contribution to the Deposit and the date of withdrawal of funds from the Deposit shall each be counted as 1 (one) day.

3.41. Notifications of changes to the applicable remuneration rates and of the suspension/termination of acceptance of certain types of Deposits shall be posted by the Bank on the Bank's Internet Resource or sent to Clients by SMS messages or Push notifications. The method of notification shall be determined by the Bank at its discretion, taking into account the requirements of Applicable Law.

3.42. If the Deposit Agreement provides for partial withdrawals from the Deposit, partial withdrawals of funds shall be permitted provided that the minimum balance specified in the Deposit Agreement is maintained. In this case, the amount withdrawn shall first reduce the amount of the most recent contribution and then successively reduce each preceding contribution.

3.43. Partial withdrawals, where permitted under the Deposit Agreement concluded with the Client, and/or withdrawal of the entire Deposit amount shall be made by transferring funds from the Savings Account to the Current Account. If funds are transferred from a Savings Account in a currency different from the currency of the Current Account/Current Account linked to a Card, the transfer amount shall be converted at the exchange rate set by the Bank at the time of the transaction, with the Bank's conversion fee charged simultaneously in the amount specified in the Tariffs.

3.44. Partial withdrawal of the Deposit amount by the Client or withdrawal of the entire Deposit amount from the Savings Account to an account opened with another second-tier bank shall not be permitted, except in cases of compulsory withdrawal in accordance with the procedure established by Applicable Law.

3.45. In the event of a partial withdrawal of funds from the Deposit, the remuneration accrued on the withdrawn portion of the Deposit shall be recalculated in accordance with the procedure provided for in the Deposit Agreement.

3.46. In the event of early partial or full withdrawal of the Deposit amount (or a portion thereof) on the grounds provided for by Applicable Law, where the amount of funds remaining in the Deposit becomes less than the minimum balance or the Deposit is withdrawn in full, the Deposit Agreement shall be deemed terminated early. In this case, the accrued remuneration shall be recalculated in accordance with the procedure provided for in the Deposit Agreement, and the remaining Deposit amount, if any, shall remain in the Savings Account.

3.47. If the Client does not withdraw the Deposit amount upon expiry of its term (if automatic renewal is not provided for in the Deposit Agreement), the Deposit amount and accrued remuneration shall be transferred to the Client's Current Account. No remuneration shall accrue after expiry of the Deposit term due to the expiration of the Deposit Agreement.

3.48. If the Client does not withdraw the Deposit upon expiry of its term, the Deposit shall be automatically renewed for a term equal to the initial Deposit term specified in the Deposit Agreement, at the remuneration rate applicable at the Bank to this type of Deposit as of the date of the relevant renewal. The Deposit may be renewed an unlimited number of times until the Bank decides to discontinue accepting funds for this type of Deposit. The terms of such Agreement shall remain in effect until the expiry of the Deposit term. If the Client does not withdraw the Deposit amount after expiry of the Deposit Agreement, taking into account the renewal terms, the Deposit amount and accrued remuneration payable thereon shall be transferred by the Bank to the Client's existing Current Account(s), including the Current Account specified in the Deposit Agreement. After the Deposit is transferred from the Savings Account to the Current Account, no remuneration shall accrue on the Deposit due to the expiry of the Deposit Agreement.

3.49. Upon renewal of the Deposit Agreement, the remuneration accrued during the Deposit term shall not increase the Deposit amount (shall not be capitalized), unless otherwise provided for in the Deposit Agreement.

3.50. Payment of accrued remuneration on the Deposit shall be made monthly on the first Business Day of the month following the month in which the remuneration is accrued, unless otherwise provided for in the Deposit Agreement. If a contribution has been held in the Deposit for less than 1 (one) month as of the date of the next remuneration payment, remuneration on such contribution shall be paid based on the actual period for which the contribution has been held in the Deposit as of the date of the next remuneration payment, unless otherwise provided for in the Deposit Agreement.

3.51. The Deposit amount and accrued remuneration shall be returned by the Bank upon request of the depositor or the depositor's authorized representative acting under the original notarized power of attorney complying with the requirements of Applicable Law. Upon return of the Deposit, all remuneration accrued and payable to the depositor as of that date shall be paid.

3.52. Upon full return and/or withdrawal, at the request of the Client, the Bank or third parties, of the entire Deposit amount, all additional contributions made to the Deposit, and payment of the accrued remuneration, the Savings Account shall be closed and the Deposit Agreement shall be deemed terminated.

3.53. The Deposit amount and accrued remuneration shall be returned and paid by the Bank to the Client's Current Account within the time limits and subject to the terms specified in the Deposit Agreement. If the remuneration payment date falls on a non-business day (weekend or public holiday), the accrued remuneration shall be paid on the first Business Day following such non-business day.

Withholding of Individual Income Tax (hereinafter, IIT) at Source of Payment from Clients' Income in the Form of Remuneration Accrued on Funds Held in Bank Accounts

3.54. If, under the legislation of the Republic of Kazakhstan, the income paid is subject to taxation at source of payment, the Bank shall, upon payment of remuneration to the Client, withhold IIT at source of payment in accordance with Applicable Law for subsequent remittance to the budget.

3.55. In accordance with the Tax Code of the Republic of Kazakhstan, the Bank, acting as a tax agent, shall withhold IIT from remuneration paid to individuals who are residents of the Republic of Kazakhstan in respect of their bank accounts, at the rate established by the Tax Code of the Republic of Kazakhstan.

3.56. If the Client is recognized as a resident of the Republic of Kazakhstan, the Client shall, upon entering into the Deposit Agreement, provide the Bank with the original document confirming the Client's residency (hereinafter, the Certificate of Residency of the Republic of Kazakhstan) issued by the tax authority of the Republic of Kazakhstan in the form prescribed by the legislation of the Republic of Kazakhstan.

3.57. Given that an individual's residency is confirmed for each calendar year, the Certificate of Residency of the Republic of Kazakhstan shall be updated annually and provided by the Client to the Bank at the beginning of each new calendar year (by January 25) for the Bank to determine the applicable IIT rate.

3.58. If the Client provides the Bank with the original of an official document certified by the competent authority of the foreign state of which the Client is a resident, confirming that the Client is a resident of such foreign state (hereinafter, the Supporting Document), with which the Republic of Kazakhstan has concluded an international treaty governing the avoidance of double taxation and prevention of tax evasion, except for states with preferential taxation, the Bank, acting as a tax agent, shall be entitled to apply to the Client the reduced tax rate provided for by such international treaty (double taxation avoidance convention). The international treaty shall apply provided that the Client is the ultimate (beneficial) recipient (owner) of the income and the Supporting Document is provided within the period established by the Tax Code of the Republic of Kazakhstan.

3.59. The Client shall be recognized as a resident of the state with which the Republic of Kazakhstan has concluded an international treaty for the period specified in the Supporting Document. If the Supporting Document does not specify the period of residency, the Client shall be recognized as a resident of the state with which the Republic of Kazakhstan has concluded an international treaty for the calendar year in which such document is issued (posted at Internet resource of the competent authority of the foreign state).

3.60. Any IIT previously withheld (prior to submission of the Supporting Document) shall not be refunded by the Bank. At the same time, a Client who has obtained the Supporting Document may, where the provisions of an international treaty are applied, apply to the tax authority of the Republic of Kazakhstan for a refund from the budget of excess IIT withheld and paid.

Procedure and Terms for Closing Bank Accounts

3.61. Account(s) shall be closed upon the Client's application in the form prescribed by the Bank or independently by the Bank in the event of termination or refusal to perform the Account Agreement or Deposit Agreement in accordance with the procedure provided for by this Banking Services Agreement/Agreement.

3.62. Account(s) may be closed provided that there are no funds in the Client's Account for more than 1 (one) year and no outstanding obligations to third parties presented against the Account(s), including by the Bank.

3.63. The Bank shall be entitled to refuse to perform the Account Agreement or Deposit Agreement in the cases provided for by agreements with non-resident banks of the Republic of Kazakhstan.

3.64. The Bank shall also be entitled to refuse to perform the Account Agreement or Deposit Agreement if there have been no funds or transactions on the Account for more than 1 (one) year. The following are excluded: funds in the Savings Account and Special Account.

3.65. The Deposit Agreement shall terminate and the Savings Account shall be closed upon return of the Deposit amount to the Client and payment of the remuneration accrued thereon, except in cases provided for by Applicable Law, this Banking Services Agreement or the terms of the relevant Agreements.

3.66. The Bank shall refuse to perform the Account Agreement or Agreement on the grounds and in accordance with the procedure provided for by the Law of the Republic of Kazakhstan "On Counteracting Legalization (Laundering) of Proceeds Obtained Through Criminal Means, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction".

3.67. Unilateral refusal by the Bank to perform the Account Agreement or Deposit Agreement shall not be permitted if there are:

- outstanding claims against the Account or unrevoked acts imposing temporary restrictions on the disposal of property, decisions and/or orders of authorized state bodies and/or officials suspending debit transactions on the Account, as well as acts imposing seizure of funds held in the Account (except where the Bank unilaterally refuses to perform the Current Account Agreement or Deposit Agreement due to the absence of funds in the Account for more than one year);
- outstanding requirements under a foreign exchange contract providing for export (import) transactions, submitted by the Client to the Bank in accordance with the foreign exchange legislation of the Republic of Kazakhstan (except where the Bank unilaterally refuses to

perform the Bank Account Agreement or Deposit Agreement pursuant to the Law of the Republic of Kazakhstan “On Counteracting Legalization (Laundering) of Proceeds Obtained Through Criminal Means, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction” or international treaties ratified by the Republic of Kazakhstan).

3.68. In the event of the Bank’s refusal to perform the Account Agreement/Deposit Agreement, the Bank shall send the Client a notice of refusal to perform the Account Agreement or Deposit Agreement in accordance with the procedure provided for by the Banking Services Agreement/Account Agreement/Deposit Agreement.

3.69. In the event of the Bank’s unilateral refusal to perform the Account Agreement or Deposit Agreement, the Bank shall pay remuneration accrued as of the date of such unilateral refusal, taking into account the remuneration terms stipulated in the respective Agreements.

3.70. If there is a balance of funds in the Client’s Account (except for accounts intended for crediting allowances, social payments paid from the state budget and/or the State Social Insurance Fund, or pensions paid from the state budget and/or the Unified Accumulative Pension Fund and/or the Voluntary Accumulative Pension Fund, as well as alimony (funds intended for the maintenance of minor and disabled adult children)), the Bank shall be entitled to transfer the balance of funds to a notary’s deposit in accordance with the laws of the Republic of Kazakhstan and close the Account.

4. TERMS AND PROCEDURE FOR ISSUANCE/REISSUANCE AND SERVICING OF THE CARD

4.1. The Card shall be issued/reissued within the time limits determined by the Bank, subject to the Bank’s positive decision on its issuance/reissuance and upon submission by the Client of an application in the form prescribed by the Bank (the “Application”) and the documents required under the legislation of the Republic of Kazakhstan and the Bank’s internal regulatory documents. Based on the Application, the Agreement for Issuance of a Payment Card for Individuals (the “Payment Card Agreement”) and the BSA, the Bank shall open a Current Account in the Client’s name, issue and provide the Card to the Client, and provide banking services in accordance with the legislation of the Republic of Kazakhstan, the Payment Card Agreement and the BSA.

4.2. The terms and procedure for using the Card issued by the Bank shall be governed by the legislation of the Republic of Kazakhstan, the Payment Card Agreement, the BSA, and the rules of operation of the MasterCard Worldwide and Visa International payment systems.

4.3. The Card is the property of the Bank and is issued to the Cardholder solely as a means of access to the Account, enabling the Cardholder, through electronic terminals or other communication channels, to make payments and/or money transfers, receive cash, perform currency exchange and other transactions determined by the Bank and subject to the Bank’s terms and conditions. Prior to issuing the Card, the Bank shall take the measures necessary to comply with the requirements of the legislation of the Republic of Kazakhstan in the field of countering legalization (laundering) of proceeds obtained through criminal means, financing of terrorism and financing of the proliferation of weapons of mass destruction, with respect to conducting proper due diligence and identification of the Cardholder in accordance with the Internal Control Rules for Countering Legalization (Laundering) of Proceeds Obtained Through Criminal Means, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction of KMF Bank JSC. The Card may be issued/reissued through Remote Service Channels in accordance with the procedure established by the Bank.

4.4. The digital Card shall be issued/reissued through the Mobile Application in accordance with the procedure established by the Bank, in electronic form without a physical medium, by providing the Client with information on its details.

4.5. Issuance of a digital Card with active status allows transactions to be conducted using only the Account and/or Card details without physical issuance of a plastic card.

- 4.6.** The Client shall independently set/change and activate the PIN code in the Mobile Application.
- 4.7.** Issuance of a Card to a non-resident of the Republic of Kazakhstan shall be carried out taking into account the requirements of the legislation of the Republic of Kazakhstan.
- 4.8.** The month and year of the Card's expiry shall be indicated on the Card. The Card shall be valid from the date of its activation in accordance with the procedure established by the Payment Card Issuance and Servicing Agreement until the end of the last day of the month and year indicated on the Card (inclusive). Card transactions shall not be performed using Cards with an expired validity period.
- 4.9.** For all matters related to the use of the Card, the Cardholder shall contact the Bank.
- 4.10.** In the event of loss/theft/discovery of unauthorized debits from the Card, retention by an ATM, disclosure of the PIN code, refusal to use the Card, or damage to the Card, the Cardholder shall immediately block the Card: independently through the Mobile Application or by contacting the Bank's Contact Center and verbally notifying the Bank of the Card blocking. The Cardholder shall bear the risk and responsibility for card transactions made before the Card blocking takes effect. In the event of the Client's refusal to use the Card, provided there are no outstanding indebtedness or unfulfilled claims against the Account, closure of the Card and Account shall be available in the Mobile Application.
- 4.11.** The Bank shall ensure Card servicing, uninterrupted operation of the systems and electronic devices under its direct control, and shall take all possible measures to restore servicing if it is suspended for reasons beyond the Bank's control.

The Bank shall notify the Cardholder of Transactions upon completion of the Transaction by sending an SMS message to the mobile phone number specified by the Cardholder in the Application and/or a Push notification in the Mobile Application, with a fee for such notification charged (or not charged) in accordance with the procedure established by the Agreement and the Bank's Tariffs. The message may be sent on any day (including weekends and public holidays) at any time. The Cardholder shall ensure the security of the mobile device, mobile phone number and Mobile Application.

- 4.12.** The Client may make a money transfer in the Mobile Application to a Card of another beneficiary issued by the Bank: (1) by entering the beneficiary's mobile phone number or (2) by selecting the beneficiary's mobile phone number from the contact list of the mobile device's phone book, as well as perform other available Card/Account transfer transactions in accordance with the Bank's applicable Tariffs. By entering into the BSA, the Client thereby consents to granting the Bank access in the Mobile Application to the contact list of the phone book on the Client's mobile device.
- 4.13.** If a Transaction is carried out in one currency while the Account is maintained in another currency, funds shall be debited from the Account after conversion of the Transaction currency into the Account currency. The conversion of the Transaction currency into the Account currency is carried out in accordance with the agreements concluded between the participants of the IPS. When a Transaction is carried out in a currency other than the Account currency, the Bank reflects the transaction using the foreign currency exchange rate established by the Bank on the day of the Transaction.
- 4.14.** If the Transaction is carried out outside of the Republic of Kazakhstan, the Transaction is carried out in accordance with the rules of the IPS. The amount of a Transaction carried out through the IPS in a currency other than US dollars/euro is converted into US dollars/euro at the exchange rate established by the IPS on the day of settlement with the Bank for this Transaction, or in another manner established by the IPS.
- 4.15.** The Bank reserves the right to block the authorized amount for the Transaction on the Cardholder's payment card account until it receives supporting documents for the completed Transaction for the period established by the relevant IPS, until it is withdrawn from the Account, or until the Bank receives confirmation that payment for the authorized amount has not been made. In this case, funds blocked on the Account may be withdrawn by the Bank, including after the Bank receives a request to block the Card.

4.16. If there are any objections to a Card Transaction, the Client has the right to submit an appeal to the Bank, which, if it accepts an appeal regarding an unauthorized payment or other claim, will proceed to the International Payment System (IPS). The Bank will not consider appeals regarding unauthorized payments or other claims submitted by the Client after 30 (thirty) calendar days from the date of authorization.

4.17. The review period for appeals regarding unauthorized payments or other claims is determined by the IPS rules.

4.18. When the Cardholder makes a purchase(s) through a POS terminal, the Cardholder must, in certain cases, present an identity document. Payment for goods and services online is made under the terms and conditions in effect at the relevant online store accepting Cards.

4.19. The Bank is not responsible for the actions of POS terminal cashiers who fail to process or make errors in processing Transactions.

4.20. The Bank reserves the right to block the Card and/or restrict the Client's access to the Mobile Application, in addition to cases established by the legislation of the Republic of Kazakhstan, also in the following cases:

- 1) the existence of circumstances that may lead to unauthorized payments or damage to the Client;
- 2) failure by the Client to repay technical overdrafts and any other debt on any of his obligations to the Bank from the moment such debt arose until the full repayment of the debt amount, failure to fulfill or improper fulfillment by the Client of any other obligation to the Bank;
- 3) the Client's use of an incorrect PIN more than three (3) times in a row during a Transaction;
- 4) based on decisions/resolutions of government agencies and/or officials to suspend debit transactions on the Account or to seize funds in the Account;
- 5) if there is a suspicion that funds in the Client's Account (all or some) are the result of fraudulent or other illegal actions, and in other cases in which unlawful actions may be taken against the Client, the Bank, or its other clients, in order to prevent such actions and their consequences, and to reduce potential losses to the Client, the Bank, or its other clients, for the period established by the legislation of the Republic of Kazakhstan and the Bank's internal regulations. A technical overdraft allowed by the Client is subject to immediate repayment.

4.21. If the Client allows a technical overdraft, the Bank will block the Card in accordance with the Agreement and, after 3 (three) calendar days from the date of the technical overdraft, will charge a penalty (fine/penalty) for the late return by the Client of the used technical overdraft in accordance with the Bank's Tariffs. Any technical overdraft by the Client is considered a material breach of the Agreement and may result in termination by the Bank. The Client undertakes to avoid technical overdrafts by monitoring the spending of funds in the Account and taking into account the Bank's commission when executing Transactions.

4.22. From the moment any debt is incurred by the Client to the Bank, funds credited to the Account are used to pay off the total debt as of the current date, except in cases established by the legislation of the Republic of Kazakhstan.

5. TERMS AND PROCEDURE FOR PROVIDING BANK LOANS

5.1. The terms of this BSA regulate the general procedure and terms for providing bank loans to the Bank's Borrowers. The Bank provides various lending instruments on terms of repayment, maturity, payment, and, in some cases, security, and targeted use in accordance with the procedure established by the Current Law and the Bank's Internal Regulations, as well as the terms of the Bank's borrowings from international financial institutions for the subsequent issuance of a loan.

5.2. The subject of the Loan Agreement is issued by transferring the bank loan amount to the Borrower's bank (current) account opened with the Bank for receiving and repaying the bank loan.

5.3. The Bank provides the bank loan upon the Borrower's provision of all duly executed documents required by the Bank.

5.4. The conclusion of the Loan Agreement between the Bank and the Borrower and the provision of the bank loan are possible in accordance with the provisions agreed upon by the Bank and the Client and set forth in the Loan Agreement, as well as upon the Client's provision of all documents, consents, applications, and questionnaires, and the completion of all on-screen forms requested in the Mobile Application, and in the absence of the facts specified in paragraph 5.56. of the BSA.

5.5. The Borrower confirms that prior to entering into the Loan Agreement, he/she has received and is sufficiently familiar with the following information regarding bank loans orally:

- 1) the term of the loan;
- 2) the maximum amount and currency of the loan;
- 3) the type of interest rate: fixed or floating, and the calculation procedure if the interest rate is floating;
- 4) the interest rate as an annual percentage rate and its amount in reliable, annual, effective, comparable terms (real value) as of the date of the client's request;
- 5) an exhaustive list and amounts of commissions, Bank Tariffs and other expenses associated with obtaining and servicing (repayment) of a bank loan in favor of the Bank;
- 6) the responsibility and risks of the Borrower in the event of failure to fulfill obligations under the Bank Loan Agreement;
- 7) the liability and risks of the Borrower in the event of default under the Loan Agreement;

the liability of the pledgor, guarantor, surety, and other person who is a party to the agreement securing the loan;

- 8) a list of documents required for concluding a Loan Agreement.

5.6. The Borrower confirms that, prior to concluding the Loan Agreement, they have been informed of the interest rate (as an annual percentage or a fixed amount), the interest rate as a reliable annual effective comparable (real value), and the amount of overpayment on the loan.

5.7. The Borrower confirms that prior to the conclusion of the Loan Agreement, he/she was provided with draft Loan Repayment Schedules for the selection of the loan repayment method: annuity, differentiated and additional method (if such a condition is included in the Bank's internal regulations), alternative lending terms stipulated by the Current Legislation, as well as reliable and comprehensive information on the terms of the bank loan, including the amount of the annual effective interest rate, and the risks associated with the Borrower receiving a bank loan, including the consequences of the Borrower's failure to fulfill his obligations under the Loan Agreement. The Borrower also confirms that he has been given sufficient time to review the terms of the Bank Loan Agreement and the relevant Repayment Schedules.

5.8. Before concluding a Loan Agreement with an individual not related to the implementation of [entrepreneurial activity](#), the Bank provides the individual with alternative lending terms to choose from, according to which:

the Bank does not charge, in addition to the interest rate, any fees and/or other payments related to the issuance and servicing of a loan;

the Bank is entitled to charge, in addition to the interest rate, fees, with the exception of cases stipulated in paragraph 8 of Article 53 of the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan," and/or other payments related to the issuance and servicing of a loan.

The loan terms selected by an individual are subject to specification in the Loan Agreement.

5.9. Prior to the conclusion of the Loan Agreement with the Borrower, the Bank offers the Borrower loan terms based on the financial product suitability criteria established by the regulatory legal act of the authorized body (*effective since July 1, 2026*).

5.10. The Borrower hereby consents to the use and affixing of the Bank's electronic digital signature/facsimile in the Loan Agreement when it is concluded in the Mobile App.

5.11. The Loan Agreement is considered concluded upon the transfer of the bank loan amount to the Borrower's bank (current) account opened with the Bank for the receipt and repayment of the loan.

5.12. By signing the Loan Agreement, the Borrower (Co-Borrower) provides unconditional consent to the assignment of the right (claim) under the Loan Agreement, as well as to the collection and processing of personal data, the provision of information about him to credit bureaus and the provision by the credit bureaus to the Bank of a credit report about him, as well as information related to the fulfillment by the parties of their obligations, confidential and other information related to the Borrower, including, in addition to the negative information provided for by the Law of the Republic of Kazakhstan "On Credit Bureaus and the Formation of Credit Histories in the Republic of Kazakhstan", any other negative information regarding the Borrower, including its use for any purposes that the Bank deems necessary at its discretion, as well as for the purpose of complying with FATCA requirements.

5.13. By signing the Loan Agreement, the Client grants the Bank their unconditional consent to the provision/disclosure of information within the framework of this BSA and the Agreement that constitutes a banking secret, as defined by the legislation of the Republic of Kazakhstan, to appropriate third parties/other parties in accordance with the provisions of the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan" and this BSA, if the provision and use of information constituting a banking secret to third parties is necessary for the Bank to carry out its activities, including, but not limited to, persons who have entered into contractual relations with the Bank and provide services to the Bank.

5.14. The responsibilities of the Parties are stipulated in the Loan Agreement and the BSA.

5.15. Amendments and additions to the Loan Agreement are formalized by concluding supplementary agreements to the Loan Agreement in accordance with the requirements of the Current Legislation and the terms of the BSA.

Terms and conditions for repayment of a bank loan

5.16. The procedure, terms, frequency, priority, and maturity dates of the bank loan/Debt, the measures taken by the Bank for the Borrower's non-performance or improper performance of obligations under the Bank Loan Agreement, and the ways and methods of Debt repayment, including Principal and Interest, as well as the minimum repayment amount under the Loan Agreement, shall be determined by the terms of the Loan Agreement.

5.17. If the due date for a scheduled payment under the Loan Agreement falls on a weekend or a public holiday, the scheduled payment shall be made on the first business day following the weekend or holiday, without incurring penalties or any other types of fines.

5.18. Full or partial early repayment of the bank loan shall be processed based on a written application from the Borrower, including applications initiated via the Bank's Mobile Application. In the event of partial early repayment of the bank loan amount, the Bank shall revise the Repayment Schedule. Hereby, the Borrower confirms and agrees that partial early repayment of the bank loan shall only be executed if the repayment amount deposited is equal to at least 2 (two) scheduled payments under the Loan Agreement.

5.19. Upon full or partial early repayment, the Borrower shall pay the Bank the interest accrued on the bank loan up to and including the date of such full or partial early repayment.

5.20. In the event of changes to the repayment terms under the Bank Loan Agreement that entail a change in the amount of the Borrower's financial obligations and/or the deadline for their payment, the Bank shall prepare and issue a new bank loan repayment schedule to the Borrower. The revised Repayment Schedule shall be attached to the Bank Loan Agreement and shall replace the previously effective one.

Upon amendment of the terms of the Loan Agreement resulting in an increase in the amount of the Borrower's financial obligations, an extension of the bank loan term, an increase in the interest rate, or a change in the currency of the bank loan, the Bank shall prepare and issue a new title page to the Borrower incorporating the new terms.

5.21. In the case of non-payment of a scheduled payment for the repayment of the Principal and accrued Interest, or if the payment made is less than the amount of the scheduled payment specified in the Repayment Schedule to the Loan Agreement, the payment shall be considered overdue.

5.22. The following shall be recognized as Overdue Debt under the Loan Agreement:

- late or incomplete repayment of the amount established by the Repayment Schedule;
- late or incomplete payment of the commission fee amount;
- late or incomplete payment of the penalty amount (fines, late fees established in the Loan Agreement);
- any other Debt called for repayment under the Bank Loan Agreement and/or upon the Bank's demand.

5.23. All payments made by the Borrower towards the repayment of the bank loan/Debt under the Loan Agreement shall be executed by depositing cash or via bank transfer into the Account opened with the Bank for receiving and repaying the bank loan; other methods not contradicting the Applicable Legislation may also be utilized. The Bank is authorized to debit the Account and any other accounts of the Borrower based on the Loan Agreement and the BSA without any additional consent from the Borrower, to repay the Borrower's Debt to the Bank.

5.24. If the amount of the payment made by the Borrower under a Loan Agreement concluded with an individual is insufficient to fulfill the Borrower's obligations under the Loan Agreement, it shall repay the Borrower's debt in the following order of priority:

- 1) overdue principal;
- 2) overdue interest;
- 3) penalty (fine, late fee) in the amount determined in accordance with clause 9.4 of this BSA;
- 4) principal due for the current payment period;
- 5) interest accrued for the current payment period;
- 5-1) overdue commission fees and other payments related to the loan issuance and servicing;
- 6) the Bank's expenses incurred in obtaining performance.

5.25. Hereby, the Borrower gives irrevocable consent to the Bank to withdraw funds in any currency and in the amount payable by the Borrower under the Loan Agreement by direct debiting of the Borrower's bank accounts opened with the Bank and/or other banks and/or organizations performing certain types of banking operations, and to convert the amounts collected in this manner into the currency of the Borrower's unfulfilled obligations at the currency-to-KZT exchange rate effective at the Bank on the conversion date at the time of debiting.

5.26. The loan application, the terms of the BSA, the Repayment Schedule, the Title page, supplementary agreements, as well as all annexes to the Loan Agreement and other applications entailing an obligation to amend the terms of the Loan Agreement, shall constitute an integral part of the Loan Agreement and shall become available for viewing by the Borrower in the Mobile Application, whereby the Borrower shall be deemed notified of the amendments made.

Measures taken by the Bank in the event of non-performance or improper performance by the Borrower of obligations under the Loan Agreement:

5.27. To withdraw/debit (enforce collection in an undisputed manner) in any currency the amounts of any debt by direct debiting of the bank accounts of the Borrower and the Co-borrower (if any in the credit transaction) opened with the Bank, other banks, or organizations performing certain types of banking operations, by issuing payment demands and/or on the basis of payment (operational) orders, in the manner prescribed by the BSA, the Loan Agreement, and the applicable legislation of the Republic of Kazakhstan. The Borrower hereby grants the Bank the right to withdraw funds, by way of direct debiting, in any currency, in the amount of the Borrower's current and overdue Debt

under the Loan Agreement from any bank accounts of the Borrower, except for cases established by applicable legislation, opened with the Bank and/or other banks and/or organizations performing certain types of banking operations, and to convert the amounts collected in this manner into the currency of the Borrower's unfulfilled obligations at the exchange rates effective at the Bank on the conversion date at the time of debiting;

5.28. to demand payment of a penalty (late fee, fine)

5.29. to demand early performance of all obligations under the Loan Agreement in cases provided for by the Applicable Legislation.

5.30. to obtain satisfaction from the value of the collateral through out-of-court foreclosure and/or judicial proceeding;

5.31. to file a lawsuit in court for Debt recovery

5.32. to join collection actions initiated by third parties.

5.33. to assign the collection of the Borrower's debt under the Loan Agreement to third parties in accordance with the terms of the Loan Agreement and/or by other methods not prohibited by the applicable legislation of the Republic of Kazakhstan, as well as to assign the right of claim under the Loan Agreement to third parties in accordance with the Applicable Legislation, on the terms and at the discretion of the Bank, including the transfer of the debt for pre-trial collection and settlement to a collection agency.

Borrower's Rights:

5.34. to repay a bank loan early with payment of interest for the actual period of use of the bank loan and without penalty or other penalties, other than those stipulated by the Bank Loan Agreement;

5.35. if the principal and/or interest repayment date falls on a weekend or holiday, to pay the principal and/or interest on the following business day without penalty or other penalties;

5.36. upon application, to receive, within no more than 3 (three) business days, free of charge, and no more than once per month, written information on the distribution (among the principal, interest, commissions, penalties, and other penalties, as well as other amounts payable) of funds received to repay the debt under the Loan Agreement;

5.37. Upon an application for partial or full early repayment of a bank loan provided by the Bank under the Bank Loan Agreement, receive, free of charge and within no more than 3 (three) business days, written information on the amount due for repayment, broken down into principal, interest, commissions, penalties and other fines, as well as other amounts payable;

5.38. upon an application, after full repayment of the bank loan debt, receive, free of charge and within no more than 15 (fifteen) calendar days from the date of filing the application, a written certificate of no outstanding debt;

5.39. within 14 (fourteen) calendar days from the date of receipt of notification of a change in the terms of the Bank Loan Agreement for the benefit of the Borrower, refuse the improving terms offered by the Bank and notify the Bank of its decision in the manner specified in the Bank Loan Agreement and/or through information technology facilities;

5.40. contact the Bank in writing if any disputes arise regarding the banking services received and receive a response within the timeframes stipulated by the Current Law;

5.41. within 30 (thirty) calendar days from the date of the default in fulfilling the monetary obligation under the Bank Loan Agreement, visit the Bank and/or submit in writing, either through information technology facilities or in the manner stipulated by the Loan Agreement, a statement containing information about the reasons for the default in fulfilling the obligation under the Loan Agreement, income, and other confirmed circumstances (facts) that justify their request to amend the terms of the Loan Agreement, including those related to:

- a downward change in the interest rate under the Bank Loan Agreement;
- a reduction in the monthly payment under the Bank Loan Agreement by at least fifty percent of the amount established by the Bank Loan Agreement;
- a change in the currency of the remaining principal amount of the bank loan issued in foreign currency to the national currency;

- deferral of payment on the principal and/or interest;
- change in the debt repayment method or the order of debt repayment, including priority repayment of the principal;
- change in the term of the bank loan;
- forgiveness of overdue principal and/or interest, waiver of penalties (fines, late fees) for commissions and other payments related to servicing the bank loan;
- independent sale by the mortgagor of the real estate that is the subject of the mortgage, in accordance with the procedure prescribed by the Law of the Republic of Kazakhstan “On Mortgages of Real Estate”;
- submission of compensation in lieu of fulfillment of the obligation under the Loan Agreement by transferring the collateral and/or other property to the Bank;
- sale of the real estate that is the subject of the mortgage, with the transfer of the obligation under the Loan Agreement to the buyer.

5.42. Within 15 (fifteen) calendar days from the date of receipt of the Bank’s decision to refuse to amend the terms of the Bank Loan Agreement, stating the reasons for such refusal, or if a mutually acceptable solution to amend the terms of the Bank Loan Agreement is not reached, the Borrower has the right to appeal to the Bank Ombudsman, simultaneously notifying the Bank.

The Bank Ombudsman will consider the Borrower’s appeal upon presentation of evidence of their appeal to the Bank and the failure to reach a mutually acceptable solution to amend the terms of the Loan Agreement.

Borrower’s responsibilities:

5.43. repay the bank loan in full, pay the due remuneration and other payments within the terms and amounts stipulated by the Loan Agreement;

5.44. promptly notify the Bank of actual or potential cases of failure to fulfill obligations under the Loan Agreement, and also immediately inform the Bank:

- about any events that could affect the intended use of the loan;
- about any violations of the terms of the Loan Agreement.

5.45. use a bank loan for its intended purpose;

5.46. notify third parties acting as pledgors, guarantors, sureties or in any other capacity, thereby ensuring the Borrower’s obligations to the Bank, about the amount of the main obligation, the deadline for its fulfillment, the amount of remuneration and the consequences of non-fulfillment of the Loan Agreement and execution of the pledge agreement, guarantee, surety in the event of improper fulfillment of its obligations in favor of the Bank. If necessary, familiarize these persons with the contents of the Loan Agreement before concluding a pledge agreement, guarantee, surety and/or other agreements that serve as security for the Borrower’s obligations to the Bank;

5.47. in case of changes related to the identity of the Borrower, namely: change of place of residence, change of last name, first name, patronymic (if it is indicated in the identification document), replacement of identification documents, change of contact information used to communicate with the Borrower, and the method of communication, within 15 (fifteen) business days from the date of such changes, provide the Bank with new information;

5.48. in case of failure to comply with the requirements of clause 5.49. of the BSA, the Borrower bears all the consequences of failure to comply with this requirement and all correspondence sent to the Borrower at the address specified in the Loan Agreement is recognized by the Parties as received by the Borrower. The Bank’s statement about not receiving information from the Borrower about all changes related to his identity does not constitute a violation on the part of the Borrower of the requirements of this article if the Borrower proves that the information was sent properly (to the address specified in the Loan Agreement);

5.49. provide the Bank with any information that the Bank may request as part of the execution of the Loan Agreement and BSA;

5.50. preliminarily agree with the Bank on the seller of the property purchased using a bank loan received from the Bank;

5.51. In case of concluding a Loan Agreement with the Co-borrower, the latter:

- undertakes to bear joint responsibility for fulfilling obligations for full payment and repayment of the received bank loan, including remuneration and other payments on the bank loan;
- The Co-borrower hereby gives unconditional and irrevocable consent to the Bank to receive a bank loan under the Loan Agreement by the Borrower and to write off by direct debit, including on payment documents, all amounts of debt of the Borrower under the Loan Agreement from the bank accounts of the Co-borrower, on the basis of the Loan Agreement, BSA and without any additional consent in any form on the part of the Co-borrower;
- all and any demands of the Bank for payment of the amount of the Borrower's debt under the Loan Agreement from the Co-borrower's bank accounts in other financial institutions on the territory of the Republic of Kazakhstan or abroad are accompanied by a copy (in the cases and in the manner established by the Current legislation) of the Loan Agreement, which is proper confirmation of the existence of the Co-borrower's obligations under the Loan Agreement, as well as its obligations to repay the debt in the manner, terms, methods and amounts specified in the Loan Agreement;
- has rights similar to those of the Borrower, with the exception of the right to receive a bank loan.

5.52. Provide representatives of international financial institutions from which the Bank has borrowed funds for the subsequent disbursement of the bank loan, as well as authorized bodies of the European Union (including the European Commission, OLAF, and the Court of Auditors of the European Union), with unimpeded access to:

- facilities and premises where the loan is used;
- equipment and assets acquired using the loan proceeds;
- accounting and design documentation related to the intended use of the loan.

5.53. Assist the persons specified in paragraph 5.54. of the BSA during inspections and provide the necessary information and assistance.

5.54. Consent to disclose information to the persons specified in paragraph 5.54. of the BSA.

5.55. Not enter into business relationships with persons subject to international sanctions and not use bank loan proceeds for their benefit.

5.56. Prevent the use of bank loan proceeds in violation of applicable sanctions.

5.57. Confirm that its activities are not included in the Bank's List of Excluded Activities and undertake not to use the bank loan proceeds for such activities for the entire term of the Loan Agreement.

5.58. Undertake to conduct its activities and use the loan proceeds in compliance with the laws of the Republic of Kazakhstan, including environmental, social, and human rights requirements, and to obtain and maintain all necessary permits stipulated by such laws.

5.59. Obtain and comply with all necessary environmental, sanitary, social, and other permits required for the intended use of the bank loan and, if necessary, adhere to the corrective action plan developed jointly with the Bank based on the results of an environmental and social risk analysis.

5.60. Maintain and service the property acquired with the bank loan in proper technical condition.

5.61. Retain all documentation related to the execution of the remote banking system and the use of the bank loan for at least 7 (seven) years from the end of financing.

Bank's rights:

5.62. to unilaterally amend the terms and conditions of the Loan Agreement in a manner that improves such terms and conditions for the Borrower, or in other cases provided for by the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan"; For

the purposes of this clause, improvement of the terms and conditions of the Loan Agreement for the Borrower shall mean: reduction or complete cancellation of commissions and other fees for services related to servicing the bank loan; reduction or complete cancellation of penalties (fines, late payment interest); reduction of the remuneration rate under the Bank Loan Agreement; deferral, including for a period covering the term of mandatory military service and sixty (60) calendar days following its completion, and/or installment payment of amounts due under the Loan Agreement; reduction of the Borrower's monetary obligation under a mortgage loan denominated in a foreign currency upon conversion of the loan currency into the national currency of the Republic of Kazakhstan;

5.63. to demand early repayment of the principal amount of the loan and the remuneration accrued thereon if the Borrower fails to comply with the deadline established for repayment of the next installment of the bank loan and/or payment of remuneration by more than forty (40) calendar days;

5.64. to refuse to disburse the bank loan on the following grounds (including after execution of the Loan Agreement, if the bank loan has not actually been disbursed):

- the Borrower is involved in legal proceedings as a defendant and/or as a third party not asserting independent claims on the side of the defendant;
- the Borrower's property and/or accounts have been seized and/or enforcement proceedings have been initiated against the Borrower's property, or there is a real threat of such events occurring;
- the Borrower has provided inaccurate or misleading information regarding the existence or condition of the security for the loan;
- the Borrower has breached its obligations to the Bank under the Loan Agreement and/or has overdue indebtedness under other credit and other obligations to the Bank and third parties; the Borrower has failed to pay the Bank commissions in accordance with the terms and conditions of the Loan Agreement and the BSA;
- the Bank has insufficient available lending resources, as well as in the event of instability in domestic and international financial markets, including where the conditions for the formation of the Bank's resources change as a result of decisions of legislative bodies, the Government of the Republic of Kazakhstan, the National Bank of the Republic of Kazakhstan, as well as due to changes in the general conditions for obtaining resources by the Bank both in the Republic of Kazakhstan and abroad, changes in inflation rates, changes in depreciation/devaluation rates, and without limitation thereto, where changes have occurred in the Bank's lending policies and/or procedures, and/or events have occurred adversely affecting the Bank's ability and/or capacity to provide and service the bank loan (including changes resulting in further servicing of the bank loan by the Bank becoming impossible and/or expenses incurred or potentially incurred by the Bank in connection with servicing the bank loan being significantly increased or potentially increased), as a result of which the Bank will be unable to obtain the income it originally expected, including, but not limited to, changes in the money market and/or capital markets; changes in the terms and conditions for the formation of the Bank's short-term and/or long-term resources; changes in the refinancing rate, foreign exchange rates, inflation and devaluation indicators;
- deterioration of the Borrower's financial condition identified as a result of monitoring conducted by the Bank in accordance with the requirements of a regulatory legal act of the authorized body;
- in cases provided for by the legislation of the Republic of Kazakhstan on combating the legalization (laundering) of proceeds obtained through criminal means, the financing of terrorism and the financing of the proliferation of weapons of mass destruction, as well as in the event of sanctions and other restrictions;
- changes in the requirements of the legislation of the Republic of Kazakhstan affecting the proper performance by the Bank of the Loan Agreement;

5.65. to demand early repayment of the amount of the bank loan disbursed and the accrued but unpaid remuneration, or to enforce the security, or to demand performance of security obligations by third parties, or to join enforcement proceedings conducted by third parties, in the following cases:

- the bank loan is used for purposes other than those specified in the Loan Agreement;
- the Borrower (acting as the Pledgor) and/or the Pledgor has breached the terms of the Pledge Agreement and/or the pledged property has ceased to be in the possession of the Pledgor with whom it was left, or has been lost due to circumstances for which the Bank is not responsible;
- in other cases provided for by the Civil Code of the Republic of Kazakhstan;

5.66. to verify, throughout the term of the Loan Agreement, the proper use of the bank loan for its intended purpose and the adequacy and validity of the security.

5.67. in cases provided for by the legislation of the Republic of Kazakhstan, to unilaterally suspend the accrual of remuneration on the bank loan upon the occurrence of overdue indebtedness under the bank loan as a result of a failure to make timely payments of the principal amount and accrued remuneration, and upon classification of the bank loan granted to the Borrower as doubtful; At any time after the Loan Agreement enters into force, to set off any obligations of the Borrower to the Bank against any obligations of the Bank to the Borrower;

5.68. to assign all or part of its rights (claims) under the Loan Agreement to third parties in accordance with the provisions of the Loan Agreement and this BSA. Upon assignment by the Bank of its rights (claims) under the Loan Agreement to a third party, the requirements and restrictions imposed by the legislation of the Republic of Kazakhstan on the relationship between the Bank and the Borrower under the Loan Agreement and the BSA shall apply to the legal relationship between the Borrower and the third party to whom such rights (claims) have been assigned;

5.69. In the event that the Borrower fails to satisfy the Bank's demand for payment of overdue amounts under the Loan Agreement specified in the notice provided for by the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan", provided that the Borrower has not exercised its rights established by the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan", the Bank shall also have the right to:

- 1) apply measures against the Borrower in accordance with the Bank's policy on the management of distressed assets;
- 2) transfer the Borrower's indebtedness to a servicing company for trust management under an agreement for the trust management of rights (claims);
- 3) transfer the Borrower's indebtedness to a collection agency for pre-trial collection and settlement;

5.70. engage a collection agency to send a notice to the Borrower in the event of overdue monetary obligations under the Loan Agreement.

The Bank shall:

5.71. upon the Borrower's request, free of charge and no more than once per month, provide, within a period not exceeding three (3) business days, written information on the allocation of funds received towards repayment of the indebtedness under the Loan Agreement, including amounts allocated to the principal, remuneration, commissions, penalties and other types of sanctions, as well as other amounts payable, with an indication of overdue payments;

5.72. upon the Borrower's request for partial or full early repayment of the bank loan provided to the Borrower under the Loan Agreement, inform the Borrower, free of charge and within a period not exceeding three (3) business days, of the amount due for repayment, broken down into principal, remuneration, commissions, penalties and other types of sanctions, as well as other amounts payable. The provision of this sub-clause shall apply to cases of early repayment of the Principal after the expiration of 14 (fourteen) calendar days from the date of execution of the Loan Agreement;

5.73. upon the Borrower's request, provide, free of charge and within a period not exceeding 15 (fifteen) calendar days from the date of receipt of such request, a written certificate confirming the

absence of any outstanding indebtedness following full repayment of the indebtedness under the bank loan;

5.74. no later than 20 (twenty) business days prior to the date of application of improved terms and conditions, notify the Borrower of the application of such improved terms and conditions under the Loan Agreement by any of the methods provided for in the Loan Agreement;

5.75. notify the Borrower, being an individual, in writing, by the method provided for in the Loan Agreement, as well as through information systems, of the occurrence of an overdue monetary obligation under the Loan Agreement no later than 10 (ten) calendar days from the date on which such overdue obligation arises.

Such notice shall contain:

- 1) the amount of overdue payments under the Loan Agreement as of the date specified in the notice;
- 2) a demand for payment of the overdue amounts under the Loan Agreement;
- 3) an explanation of the consequences of the Borrower's failure to perform its obligations under the Loan Agreement;
- 4) an indication of the Borrower's right to apply to the Bank with a proposal to amend the Loan Agreement in accordance with the procedure established by the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan";
- 5) other information at the Bank's discretion;

5.76. in the event of failure to satisfy the requirements arising from the notice, have the right to apply measures to be taken in the event of non-performance or improper performance by the Borrower of its obligations, as provided for by the Loan Agreement and the BSA;

5.77. review and prepare a written response to the Borrower's written request within the time limits established by the Applicable Law;

5.78. within fifteen (15) calendar days from the date of receipt of the Borrower's written request, consider the amendments to the terms and conditions of the Loan Agreement proposed by the Borrower and notify the Borrower in writing, by the method provided for in the Loan Agreement/BSA, as well as through information systems, of one of the following decisions made by the Bank:

- 1) consent to amend the terms and conditions of the Loan Agreement as proposed by the Borrower;
- 2) a counterproposal by the Bank to the Borrower regarding amendments to the Loan Agreement;
- 3) refusal to amend the terms and conditions of the Loan Agreement as proposed by the Borrower, with a reasoned explanation of the grounds for such refusal.

A notice shall be deemed duly delivered if it is sent to the Borrower by any of the following methods:

- to the email address specified in the Loan Agreement;
- to the residential address specified in the Loan Agreement, by registered mail with acknowledgment of receipt, including where the notice is received by one of the Borrower's adult family members residing at the specified address;
- by using other means of communication that ensure confirmation of receipt of the notice by the Borrower.

If a notice is returned with a mark indicating that it could not be delivered to the addressee or recipient, including due to refusal to accept the notice, or if receipt of the notice is not confirmed when another means of communication specified in this sub-clause is used, the notice shall be deemed to have been duly sent.

5.79. When entering into an agreement containing provisions for the transfer of the Bank's rights (claims) under the Loan Agreement to a third party (hereinafter, the "Assignment Agreement"), the Bank shall notify the Borrower (or the Borrower's duly authorized representative):

- prior to entering into the Assignment Agreement, of the intended assignment of the Bank's rights (claims) under the relevant Loan Agreement, which is not related to the Borrower's entrepreneurial activities, to a third party, as well as of the processing

- (transfer) of the Borrower's personal data in connection with such assignment, by the method provided for in the Loan Agreement and through information systems;
- of the completed transfer of the rights (claims) under the Loan Agreement to a third party, by the method provided for in the Loan Agreement/BSA, as well as through information systems, within 30 (thirty) calendar days from the date of execution of the Assignment Agreement, specifying the purpose and details of further payments under the Loan Agreement to the third party, including the name, registered address and bank details of the person to whom the rights (claims) under the Loan Agreement have been transferred, the full scope of the transferred rights (claims), as well as the outstanding overdue and current amounts of principal, remuneration, commissions, penalties (fines, late payment interest) and other amounts payable;

Following execution of the Assignment Agreement, transfer the funds received towards repayment of the indebtedness under the Loan Agreement to the bank account of the person to whom the rights (claims) under the Loan Agreement have been assigned, providing a breakdown of payments for each Borrower.

5.80. prior to entering into the Assignment Agreement, notify the Borrower, being an individual under a Loan Agreement not related to the conduct of entrepreneurial activities, of the intended assignment of the creditor's rights (claims) under the relevant Loan Agreement to a third party, as well as of the processing (transfer) of the Borrower's personal data in connection with such assignment, by the method provided for in the Loan Agreement and through information systems;

5.81. notify the Borrower (or the Borrower's duly authorized representative) of the completed transfer of the rights (claims) under the Loan Agreement to a third party, by the method provided for in the Loan Agreement and through information systems, within 30 (thirty) calendar days from the date of execution of the Assignment Agreement, specifying the need to make further payments under the Loan Agreement to the third party, including the name, registered address and bank details of the person to whom the rights (claims) under the Loan Agreement have been assigned or, in the case of transfer of the rights (claims) under the Loan Agreement for trust management, the relevant servicing company; the scope of the rights (claims) transferred under the Loan Agreement; and the amount and structure of the indebtedness under the Loan Agreement, including principal, remuneration, commissions, penalties (fines, late payment interest) and other amounts payable;

5.82. within three (3) business days from the date of the Borrower's full early performance of its obligations under the bank loan, the terms and conditions of which provided for the execution of an insurance agreement, notify the Borrower, by the method provided for in the Loan Agreement, of the Borrower's right to terminate such insurance agreement and receive a refund of the portion of the insurance premium attributable to the unused period of insurance, in accordance with the procedure provided for in the fourth part of [paragraph 2 of Article 842](#) of the Civil Code of the Republic of Kazakhstan.

5.83. upon the request of the Borrower, being an individual, provide the Borrower, no later than within 10 (ten) business days, with information on the process of conducting the Borrower's biometric authentication, including the date and method of such authentication, the verification performed to determine whether information about the Borrower is available in the databases of the Bank's Anti-Fraud Center and the National Bank of the Republic of Kazakhstan, as well as the value of the debt service-to-income ratio used in considering the application and entering into the consumer bank loan agreement;

5.84. amend the terms and conditions of the Loan Agreement specified in sub-clause 2) and/or sub-clause 4) of paragraph 2 of Article 61 of the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan" for a period of at least 3 (three) months in the cases provided for by paragraph 5 of Article 61 of the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan", if a request proposing such amendments is submitted to the Bank by any of the following Borrowers:

1) a Borrower belonging to socially vulnerable groups of the population in accordance with the Law of the Republic of Kazakhstan "On Housing Relations";

2) a Borrower affected by circumstances that served as grounds for declaring a state of emergency. In connection with making the above amendments to the terms and conditions of the Loan Agreement, the Bank shall not be entitled to require the Borrower to pay any commissions and/or other fees;

5.85. when interacting with the Client in connection with the provision of a bank loan, comply with the following requirements:

- 1) provide the Borrower with accurate and comprehensive information on the terms and conditions of the bank loan, including the annual effective remuneration rate, and the risks associated with obtaining the bank loan by the Borrower, including the consequences of the Borrower's failure to perform its obligations under the Loan Agreement;
- 2) assess the Borrower's creditworthiness (ability to repay the loan) based on information concerning the Borrower's financial position in the cases established by the regulatory legal act of the authorized body referred to in the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan";
- 3) provide information to the credit bureau in accordance with the Law of the Republic of Kazakhstan "On Credit Bureaus and Formation of Credit Histories in the Republic of Kazakhstan".
- 4) not provide loans to persons registered in offshore zones, the list of which is established by the authorized bodies;
- 5) accrue remuneration only for the actual number of calendar days during which the Borrower uses the loan in the event of partial early repayment or full early repayment of the loan;

5.86. when amending the terms and conditions of the Loan Agreement with an individual and/or issuing a new loan for the purpose of repaying an individual's existing loan, not accrue remuneration on overdue remuneration, penalties (fines, late payment interest), commissions and other payments related to the issuance and servicing of the loan that have been capitalized (added) to the principal amount of the loan;

Restrictions applicable to the Bank include a prohibition on:

5.87. unilaterally increasing the tariffs, commissions and other expenses for servicing the bank loan established as of the date of execution of the Loan Agreement with the Borrower, or unilaterally changing the procedure for calculating such tariffs, commissions and expenses in a manner that increases the Borrower's obligations;

5.88. unilaterally introducing new types of commissions and other fees under an executed Loan Agreement;

5.89. restricting the Borrower or the Pledgor in their choice of an insurance company and/or appraiser where the terms and conditions for granting the loan require the execution of insurance agreements and/or an appraisal for the purpose of determining the market value of the property provided as security, as well as imposing an obligation on the Borrower to insure their life and health;

5.90. charging a commission, penalty or other type of sanction for early repayment of a bank loan by an individual where such loan is not related to the conduct of entrepreneurial activities;

5.91. charging a penalty or other type of sanction where the repayment date for the principal or remuneration falls on a weekend or public holiday and the remuneration or principal is paid on the next business day;

5.92. when amending the terms and conditions for performance of the Loan Agreement or issuing a new bank loan for the purpose of repaying an existing bank loan, accruing remuneration on overdue remuneration, penalties (fines, late payment interest), commissions and other payments related to the issuance and servicing of the bank loan that have been capitalized (added) to the principal amount;

5.93. unilaterally suspending the disbursement of new bank loans under an executed Loan Agreement or Loan Agreements, except in the following cases:

– cases provided for by the Loan Agreement where the Bank has the right not to provide new bank loans;

- the Borrower’s breach of its obligations to the Bank under the Loan Agreement;
- deterioration of the Borrower’s financial condition identified as a result of monitoring conducted by the Bank in accordance with the requirements of a regulatory legal act of the authorized body;

- changes in the requirements of the legislation of the Republic of Kazakhstan affecting the proper performance by the Bank of its obligations under the Loan Agreement.

5.94. Under a Loan Agreement with an individual that is not related to the conduct of entrepreneurial activities, the Bank shall be prohibited from demanding payment of remuneration, penalties (fines, late payment interest), commissions or other payments related to the issuance and servicing of the loan that have accrued after ninety (90) consecutive calendar days of overdue performance of an obligation to repay any payment of principal and/or remuneration, except in respect of mortgage loans.

5.95. The Bank shall be prohibited from demanding payment of remuneration, penalties (fines, late payment interest), commissions or other payments related to the issuance and/or servicing of a mortgage loan to an individual that have accrued after one hundred eighty (180) consecutive calendar days of overdue performance of obligations to repay any payment of principal and/or remuneration under such loan.

5.96. The Bank shall be prohibited from including in a Loan Agreement entered into with an individual any provisions providing for the indexation of obligations and payments under a bank loan denominated in the national currency of the Republic of Kazakhstan by reference to any foreign currency or other equivalent.

6. ELECTRONIC BANKING SERVICES

General Provisions for the Provision of Electronic Banking Services

6.1. Electronic Banking Services shall be provided through the use of identification means prescribed by the legislation of the Republic of Kazakhstan and in compliance with the established procedure. The Bank shall provide Electronic Banking Services only in respect of banking operations covered by the license issued by the authorized state body.

6.2. The Bank shall provide Electronic Banking Services through the Mobile Application/Web Banking and payment terminals for cash deposits to an Account, making payments and/or transfers of funds, loan-related and post-credit operations, and other operations of the Bank.

6.3. When providing Electronic Banking Services, business relationships with the Client shall be established remotely in accordance with the [Requirements](#) for Proper Customer Due Diligence in Cases of Remote Establishment of Business Relationships by Financial Monitoring Entities, approved by Resolution No. 140 of the Board of the National Bank of the Republic of Kazakhstan dated June 29, 2018.

6.4. To use Electronic Banking Services, the Client must have a mobile device/personal computer with an operating system version that meets, at a minimum, the requirements established by the Bank and must be connected to the Internet.

6.5. The Mobile Application may be downloaded from the Play Market (for the Android platform) and the App Store (for the iOS platform).

6.6. When providing Electronic Banking Services, banks shall use the services of the CUID for the purpose of identifying the Client through biometric authentication in the following cases:

- 1) when establishing business relationships with the Client remotely by opening a bank account;
- 2) when the Bank creates an electronic digital signature and issues an electronic digital signature certificate to the Client, in the cases provided for in the second part of this clause;
- 3) when the amount of the bank loan exceeds the threshold established by a regulatory legal act of the authorized body responsible for the regulation, control and supervision of the financial market and financial organizations;

- 4) when the Bank periodically updates the Client's data in accordance with the Law on AML/CFT/CPF;
 - 5) in other cases, in accordance with the Bank's internal policies and the Requirements for Internal Control Rules for the purposes of combating the legalization (laundering) of proceeds obtained through criminal means, the financing of terrorism and the financing of the proliferation of weapons of mass destruction applicable to second-tier banks, branches of non-resident banks of the Republic of Kazakhstan and the national postal operator, approved by the authorized body responsible for the regulation, control and supervision of the financial market and financial organizations.
- 6.7.** If the Client has not previously been identified through personal presence at the Bank or by means of biometric authentication through the CUID, the Bank shall create the Client's electronic digital signature and issue the electronic digital signature certificate upon the Client's completion of biometric authentication through the CUID.
- 6.8.** The Client's consent to the creation of electronic digital signature keys and the issuance of an electronic digital signature certificate, including consent obtained through the Client's personal presence at the Bank, shall be stored in the CUID, with the Client having the ability to withdraw previously granted consents (*effective from July 19, 2026*).
- 6.9.** The Client's consent obtained through the CUID, as well as the results of biometric authentication performed by the CUID, shall be stored in the CUID for at least 5 (five) years from the date of their receipt and processing.
- 6.10.** The Bank shall ensure the storage of information concerning the Clients' consents, the Client's photographic image obtained using motion detection technology, recordings of video conference sessions with the Client, as well as the results of biometric authentication used in the provision of Electronic Banking Services, for at least 5 (five) years from the date of termination of the business relationship with the Client.
- 6.11.** The procedure for establishing, charging and amending or supplementing the Bank's Tariffs under this section of the BSA shall be governed by other sections of the BSA or by the relevant Agreements.
- 6.12.** Banking services may also be provided through the Bank's Contact Center. The scope and procedure for providing such services shall be determined by the Bank at its sole discretion.
- 6.13.** When contacting the Bank's Contact Center, the Bank shall identify the Client, including by verifying the following information:
- 1) the Client's surname, first name and patronymic (if applicable);
 - 2) the Client's individual identification number;
 - 3) the number of the Client's identity document;
 - 4) the Client's contact telephone number/mailling address/email address (if available).
- 6.14.** General Terms and Methods of Service Provision:
- 1) the Mobile Application/Web Banking/ATM and other resources are available to the Client 24 hours a day, 7 days a week, except during periods of technical maintenance;
 - 2) Operations shall be carried out in accordance with the procedure established by this section of the BSA and in compliance with the Applicable Law;
 - 3) confirmations of Operations conducted through the Account via the Mobile Application/Web Banking/payment terminal/ATM and other resources shall be displayed on the transaction history page after the relevant Operation has been completed. The confirmation shall contain the key information regarding the completed Operation;
 - 4) the Client may contact the Bank's Contact Center by telephone regarding any matters related to the operation of the Mobile Application/Web Banking or use the chat function in the Mobile Application and other resources;
 - 5) the scope of Electronic Banking Services provided shall be determined by the Bank at its sole discretion.

Confidentiality in the provision of Electronic Banking Services

6.15. The Privacy Policy establishes the Bank's obligations to maintain confidentiality and ensure the protection of personal data provided by the Client upon request during registration in the Bank's Mobile Application/Web Banking, when ordering services, or when otherwise using the Bank's Mobile Application/Web Banking, including the Client's personal data.

6.16. Personal data is provided by the Client through registration in the Mobile Application/Web Banking and by giving consent to the collection and processing of personal data by means of biometric authentication and an OTP password. Such data includes, but is not limited to, the following information:

- 1) the Client's surname, first name and patronymic;
- 2) the Client's contact telephone number;
- 3) email address;
- 4) individual identification number (IIN);
- 5) the Client's residential address;
- 6) biometric data;
- 7) the Client's electronic digital signature (EDS).

6.17. The Bank protects data that is automatically transmitted in the course of remote services provided through the Mobile Application/Web Banking.

6.18. Any other personal information not specified above, including service history, browsers and operating systems used, etc., shall be securely stored and kept confidential.

6.19. The Client shall:

- 1) provide the personal data information necessary to use the Mobile Application/Web Banking;
- 2) update and supplement the personal data provided in the event of any changes to such information.

6.20. The Bank shall:

- 1) use the information received solely for the purposes of providing banking operations/services stipulated by the BSA and the relevant Agreement;
- 2) ensure that confidential information is kept secret and not disclose it without the Client's prior written consent, nor sell, exchange, publish or otherwise disclose the Client's personal data provided to the Bank;
- 3) take reasonable precautions to protect the confidentiality of the Client's personal data in accordance with the procedures generally used in the ordinary course of business to protect information of this nature;
- 4) block personal data relating to the relevant Client from the moment a request or inquiry is received from the Client, the Client's legal representative, or the authorized data protection authority, for the duration of the verification, where inaccurate personal data or unlawful actions are identified.

Purposes of collection of the Client's personal information methods and periods of processing of personal information

6.21. The Bank may use the Client's personal data for the following purposes:

- 1) identifying the Client registered in the Mobile Application/Web Banking for the provision of Electronic Banking Services;
- 2) providing the Client with access to personalized resources;
- 3) establishing feedback with the Client, including sending notifications, requests and transaction-related information through the Mobile Application/Web Banking, providing services, and processing requests and applications submitted by the Client;
- 4) determining the Client's location for security purposes and fraud prevention;
- 5) verifying the accuracy and completeness of the personal data provided by the Client;
- 6) creating an account for the purpose of providing the Bank's services. In this regard, the Client consents to the creation of an account by creating a personal account in the Mobile Application/Web Banking;
- 7) notifying the Client of the status of applications for the Bank's services;

- 8) notifying the Client in accordance with the services provided by the Bank;
 - 9) processing and receiving payments and transfers, opening Accounts, obtaining bank loans, etc.;
 - 10) providing the User with effective customer and technical support in the event of issues related to the use of the Mobile Application;
 - 11) providing the Client with product updates, special offers, information about products and Tariffs, newsletters and other information on behalf of the Bank or the Bank's partners;
 - 12) conducting biometric authentication of the Client using the CUID.
- 6.22.** When providing Electronic Banking Services, the Bank obtains the Client's consent: to the collection and processing of the Client's personal data, including biometric data; to conducting the Client's biometric authentication using the CUID. to the creation of electronic digital signature (EDS) keys and the issuance of a registration certificate, including consent obtained in the Client's personal presence at the Bank (*entered into force on July 19, 2026*).
- 6.23.** The Client's personal data shall be processed for the period specified in the consent to the collection and processing of personal data, by any lawful means, including in personal data information systems, with or without the use of automated processing tools.
- 6.24.** The Client agrees that the Bank shall have the right to transfer the Client's personal data to third parties solely for the purpose of providing banking services to the Client.
- 6.25.** The Client's personal data may be transferred to authorized state authorities of the Republic of Kazakhstan only on the grounds and in accordance with the procedure established by the legislation of the Republic of Kazakhstan.
- 6.26.** In the event of loss or disclosure of the Client's personal data, the Bank shall notify the Client of such loss or disclosure.
- 6.27.** The Bank shall take the necessary organizational and technical measures to protect the Client's personal information against unlawful or accidental access, destruction, alteration, blocking, copying, dissemination, as well as against other unlawful actions by third parties.
- 6.28.** The Bank, together with the Client, shall take all necessary measures to prevent losses or other adverse consequences caused by the loss or disclosure of the Client's personal data.

Rights and Obligations of the Parties

- 6.29.** The Bank is obliged to:
- 1) provide the Client with the ability to independently set an Access Code for logging into the Mobile Application/Web Banking, using an ATM and other resources;
 - 2) provide the Client with Identification Methods provided by the Applicable Legislation for conducting transactions by the Client that require confirmation using identification means;
 - 3) register the Client as a user of the Mobile Application/Web Banking and other Bank resources upon the Client's completion of all actions required for registration. The registration of a user in the Mobile Application shall be carried out only on the specific Mobile Device from which the Client's Identification is performed. In the event of a change of the Mobile Device, the Client's registration in the Mobile Application shall be performed again;
 - 4) notify the Client of scheduled technical maintenance that may interrupt access to and prevent the use of services through the Mobile Application/Web Banking, ATM and other resources, in the manner provided by the BSA, at the Bank's discretion;
 - 5) immediately suspend Operations in the Mobile Application/Web Banking upon receipt from the Client of a notification regarding the theft or loss of the Digital Signature (EDS)/OTP password, or regarding unauthorized access or an attempt to gain unauthorized access;
 - 6) ensure the confidentiality of information when providing electronic banking services;
 - 7) provide services to the Client in the manner and within the time limits established by the BSA/Agreement and the Applicable Legislation of the Republic of Kazakhstan, in accordance with the technological capabilities of the Mobile Application/Web Banking;

- 8) execute the Client's instructions, provided that the Client complies with the terms and conditions of the BSA and the legislation of the Republic of Kazakhstan;
- 9) in the event of suspension or termination of the provision of Electronic Banking Services on the grounds provided for by the Applicable Legislation, notify the Client in the manner and within the time limits established by the Agreement, except in cases of suspension or termination of the provision of Electronic Payment Services on the grounds provided for by the Laws of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan", "On Payments and Payment Systems", "On Counteracting the Legalization (Laundering) of Proceeds of Crime, the Financing of Terrorism and the Financing of the Proliferation of Weapons of Mass Destruction", the Civil Code of the Republic of Kazakhstan (Special Part), and the Agreement;
- 10) upon elimination of the reasons that resulted in the suspension of the Client's right to receive Electronic Banking Services, resume the provision of Electronic Banking Services to the Client, followed by notification of the Client in writing or in electronic form, except in cases of suspension or termination of the provision of Electronic Payment Services on the grounds provided for by the Laws of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan", "On Payments and Payment Systems", "On Counteracting the Legalization (Laundering) of Proceeds of Crime, the Financing of Terrorism and the Financing of the Proliferation of Weapons of Mass Destruction", the Civil Code of the Republic of Kazakhstan (Special Part), and the Agreement.

6.30. The Bank shall have the right to:

- 1) temporarily or completely suspend the Client's access to and/or block the provision of banking services through the Mobile Application/Web Banking without notifying the Client in the following cases:
 - a. if, in the Bank's opinion, such measure is necessary to ensure the security of the Mobile Application/Web Banking and/or to prevent Unauthorized Operations, including unlawful actions either by the Client or against the Client;
 - b. in the event of a violation or potential violation by the Client of the legislation of the Republic of Kazakhstan or the terms and conditions of the BSA;
 - c. in other cases provided for by the BSA and the Agreement;
- 2) refuse to accept documents and instructions from the Client if the Bank has doubts as to the authenticity and accuracy of such documents and instructions;
- 3) suspend the acceptance and processing of the Client's instructions if the Bank suspects unauthorized access to the Client's Accounts, until all necessary circumstances have been clarified;
- 4) impose restrictions on the Client's Operations in the Mobile Application/Web Banking;
- 5) refuse to execute the Client's instruction to perform an Operation in the following cases:
 - a. if the funds in the Account have been seized or Operations on such Account have been suspended;
 - b. if the Operation to be performed does not comply with the requirements applicable to the Account;
 - c. if there are insufficient funds in the relevant Account to pay the Bank's fee for the Operation being performed;
 - d. if the Client has provided incomplete or incorrect details of the Operation to be performed or has failed to comply with the period for its execution;
 - e. if the Card/Account has been blocked or closed;
 - f. if the Bank receives decisions/orders of authorized state bodies and/or officials on the suspension of debit transactions on the Account, seizure of funds held in the Account, as well as instructions from third parties entitled to withdraw funds in accordance with the legislation of the Republic of Kazakhstan;
 - g. if the Client has any outstanding indebtedness under any obligations to the Bank;
 - h. if the limits established by the Bank for transfers and payments are exceeded;

- 6) initiate amendments and/or supplements to the Bank's Tariffs in accordance with the procedure provided for by the BSA;
- 7) impose restrictions (by amount) on transfers of funds in favor of third parties, including suppliers of goods/works/services, for the purposes of preventing fraudulent transactions and protecting the Client's Account against unauthorized access, and independently determine the authentication methods for confirming such transactions in the Mobile Application/Web Banking, payment terminal, Internet Banking, Telebanking, ATM, personal account, Internet branch and other Internet resources.
- 8) block or delete the Client's account in the Mobile Application/Web Banking, ATM, personal account and other resources if the Client has not logged into the Mobile Application/Web Banking, ATM, personal account or other resources for a period of 12 (twelve) months;
- 9) require the Client to provide additional information and documents relating to the transaction being performed for the purpose of verifying its compliance with the legislation of the Republic of Kazakhstan, suspend or refuse to perform transactions, and terminate business relations with the Client in accordance with the procedure provided for by the legislation of the Republic of Kazakhstan, the Bank's internal regulatory documents and this BSA;
- 10) suspend or terminate the provision of Electronic Banking Services in the cases provided for by the legislation of the Republic of Kazakhstan on counteracting the legalization (laundering) of proceeds of crime, the financing of terrorism and the financing of the proliferation of weapons of mass destruction, including where the Bank suspects that the Client is using its business relationship with the Bank for the purposes of legalization (laundering) of proceeds of crime, financing of terrorism, financing of the proliferation of weapons of mass destruction, as well as for other unlawful and/or criminal purposes, as provided for by the legislation of the Republic of Kazakhstan in the field of counteracting the legalization (laundering) of proceeds of crime, the financing of terrorism and the financing of the proliferation of weapons of mass destruction;
- 11) unilaterally withdraw from further performance of this BSA in the cases provided for by the BSA;
- 12) debit, without the Client's acceptance, commissions and other amounts payable in accordance with the terms and conditions of this BSA from the Client's Account(s) opened with the Bank;
- 13) unilaterally amend the Bank's Tariffs for servicing Clients in the Mobile Application/Web Banking, subject to prior notification of the Client in accordance with the procedure provided for by this BSA;
- 14) refuse to provide the Client with Electronic Banking Services if the Client uses an outdated version of the Mobile Application;
- 15) block the Mobile Application if signs of compromised integrity and/or bypassing of the operating system's security mechanisms are detected, or if remote-control processes are detected;
- 16) force the installation of an update to the Mobile Application or block the functionality of the Mobile Application until such update is installed where necessary to eliminate critical vulnerabilities.
- 17) suspend or terminate the provision of Electronic Banking Services to the Client in the following cases:
the Client's violation of the procedure and terms and conditions for obtaining Electronic Banking Services stipulated by the Agreement;
malfunction of the technical means used to provide Electronic Banking Services;
on other grounds provided for by the Laws of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan," "On Payments and Payment Systems", "On Counteracting the Legalization (Laundering) of Proceeds of Crime, the Financing of Terrorism and the Financing of the Proliferation of Weapons of Mass Destruction", the Civil Code of the Republic of Kazakhstan (Special Part), and the Agreement.

6.31. The Client shall have the right to:

- 1) perform transactions in the Mobile Application/Web Banking on the terms and in accordance with the procedure provided for by the BSA and the Bank's internal regulatory documents published on the Bank's Internet resource;
- 2) require the Bank to duly perform its obligations under the BSA;
- 3) independently change the Access Code;
- 4) refrain from using Electronic Banking Services;
- 5) terminate this BSA in accordance with the terms and conditions of the BSA;

6.32. in the event of technical (software-related) or operational issues arising in the Mobile Application/Web Banking, contact the Bank to resolve such issues using the telephone numbers and addresses specified in the BSA or published on the Bank's Internet resource.

6.33. The Client is obliged to:

- 1) keep the Access Code and other information relating to the Mobile Application/Web Banking in a secure place that prevents access thereto by any third parties;
- 2) immediately, by any available means, notify the Bank of any threat of unauthorized access to the Mobile Application/Web Banking, including in the following cases:
 - a. compromise of the Access Code and other information relating to the Mobile Application/Web Banking, or suspicion that such information has been disclosed;
 - b. loss or change of the telephone number or Mobile Device, loss of Access Codes, or suspicion that such Access Codes have been copied by third parties;
- 3) pay all amounts due to the Bank as provided for by the BSA and the Bank's Tariffs;
- 4) use the Access Code and other information relating to the Mobile Application/Web Banking solely for the Mobile Application/Web Banking and other resources of the Bank.

6.34. When using Push notifications/SMS messages to deliver an OTP password, the Client understands and agrees that the OTP password is transmitted through an unsecured communication channel. The security of the OTP password is ensured by generating the OTP password by the Client during the current session, limiting its validity period, and allowing the OTP password to be used only for the current session.

Scope of Electronic Banking Services

6.35. The Bank shall accept for execution through the Mobile Application/Web Banking the Client's instructions duly completed and properly confirmed. A Remote Instruction shall be deemed to have been submitted by the Client and accepted by the Bank for execution upon successful completion of the Client's Identification. The method of Identification shall be determined by the Bank at its discretion in accordance with the Applicable Legislation.

6.36. Electronic Banking Services shall be provided through the Mobile Application/Web Banking and shall include the following list of Electronic Payment Services and Information Banking Services, without limitation:

- 1) Electronic Payment Services:
 - a. services for receiving, processing and making payments and money transfers initiated by the Client (including making payments and money transfers in favor of third parties: for utilities; for telecommunications services; other services);
 - b. execution of the following transactions, depending on their availability in the Bank's software:
 - transfers from the Client's Card to any Card issued by other issuing banks, as well as transfers of funds in tenge using a Card issued by another issuing bank of the Republic of Kazakhstan to a Card (to an Account on which Card transactions are recorded);
 - cash deposits to an Account/withdrawal of cash using a code at an ATM (without using a Card);
 - replenishment of an Account by mobile phone number at an ATM (without using a Card).
- 2) The list of Information Banking Services includes:

- a. displaying information on balances and/or movement of funds in Accounts, payments and/or money transfers made through such Accounts, and other information relating to Accounts associated with the use of a Card in the Mobile Application/Web Banking and ATM;
- b. providing information on the availability and numbers of bank accounts opened with the Bank using the Client's Card;
- c. displaying detailed information on Cards available in the Mobile Application/Web Banking and ATM;
- d. viewing the history of payments and money transfers made through the Bank's system;
- e. blocking/unblocking a Card;
- f. setting/changing limits for transactions conducted via the Internet; setting/changing cash withdrawal limits;
- g. other services at the Bank's discretion.

6.37. The scope of services shall be determined by the Bank in the Mobile Application/Web Banking, payment terminal or ATM at the time of the transaction. The Bank shall notify the Client of changes to the list of Electronic Banking Services and the Tariffs by posting the relevant information on the Bank's Internet resource within the time limits established by Clause 8.2.1 of the BSA.

6.38. Electronic Banking Services shall be provided in accordance with the procedure established by the legislation of the Republic of Kazakhstan, applicable payment system rules, the Bank's security procedures and the Bank's internal regulatory documents.

6.39. The Bank shall inform the Client of the result of the provision of an Electronic Banking Service by displaying a notification of such result through Push notifications/SMS messages/information displayed in the Mobile Application/Web Banking. For money transfers between Cards, the time required for funds to be credited to a Card not issued by the Bank shall depend on the issuing bank of the payment card.

Procedure and Time Limits for the provision of Electronic Banking Services

6.40. Access to the Mobile Application/Web Banking shall be provided upon proper Identification of the Client using the Identification Method in accordance with the procedures established by the Bank and the Applicable Legislation.

6.41. An instruction to perform a transaction shall be executed by the Bank subject to the Identification of the Client. Transactions through the Mobile Application/Web Banking shall be performed in accordance with the requirements applicable to the requested transaction through the relevant channel and subject to the availability of sufficient funds in the Client's Accounts, taking into account the applicable fee, if any, provided for by the Bank's Tariffs.

6.42. The amounts and number of transactions conducted through the Mobile Application/Web Banking may be limited by the Bank at its discretion.

6.43. The Client's instruction relating to Electronic Payment Services shall be executed by the Bank, or the Bank shall refuse to execute such instruction, within the following time limits, provided that the Mobile Application/Web Banking is operating properly:

- 1) for Electronic Payment Services — within the Bank's operating day on which the relevant instruction is received, unless otherwise provided by the legislation of the Republic of Kazakhstan, the BSA or the Agreement;
- 2) for Information Banking Services — within no more than 5 (five) business days, unless otherwise provided by the legislation of the Republic of Kazakhstan, the BSA or the Agreement.

6.44. Fees for the provision of services shall be charged by the Bank in accordance with the Bank's Tariffs.

6.45. By using the Mobile Application/Web Banking, the Client confirms that the Client has ensured the necessary level of confidentiality and has all necessary technical and software resources, including resources for protection against malicious computer programs and other software.

6.46. The Bank shall have the right to suspend, terminate or refuse to provide Electronic Banking Services to the Client:

- 1) if the Bank is unable to provide such service;
- 2) if the Client has any outstanding obligations to the Bank, whether under the BSA or under any other Agreement entered into between the Bank and the Client;
- 3) if the Client's equipment and/or device and/or software does not comply with the Bank's technical specifications and requirements.
- 4) if the Client has not confirmed that the Client has the technical and other capabilities required to receive Electronic Banking Services;
- 5) if, in the Bank's opinion, signs of an unauthorized payment are detected;
- 6) if the Client has not been identified;
- 7) if the amount of funds in the Accounts is insufficient to perform transactions and debit the fees provided for by the Bank's Tariffs;
- 8) if the documents provided do not comply with the requirements of the legislation of the Republic of Kazakhstan and the Bank's internal regulations;
- 9) if the Client performs or attempts to perform Transactions classified as suspicious transactions in accordance with the legislation of the Republic of Kazakhstan;
- 10) if the Client violates the terms and conditions of the BSA or any other Agreements entered into with the Client;
- 11) in the event of blocking or closure of the Card/Account;
- 12) in cases provided for by the legislation of the Republic of Kazakhstan, including cases where the Bank is entitled to refuse to execute an instruction;
- 13) if the Bank receives a notification from the Client requesting the disconnection of the service. The Bank shall have the right to terminate the provision of the service on the date on which the Bank receives such notification from the Client;
- 14) during technical maintenance of the Mobile Application/Web Banking. Upon elimination of the reasons that resulted in the suspension of the provision of Electronic Banking Services, the Bank shall resume providing Electronic Banking Services to the Client;
- 15) if the terms and conditions of the BSA are amended in a manner that provides for the termination or suspension of the relevant services;
- 16) if the Client violates the procedure and terms and conditions for receiving Electronic Banking Services provided for by the BSA;
- 17) in the event of malfunction of the technical means used to provide Electronic Banking Services;
- 18) if malicious computer programs and/or programs that enable third parties to remotely control the Client's personal mobile or other devices used to receive Electronic Banking Services are detected on such devices;
- 19) on other grounds independently determined by the Bank, except where expressly prohibited by the legislation of the Republic of Kazakhstan, including on the grounds provided for by the Laws of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan", "On Payments and Payment Systems", "On Counteracting the Legalization (Laundering) of Proceeds of Crime, the Financing of Terrorism and the Financing of the Proliferation of Weapons of Mass Destruction", the Civil Code of the Republic of Kazakhstan, the BSA and the Agreement.

6.47. The Bank shall notify the Client, through one of the methods provided for by the BSA, of the suspension or termination of the provision of Electronic Banking Services in the event of the Client's violation of the procedure and terms for obtaining Electronic Banking Services, malfunction of the technical means ensuring the provision of Electronic Banking Services, within 1 (one) business day from the date the malfunction and/or suspension or termination of the services is detected. Upon elimination of the reasons for the Client's violation of the procedure and terms for obtaining Electronic Banking Services or the malfunction of the technical means ensuring the provision of Electronic Banking Services that resulted in the suspension of Electronic Banking Services, the Bank

shall resume providing the Client with Electronic Banking Services and subsequently notify the Client thereof. The Bank shall notify the Client of changes (updates) to information systems affecting the availability of banking services, as well as of any downtime and failures, through the Communication Channel, in accordance with the requirements of the legislation of the Republic of Kazakhstan.

6.48. When providing Electronic Banking Services, the Bank shall retain confirmation of the sending and/or receipt of messages/notifications on the basis of which Electronic Banking Services were provided to the Client. Confirmation of the sending by the Client and/or receipt by the Bank of an Electronic Document shall be the indication of the relevant status of the Electronic Document (accepted for processing, paid, etc.). The period for confirmation of the sending or receipt of an Electronic Document shall be determined by the operation of the Mobile Application/Web Banking and shall not exceed 1 (one) business day, provided that the Mobile Application/Web Banking is functioning properly.

6.49. When carrying out Transactions involving Cards/Accounts through the Mobile Application/Web Banking, the Tariffs effective at the time the Transaction is performed by the Bank shall apply.

6.50. Information on Transactions carried out through the Mobile Application/Web Banking shall be reflected in the Account statement.

6.51. The Parties shall use QR-code technology for the purposes of identifying the Client (buyer) and/or the payment recipient (seller) and ensuring the execution of a payment, including payment for goods through the Mobile Application. Scanning a QR code using the Mobile Application shall constitute the Client's (buyer's) instruction to execute a debit transaction.

6.52. After processing a payment, including payment for or a refund for goods, the Bank may send the Client an SMS message or Push notification through the Mobile Application indicating the payment amount.

6.53. In the event of a discrepancy between the amount paid by the Client for goods using a QR code and the actual amount due, the payment recipient shall refund the previously paid amount to the Client. Any settlement of the difference in amounts between the payment recipient and the Client shall be carried out by the parties themselves, without the involvement of the Bank.

Procedure and Terms for Issuance of Registration Certificates

6.54. For the issuance of Registration Certificates (for the purpose of their subsequent use when signing electronic documents by means of an Electronic Digital Signature (EDS)), the Client shall register in the Bank's Mobile Application.

6.55. The issued Registration Certificates may be used by Clients solely when obtaining financial products and/or banking services from the Bank.

6.56. The Bank shall have the right, at any time, to temporarily or fully suspend the Client's ability to sign electronic documents by means of an EDS and/or to temporarily or fully suspend or terminate the provision of Electronic Banking Services and other additional services to the Client in connection with the Client's incorrect indication of the Identifier and/or Authenticator, as well as if, in the Bank's opinion, such measure is necessary to ensure the security of the services and the Client's information, and/or in the event of the Client's violation of security procedures and/or the terms of Remote Banking Services, for the purpose of complying with the Applicable Legislation, the Bank's Internal Regulatory Documents, or in other cases at the Bank's discretion. The Bank shall notify the Client of the suspension or termination of access to the services by sending the Client a relevant notification within 15 (fifteen) calendar days after the suspension/termination of the provision of Electronic Banking Services. The Bank shall not be required to disclose the reasons and/or grounds for such suspension/termination.

Unauthorized Transactions. Security Procedures, Authentication Procedure and Confirmation of the Client's Right to Receive Electronic Banking Services

6.57. The provision of services through the Mobile Application/Web Banking requires the identification of the Client. The information obtained as a result of such identification shall be accurate and reliable.

6.58. A payment shall be deemed unauthorized if it is made without complying with the requirements established by the legislation of the Republic of Kazakhstan and the Remote Banking Services.

6.59. A payment shall be deemed authorized if, at the time of the payment, the Card/Account is not blocked, the Card has not expired, and the Card/Account is used in accordance with the BSA and the Agreement.

6.60. The security measures aimed at preventing unauthorized payments shall include the implementation of the security procedures established by the BSA and the Agreement. Protection against unauthorized access to information constituting bank secrecy, as well as ensuring the integrity of such information, shall be provided through access control and encryption of information during its transmission through data communication channels.

6.61. Upon detecting unauthorized access to information constituting bank secrecy, unauthorized modification of such information, an unauthorized payment or transfer of funds, payment services or other unauthorized actions arising in the course of the Bank's provision of services, the Bank shall notify the Client thereof no later than the next business day following their detection.

6.62. In the event of any unauthorized actions specified in Clause 6.61 of the BSA, the Bank shall immediately take all necessary measures to eliminate their consequences and prevent such actions from occurring in the future.

6.63. In the event that a Transaction is carried out using a Card/through an Account without the Client's consent, the Client shall immediately notify the Bank of the Unauthorized Transaction, but no later than the next business day following its detection, within the applicable limitation period, which shall commence from the date of such Transaction.

6.64. The Bank shall debit the Account for the amounts of Transactions carried out using the identification credentials until the Bank receives the relevant notification from the Client and/or until the Client blocks the Card/Account.

6.65. The Bank shall have the right to block the Card/Account upon receiving information from the Client about a Transaction carried out using the Card/through the Account without the Client's consent, as well as if the Bank detects an unauthorized payment or an attempt to make such a payment.

6.66. The Bank shall review the Client's requests, including requests concerning unauthorized payments, as well as requests arising in connection with other disputed situations, within the period established by the relevant Payment System and/or Current Legislation.

6.67. The Bank shall return the funds to the Client based on a substantiated claim only after the funds have been returned to the Bank, in compliance with the requirements of the Applicable Legislation and/or the rules of the relevant Payment System.

6.68. In the event that the Client incurs losses as a result of an unauthorized payment, the Bank shall compensate the Client for the damage incurred in an amount equal to the unauthorized payment within 30 (thirty) calendar days from the date of receipt of the Client's relevant claim, provided that the Client submits documents confirming the Bank's fault in the unauthorized payment.

6.69. The Mobile Application/Web Banking shall ensure the security and confidentiality of information transmitted through the Communication Channels.

6.70. For the purpose of identifying signs of fraud, the Bank shall retain materials related to the execution of the Bank Loan Agreement via the Internet, including transaction times, information system data obtained during identification, information on transactions carried out, and notifications sent to the Client (SMS messages, push notifications, and calls from the Contact Center), for at least 5 (five) years after termination of the parties' obligations under the Bank Loan Agreement executed via the Internet. When authenticating the Client using biometric data, measures shall be implemented to protect against the use of a static image or video recording to falsify the Client's biometric data.

6.71. Electronic Documents shall be stored in the format in which they were generated, sent, or received, while preserving their integrity and immutability, and shall not require printing or otherwise reproducing the content of the Electronic Document on paper for storage purposes. The procedure and retention periods for Electronic Documents shall be determined by the Bank's Internal Regulatory Documents developed in accordance with the Law of the Republic of Kazakhstan "On Payments and Payment Systems" and the Law of the Republic of Kazakhstan "On Counteracting the Legalization (Laundering) of Proceeds Obtained from Criminal Activity, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction".

6.72. The Client agrees that the Bank shall have the right to conduct photo and video surveillance, unless otherwise provided by the rules governing the provision of specific services by the Bank, as well as to record telephone conversations in its premises and using its devices for the purposes of ensuring security and providing the Client with proper service. Video recordings and telephone conversation recordings may be used as evidence in legal and procedural proceedings.

6.73. The Bank may establish additional conditions and requirements for verifying the authenticity, accuracy, and validity of Transactions carried out by the Client, as necessary for the provision of the relevant service, in order to enhance protection against unauthorized payments, prevent fraudulent activities, prevent the disclosure of confidential information, and prevent other unlawful activities.

6.74. Authentication of the Client in the Mobile Application/Web Banking shall be carried out using an Access Code. The Access Code is static and shall be established by the Client.

6.75. Access to the Mobile Application/Web Banking shall be blocked if an incorrect Access Code is entered 3 (three) consecutive times. Unblocking shall be carried out in accordance with the procedure established by the Bank.

6.76. The Bank shall provide Electronic Banking Services in accordance with the security procedures established by the Bank and the BSA.

6.77. The security procedures shall ensure:

- 1) reliable identification of the Client and verification of the Client's right to receive the relevant Electronic Banking Services;
- 2) detection by the Bank of any distortions and/or alterations to the content of Electronic Documents on the basis of which Electronic Banking Services are provided to the Client;
- 3) protection against unauthorized access to information constituting bank secrecy and ensuring the integrity of such information.

6.78. The provision of Electronic Banking Services by the Bank shall be deemed authorized if the Client has complied with the security procedures established by the BSA.

6.79. The Bank shall ensure the retention of confirmation of the sending and/or receipt of messages/notifications on the basis of which Electronic Banking Services were provided to the Client.

6.80. Upon the Client's request, the Bank shall provide the Client with confirmation of the sending and/or receipt of Electronic Documents confirming the provision (receipt) of Electronic Banking Services, in accordance with the procedure and within the time limits established by the BSA.

Other Terms and Conditions for the Provision of Electronic Banking Services

6.81. The Parties shall be liable for the non-performance or improper performance of their obligations in accordance with the legislation of the Republic of Kazakhstan and the BSA.

6.82. The Bank shall be liable for any Transaction erroneously executed through the Account.

6.83. In such case, the Bank's liability shall be limited to cancellation of the erroneously executed Transaction.

6.84. The Bank shall not be liable for:

- 1) Losses arising from the unauthorized use by third parties of the Client's identification credentials, where such use occurred through no fault of the Bank;
- 2) Errors made by the Client when completing documents or providing incorrect telephone numbers or other details when using Electronic Banking Services;

- 3) The inability to send messages to the Client, including Push notifications, or to receive SMS requests from the Client (where SMS messages cannot be delivered) or requests submitted through the Mobile Application/Web Banking, if such inability is caused by actions or omissions of the Client and/or the telecommunications operator within the scope of their respective legal relationships, or is otherwise related to actions of the Client, telecommunications operator, or any other third party, or to other circumstances beyond the Bank's control. The Bank shall not be liable for any losses incurred by the Client as a result of the actions or omissions of a telecommunications operator or any other third party;
- 4) Non-performance or delays in the execution of payments resulting from power outages, damage to communication lines, as well as errors, misinterpretations, or similar issues arising from unclear, incomplete, or inaccurate instructions provided by the Client; non-performance or delays in the execution of payments by third parties; the Client's violation of the terms of the Remote Banking Services or the requirements of regulatory legal acts of the Republic of Kazakhstan; or for other reasons beyond the Bank's control;
- 5) Failures in the operation of the Internet, email, or communication networks arising for reasons beyond the Bank's control and resulting in the Client's delayed receipt or non-receipt of Bank notifications and Account statements. The Bank shall be released from financial liability in the event of technical failures, including power supply and communication network outages or damage, software failures, or technical failures in payment systems, where such failures result in the Bank's inability to comply with the terms of the BSA;
- 6) Disclosure of information relating to the Account, password, login, OTP password, or Transactions/payments made by the Client to other persons, where such information becomes known to third parties as a result of eavesdropping on or interception of communication channels during their use, hacking of the operating system of the device used by the Client, disclosure of confidential information by the Client, including as a result of the loss of or transfer by the Client to third parties of a mobile phone, tablet, other equipment, or software used to access the services, authenticate and verify the Client, as well as as a result of the use of defective equipment or equipment containing virus software when receiving services through the Mobile Application.
- 6.85.** The Client shall be responsible for all Transactions carried out in the Mobile Application/Web Banking by other persons, whether with or without the Client's knowledge, as a result of the Client's disclosure of information relating to the Access Code and other information associated with the Mobile Application/Web Banking.
- 6.86.** The foreign exchange rate applied in the provision of Electronic Banking Services shall be determined in accordance with the exchange rate established by the Bank on the date of the Transaction, with the possibility of charging a currency conversion fee in accordance with the Bank's Tariffs.
- 6.87.** The Bank's obligation to maintain the confidentiality of information received from the Client, as well as the procedure for submitting claims and the methods for resolving disputes arising in connection with the provision of Electronic Banking Services by the Bank, shall be determined in accordance with the BSA.
- 6.88.** The Bank's contact telephone numbers and addresses, including those for contacting the Bank regarding matters related to the provision of Electronic Banking Services, are specified in the Bank's Details.
- 6.89.** If the Client refuses to receive Electronic Banking Services, such refusal shall be made by submitting a written application. In such case, all financial and other obligations of the Parties shall be fulfilled in full.

Claims. Resolution of Disputes Relating to the Provision of Electronic Banking Services

- 6.90.** Disputes and disagreements between the Parties concerning the provision of Electronic Banking Services shall be resolved by the Parties in accordance with the procedure stipulated by the BSA.

- 6.91.** In the event of any conflict and/or dispute, the Parties shall take the following actions:
- 1) The Client shall submit a claim by contacting the Bank (a branch or additional premises of the Bank) or the Bank's Contact Center, providing the Client's personal information (full name, Individual Identification Number (IIN), number of the identity document), mailing address/telephone number/email address, the subject matter of the claim, and other relevant information;
 - 2) The Bank shall review the Client's claim within the time limits established by the Applicable Legislation;
 - 3) The Bank shall provide the Client with a written response to the address specified in the notification submitted to the Bank in accordance with the procedure established by the Current Legislation.
- 6.92.** In the event of a dispute concerning an Electronic Banking Service, the Client shall notify the Bank in writing and, where applicable, attach documents substantiating the validity of the claim within 30 (thirty) calendar days from the date the disputed situation is identified. Failure by the Bank to receive such notification from the Client within the specified period shall be deemed confirmation of the correctness of the payment service.
- 6.93.** When conducting an investigation of a disputed situation for the purpose of reducing the risk of unauthorized payments, the Bank may, at its discretion and in the interests of the Client, take measures to prevent losses and expenses incurred by the Client, including temporarily suspending the acceptance of instructions relating to the Account.
- 6.94.** If the Client's claim regarding a disputed situation is determined by the Bank to be substantiated, the Bank shall have the right to refund the amount of the debit Transaction or its equivalent.
- 6.95.** The Bank shall return the funds to the Client based on a substantiated claim only after such funds have been returned to the Bank, in compliance with the requirements and rules of the Bank's internal documents and/or the relevant payment system.
- 6.96.** If, following an investigation conducted based on the Client's claim concerning a disputed situation, the Client's claim is determined to be unsubstantiated, the Bank shall have the right to require the Client to reimburse, at actual cost, all expenses incurred by the Bank in connection with conducting the investigation of such disputed situation.
- 6.97.** If an unjustified refusal to execute an instruction or improper execution of an instruction is identified, the Bank shall compensate the Client for actual losses in an amount not exceeding the expenses incurred by the Client and supported by documentary evidence. Payment of such compensation shall release the Bank from the obligation to execute the relevant instruction; however, the Client shall have the right to submit a new instruction.
- 6.98.** Such payment shall be made within 90 (ninety) calendar days from the date on which the Client provides the Bank with documents sufficient to confirm the unjustified refusal to execute the instruction or the improper execution of the instruction.

7. PAYMENT SERVICES WITHOUT OPENING A BANK ACCOUNT

- 7.1.** The BSA defines the terms and procedure for the Bank's provision of payment services:
- 1) accepting cash for making payments without opening a bank account;
 - 2) carrying out transfers of the Client's funds without opening a bank account (hereinafter, a "Money Transfer") in accordance with the legislation of the Republic of Kazakhstan and the Bank's Internal Regulatory Documents, and establishes the rights, obligations, and liability of the Parties, as well as other specific aspects of the legal relationship between the Bank and the Sender of Money.
- 7.2.** The Bank shall provide the payment services stipulated by the BSA on the basis of the Application for Accession signed by the Client and the Client's instruction.
- 7.3.** The Bank shall make payments and/or Money Transfers in national and foreign currencies in accordance with the Client's instructions, including through money transfer systems.

- 7.4. The Bank shall make Money Transfers in favor of the Beneficiary in accordance with the formats and rules of the relevant money transfer systems.
- 7.5. The Bank shall make payments and/or Money Transfers on the basis of the Client's instructions submitted in hard copy.
- 7.6. The instructions shall contain all information necessary for the proper execution by the Bank of the Client's instructions, as required by the Applicable Legislation and the rules of the relevant money transfer systems.
- 7.7. The Bank shall accept only those instructions that have been prepared in accordance with the requirements established by the Applicable Legislation and/or the rules of the relevant money transfer system.
- 7.8. The Bank shall ensure that Money Transfers are made in favor of the Beneficiary in accordance with the formats and rules of the relevant money transfer system.
- 7.9. If discrepancies, deficiencies, or other deficiencies are identified, the Bank shall, within the time limits established by the Applicable Legislation, return the Client's instruction without execution.
- 7.10. The Bank shall provide the payment services stipulated by this BSA on the basis of the Application for Accession signed by the Client and accepted by the Bank (as evidenced by the Bank's corresponding notation), confirming the Client's accession to this BSA (hereinafter, the "Application"), an application in the form prescribed by the relevant money transfer systems, and/or a payment document, in accordance with the legislation of the Republic of Kazakhstan and the rules of the relevant money transfer systems.
- 7.11. The Bank shall provide the payment services stipulated by this BSA in accordance with the Bank's applicable Tariffs, which are published on the Bank's Internet resource.
- 7.12. Information on the payment services stipulated by this BSA is available on the Bank's Internet resource, as well as in a conspicuous place in the operating halls of the Bank's branches and their Additional Premises.

Procedure for the provision of payment services

- 7.13. The Bank's provision of banking services to the Client in connection with the payment services stipulated by this BSA shall be carried out during the Operating Day, the duration of which shall be determined by the Bank independently in accordance with the requirements of the Current Legislation.
- 7.14. The Client shall submit to the Bank an application and/or payment document and deposit the funds required to carry out the relevant Transaction stipulated by this BSA. The Bank shall provide the payment service stipulated by the BSA within the amount of funds deposited by the Client.
- 7.15. Any claims arising for the Client upon conclusion of the BSA may not be assigned or transferred by the Client to third parties.
- 7.16. At the Client's instruction, the funds deposited by the Client on the basis of an application and/or payment document shall be used for:
- deducting the fee payable to the Bank for the provision of the payment service stipulated by this BSA, in accordance with the Bank's Tariffs (if applicable);
 - making a payment and/or Money Transfer without opening a bank account in favor of the Beneficiary, in accordance with the details specified by the Client in the individual's application for a Money Transfer and/or payment document.
- 7.17. Refunds of funds in connection with the provision of payment services, as well as suspension of the provision of payment services stipulated by the BSA in cases provided for by the Current Legislation, shall be made either in cash or using the banking details provided by the Client.
- The Client shall be responsible for the accuracy of the information specified in the individual's application for a Money Transfer and/or payment document and shall not be entitled to make any claims against the Bank in connection with the Bank's performance of its obligations under the BSA if incorrect information has been specified in the application and/or payment document.

7.18. When providing payment services, the Bank shall ensure compliance with the following requirements:

- 1) proper verification and identification of the Client in accordance with the legislation of the Republic of Kazakhstan on counteracting the legalization (laundering) of proceeds obtained from criminal activity, financing of terrorism, and financing of the proliferation of weapons of mass destruction;
- 2) inclusion in the payment document relating to a payment and/or Money Transfer, and transmission to the participant in the payment and/or Money Transfer, of the details of the Sender of Money and the Beneficiary required under the Law of the Republic of Kazakhstan “On Counteracting the Legalization (Laundering) of Proceeds Obtained from Criminal Activity, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction,” except in cases provided for by the Current Legislation;
- 3) retention, for 5 (five) years after the provision of the payment service, of information enabling the identification of the Sender of Money and/or the Beneficiary;
- 4) protection of the Client’s identification credentials against access by third parties.

7.19. Rights and obligations of the of the Client:

7.19.1. The Client shall have the right to:

- 1) carry out Transactions involving funds in accordance with the procedure and on the terms established by the legislation of the Republic of Kazakhstan, the Bank’s Internal Regulations, and the BSA;
- 2) receive information from the Bank regarding accepted payments and/or transfers;
- 3) terminate the BSA in accordance with the procedure and in the cases provided for by the BSA;
- 4) exercise other rights provided for by the BSA.

7.19.2. The Client is obliged to:

- 1) familiarize themselves with the Bank’s Tariffs;
- 2) provide the Bank with accurate and complete information about the Beneficiary, including the surname, first name, patronymic (if any), contact telephone number, the Beneficiary’s country of residence, and, if the Beneficiary is a non-resident, the country of receipt of the transfer;
- 3) specify the amount and currency of the transfer;
- 4) pay the transfer amount and the Bank’s fee in accordance with the applicable Bank’s Tariffs;
- 5) obtain from the Bank confirmation of the transfer being sent, indicating the unique transfer identification number (control number);
- 6) provide duly executed documents, including identification documents, as required by the Bank in accordance with the legislation of the Republic of Kazakhstan, the Bank’s Internal Regulatory Documents, and this BSA;
- 7) if the transfer is not executed for reasons beyond the Bank’s control, immediately notify the Bank to enable timely measures to be taken to return the funds;
- 8) comply with other obligations and requirements stipulated by the rules of the relevant money transfer systems or the legislation applicable to the Client;
- 9) perform other obligations provided for by the BSA.

7.19.3. The Client shall not be entitled to assign or transfer to third parties any claims against the Bank arising in connection with the conclusion of the BSA on the terms and conditions set forth herein.

7.20. Rights and obligations of the Bank:

7.20.1. The Bank shall have the right to:

- 1) request any documents required under the Applicable Legislation and the Bank’s Internal Regulations in providing payment services.

- 2) initiate amendments and/or additions to the BSA within the time limits established by the BSA, as well as amendments to the Bank's Tariffs, by publishing the relevant information on the Bank's Internet resource and in a conspicuous place in the operating halls of the Bank's branches and their Additional Premises; in the event of an increase in fees and tariffs for payments and transfers, notify the Clients at least 3 (three) months prior to the proposed effective date of such changes;
- 3) refuse to execute a Transaction or suspend Transactions related to the payment services provided for under the BSA, in the cases and in accordance with the procedure established by the legislation of the Republic of Kazakhstan in the field of counteracting the legalization (laundering) of proceeds obtained from criminal activity, financing of terrorism and financing of the proliferation of weapons of mass destruction, and the BSA;
- 4) refrain from establishing or terminate business relations with the Client if the Bank is unable to verify the accuracy of the information provided by the Client or if the Client fails to provide the information and data necessary to update the Client's records, as well as if, in the course of servicing the Client, the Bank has reason to suspect that the business relationship is being used by the Client for the purposes of legalization (laundering) of proceeds obtained from criminal activity, financing of terrorism, or financing of the proliferation of weapons of mass destruction, as provided for by the Law of the Republic of Kazakhstan "On Counteracting the Legalization (Laundering) of Proceeds Obtained from Criminal Activity, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction";
- 5) refuse to provide the Client with a payment service on the grounds and in accordance with the procedure established by the Law of the Republic of Kazakhstan "On Counteracting the Legalization (Laundering) of Proceeds Obtained from Criminal Activity, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction"; notify the Client of its refusal to provide a payment service at the time the Client contacts the Bank and submits an application and/or payment document, or, at the Bank's discretion, send a notice of refusal to execute the BSA electronically or by registered mail with acknowledgment of receipt to the Client's address specified in the details of the application and/or payment document, by the end of the current Operating Day following the day on which the application and/or payment document was received, specifying the reason for such refusal;
- 6) charge the Client a fee for payment services provided under the BSA in accordance with the Bank's Tariffs effective on the date of the relevant Transaction;
- 7) charge the Sender of Money a fee for payment services provided under the BSA in accordance with the Bank's Tariffs effective on the date of the relevant Transaction;
- 8) collect copies of identity documents of non-residents for the purposes provided for by the Law of the Republic of Kazakhstan "On Payments and Payment Systems".
- 9) terminate the BSA in accordance with the procedure and in the cases provided for by the BSA;
- 10) exercise other rights provided for by the BSA.

7.20.2. The Bank is obliged to:

- 1) execute the Client's instruction in accordance with the requirements of the Applicable Legislation and the BSA;
- 2) ensure the confidentiality of information obtained in the course of providing payment services and prevent its disclosure to third parties, except in cases provided for by the laws of the Republic of Kazakhstan;
- 3) perform other obligations stipulated by the BSA.

Liability of the Parties:

7.21. The Bank shall be liable for violations related to the provision of banking services to the Sender of Money in accordance with the Current Legislation.

7.22. The Sender of Money shall be responsible for the accuracy of the following information:

- 7.22.1. information concerning the Beneficiary of the payment and/or transfer to whom the payment and/or transfer is made, and the Beneficiary's bank details;
- 7.22.2. payment details identifying the purpose of the payment and/or transfer;
- 7.22.3. the amount of the payment and/or transfer and other details required to be specified. If any of the above information is inaccurate, the Bank shall not be liable for the Sender of Money's improper performance of its obligations to the Beneficiary of the payment and/or transfer;
- 7.23. The Sender of Money shall be responsible for the legality of the Transactions carried out by it in accordance with the legislation of the Republic of Kazakhstan, as well as for the accuracy of the documents submitted to the Bank that serve as the basis for the provision of payment services under this BSA.
- 7.24. The Parties shall not be liable for non-performance and/or improper performance of their obligations under the BSA if such non-performance or improper performance results from force majeure circumstances, including, but not limited to, the adoption by authorized state bodies or the National Bank of the Republic of Kazakhstan of acts and/or restrictive or prohibitive measures, software failures, power outages, damage to communication lines, and other circumstances beyond the control of the Parties that are directly related to the subject matter of this BSA.
- 7.25. The Bank shall not be liable for:
- 7.25.1. execution of the Sender of Money's instruction containing incorrectly specified details;
- 7.25.2. refusal by the receiving bank to pay out the transfer, where such refusal is caused by discrepancies in the Beneficiary's details or by the Beneficiary's violation of the internal documents of the receiving bank;
- 7.25.3. delays in the payment of the transfer caused by the money transfer system operator, correspondent banks, or the receiving bank;
- 7.25.4. conversion of the transfer amount at the exchange rate established by the money transfer system operator, if the Client has not exercised the right to choose the currency of payment;
- 7.25.5. fees charged by the money transfer system and other banks;
- 7.25.6. non-performance or improper performance of obligations under this BSA arising from unclear, incomplete, or inaccurate instructions of the Payer or third parties, or for other reasons beyond the Bank's control.
- 7.26. In all cases, the Bank's liability for a breach of the terms of this BSA shall be limited to the amount of actual loss caused to the Client by unlawful acts and/or omissions, the amount of which shall be supported by relevant documentary evidence.
- 7.27. The Parties shall be liable or shall be released from liability in other cases provided for by the BSA.

Terms of the BSA for the provision of payment services without opening a Bank Account

- 7.28. The BSA for the provision of payment services shall be deemed concluded upon the Client depositing funds with the Bank's cash desk for the purpose of making a payment and/or transferring funds, on the basis of the Application for Accession, which constitutes an integral part of this BSA and confirms the conclusion of the BSA, and the cash receipt order (the "CRO"). The fact that the funds have been deposited shall be confirmed by the Bank's corresponding notation on the Application for Accession and the CRO.
- 7.29. The BSA shall enter into force on the date on which the Client deposits the funds on the basis of the documents specified in Clause 7.27 of this BSA and shall remain in effect until the Parties have fulfilled their respective obligations under the BSA.
- 7.30. The Bank shall have the right to initiate amendments and/or additions to the BSA by publishing the relevant information on the Bank's Internet resource and in a conspicuous place in the operating halls of the Bank's branches and their Additional Premises no later than 5 (five) calendar days prior to the effective date of such amendments and/or additions.
- 7.31. In the event of amendments to the legislation of the Republic of Kazakhstan that require amendments and/or additions to the BSA, the Parties to the BSA shall, until such amendments and/or

additions are made in accordance with the procedure established by Chapter 7 of this BSA, be guided by the relevant provisions of the legislation of the Republic of Kazakhstan.

7.32. All disputes related to payment services provided for in this Chapter of the BSA that cannot be resolved through negotiations shall be resolved in accordance with the terms of the BSA.

7.33. Any mutual claims relating to settlements between the Sender of Money and the Beneficiary shall be addressed directly between them, without the involvement of the Bank.

8. RIGHTS AND RESPONSIBILITIES OF THE PARTIES UNDER BSA

8.1. The Client has the right to:

- 8.1.1.** manage the funds in the Account at their own discretion;
- 8.1.2.** use the Card within the limits stipulated by the Agreement;
- 8.1.3.** subject to the terms of the Agreement, refuse to use the Card (including before the Card's expiration);
- 8.1.4.** receive Account Statements in the manner and within the timeframes established by this BSA and the approved Bank Tariffs;
- 8.1.5.** request copies of documents from the Bank confirming the withdrawal of funds from the Account(s);
- 8.1.6.** review information about Transactions on their Account(s) conducted by the Bank, the terms and conditions of Transactions, including those not covered by this BSA, and information about the Tariffs for banking services, which are posted on the Bank's website;
- 8.1.7.** receive oral and/or written clarifications (subject to a written request) on all other matters of interest;
- 8.1.8.** conduct Account Transactions within the limits of the Account balance;
- 8.1.9.** close the Card/terminate the Agreement via Remote Service Channels;
- 8.1.10.** terminate the Agreement(s) in the event of disagreement with the Bank's amendments and/or additions to the Agreement(s) and/or the Bank's Tariffs.

8.2. The Bank has the right to:

- 8.2.1.** Introduce amendments and/or additions to the Bank's Tariffs in accordance with the terms of the Agreement by posting information on the Bank's website, in the operating rooms of the Bank's branches, and in their Additional Premises in a readily accessible location no later than 5 (five) calendar days prior to the effective date of such amendments and/or additions, with the exception of increases in Tariffs for payments and transfers, for which the notice period is set forth in subclause 8.2.20. of clause 8.2. of the BSA;
- 8.2.2.** without prior notice to the Client, withdraw funds in any currency by direct debiting any of the Client's bank accounts with the Bank, opened both within the framework of the BSA and under other Agreements, and/or any other banks, organizations carrying out certain types of banking operations, and other credit institutions in the Republic of Kazakhstan and abroad, subject to the existence of relevant agreements, in the amount of:
 - account transactions;
 - commissions;
 - any losses and expenses incurred by the Bank as a result of providing banking services to the Client;
 - technical overdraft, as well as in the event of any Client debt to the Bank;
 - if it is established that funds were credited to the Account erroneously;
 - in the presence of documents confirming the forgery of payment documents;
 - upon presentation of payment requests to the Bank and in cases established by the Current Legislation, with the attachment of documents confirming the Client's consent to the withdrawal of funds or direct debiting of the bank account (agreements, guarantees) in accordance with the requirements of the Current Legislation;

- upon receipt of collection orders by the Bank, and on the grounds stipulated by the Current Legislation.

8.2.3. The Bank shall have the right to refuse to provide banking services and/or perform banking and other operations, suspend/freeze/block the provision of banking services and/or the performance of banking and other operations, and unilaterally terminate business relations with the Client and/or close the Account in the cases and on the grounds provided for by international/intergovernmental agreements, acts of international/national organizations, including the United Nations, international sanctions, foreign legislation, the Applicable Law, court decisions, general terms and conditions, including in the event of the Client's violation of the general terms and conditions and/or otherwise, as well as on the grounds provided for by the legislation of the Republic of Kazakhstan on counteracting the legalization (laundering) of proceeds obtained through criminal means, the financing of terrorism and the financing of the proliferation of weapons of mass destruction, including in the following cases:

- the Bank is unable to carry out measures for the proper verification of the Client, a Participant in a transaction and/or a person associated with the Client, including measures confirming the compliance of a transaction with the requirements of the legislation of the Republic of Kazakhstan, including through remote banking services;
- the Client's, transaction participant's and/or person associated with the Client's details match the details of persons included in the list of persons involved in terrorist activities, the list of organizations and persons associated with the financing of the proliferation of weapons of mass destruction, lists of fraudsters or fictitious entrepreneurs, or other negative lists established by the legislation of the Republic of Kazakhstan; or where any sanctions or restrictions apply to the above-mentioned persons under applicable sanctions regimes, there is adverse information concerning such persons, or other circumstances have occurred or are likely to occur which, in the Bank's opinion, may have any adverse consequences for the Bank;
- the Client, without reasonable grounds, fails to provide information relating to its identification or the transactions carried out by it, where such information is required under the legislation of the Republic of Kazakhstan, international requirements or the Bank's internal regulatory documents;
- the Bank is unable to verify the accuracy of the information provided by the Client, or the Client fails to provide the information and data necessary to update information concerning the Client (or the Client's representative) and the beneficial owner;
- there are suspicions that the business relationship is being used by the Client for the purposes of legalization (laundering) of proceeds obtained through criminal means, financing of terrorism or financing of the proliferation of weapons of mass destruction;
- the Client conducts questionable, unusual or suspicious transactions, pending clarification of the relevant circumstances;
- a payment transaction showing signs of fraud is identified, including an attempted payment and/or transfer of funds, as well as a payment and/or transfer of funds that is in the process of being executed;
- if there are no funds in the Client's Account for more than one year and/or there has been no movement of funds in the Client's Account (except for a Special Account) for more than one year, the Bank shall send the Client a notice of its refusal to perform the Agreement in full. The Account shall be closed as of the date specified in the notice, and no separate agreement between the Parties shall be required for such closure.

8.2.4. suspend the Client's transactions, refuse to execute a transaction and/or provide banking services in respect of existing and/or new foreign exchange contracts if the execution of the transaction and/or servicing of such foreign exchange contracts, including through the Bank's correspondent accounts opened with banks in foreign countries, is prohibited by restrictions established by the legislation of the Republic of Kazakhstan, the legislation of such foreign countries, acts of international organizations, decisions of courts and other competent authorities of foreign

states, or applicable Sanctions Regimes, or if the Bank has grounds to believe that the actions of the Client, a Transaction Participant and/or a Person Associated with the Client, including transactions and foreign exchange contracts, are aimed at violating and/or circumventing Sanctions Regimes. In this regard, the Bank shall not be and shall not become liable for any losses and/or damages incurred by the Client in connection with an extension of the period for execution of a transaction, suspension of, or refusal by the Bank to execute, a transaction and/or provide banking services to the Client;

8.2.5. refuse to execute payment documents providing for the crediting of funds to a Special Account opened for the receipt of benefits paid from the State Budget and/or social benefits from the State Social Insurance Fund, if the funds being credited are not related to such benefits and payments;

8.2.6. refuse to execute payment documents providing for the crediting of funds to a Special Account opened for the receipt of alimony if the funds being credited are not intended for the maintenance of minor children and adult children who are unable to work;

8.2.7. refuse to execute payment documents providing for the crediting of funds to a Special Account opened for the receipt of pension payments from the Unified Accumulative Pension Fund if the funds being credited are not related to pension payments;

8.2.8. refuse to execute payment documents providing for the crediting of funds to a Current Account from entrepreneurial activities or activities carried out by a private notary, private bailiff, professional mediator or advocate;

8.2.9. debit or seize funds on the basis of a payment order or payment demand by means of direct debit of the Client's Account, whether in national and/or foreign currency, opened with the Bank, both under the Current Account Agreement and under other Agreements concluded between the Bank and the Client, in the cases specified by the BSA, the relevant Agreement and/or the Applicable Law;

- without obtaining the Client's additional consent, convert funds received by the Bank in a currency other than the currency of the Account at the applicable Bank rate for the purchase/sale of non-cash foreign currency effective at the time the transaction is performed;
- request additional information and documents from the Client concerning the transaction being conducted for the purpose of verifying compliance with the Applicable Law, as well as where another bank requests information, explanations or documents that are not available to the Bank but are required to be provided to a foreign correspondent bank in order to complete a foreign exchange transaction;
- convert incoming funds denominated in a currency other than the Account currency into the currency of the Account. perform the conversion at the exchange rate established by the Bank at the time of conversion, with the Bank's conversion fee being charged simultaneously in the amount determined by the Bank's Tariffs;
- notify the Client of insufficient funds to execute transactions on the Account;
- for the purpose of preventing disputes and collecting evidence, record telephone communications with the Client containing a request to block the Account, as well as all other telephone calls made by the Client to the Bank/Bank's Contact Center;

8.2.10. accept the Client's instructions within the time limits established by the Applicable Law;

8.2.11. refuse to execute the Client's instructions/orders to withdraw or cancel instructions relating to the Account, including those associated with payments/transfers, where such instructions/orders contradict the Applicable Law, this BSA, the relevant Agreement, or the Bank's internal regulatory documents;

8.2.12. close the Account in accordance with the procedure established by the Applicable Law and the terms of the BSA;

8.2.13. unilaterally refuse to provide the Client with the Bank's services without stating the reasons if a transaction on the Client's Account does not comply with the Applicable Law or the Bank's internal regulatory documents, or if the Bank has reason to suspect that the transaction is being carried out in violation of the rules governing transfers or is fraudulent in nature;

8.2.14. request from the Client documents and other information necessary for the purposes of foreign exchange control and compliance with other requirements of the Applicable Law and the Bank's internal regulatory documents;

8.2.15. verify information provided by the Client and request and obtain from the Client the necessary information and documents, including for the Bank to comply with the requirements of the legislation of the Republic of Kazakhstan concerning counteracting the legalization (laundering) of proceeds obtained through criminal means, the financing of terrorism and the financing of the proliferation of weapons of mass destruction, within the period specified by the Bank. The Client shall be responsible for the accuracy of such information and documents.

8.2.16. to establish and unilaterally amend restrictions and limits on Transactions, as well as the Bank's Tariffs;

8.2.17. to establish amount limits for money transfers in favor of third parties for the purpose of preventing fraudulent transactions and protecting the Client against unauthorized access to the Account, while independently determining the authentication methods required to confirm such transactions;

8.2.18. to refuse the Client's request to close the Current Account if the Client has a Deposit and/or a bank loan with the Bank;

8.2.19. the Bank shall refuse to execute a payment and/or money transfer related to a foreign exchange transaction in cases where the Client fails to provide documents required under the foreign exchange legislation of the Republic of Kazakhstan, provides inaccurate or unreliable documents, or fails to perform actions required under the foreign exchange legislation of the Republic of Kazakhstan;

8.2.20. to increase the Bank's Tariffs for payments and transfers after notifying the Client at least three months prior to the intended date of such changes;

8.2.21. if the Client is included in the databases of the Anti-Fraud Center, the Bank shall have the right to suspend the Client's instructions, refuse to provide banking services, or provide a limited range of banking services in accordance with the requirements of the Applicable Legislation;

8.2.22. to provide information to the Anti-Fraud Center, in accordance with the requirements of the Applicable Legislation, regarding payment transactions bearing signs of fraud and unlawful incidents.

8.3. The Client is obliged to:

8.3.1. not conduct Transactions through the Account related to entrepreneurial activities, notarial activities, advocacy activities, activities involving the enforcement of enforcement documents, or activities related to dispute resolution through mediation, except through the Current Account of a self-employed individual;

8.3.2. when conducting Transactions through the Account, comply with the requirements of the Applicable Legislation and the terms and conditions of the Agreement, and provide documents at the Bank's request;

8.3.3. prepare instructions for the Bank to perform Transactions on the Account in accordance with the requirements established by the legislation of the Republic of Kazakhstan and the Bank, and submit such instructions within the Operating Day established by the Bank;

8.3.4. at the Bank's request, provide duly executed documents in accordance with the legislation of the Republic of Kazakhstan, including documents required for the Bank to comply with the requirements of the Law of the Republic of Kazakhstan "On Counteracting Legalization (Laundering) of Proceeds Obtained through Criminal Means, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction," the Bank's Internal regulations, and the Agreement, including documents required for opening the Account, including the relevant document exempting the Client from withholding individual income tax at the source of payment from the amount of remuneration payable to the Client in accordance with the tax legislation of the Republic of Kazakhstan, as well as, where necessary, documents required for conducting Transactions on the Account and for the collection, processing, and transfer of the Client's data/personal data to the tax

authorities of the United States in accordance with FATCA requirements, including through authorized state bodies of the Republic of Kazakhstan, as well as in accordance with the requirements of the Multilateral Competent Authority Agreement on Automatic Exchange of Financial Account Information under the Common Reporting Standard (CRS);

8.3.5. unconditionally and irrevocably pay, in a timely manner and in full, for the Bank's banking services at the Tariffs effective as of the date of the relevant Transaction on the Account, simultaneously with the performance of such Transaction by depositing cash into the Bank's cash desk or ensuring that the Account contains sufficient funds to pay the Bank's Tariffs, and reimburse all commissions and expenses incurred by the Bank in connection with the execution of the Client's instructions;

8.3.6. not submit to the Bank any instructions (payment documents) providing for credits to a Special Account opened for the receipt of:

- benefits paid from the State Budget and/or social payments from the State Social Insurance Fund, where the funds being credited are not related to such benefits and payments;
- alimony, where the funds being credited are not intended for the maintenance of minor children or adult children who are unable to work;
- pension payments, where the credited amount is not related to pension payments.

8.3.7. not disclose to other persons any information regarding passwords, login credentials, or other information provided within the framework of BSA, and ensure complete confidentiality of such information;

8.3.8. dispose of the funds held in the Account(s) with the Bank in accordance with the Applicable Legislation, the Bank's Internal regulations, and the Agreement concluded with the Client;

8.3.9. notify the Bank when granting third parties the right to dispose of the Account, when replacing persons authorized to dispose of the Account under a power of attorney, and provide the original documents confirming such changes within 1 (one) business day. In the event of the Client's failure to comply with or improper compliance with the notification procedure, the Bank shall be released from liability for any damage that may be caused to the Client;

8.3.10. independently obtain information regarding changes to the Bank's Fees and Charges, interest rates (upon renewal), and amendments and additions to the terms and conditions of the Agreements on the Bank's Internet resource and/or in the operating halls of the Bank's branches and their Additional Premises;

8.3.11. use the Special Account exclusively for the purpose of receiving benefits and social payments paid from the State Budget and/or the State Social Insurance Fund; one-time pension payments from the Unified Accumulative Pension Fund; housing payments from the authorized state body of the Republic of Kazakhstan; and alimony for the maintenance of minor children and adult children who are unable to work;

8.3.12. Following a visit to countries with an increased level of card fraud, contact the Bank within 7 (seven) calendar days from the date of arrival in the Republic of Kazakhstan for the purpose of blocking and reissuing/replacing the primary/additional Card with a new one in accordance with the Bank's Tariffs. If this requirement is not complied with and fraudulent Transactions occur in connection with such Card, all expenses incurred by the Bank shall be unconditionally reimbursed by the Cardholder within the period specified in the Bank's written demand sent to the Cardholder;

8.3.13. Inform the Bank if the Client becomes aware of information concerning the unlawful origin of funds, allegations of violations, or identified instances of prohibited conduct;

8.3.14. Not participate in, or allow participation in, any activities falling within the definition of prohibited conduct, including fraud, corruption, money laundering, and terrorist financing.

8.4. The Bank is obliged to:

8.4.1. to inform the Client of the applicable Fees and Charges in accordance with the terms and conditions of the Agreements;

8.4.2. to retain information, documents, or copies thereof for a period of 5 (five) years and provide them upon the Client's written request;

- 8.4.3.** not to disclose banking secrecy concerning the Client, except in cases provided for by the Applicable Legislation;
- 8.4.4.** to perform Transactions on the Account in accordance with the legislation of the Republic of Kazakhstan and the BSA;
- 8.4.5.** to debit funds from the Client's Account without the Client's consent only in the cases and in accordance with the procedure established by the Applicable Legislation, this BSA, and other Agreements concluded between the Bank and the Client. The responsibility for the validity and justification of debiting funds without the Client's consent shall rest with the respective claimant;
- 8.4.6.** to provide the Client, upon the Client's request, with an Account Statement in the manner and within the time limits established by this BSA and the Bank's approved Tariffs;
- 8.4.7.** to notify the Client of amendments to this BSA by posting the relevant amendments on the Bank's Internet resource;
- 8.4.8.** to take measures to prevent unauthorized access by third parties to information concerning the Client's Accounts and Transactions conducted thereunder;
- 8.4.9.** to execute the Client's orders and instructions in accordance with the requirements of the Applicable Legislation;
- 8.4.10.** to return the Deposit and pay the accrued interest thereon in the amount and manner established by the relevant application, less any amounts withheld/debited in accordance with the terms of this BSA and the legislation of the Republic of Kazakhstan, including the amount of individual income tax withheld at the source of payment in accordance with the legislation of the Republic of Kazakhstan (if such withholding is required by the legislation of the Republic of Kazakhstan);
- 8.4.11.** to notify the Client of scheduled technical maintenance that may interrupt access to or prevent the use of banking services through the Mobile Application/Web Banking, ATM, and other resources, in the manner provided for by this BSA;
- 8.4.12.** not to disclose any other information received from the Client in the course of providing banking services;
- 8.4.13.** to present to the Client, for review, the agreement (arrangement) between the Bank and the person providing services for attracting clients.

8.5. The Client is prohibited from:

- 8.5.1.** Providing access to the Account, payment instrument, or identification means, or transferring a payment instrument or identification means to third parties, resulting in such third parties obtaining access to making payments and/or money transfers, except where such access is provided to a spouse and close relatives, as well as to other persons in cases established by the Applicable Legislation;
- 8.5.2.** Making payments and/or money transfers in the interests of a third party or in favor of a third party in exchange for monetary remuneration or other property-related benefits;
- 8.5.3.** Making payments and/or money transfers using the Account, payment instrument, or identification means of third parties, except for the use of the Account, payment instrument, or identification means of a spouse and close relatives, as well as other persons in cases established by the Applicable Legislation.

9. LIABILITY OF THE PARTIES UNDER THE BSA

- 9.1.** The Parties shall be liable for the improper performance of their obligations in accordance with the laws of the Republic of Kazakhstan, this BSA and the Agreements.
- 9.2.** The Bank's liability to the Client shall be limited exclusively to documented losses (actual damages) incurred by the Client as a result of the Bank's unlawful acts or omissions. In this regard, such acts or omissions of the Bank must have been committed intentionally or through gross negligence. Under no circumstances shall the Bank be liable to the Client for any indirect, consequential or incidental losses or damages (including loss of profit), even if the Bank has been advised of the possibility of such losses or damages arising.

9.3. Neither Party shall be liable to the other Party for any damage or losses, whether direct or indirect, caused by any damage to or failure of communication systems or equipment, or by interruptions in the provision of services caused by natural disasters, catastrophes, civil disturbances or other circumstances beyond the Parties' control. If any such circumstances directly affect the performance of obligations within the period specified in the Agreement, such period shall be extended for the duration of the relevant circumstance. Evidence of force majeure shall be a written certificate issued by an authorized state body of the Republic of Kazakhstan confirming the occurrence of the relevant force majeure circumstances.

9.4. In the event of a breach by the Borrower of its obligations to repay the bank loan and/or pay interest and/or commissions and other payments, the Borrower shall, upon the Bank's demand, pay a penalty for the first ninety days of delay in an amount not exceeding 0.5% (zero point five percent) of the overdue payment amount for each day of delay. After ninety days of delay, the penalty shall be charged at a rate not exceeding 0.03% (zero point zero three percent) of the overdue payment amount for each day of delay, but in no event exceeding 10% (ten percent) of the amount of the bank loan disbursed for each year of the term of the Bank Loan Agreement.

9.5. In the event of misuse of the bank loan, the Borrower shall pay a fine in the amount stipulated by the Bank Loan Agreement.

9.6. In the event of the Borrower's failure to timely comply with the special conditions stipulated by the Bank Loan Agreement, the Borrower shall pay the Bank a penalty in the amount stipulated by the BSA/Bank Loan Agreement.

9.7. In the event of a breach of the terms and conditions of the BSA by the Client, the Bank shall be entitled to take any one of the following measures:

- issue a warning regarding the possible restriction of the provision of banking services;
- restrict and/or suspend the provision of banking services;
- block access to the Mobile Application/Web Banking;
- terminate the BSA unilaterally.

9.8. The Bank shall not be liable for:

9.8.1. failure to execute or delays in executing payments resulting from power outages, damage to communication lines, as well as errors, misinterpretations, etc. arising from unclear, incomplete or inaccurate instructions provided by the Client, failure or delays in the execution of payments by third parties, the Client's violation of the terms of the BSA or the requirements of the Applicable Law, and for other reasons beyond the Bank's control;

9.8.2. Internet or communication network failures arising for reasons beyond the Bank's control and resulting in the Client's untimely receipt or non-receipt of the Bank's notifications and Account Statements;

9.8.3. technical failures (power outages/damage to power supply and communication networks, failures of the Bank's database software, technical failures in payment systems) resulting in the Bank's failure to perform its obligations under the BSA;

9.8.4. execution of the Client's Payment Document containing incorrectly specified details, including an erroneously executed Payment Document, where the error in such Payment Document was made by the Client;

9.8.5. failure to perform or improper performance of obligations under an Agreement arising from unclear, incomplete or inaccurate instructions provided by the Client or third parties, or for other reasons beyond the Bank's control;

9.8.6. actions of persons authorized by the Client to manage the Account, where the Client has failed to notify or has failed to timely notify the Bank of the replacement of such persons in accordance with the terms of the BSA;

9.8.7. the validity or justification of the seizure (debiting) of funds from the Client's Account without the Client's consent (the claimant shall be liable therefor);

9.8.8. losses incurred by the Client as a result of the suspension of Operations on the Account and/or the seizure of funds held in the Account, where such actions were carried out in accordance with the legislation of the Republic of Kazakhstan;

9.8.9. losses incurred by the Client as a result of third parties seizing (debiting) funds from the Client's Account without the Client's consent;

9.8.10. Unauthorized Operations, as well as the receipt of other Electronic Banking Services by third parties using identification credentials, where the Client failed to ensure the proper security of the identification credentials and corresponding authenticators used for the identification and authentication of the Client;

9.8.11. the quality of goods, works or services purchased using the Card;

9.8.12. damage caused to the Card as a result of its use in ATMs and other electronic or electromechanical devices;

9.8.13. a third party's refusal to accept or service the Card;

9.8.14. any circumstances where currency restrictions in the country of stay of the Cardholder, as well as restrictions imposed on the amounts of cash that may be withdrawn from ATMs or at cash desks, may in any way affect the interests of the Cardholder;

9.8.15. other cases provided for by the BSA;

9.8.16. providing third parties with access to the Account, payment instrument or identification means, or transferring the payment instrument or identification means to third parties, where this results in third parties gaining access to the ability to make payments and/or transfers of funds;

9.8.17. making payments and/or transfers of funds in the interests of or for the benefit of a third party in exchange for monetary compensation or other property-related benefits;

9.8.18. making payments and/or transfers of funds using an Account, payment instrument or identification means belonging to a third party;

9.8.19. refusal to execute transactions, suspension of transactions, application of measures to freeze transactions involving money and/or other property, as well as refusal to establish business relations or termination of business relations in accordance with the Law of the Republic of Kazakhstan "On Counteracting the Legalization (Laundering) of Proceeds Obtained Through Criminal Means, the Financing of Terrorism and the Financing of the Proliferation of Weapons of Mass Destruction" shall not constitute grounds for civil liability of the Bank for breach of the terms of the relevant Agreements.

9.9. The Bank shall be liable for:

9.9.1. an erroneously executed Operation on the Current Account (the Bank's liability shall be limited to cancellation of the erroneously executed Operation);

9.9.2. disclosure of banking secrecy relating to the Client's Operations, except in cases provided for by the Applicable Law;

9.9.3. unlawful actions (inaction) of a person providing services to the Bank under an agreement (contract) for attracting clients, verifying compliance with the Bank's requirements, and transferring clients' documents to the Bank (the "Person Providing Services to the Bank"), subject to the terms and conditions of the relevant agreement (contract) between the Bank and such person.

9.10. The Client shall be liable for:

9.10.1. failure to perform its obligations stipulated by the BSA and the Agreements;

9.10.2. the consequences of the Client's failure to promptly contact the Bank to block Operations on the Account in the event of suspicious activity being detected on the Account, including liability for the full amount of any damage caused to the Bank;

9.10.3. the safekeeping and security of identification credentials, identifiers and the corresponding authenticators used for the identification and authentication of the Client;

- 9.10.4.** late reimbursement or non-payment to the Bank of amounts and/or commissions due in accordance with this BSA, in the form of a penalty calculated on the outstanding (unpaid) amount for each day of delay;
- 9.10.5.** providing inaccurate information requested by the Bank;
- 9.10.6.** the legality of transactions entered into by the Client, the legality of payments, and the proper completion of payment documents;
- 9.10.7.** all Operations carried out at the Bank's branches or through the Mobile Application/Web Banking using the Client's identification and authentication credentials;
- 9.10.8.** maintaining up-to-date information regarding the mobile telephone number registered with the Bank and other information provided by the Client;
- 9.10.9.** all losses arising in connection with a breach of any provision of this BSA and the Agreements, in full and within the period specified by the Bank in the relevant notice;
- 9.10.10.** Unauthorized Operations, as well as the receipt of other Electronic Banking Services by third parties, where the Client has failed to ensure the proper security of the identification credentials, identifiers and corresponding authenticators used for the identification and authentication of the Client;
- 9.10.11.** Unauthorized Operations, as well as the receipt of other Electronic Banking Services by third parties, where the Client has disclosed or transferred to third parties the identification credentials, identifiers and corresponding authenticators used for the identification and authentication of the Client;
- 9.10.12.** providing third parties with access to the Account, payment instrument or identification means, or transferring the payment instrument or identification means to third parties, where this results in third parties gaining access to the ability to make payments and/or transfers of funds;
- 9.10.13.** making payments and/or transfers of funds in the interests of or for the benefit of a third party in exchange for monetary compensation or other property-related benefits;
- 9.10.14.** making payments and/or transfers of funds using an Account, payment instrument or identification means belonging to a third party.

10. FORCE MAJEURE

10.1. The Parties acknowledge and agree that force majeure circumstances may arise during the term of this BSA.

10.2. The Parties consider the following, including but not limited to, to constitute force majeure circumstances: fires, accidents, catastrophes, natural and other disasters, epidemics, pandemics, wars, uprisings, rebellions, riots, disturbances, nationalizations, expropriations for public needs, enactment of regulatory legal acts or other binding decisions, sanctions, acts, crashes of aircraft or falling of aircraft debris, meteorite falls, criminal acts of persons who are not employees of the Bank, as well as failures and critical errors in the electronic systems/networks of the National Bank of the Republic of Kazakhstan and other banks, other circumstances preventing second-tier banks from carrying out banking operations, technical malfunctions, strikes, work stoppages and other similar events, decisions of trade unions preventing air carriers, road and railway carriers, and other service providers from timely performing their obligations, and other extraordinary and unavoidable events.

10.3. Force majeure circumstances shall not include any actions caused by the negligence or fault of the Parties, their authorized representatives, the Bank's employees or agents, or their affiliates.

10.4. Upon the occurrence of force majeure circumstances, the affected Party shall, within 5 (five) business days, notify the other Party in writing of the reason for its inability to act in accordance with the provisions of the BSA.

10.5. If a Party fails to notify the other Party of its inability to perform the provisions of the BSA and the Agreements, or of any delay in performance caused by the occurrence of force majeure circumstances, as provided for in Clause 9.4 of the BSA, such Party shall lose the right provided for under this Article, except where, as a result of the force majeure circumstances, such Party was unable to send the relevant notice to the other Party. The other Party may treat such non-performance or delay in performance of obligations as a breach and act in accordance with the provisions of the Agreement and these Terms and Conditions.

10.6. Force majeure circumstances that are matters of common knowledge shall not require any additional evidence or notice. Evidence in respect of all other force majeure circumstances shall be provided by the Party concerned.

10.7. If force majeure circumstances continue for more than 30 (thirty) calendar days from the date of their occurrence, the Parties shall have the right, by mutual agreement, to terminate the BSA, provided that the Party concerned gives the other Party written notice no later than fifteen (15) calendar days prior to such termination.

11. SECURITY POLICY IMPLEMENTED WITHIN THE FRAMEWORK OF THE BSA

11.1. The security policy applied in the provision of the BSA shall be approved by the authorized body of the Bank and published on the Bank's website.

11.2. Upon detection of unauthorized access to information constituting banking secrecy, unauthorized alteration thereof, unauthorized actions by third parties, or other unlawful (fraudulent) actions involving an individual's bank loan, the Bank shall, within:

one business day, notify the Client and the authorized body thereof;

two business days, take measures to eliminate the unauthorized actions;

ten business days, take measures to eliminate the consequences of such actions.

11.3. The list of security procedures within the framework of the BSA shall be determined by the Bank at its sole discretion. Amendments and additions thereto shall be made in accordance with the procedure established by the Applicable Law.

11.4. At the same time, the Bank guarantees that it shall take all measures within its control to ensure the security and confidentiality of information relating to the Client and the services provided by the Bank in accordance with the BSA.

11.5. The Bank shall not be liable if confidentiality has been breached through the fault of the Client (or depositor), or if confidential information was known or became known to third parties from other sources.

11.6. The Client hereby provides its irrevocable consent and undertakes to notify the Bank of any changes to the Client's personal data/details, information and/or documents provided to the Bank and specified in the relevant agreements/applications/questionnaires/documents provided to the Bank, no later than 15 (fifteen) business days from the date of such change, by notifying the Bank in writing and providing the originals (certified copies) of documents confirming such changes, except in the event of a change, theft/loss or other loss of the mobile telephone number, Mobile Device on which the mobile telephone number and/or Mobile Application was installed, of which the Client shall notify the Bank immediately, followed by written notification and submission of the required documents within the above-mentioned period.

11.7. If the Bank has reason to suspect or has confirmation that the mobile subscriber number previously provided to the Bank by the Client is being used by a third party, the Bank shall have the right to refuse to provide the Client with any service provided under the BSA using such mobile telephone number.

12. TERM AND TERMINATION OF THE BSA

12.1. The terms and conditions of this BSA shall remain in force for an indefinite period, except as otherwise provided herein, and may be terminated by either Party in accordance with the procedure established by the Applicable Law and subject to the requirements set forth herein.

12.2. The Parties acknowledge that the term of the BSA shall terminate upon closure of the last Account opened with the Bank, as well as upon termination of the use of any other banking services provided for under this BSA.

12.3. Provided that there are no outstanding or improperly performed obligations under the BSA or the relevant Agreements, the Client shall have the right to unilaterally terminate the BSA in its entirety or the relevant Agreement(s), by notifying the Bank of such intention 30 (thirty) calendar days in advance by submitting to the Bank a written application for termination of the BSA or the relevant Agreement(s), in the form prescribed by the Bank, unless otherwise provided for in the relevant Agreement(s).

12.4. For the purposes hereof, termination of the BSA shall mean termination of all Agreements entered into thereunder. The BSA and/or the relevant Agreement shall terminate upon full repayment of all amounts owed to the Bank, including the Bank's commissions, penalties, late payment charges and other amounts payable.

12.5. The Bank reserves the right to unilaterally terminate the Banking Services Agreement or the relevant Agreement with the Client in the event of the Client's breach of the terms and conditions of the Banking Services Agreement and/or the relevant Agreement, and/or the requirements of the Applicable Law, as well as in any other cases provided for herein, by notifying the Client in writing no later than 5 (five) calendar days prior to the proposed termination date, unless another period is specified in the Bank's notice.

12.6. In the event of unilateral termination of the BSA, the Bank shall return to the Client the balances of funds held in the Client's Accounts with the Bank in cash, or, pursuant to the Client's instruction, transfer such funds to another bank account, subject to the deduction of commissions in accordance with the Bank's Tariffs.

12.7. The terms and conditions governing consent to the collection and/or processing of information, including personal data, bank secrecy and other information protected by law, biometric and/or other data, are published on the Bank's Internet resource. Each and any consent provided by the Client to the Bank under this BSA, including consent to the collection and/or processing of information, including the transfer thereof to third parties, dissemination, cross-border transfer of personal data, disclosure by the Bank of bank secrecy, provision of information to a credit bureau, obtaining by the Bank of a credit report from a credit bureau, and any other consent, shall remain in force following the termination/expiry of the BSA and/or the relevant Agreement for the periods prescribed by the Applicable Law.

13. OTHER TERMS AND CONDITIONS OF THE BSA

13.1. The interpretation and performance of the terms and conditions of the BSA and the Agreements entered into thereunder shall be governed by the Applicable Law.

13.2. All claims and requests relating to disputes, disagreements, including claims concerning unauthorized payments, shall be submitted in writing to the addresses specified in the latest Agreement/application executed by the Parties. If the location of the Bank is not specified in such Agreement/application, such claims and requests shall be submitted to the address specified in the BSA.

13.3. Responses to claims and requests shall be provided within the time limits established by the Applicable Law. The Parties agree that they shall use all reasonable efforts to resolve any disagreements and disputes arising in connection with the performance of the BSA through negotiations within 30 (thirty) calendar days.

13.4. If the Parties are unable to resolve such disagreements and disputes through bilateral negotiations within the aforementioned period, they shall be resolved in accordance with the procedure established by the Applicable Law, before the court at the location of the Bank or its branch that entered into the BSA.

13.5. All other matters not regulated by the BSA shall be governed by the relevant separate Agreements or, to the extent not regulated by the Parties, by the requirements of the Applicable Law.

13.6. The rules governing public offers established by the Applicable Law shall apply to the procedure for entering into the BSA.

13.7. The Parties have agreed that the state and Russian languages shall be the languages of the BSA, the relevant Agreements and applications. The Parties declare that they fully understand the language of the BSA, the relevant Agreements and applications, and that the meaning and significance thereof, both as a whole and in respect of their individual provisions, are fully clear to them. In the event of any discrepancies (contradictions), differences in interpretation or differences in the meaning conveyed by the text of the BSA, the relevant Agreements or applications in different languages, the Parties shall be guided by the text of the BSA and/or the relevant Agreements or applications executed in the Russian language.

13.8. If any provision of the BSA is or becomes unlawful or invalid under the Applicable Law, the remaining provisions of the BSA and the Agreements shall remain in full force and effect.

13.9. The Client/Borrower hereby irrevocably consents to the Bank, at its discretion, disclosing or transferring information concerning the Client/Borrower and the Client's/Borrower's transactions to the Bank's affiliates and members, affiliated companies of the shareholder(s)' group, and third parties for any purposes, including fraud prevention, auditing, provision of services by any third party, debt collection (including organizations engaged in servicing distressed bank loans), responding to requests from an authorized state body, provision of services by processing (computer) centers, processing of messages and e-mails outside the Republic of Kazakhstan, execution of the Client's/Borrower's instructions, and performance of other agreements with the Client/Borrower.

13.10. By acceding to the BSA, the Borrower consents to the assignment of rights (claims) under the Bank Loan Agreement, as well as to the collection and processing of personal data, confidential information and other information relating to the Borrower, including, without limitation, negative information specified in the Law of the Republic of Kazakhstan "On Credit Bureaus and Formation of Credit Histories in the Republic of Kazakhstan", as well as any other negative information concerning the Borrower, including the use of such information for any purposes that the Bank may, at its discretion, deem necessary, and for the purposes of complying with FATCA requirements.

Any transfer by the Borrower or the Bank of information concerning third parties that is in the possession of the Parties and constitutes personal data of such third parties or information constituting a secret protected under the legislation of the Republic of Kazakhstan shall be made only after the transferring Party has obtained from such third parties the relevant consents to the provision of such information (including its processing and use for the relevant purposes), and only to the extent specified in such consents. This consent shall remain valid until the Borrower has fully performed all contractual and other obligations towards the Bank, except for negative information concerning the Borrower obtained by the Bank from any sources, consent to the processing of which by the Bank is granted indefinitely.

13.11. Each party to the Bank Loan Agreement shall maintain strict confidentiality with respect to banking, financial, commercial, and other information (except for publicly available information) received from the other party. The disclosure of such information, as well as information constituting banking and other legally protected secrets, to third parties, including the publication thereof, shall be permitted only with the prior written consent of the party whose information is being disclosed by the other party, except in the following cases:

- a) where the Bank takes any measures in connection with the Borrower's breach of its obligations under the Bank Loan Agreement;
- b) full or partial assignment of rights and/or obligations under the Bank Loan Agreement;

- c) where the Bank informs third parties that are directly and/or indirectly interested in the Borrower entering into transactions which the Borrower is required to notify the Bank of and/or obtain the Bank's prior consent for, regarding the procedure for entering into such transactions established by the Bank Loan Agreement and the possible consequences arising from the Borrower's breach thereof;
- d) where information is provided to third parties in accordance with the requirements of the legislation of the Republic of Kazakhstan and/or the country of registration and/or residence of the Borrower;
- e) where the Bank discloses confidential information to its counterparty(ies), provided that the Bank enters into agreement(s) with such person(s), under which the counterparty(ies) undertake(s) not to disclose to third parties or the Bank's shareholders any confidential information received/obtained from the Bank;
- f) where the Bank exercises its rights under the Bank Loan Agreement and/or security agreements.

13.12. All notices to the Client shall be sent by telephone to the number provided by the Client to the Bank in writing as a contact number, through the Remote Banking Service Channel, by SMS notifications, Push notifications, e-mail, postal mail, and by other means enabling the Client to receive the information and establish that it originates from the Bank, within the time limits established by the BSA and the Applicable Legislation.

13.13. By acceding to the BSA, the Client confirms that the Client has been notified of criminal liability for:

- unlawfully providing a third party with access to the Client's bank account, payment instrument, or identification means, or unlawfully transferring any of the foregoing for use by a third party in exchange for monetary compensation and/or property benefits, or for the purpose of obtaining such compensation or benefits;
- unlawfully making payments and/or money transfers using a bank account, payment instrument, or identification means in the interests of or for the benefit of a third party in exchange for monetary compensation or property benefits;
- unlawfully obtaining access to the management of a bank account, payment instrument, or identification means for the purpose of making unlawful payments and money transfers.

13.14. By acceding to the BSA, the Client confirms that the Client has been notified and consents to receiving a limited range of banking services in the cases provided for by the Applicable Legislation and the BSA.

14. BANK DETAILS of KMF Bank JSC:

KMF Bank Joint-Stock Company

BIN 061240001583,

Beneficiary Code 14;

BIC KMFBKZKK;

Postal address: 50 Nursultan Nazarbayev ave., Medeu district, Almaty 050004, Republic of Kazakhstan

E-mail: info@kmf.kz

Internet resource: <https://kmf.kz/>

Tel.: +7 (800) 080 58 00; 7474;

to the Banking Services Agreement of KMF Bank JSC (for individuals)



ЖЕКЕ ТҮЛҒАНЫҢ «КМФ Банк» АҚ-да АҒЫМДАҒЫ ШОТ АШУ ТУРАЛЫ № _____ ӨТІНІШІ (бұдан әрі – «Шот шарт»)		APPLICATION No. _____ BY AN INDIVIDUAL FOR OPENING A CURRENT ACCOUNT WITH KMF BANK JSC (the “Account Agreement”)	
_____ к.	_____ “_____” _____ 202_ ж.	_____ city	_____ “_____” _____ 202_ y.
Клиенттің аты-жөні	_____	Full name of the Client	_____
ЖСН	_____	IIN	_____
Жеке басын куәландыратын құжат	№ _____ _____ ж. бастап _____ ж. дейін, ҚР берді	Identity document	_____ No. _____ dated _____ y. till _____ y., issued by _____ RK
Резиденттігі:	Резидент/Бейрезидент	Residency:	Resident/Non-resident
Тіркелген мекенжайы		Registration address	
Нақты тұрғылықты мекенжайы		Actual address	
Байланыс нөмірі		Contact number	
Email (бар болса)		Email (if available)	
Ағымдағы шот бойынша кепілдіктің ең жоғары (шекті) сомасы («Қазақстан Республикасының екінші деңгейдегі банктерінде орналастырылған депозиттерге міндетті кепілдік беру туралы» Қазақстан Республикасының Заңында белгіленген сома): ұлттық валютада 10 миллион теңгеден аспайды; шетел валютасында 5 миллион теңгеден аспайды. Егер Банкте түрлері мен валютасы бойынша әртүрлі бірнеше депозит (салым) орналастырылған болса, онда барлық депозит (салым) бойынша соманың жиынтық қалдығына кепілдік беріледі, бірақ депозиттің (салымның) әрбір түрі бойынша кепілдік берілген өтем төлеу шектерін ескере отырып, кепілдік берілген өтемің ең жоғары сомасынан – 20 миллион теңгеден аспайды. Кепілдік берілген өтемді депозиттерге міндетті кепілдік беруді жүзеге асыратын ұйым салым бойынша есептелген сыйақыны және шоттағы қалдық соманы ескере отырып, депозиттегі (салымдағы) қалдық сомасын негізге алып, бірақ Банкті лицензиядан айыру күніндегі «Қазақстан Республикасының екінші деңгейдегі банктерінде орналастырылған депозиттерге міндетті кепілдік беру туралы» ҚР Заңының 18-бабында белгіленген кепілдіктің ең жоғары (шекті) мөлшерінен аспайтын мөлшерде төлейді.		Maximum (limit) guarantee amount for the Current Account (the amount established by the Law of the Republic of Kazakhstan “On Compulsory Guaranteeing of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan”):² no more than 10 million KZT in national currency; no more than 5 million KZT in foreign currency. If the Bank has multiple deposits of different types and currencies, the total balance of all deposits is guaranteed, but no more than the maximum guarantee amount of KZT 20 mln, subject to the guarantee payment limits for each type of deposit. The guarantee payment is made by the organization providing mandatory deposit guarantees based on the deposit balance, considering accrued interest on the deposit and the account balance, but no more than the maximum guarantee amount established by Article 18 of the Law of the Republic of Kazakhstan “On Mandatory Guarantee of Deposits Placed in Second-Tier Banks of the Republic of Kazakhstan” on the date of the Bank’s license revocation.	
Мен осы Шот шартына қол қою арқылы «КМФ Банк» АҚ Банктік қызмет көрсету шартына (бұдан әрі – Банктік қызмет көрсету шарты/БҚКШ) қосыламын, сондай-ақ ағымдағы шот (бұдан әрі – Ағымдағы шот) ашуды сұраймын:		By signing this Account Agreement, I accede to the Banking Services Agreement with JSC KMF Bank (hereinafter referred to as the Banking Services Agreement/RBS), and also request to open a current account (hereinafter referred to as the Current Account):	
Банктік шот түрі: ☐ ағымдағы шот ☐ арнайы шот (алимент/жәрдемақы/зейнетақы үшін).		Type of a Bank Account: ☐ Current accounts ☐ special account (for alimony/benefits/pension).	
Шот валютасы: KZT / USD / RUB		Currency of Account KZT / USD / RUB	
Банктік шотқа қызмет көрсету үшін комиссия: Банктің интернет-ресурсында (https://kmf.kz) орналастырылған Банк тарифтеріне сәйкес		Bank Account Service Fee: According to the Bank’s tariffs published on the Bank’s Internet Resource (https://kmf.kz)	
Төмендетілмейтін қалдық сомасы:*		Minimum balance amount:*	
Ең көп сома:*		Maximum amount:*	
Сыйақы (жылдық %):*		Remuneration Rate (% per annum):*	
Сыйақы төлеу:*		Remuneration payment:*	
Ағымдағы шотты ашудың және оған қызмет көрсетудің жалпы шарттары		General Terms and Conditions for Opening and Maintaining the Current Account	
Осы Шот шартына қол қою арқылы Банктік қызмет көрсету шарты, Кепілдік берілген өтемді төлеу мерзімдері және тәртібі туралы		By signing this Account Agreement, I acknowledge that the Banking Services Agreement, the Notice on the Terms and Procedure for Payment of	

² Кепілдіктің ең жоғары (шекті) сомасы ағымдағы шоттың валютасына сәйкес көрсетіледі/Максимальная (предельная) сумма гарантии указывается в соответствии с валютой текущего счета

* Қаржы өнімінің картасына сәйкес валютада (USD) ағымдағы шот ашқан кезде/При открытии текущего счета в валюте (USD), в соответствии с карточкой финансового продукта

хабарлама, Банктің Тарифтері https://kmf.kz сілтемесі бойынша Банктің Интернет-ресурсында орналастырылғаны туралы, сонымен қатар құжаттармен танысқандығым, олардың мәтінін түсінетінім, олармен толық келісетінім және оларды тиісінше орындауға міндетті екендігім туралы хабардармын.	Guarantee Compensation, and the Bank's Tariffs are published on the Bank's Internet Resource at https://kmf.kz, and confirm that I have read and understood these documents, agree to them in full, and undertake to duly comply with them.
Ағымдағы шотты ашу банктік шот бойынша кәсіпкерлік қызметке, өзін-өзі жұмыспен танысқандығым үшін арнаулы салық режимі шеңберіндегі қызметке, нотариаттық қызметке, адвокаттық қызметке, атқарушылық құжаттарды орындау жөніндегі қызметке, дауларды медиация тәртібімен реттеу жөніндегі қызметке қатысты операцияларды жүзеге асыруға байланысты емес.	Opening a Current Account is not related to the implementation of transactions on the bank account related to entrepreneurial activity, activity within the framework of a special tax regime for the self-employed, activity within the framework of a special tax regime for the self-employed, notarial activity, advocacy activity, activity related to the execution of writs of execution, activity related to the resolution of disputes through mediation.
Осы арқылы Банкте ашылған Ағымдағы шоттан, теңгемен, сонымен қатар шетел валютасымен ашылған өзге шоттардан аталған банктік шоттарды тікелей дебеттеу арқылы мына: - Банк Тарифтеріне сәйкес Ағымдағы шот бойынша операцияларды жүргізу бойынша банктік қызмет көрсеткені үшін; - кез келген шарттар (келісімдер), оның ішінде Ағымдағы шот, өзге шоттар бойынша операцияларды жүргізу үшін және Банк көрсететін өзге қызметтер үшін Банк қызметтерін төлеу бойынша Банк алдында берешек туындаған жағдайда Банк алдындағы берешек мөлшерінде; - Банк микроқаржы ұйымынан банкке айналғанға дейін Банк пен Клиент арасында жасалған микрокредит беру туралы шартты (шарттарды) орындау шеңберінде Клиенттің берешекті төлеу міндеттемелері бойынша; - сонымен қатар Банкпен жасалған шарттар (келісімдер) (оның ішінде микрокредит беру туралы шарттар) бойынша өз міндеттемелерімді бұзуға байланысты Банктің өзге де шығыстары мен шығындарының сомаларын; - ҚР заңнамасында және БҚКШ-да көзделген өзге де жағдайларда ақша алуға (есептен шығаруға) келісімімді беремін.	I hereby consent to the withdrawal (debiting) of funds from the Current Account and other accounts, both in KZT and foreign currency, opened with the Bank, by direct debiting of the specified bank accounts: for banking services related to transactions on the Current Account in accordance with the Bank's Tariffs; in the event of any indebtedness to the Bank under any agreements, including payment for the Bank's services related to transactions on the Current Account, other accounts and other services provided by the Bank, in the amount of the outstanding indebtedness to the Bank; - for the Client's obligations to pay off the debt within the framework of the execution of the agreement(s) on the provision of a microloan concluded between the Bank and the Client prior to the Bank's conversion from a microfinance organization to a bank; - as well as the amounts of other expenses and losses of the Bank associated with the violation of my obligations under contracts (agreements) concluded with the Bank (including agreements on the provision of microloans); - in other cases stipulated by the legislation of the Republic of Kazakhstan and BSA
Шот шарты Ағымдағы шот ашылған сәттен бастап акцептелген, Банкпен жасалған болып есептеледі.	The account agreement is considered accepted and concluded with the Bank from the moment the Current Account is opened.
Ақпарат беруге/алуға келісім	Consent to provide/receive information
Осы арқылы мен «Дербес деректер және оларды қорғау туралы» 2013 жылғы 21 мамырдағы № 94-V Қазақстан Республикасының Заңына және Қазақстан Республикасының өзге де нормативтік-құқықтық актілеріне сәйкес «KMF Банк» АҚ-ға БСН 061240001583 (бұдан әрі - Банк): - дербес, биометриялық және/немесе өзге де деректерді жинауға, өңдеуге және осы деректерді кредиттік бюроларға беруге; - Банктің мемлекеттік және мемлекеттік емес дерекқорларынан (бұдан әрі – МДҚ) мен туралы ақпарат алуына; - кредиттік бюроның Банкке МДҚ-дан алынған мен туралы ақпаратты беруіне; - кредиттік бюроның МДҚ операторларынан/иелерінен МДҚ-дан мен туралы ақпаратты алуына; - МДҚ иелерінің мен туралы ақпаратты беруіне; - Қазақстан Республикасы Үкіметінің шешімі бойынша Қазақстан Республикасының заңнамасына сәйкес мемлекеттік қызметтер көрсету жөніндегі қызметті жүзеге асыратын заңды тұлғаға мен туралы қолда бар және болашақта келіп түсетін ақпаратты беруге; - Банктің «Туыстық байланыс» МДҚ-дан немесе туыстық байланыс жөніндегі өзге де МДҚ-дан мен туралы ақпаратты, оның ішінде балалар туралы мәліметтерді алуына; - Банктің МДҚ-дан салық құпиясын құрайтын мәліметтерді, дербес медициналық деректерді, сонымен қатар заңмен қорғалатын құпияның өзге де түрлерін қамтитын мен туралы ақпаратты алуына; - менің биометриялық аутентификациямды СДАО пайдаланып жүргізуге; - электрондық цифрлық қолтаңба кілттерін жасауға және электрондық цифрлық қолтаңба сертификатын беруге, оның ішінде Банкте жеке келген кезімде алған; - Банкке және үшінші тұлғаларға, оның ішінде Банк акционерлеріне, үлестес және Банкпен байланысты өзге де тұлғаларға, Банк серіктестеріне, коллекторлық агенттіктерге, уәкілетті органдарға, құқық қорғау органдарына және өзге де арнайы мемлекеттік органдарға, лауазымды және өзге де уәкілетті тұлғаларға (бірақ олармен шектелмей) қазіргі уақытта және болашақта, сондай-ақ Банк мәміле бойынша қатысушы немесе тарап болатын ұйымға (бұдан әрі – Ұйым), «Мемлекеттік кредиттік бюро» АҚ БСН 120940011577, «Бірінші кредиттік бюро» ЖШС БСН 040940002421, «Бірыңғай жинақтаушы зейнетақы қоры» АҚ БСН 971240002115, «КаР-Тел» ЖШС БСН 980540000397 (бұдан әрі бірлесіп және жекелей «Операторлар» деп аталады) менің дербес деректерімді (Клиенттің және заңды өкілінің дербес деректерін) жинауға және өңдеуге өзімнің нақты, ақпараттандырылған және саналы келісімімді беремін, олар соның ішінде мына деректерді қамтиды:	Hereby, in accordance with the Law of the Republic of Kazakhstan No. 94-V dated May 21, 2013 "On Personal Data and Their Protection" and other regulatory legal acts of the Republic of Kazakhstan, I provide my specific, informed and conscious consent to KMF Bank JSC, BIN 061240001583 (the "Bank"), to: - collect and process personal, biometric and/or other data and transfer such data to credit bureaus; - obtain information about me from state and non-state databases (the "SDBs"); - to provide the credit bureau to the Bank with information about me obtained from the SDBs; - for the credit bureau to receive information about me from the SDB operators/owners; - receive information about me from the owners of the SDBs; - provide to a legal entity that, pursuant to a decision of the Government of the Republic of Kazakhstan, carries out activities related to the provision of public services in accordance with the legislation of the Republic of Kazakhstan, any information about me that is currently available or may become available in the future; - for the Bank to receive information about me from the SDB "Family Relationships" or another State Database on Family Relationships, including information about children; - for the Bank to receive information about me from the SDB containing information constituting a tax secret, personal medical data, as well as other types of secrets protected by law; - conduct my biometric authentication using the Unified Biometric Identification System; - create electronic digital signature keys and issue an electronic digital signature certificate, including where obtained in my personal presence at the Bank; - collect and process by the Bank and third parties, including, but not limited to, the Bank's shareholders, affiliated and other persons related to the Bank, the Bank's partners, collection agencies, authorized bodies, law enforcement agencies and other special government bodies, officials and other authorized persons, both currently and in the future, as well as organizations in which the Bank acts as a participant or a party to a transaction (the "Organizations"), State Credit Bureau JSC, BIN 120940011577, First Credit Bureau LLP, BIN 040940002421, Unified Accumulative Pension Fund JSC, BIN 971240002115, KaR-Tel LLP, BIN 980540000397 (collectively and individually, the "Operators"), of my personal data (the Client's and legal representative's personal data), including, but not limited to, the following data: surname, first name, patronymic (if applicable); gender, year, month, date and place of birth; citizenship; residency (country of residence and tax residency); FATCA

тегі, аты, әкесінің аты (бар болса); жынысы, туған күні, айы, жылы және туған жері; азаматтығы; резиденттігі (резиденттік елі және салық резиденттігі); FATCA белгісі туралы мәліметтер; жария лауазымды тұлға мәртебесінің болуы немесе жария лауазымды тұлғаға қатысы туралы мәліметтер; жеке сәйкестендіру нөмірі; жеке басын куәландыратын құжат деректері; кіріс және шығыс төлемдер және (немесе) ақша аударымдары бойынша төлем деректемелері; ақшаның шығу көзі; менің геолокациям; IP-мекенжайым; ұялы байланыстың абоненттік нөмірі; банктік шот бойынша операциялар жүргізілген ұялы байланыстың абоненттік құрылғысының параметрлері (сәйкестендіргіштер: IMEI/IMEISV, Device ID, Android ID); ұялы байланыс абоненттік құрылғысының микрофонына қолжетімділік; электрондық банктік қызметтер ұсынылған жағдайда, сондай-ақ қолданыстағы және жабық төлем карталары; ұялы байланыстың абоненттік нөмірлері және бұрын пайдаланылған ұялы байланыстың абоненттік құрылғысының параметрлері туралы мәліметтер; биометриялық деректер; тұрғылықты жері, заңды мекенжайы (тіркелген жері), жұмыс орны туралы мәліметтер; пошталық және электрондық мекенжайы, телефон нөмірлері; іскерлік қатынастардың мақсаты мен сипаты туралы мәліметтер; сәйкестендіру/аутентификация/авторизация үшін пайдаланылатын қолтаңба (өз қолымен және/электрондық-цифрлық), мөрлер, факсимиле, алгоритмдер, кодтар, код сөздері (идентификатор сөздері) немесе сәйкестендіру кодтары және өзге де деректер; фотосурет және бейнекөрініс; білімі, мамандығы туралы мәліметтер; отбасы жағдайы және отбасы құрамы туралы мәліметтер (оның ішінде кәмелеттік жасқа толмаған балаларының дербес деректері); мүлкілік жағдайы, табысы, кредиттік тарихы және берешегі туралы мәліметтер; банк, сақтандыру, салық құпиясын құрайтын мәліметтер, дербес медициналық деректер, сонымен қатар заңмен қорғалатын құпияның өзге де түрлері; кез келген өзге де дербес деректер.

Мен туралы, соның ішінде дербес деректерді және банктік құпияны қамтитын мәліметтерді жинауға және өңдеуге және талаптарға осы келісім жиынтығында Қазақстан Республикасының заңнамасы талаптарына жауап беретін дербес деректерді және банктік құпияны қамтитын мәліметтерді, яғни Банк қызметі барысында Банкке белгілі болатын немесе белгілі болған, сауалнамаларды, өтініштерді, шарттарды, Банктің өзге де құжаттарын толтыру барысында мен ұсынған мәліметтерді (бірақ олармен шектелмей) қоса алғанда, электрондық, қағаз нұсқада және (немесе) өзге де материалдық жеткізгіште берілген барлық мәліметтерді 1) Банк Жарғысына және банктік және өзге де операцияларды атқаруға берілген лицензияға сәйкес банктік және өзге де қызметтерді/операцияларды көрсету/жүргізу, қызметті жүзеге асыру; 2) кез келген шарттарды/мәмілелерді жасау және оларды әрі қарай орындау барысында өзара іс-қимылды жүзеге асыру; 3) Банктің акциялар, сауалнамалар, зерттеулер жүргізуі, көрсетілетін қызметтер, өнімдер туралы, жаңа өнімдер мен көрсетілетін қызметтерді әзірлеу туралы ақпарат пен ұсыныстар беру; 4) статистикалық есептілікті қалыптастыру, оның ішінде үшінші тұлғаларға ұсыну үшін; 5) алаяқтық, шоттан (шоттардан) ақша ұрлау, өзге де құқыққа қайшы әрекеттер (оқыс оқиғалар) жағдайларын анықтау, болашақта осындай құқыққа қайшы әрекеттердің (оқыс оқиғалардың) алдын алу және осындай әрекеттердің салдарын оқшаулау; 6) тиісті тексеру, сондай-ақ банктік операцияларға қатысты қаржылық мониторинг бойынша шараларды жүзеге асыру; 7) салықтардың және бюджетке төленетін басқа да міндетті төлемдердің түсуін қамтамасыз ету саласында басшылықты жүзеге асыратын уәкілетті орган мен Қазақстан Республикасының Ұлттық Банкі арасында мәліметтер мен құжаттар алмасуды жүзеге асыру; 8) СДАО пайдаланып биометриялық аутентификация жүргізу мақсатында; 9) Қазақстан Республикасының заңнамасына және/немесе Банктің ішкі нормативтік құжаттарына сәйкес дербес деректерді жинау, өңдеу қажеттілігі туындайтын өзге де мақсаттар үшін жинауға және өңдеуге жазбаша келісімді танытатынын түсінемін.

Осы келісім Банктің банктік және өзге де операцияларды/қызметтерді көрсету/жүзеге асыру, сондай-ақ банктік қызмет көрсету шарттарының, азаматтық-құқықтық және (немесе) өзге де құқықтық қатынастардың қолданылу кезеңіне және Қазақстан Республикасының заңнамасында, Банктің ішкі нормативтік құжаттарында көзделген тиісті құжаттарды/шарттарды және дербес деректерді сақтау кезеңіне берілді. Келісімді мен жоғарыда көрсетілген мақсаттарға қол жеткізу үшін қажетті менің дербес деректеріме қатысты кез келген іс-қимылды: қажет болған жағдайда жинауды, жүйелеуді, жинақтауды, сақтауды, нақтылауды (жаңарту, өзгерту), пайдалануды, таратуды (жалпыға қолжетімді

status; information on whether I hold the status of a public official or am related to a public official; individual identification number; details of the identity document; payment details of incoming and outgoing payments and/or money transfers; source of funds; my geolocation; IP address; mobile phone number; parameters of the mobile device (identifiers: IMEI/IMEISV, Device ID, Android ID) used to conduct transactions on the bank account; access to the microphone of the mobile device; where electronic banking services are provided, information on active and closed payment cards; mobile phone numbers and mobile device parameters previously used; biometric data; information on residential address, registered address, place of employment; postal and email addresses, telephone numbers; information on the purpose and nature of business relationships; signature (handwritten and electronic digital), seals, facsimile, algorithms, codes, code words (identifiers) or identification codes and other data used for identification/authentication/authorization; photographic and video images; information on education and profession; information on marital status and family composition (including personal data of minor children); information on assets, income, credit history and indebtedness; information constituting banking, insurance and tax secrets, personal medical data, as well as other types of information protected by law; any other personal data..

I understand that this consent to the collection and processing of information about me, including that containing personal data and banking secrecy, and the terms and conditions taken together constitute written consent to the collection and processing of information, including that containing personal data and banking secrecy, in accordance with the requirements of the legislation of the Republic of Kazakhstan, that is, all information recorded on electronic, paper and (or) other tangible media, including (but not limited to) information provided by me in the process of filling out questionnaires, applications, agreements, and other documents of the Bank, which will be or have become known to the Bank in the course of its activities for the purposes of: 1) provision/performance of banking and other services/operations, carrying out activities in accordance with the Bank's Charter and the license issued for conducting banking and other operations; 2) interaction in the process of entering into any agreements/transactions and their subsequent performance; 3) conducting promotions, surveys and research by the Bank, providing information and offers regarding services and products, developing new products and services; 4) preparation of statistical reports, including for submission to third parties; 5) detecting fraud, unauthorized withdrawal of funds from account(s), and other unlawful actions (incidents), preventing such unlawful actions (incidents) in the future and mitigating the consequences thereof; 6) conducting due diligence measures and financial monitoring in respect of banking operations; 7) exchanging information and documents between the authorized body responsible for ensuring the receipt of taxes and other mandatory payments to the budget and the National Bank of the Republic of Kazakhstan; 8) conducting biometric authentication using the Unified Biometric Identification System; 9) other purposes where, in accordance with the legislation of the Republic of Kazakhstan and/or the Bank's internal regulatory documents, the collection and processing of personal data is required.

This consent is granted for the period during which the Bank provides banking and other operations/services, as well as for the duration of the Banking Services Agreement and any civil law and/or other legal relationships, including the period for retention of the relevant documents/agreements and personal data as required by the legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents. I hereby give my consent to the Bank carrying out any actions in relation to my personal data that are necessary to achieve the purposes specified above, including, but not limited to: collection, systematization, accumulation, storage, clarification (updating, modification), use, dissemination (except through publicly available sources), blocking, depersonalization, and destruction, where necessary, as well as any other actions involving my personal data in accordance with the applicable legislation of the Republic of Kazakhstan.

дереккөздерден басқа), бұғаттауды, иесіздендіруді, жоюды қоса алғанда (бірақ онымен шектелмей), сондай-ақ Қазақстан Республикасының қолданыстағы заңнамасын ескере отырып, менің дербес деректеріммен кез келген өзге де әрекеттерді жүзеге асыруға беремін.	
Мен осы Шот шартының мәтінін оқып шықтым, толықтыруларым, ескертулерім және қарсылығым жоқ, осыны растау үшін осы Шот шартын ұсынамын.	I have read the text of this Account Agreement and have no additions, comments or objections, in confirmation of which I provide this Account Agreement.
Банк деректемелері/ Bank's details «КМФ Банк» акционерлік қоғамы/ KMF Bank Joint-Stock Company Заңды мекенжайы: 050004, Қазақстан Республикасы, Алматы қаласы, Медеу ауданы, Нұрсұлтан Назарбаев даңғылы, 50/ Legal address: 50 Nursultan Nazarbayev ave., Medeu district, Almaty 050004, Republic of Kazakhstan БСН/BIN 061240001583 Бек/Beneficiary code 14 БСК/BIC _____ Қазақстан Республикасының Қаржы нарығын реттеу және дамыту агенттігі берген _____ жылғы № _____ лицензия/License number No. _____ dated _____ issued by the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market Tel +7 (800) 080 58 00; 7474 Эл.пошта/E-mail : info@kmfbank.kz Internet resource: https://kmf.kz/ _____ / Банктің уәкілетті қызметкерінің аты-жөні, МО/ Full name of the authorized employee of the Bank, seal 	Клиент деректемелері/Client's bank details Аты-жөні/Full name ЖСН / IIN Жеке куәлік / ID No. _____, күні/date _____, берді /issued by _____ Мекенжайы/Address: _____ Эл.пошта/E-mail: _____ Tel: _____ _____ / _____ (Қолы, Клиенттің аты-жөні / Signature, full name of the Client)

Appendix No. 2

to the Banking Services Agreement of KMF Bank JSC (for individuals)

**APPLICATION OF AN INDIVIDUAL FOR OPENING A SAVINGS ACCOUNT AND PLACING FUNDS IN A DEPOSIT
“KMF-Deposit” (the “Bank Deposit Agreement”)**

Agreement No.	
Date of Agreement	
Full name of the Client	
Residency	
Client's IIN	
Identity document	
Registration address	
Actual address	
Contact number	

I REQUEST THAT THE BANK PLACE A DEPOSIT (the “Deposit”) UNDER THE FOLLOWING TERMS:

1. Type of Deposit	Deposit account (deposit)
2. Deposit Currency	
3. Deposit Amount	
4. Minimum balance amount	
5. Maximum Deposit Amount	
6. Deposit Term	
7. Remuneration Rate (% per annum):	
7.1. Nominal Remuneration Rate:	
7.2. Annual Effective Remuneration Rate:	
8. Maximum (limit) guarantee amount for the Deposit (the amount established by the Law of the Republic of Kazakhstan “On Compulsory Guaranteeing of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan”) ³	10 mln KZT; 5 mln KZT. If the Bank has multiple deposits of different types and currencies, the total balance of all deposits is guaranteed, but no more than the maximum guarantee amount of KZT 20 mln, subject to the guarantee payment limits for each type of deposit. The guarantee payment is made by the organization providing mandatory deposit guarantees based on the deposit balance, taking into account accrued interest on the deposit and the account balance, but no more than the maximum guarantee amount established by Article 18 of the Law of the Republic of Kazakhstan "On Mandatory Guarantee of Deposits Placed in Second-Tier Banks of the Republic of Kazakhstan" on the date of the Bank's license revocation.
9. Conditions for opening a deposit and type of replenishment:	If the Deposit amount, as specified in Section 3 of the Bank Deposit Agreement, is not deposited by 9:00 PM (UTC+5) of the day following the opening of the Bank Deposit Agreement, the Deposit is considered unplaced, the Bank Deposit Agreement is considered terminated, and the Savings Account is closed. Contributions to the Deposit are permitted throughout the Deposit term. However, the total Deposit amount, including all additional Contributions, must not exceed the maximum deposit amount specified in Section 5 of the Bank Deposit Agreement. Remuneration for each Contribution: 1) is calculated independently, for the actual number of days the Contribution remains in the Deposit; 2) is calculated at the remuneration rate set forth in Subclause 7.1 of this Bank Deposit Agreement.
10. Possibility of Full/Partial Early Withdrawal of the Deposit	In the event that the Bank receives an application from the Depositor requesting the early withdrawal of the full amount of the Deposit (savings) or a portion thereof, the Bank shall return to the Depositor the full amount, the relevant portion, or the remaining balance of the Deposit (savings), together with the accrued interest, no later than 7 (seven) calendar days from the date of receipt of the Depositor's request.
11. Conditions for Partial Withdrawal of the Deposit Amount	Partial withdrawals from the Deposit are permitted provided that the remaining balance of the Deposit is not less than the minimum required balance specified in Clause 4 of the Bank Deposit Agreement. Interest on the amount partially withdrawn shall be accrued based on the actual number of days during which the relevant funds remained in the Deposit, at the interest rate specified in Subclause 7.1 of this Bank Deposit Agreement.
12. Current account ⁴	No. _____
13. Savings account	No. _____
14. Procedure for payment of remuneration (check as appropriate)	☐ paid once a month to the current account specified in paragraph 12 of the Bank Deposit Agreement ☐ monthly with capitalization, with payment at the end of the deposit term/extension term to the

³ The maximum (limit) guarantee amount is specified in accordance with the currency of the Deposit

⁴ It is opened in the absence of a Current Account opened in the Bank in the name of the Depositor in the currency of the money placed in the Deposit

	current account specified in paragraph 12 of this Bank Deposit Agreement
15. Renewal Terms	If the Depositor does not claim the Deposit upon expiration of the Deposit term, the Deposit is automatically extended for a term similar to the initial placement term of the Deposit specified in the Bank Deposit Agreement, at the interest rate in effect at the Bank for this type of deposit on the date of the relevant extension. The Deposit may be renewed an unlimited number of times until the Bank decides to discontinue accepting funds for this type of Deposit. When a Deposit is extended, the capitalized interest during the Deposit term prior to its extension does not increase the Deposit amount and is paid to the current account specified in paragraph 12 of the Bank Deposit Agreement.
16. Procedure for Refunding the Principal Amount of a Deposit at the End of the Primary/Extension Term	At the end of the primary/extension term of the Deposit specified in Section 6 of the Bank Deposit Agreement, if the Bank decides to discontinue accepting this type of deposit and automatically extend it, the principal amount of the Deposit will be paid into the current account of the client specified in Section 12 of this Bank Deposit Agreement.

By signing this Bank Deposit Agreement,

I. I hereby accede to the Banking Services Agreement of JSC KMF Bank (for individuals), hereinafter referred to as the Banking Services Agreement, and confirm that:

1.1 I acknowledge that the Banking Services Agreement, the Notice on the Terms and Procedure for Payment of Guarantee Compensation, and the Bank's Tariffs are published on the Bank's Internet Resource at <https://kmf.kz>, and confirm that I have read and understood these documents, agree to them in full, and undertake to duly comply with them.

1.2 I understand that the Deposit Agreement, subject to its subsequent acceptance by the Bank through the relevant confirmation in the Mobile Application or by signing by an authorized representative of the Bank, together with the Banking Services Agreement, constitutes a concluded Bank Account Agreement and Deposit Agreement.

1.3 I acknowledge that the Bank may independently amend the Banking Services Agreement and the Bank's Tariffs in accordance with the procedure established by the applicable legislation of the Republic of Kazakhstan. If I do not agree with the amended terms of the Deposit Agreement, the Banking Services Agreement or the Bank's Tariffs, I agree that this Deposit Agreement may be terminated solely on the basis of my written application for termination. If the Bank does not receive my notice of disagreement with the amended version of the Banking Services Agreement, the Bank's Tariffs and the terms of this Deposit Agreement, I accept the relevant new version.

II. I give my consent to the withdrawal (debiting) of funds from the Current Account and other accounts, both in tenge and foreign currency, opened with the Bank, by direct debiting of the specified bank accounts:

- in the event of debiting funds from the bank account specified in Clause 12 of this Deposit Agreement for placement in the Deposit by transferring such funds to the Savings Account;
- in the event of debiting funds to pay for the Bank's services related to the banking services provided for the Savings Account, Current Account and transactions conducted thereunder, in accordance with the Bank's Tariffs;
- in the event of any indebtedness to the Bank under any agreements, including payment for the Bank's services related to the banking services provided for the Savings Account, Current Account and other bank accounts and other services provided by the Bank, in the amount of the outstanding indebtedness to the Bank, as well as any other expenses and losses incurred by the Bank in connection with my failure to fulfill my obligations under the agreements concluded with the Bank;
- in other cases provided for by the Banking Services Agreement and the legislation of the Republic of Kazakhstan.

III. Hereby, in accordance with the Law of the Republic of Kazakhstan No. 94-V dated May 21, 2013 "On Personal Data and Their Protection" and other regulatory legal acts of the Republic of Kazakhstan, I provide my specific, informed and conscious consent to KMF Bank JSC, BIN 061240001583 (the "Bank"), to:

- conduct my biometric authentication using the Unified Biometric Identification System;
- create electronic digital signature keys and issue an electronic digital signature certificate, including where obtained in my personal presence at the Bank;
- collect and process by the Bank and third parties, including, but not limited to, the Bank's shareholders, affiliated and other persons related to the Bank, the Bank's partners, collection agencies, authorized bodies, law enforcement agencies and other special government bodies, officials and other authorized persons, both currently and in the future, as well as organizations in which the Bank acts as a participant or a party to a transaction (the "Organizations"), State Credit Bureau JSC, BIN 120940011577, First Credit Bureau LLP, BIN 040940002421, Unified Accumulative Pension Fund JSC, BIN 971240002115, KaR-Tel LLP, BIN 980540000397 (collectively and individually, the "Operators"), of my personal data (the Client's and legal representative's personal data), including, but not limited to, the following data: surname, first name, patronymic (if applicable); gender, year, month, date and place of birth; citizenship; residency (country of residence and tax residency); FATCA status; information on whether I hold the status of a public official or am related to a public official; individual identification number; details of the identity document; payment details of incoming and outgoing payments and/or money transfers; source of funds; my geolocation; IP address; mobile phone number; parameters of the mobile device (identifiers: IMEI/IMEISV, Device ID, Android ID) used to conduct transactions on the bank account; access to the microphone of the mobile device; where electronic banking services are provided, information on active and closed payment cards; mobile phone numbers and mobile device parameters previously used; biometric data; information on residential address, registered address, place of employment; postal and email addresses, telephone numbers; information on the purpose and nature of business relationships; signature (handwritten and electronic digital), seals, facsimile, algorithms, codes, code words (identifiers) or identification codes and other data used for identification/authentication/authorization; photographic and video images; information on education and profession; information on marital status and family composition (including personal data of minor children); information on assets, income, credit history and indebtedness; information constituting banking, insurance and tax secrets, personal medical data, as well as other types of information protected by law; any other personal data.

I understand that this consent to the collection and processing of information about me, including that containing personal data and banking secrecy, and the terms and conditions taken together constitute written consent to the collection and processing of information, including that containing personal data and banking secrecy, in accordance with the requirements of the legislation of the Republic of Kazakhstan, that is, all information recorded on electronic, paper and (or) other tangible media, including (but not limited to) information provided by me in the process of filling out questionnaires, applications, agreements, and other documents of the Bank, which will be or have become known to the Bank in the course of its activities for the purposes of: 1) provision/performance of banking and other services/operations, carrying out activities in accordance with the Bank's Charter and the license issued for conducting banking and other operations; 2) interaction in the process of entering into any agreements/transactions and their subsequent performance; 3) conducting promotions, surveys and research by the Bank, providing information and offers regarding services and products, developing new products and services; 4) preparation of statistical reports, including for submission to third parties; 5) detecting fraud,

unauthorized withdrawal of funds from account(s), and other unlawful actions (incidents), preventing such unlawful actions (incidents) in the future and mitigating the consequences thereof; 6) conducting due diligence measures and financial monitoring in respect of banking operations; 7) exchanging information and documents between the authorized body responsible for ensuring the receipt of taxes and other mandatory payments to the budget and the National Bank of the Republic of Kazakhstan; 8) conducting biometric authentication using the Unified Biometric Identification System; 9) other purposes where, in accordance with the legislation of the Republic of Kazakhstan and/or the Bank's internal regulatory documents, the collection and processing of personal data is required.

This consent is granted for the period during which the Bank provides banking and other operations/services, as well as for the duration of the Banking Services Agreement and any civil law and/or other legal relationships, including the period for retention of the relevant documents/agreements and personal data as required by the legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents. I hereby give my consent to the Bank carrying out any actions in relation to my personal data that are necessary to achieve the purposes specified above, including, but not limited to: collection, systematization, accumulation, storage, clarification (updating, modification), use, dissemination (except through publicly available sources), blocking, depersonalization, and destruction, where necessary, as well as any other actions involving my personal data in accordance with the applicable legislation of the Republic of Kazakhstan.

This Deposit Agreement, upon its acceptance by the Bank, is made available in the Mobile Application under the "Deposit Opening/Deposit" tab or printed in hard copy and signed by the Client and, on behalf of the Bank, by an authorized person.

Bank's details KMF Bank Joint-Stock Company Legal address: 50 Nursultan Nazarbayev ave., Medeu district, Almaty 050004, Republic of Kazakhstan БИН 061240001583 Tel +7 (800) 080 58 00; 7474 E-mail: info@kmf.kz Internet resource: www.kmf.kz _____/ Full name of the authorized Bank's employee Place of seal	Client's Bank details Full name: _____ IIN: _____ Identity document No. _____, issued by _____ dated «__» _____ 20__ Address: _____ E-mail: _____ tel.: _____ Signature _____
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to the Banking Services Agreement of KMF Bank JSC (for individuals)



**APPLICATION OF AN INDIVIDUAL FOR OPENING A SAVINGS ACCOUNT AND PLACING FUNDS IN A DEPOSIT
“Deposit Plus” (the “Deposit Agreement”)**

Agreement No.	
Date of Agreement	
Full name of the Client	
Residency	
Client's IIN	
Identity document	
Registration address	
Actual address	
Contact number	

I REQUEST THAT THE BANK PLACE A DEPOSIT (the “Deposit”) UNDER THE FOLLOWING TERMS:

1. Type of Deposit	Savings Deposit
2. Deposit Currency	
3. Deposit Amount	
4. Minimum Deposit Amount	
5. Maximum Deposit Amount	
6. Deposit Term	
7. Remuneration Rate (% per annum):	
7.1. Nominal Remuneration Rate:	
7.2. Annual Effective Remuneration Rate:	
8. Maximum (limit) guarantee amount for the Deposit (the amount established by the Law of the Republic of Kazakhstan “On Compulsory Guaranteeing of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan”) ⁵	KZT 20 mln (for savings deposits); KZT 5 mln (for deposits in foreign currency). If the Bank has multiple deposits of different types and currencies, the total balance of all deposits is guaranteed, but no more than the maximum guarantee amount of KZT 20 mln, subject to the guarantee payment limits for each type of deposit. The guarantee payment is made by the organization providing mandatory deposit guarantees based on the deposit balance, taking into account accrued interest on the deposit and the account balance, but no more than the maximum guarantee amount established by Article 18 of the Law of the Republic of Kazakhstan “On Mandatory Guarantee of Deposits Placed in Second-Tier Banks of the Republic of Kazakhstan” on the date of the Bank's license revocation.
9. Conditions for opening a deposit and type of replenishment:	If the Deposit amount, as specified in Section 3 of the Bank Deposit Agreement, is not deposited by 9:00 PM (UTC+5) of the day following the opening of the Bank Deposit Agreement, the Deposit is considered unplaced, the Bank Deposit Agreement is considered terminated, and the Savings Account is closed. Contributions to the Deposit are not permitted throughout the Deposit term.
10. Conditions for Partial Withdrawal of the Deposit Amount	Partial withdrawal of funds from the Deposit during the entire term of the Deposit is not permitted.
11. Early Termination Policy	Early withdrawal of a Deposit, in accordance with the legislation of the Republic of Kazakhstan, is permitted no earlier than 30 (thirty) calendar days from the date of receipt of the depositor's request and in the manner specified in the Deposit Agreement. In the event of early withdrawal of the Deposit by the depositor, the Agreement is considered terminated, and the interest on the Deposit is recalculated based on the actual number of days the funds remain in the Deposit at the “on-demand” rate established by the legislation of the Republic of Kazakhstan.
12. Current account ⁶	IBAN _____
13. Savings account	IBAN _____
14. Procedure for Payment of Remuneration	Remuneration is capitalized monthly and paid at the end of the deposit term to the Current Account specified in Clause 12 of this Deposit Agreement.

⁵ The maximum (limit) guarantee amount is specified in accordance with the currency of the Deposit

⁶ It is opened in the absence of a Current Account opened in the Bank in the name of the Depositor in the currency of the money placed in the Deposit

15. Renewal Terms ⁷	Automatic renewal is/isn't provided.
16. Procedure for Return of the Principal Deposit Amount upon Expiration of the Deposit Term	Upon expiration of the deposit term specified in Clause 6 of this Deposit Agreement, the principal deposit amount shall be transferred to the Current Account specified in Clause 12 of this Deposit Agreement.

By signing this Deposit Agreement, I:

I. Accede to the Banking Services Agreement of KMF Bank JSC (for individuals), hereinafter referred to as the Banking Services Agreement, and confirm that:

1.1 I acknowledge that the Banking Services Agreement, the Notice on the Terms and Procedure for Payment of Guarantee Compensation, and the Bank's Tariffs are published on the Bank's Internet Resource at <https://kmf.kz>, and confirm that I have read and understood these documents, agree to them in full, and undertake to duly comply with them.

1.2 I understand that the Deposit Agreement, subject to its subsequent acceptance by the Bank through the relevant confirmation in the Mobile Application or by signing by an authorized representative of the Bank, together with the Banking Services Agreement, constitutes a concluded Bank Account Agreement and Deposit Agreement.

1.3 I acknowledge that the Bank may independently amend the Banking Services Agreement and the Bank's Tariffs in accordance with the procedure established by the applicable legislation of the Republic of Kazakhstan. If I do not agree with the amended terms of the Deposit Agreement, the Banking Services Agreement or the Bank's Tariffs, I agree that this Deposit Agreement may be terminated solely on the basis of my written application for termination. If the Bank does not receive my notice of disagreement with the amended version of the Banking Services Agreement, the Bank's Tariffs and the terms of this Deposit Agreement, I accept the relevant new version.

II. I give my consent to the withdrawal (debiting) of funds from the Current Account and other accounts, both in tenge and foreign currency, opened with the Bank, by direct debiting of the specified bank accounts:

- in the event of debiting funds from the bank account specified in Clause 12 of this Deposit Agreement for placement in the Deposit by transferring such funds to the Savings Account;
- in the event of debiting funds to pay for the Bank's services related to the banking services provided for the Savings Account, Current Account and transactions conducted thereunder, in accordance with the Bank's Tariffs;
- in the event of any indebtedness to the Bank under any agreements, including payment for the Bank's services related to the banking services provided for the Savings Account, Current Account and other bank accounts and other services provided by the Bank, in the amount of the outstanding indebtedness to the Bank, as well as any other expenses and losses incurred by the Bank in connection with my failure to fulfill my obligations under the agreements concluded with the Bank;
- in other cases provided for by the Banking Services Agreement and the legislation of the Republic of Kazakhstan.

III. Hereby, in accordance with the Law of the Republic of Kazakhstan No. 94-V dated May 21, 2013 "On Personal Data and Their Protection" and other regulatory legal acts of the Republic of Kazakhstan, I provide my specific, informed and conscious consent to KMF Bank JSC, BIN 061240001583 (the "Bank"), to:

- conduct my biometric authentication using the Unified Biometric Identification System;
- create electronic digital signature keys and issue an electronic digital signature certificate, including where obtained in my personal presence at the Bank;
- collect and process by the Bank and third parties, including, but not limited to, the Bank's shareholders, affiliated and other persons related to the Bank, the Bank's partners, collection agencies, authorized bodies, law enforcement agencies and other special government bodies, officials and other authorized persons, both currently and in the future, as well as organizations in which the Bank acts as a participant or a party to a transaction (the "Organizations"), State Credit Bureau JSC, BIN 120940011577, First Credit Bureau LLP, BIN 040940002421, Unified Accumulative Pension Fund JSC, BIN 971240002115, KaR-Tel LLP, BIN 980540000397 (collectively and individually, the "Operators"), of my personal data (the Client's and legal representative's personal data), including, but not limited to, the following data: surname, first name, patronymic (if applicable); gender, year, month, date and place of birth; citizenship; residency (country of residence and tax residency); FATCA status; information on whether I hold the status of a public official or am related to a public official; individual identification number; details of the identity document; payment details of incoming and outgoing payments and/or money transfers; source of funds; my geolocation; IP address; mobile phone number; parameters of the mobile device (identifiers: IMEI/IMEISV, Device ID, Android ID) used to conduct transactions on the bank account; access to the microphone of the mobile device; where electronic banking services are provided, information on active and closed payment cards; mobile phone numbers and mobile device parameters previously used; biometric data; information on residential address, registered address, place of employment; postal and email addresses, telephone numbers; information on the purpose and nature of business relationships; signature (handwritten and electronic digital), seals, facsimile, algorithms, codes, code words (identifiers) or identification codes and other data used for identification/authentication/authorization; photographic and video images; information on education and profession; information on marital status and family composition (including personal data of minor children); information on assets, income, credit history and indebtedness; information constituting banking, insurance and tax secrets, personal medical data, as well as other types of information protected by law; any other personal data.

I understand that this consent to the collection and processing of information about me, including that containing personal data and banking secrecy, and the terms and conditions taken together constitute written consent to the collection and processing of information, including that containing personal data and banking secrecy, in accordance with the requirements of the legislation of the Republic of Kazakhstan, that is, all information recorded on electronic, paper and (or) other tangible media, including (but not limited to) information provided by me in the process of filling out questionnaires, applications, agreements, and other documents of the Bank, which will be or have become known to the Bank in the course of its activities for the purposes of: 1) provision/performance of banking and other services/operations, carrying out activities in accordance with the Bank's Charter and the license issued for conducting banking and other operations; 2) interaction in the process of entering into any agreements/transactions and their subsequent performance; 3) conducting promotions, surveys and research by the Bank, providing information and offers regarding services and products, developing new products and services; 4) preparation of statistical reports, including for submission to third parties; 5) detecting fraud, unauthorized withdrawal of funds from account(s), and other unlawful actions (incidents), preventing such unlawful actions (incidents) in the future and mitigating the consequences thereof; 6) conducting due diligence measures and financial monitoring in respect of banking operations; 7) exchanging information and documents between the authorized body responsible for ensuring the receipt of taxes and other mandatory payments to the budget and the National Bank of the Republic of Kazakhstan; 8) conducting biometric authentication using the Unified Biometric Identification System; 9) other

⁷ In accordance with the approved terms and conditions of the Deposit at the time of opening the savings account

purposes where, in accordance with the legislation of the Republic of Kazakhstan and/or the Bank's internal regulatory documents, the collection and processing of personal data is required.

This consent is granted for the period during which the Bank provides banking and other operations/services, as well as for the duration of the Banking Services Agreement and any civil law and/or other legal relationships, including the period for retention of the relevant documents/agreements and personal data as required by the legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents. I hereby give my consent to the Bank carrying out any actions in relation to my personal data that are necessary to achieve the purposes specified above, including, but not limited to: collection, systematization, accumulation, storage, clarification (updating, modification), use, dissemination (except through publicly available sources), blocking, depersonalization, and destruction, where necessary, as well as any other actions involving my personal data in accordance with the applicable legislation of the Republic of Kazakhstan.

This Deposit Agreement, upon its acceptance by the Bank, is made available in the Mobile Application under the "Deposit Opening/Deposit" tab or printed in hard copy and signed by the Client and, on behalf of the Bank, by an authorized person.

Bank's details KMF Bank Joint-Stock Company Legal address: 50 Nursultan Nazarbayev ave., Medeu district, Almaty 050004, Republic of Kazakhstan BIN 061240001583, Tel +7 (800) 080 58 00; 7474 E-mail: info@kmf.kz Internet resource: www.kmf.kz _____ Full name of the authorized Bank's employee Place of seal	Client's Bank details Name: _____ IIN: _____ Identity document No. _____, issued by _____ dated «__» _____ 20__ Address: _____ E-mail: _____ tel.: _____ Signature _____
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to the Banking Services Agreement of KMF Bank JSC (for individuals)



APPLICATION OF AN INDIVIDUAL FOR OPENING A SAVINGS ACCOUNT AND PLACING FUNDS IN A DEPOSIT
“Deposit Plus with Replenishment” (the “Deposit Agreement”)

Agreement No.	
Date of Agreement	
Full name of the Client	
Client's IIN	
Identity document	
Registration address	
Actual address	
Contact number	

I REQUEST THAT THE BANK PLACE A DEPOSIT (the “Deposit”) UNDER THE FOLLOWING TERMS:

1. Type of Deposit	Savings Deposit
2. Deposit Currency	
3. Deposit Amount	
4. Minimum Deposit Amount	
5. Maximum Deposit Amount	
6. Deposit Term	
7. Remuneration Rate (% per annum):	
7.1. Nominal Remuneration Rate:	
7.2. Annual Effective Remuneration Rate:	
8. Maximum (limit) guarantee amount for the Deposit (the amount established by the Law of the Republic of Kazakhstan “On Compulsory Guaranteeing of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan”) ⁸	KZT 20 mln (for savings deposits); KZT 5 mln (for deposits in foreign currency). If the Bank has multiple deposits of different types and currencies, the total balance of all deposits is guaranteed, but no more than the maximum guarantee amount of KZT 20 mln, subject to the guarantee payment limits for each type of deposit. The guarantee payment is made by the organization providing mandatory deposit guarantees based on the deposit balance, taking into account accrued interest on the deposit and the account balance, but no more than the maximum guarantee amount established by Article 18 of the Law of the Republic of Kazakhstan “On Mandatory Guarantee of Deposits Placed in Second-Tier Banks of the Republic of Kazakhstan” on the date of the Bank's license revocation.
9. Conditions for opening a deposit and type of replenishment:	If the Deposit amount, as specified in Section 3 of the Bank Deposit Agreement, is not deposited by 9:00 PM (UTC+5) of the day following the opening of the Bank Deposit Agreement, the Deposit is considered unplaced, the Bank Deposit Agreement is considered terminated, and the Savings Account is closed. Contributions to the Deposit are permitted throughout the Deposit term. However, the total Deposit amount, including all additional Contributions, must not exceed the maximum deposit amount specified in Section 5 of the Bank Deposit Agreement. Remuneration for each Contribution: 1) is calculated independently, for the actual number of days the Contribution remains in the Deposit; 2) is calculated at the remuneration rate set forth in Subclause 7.1 of this Bank Deposit Agreement.
10. Partial withdrawal of deposit funds	Partial withdrawal of funds from the Deposit during the entire term of the Deposit is not permitted.
11. Early Termination Policy	Early withdrawal of a Deposit, in accordance with the legislation of the Republic of Kazakhstan, is permitted no earlier than 30 (thirty) calendar days from the date of receipt of the depositor's request and in the manner specified in the Deposit Agreement. In the event of early withdrawal of the Deposit by the depositor, the Agreement is considered terminated, and the interest on the Deposit is recalculated based on the actual number of days the funds remain in the Deposit at the "on-demand" rate established by the legislation of the Republic of Kazakhstan.
12. Current account ⁹	IBAN _____
13. Savings account	IBAN _____

⁸ The maximum (limit) guarantee amount is specified in accordance with the currency of the Deposit

⁹ It is opened in the absence of a Current Account opened in the Bank in the name of the Depositor in the currency of the money placed in the Deposit

14. Procedure for Payment of Remuneration	Remuneration is capitalized monthly and paid at the end of the deposit term to the Current Account specified in Clause 12 of this Deposit Agreement.
15. Renewal Terms ¹⁰	Automatic renewal is/isn't provided.
16. Procedure for Return of the Principal Deposit Amount upon Expiration of the Deposit Term	Upon expiration of the deposit term specified in Clause 6 of this Deposit Agreement, the principal deposit amount shall be transferred to the Current Account specified in Clause 12 of this Deposit Agreement.

By signing this Deposit Agreement, I:

I. Accede to the Banking Services Agreement of KMF Bank JSC (for individuals), hereinafter referred to as the Banking Services Agreement, and confirm that:

1.1 I acknowledge that the Banking Services Agreement, the Notice on the Terms and Procedure for Payment of Guarantee Compensation, and the Bank's Tariffs are published on the Bank's Internet Resource at <https://kmf.kz>, and confirm that I have read and understood these documents, agree to them in full, and undertake to duly comply with them.

1.2 I understand that the Deposit Agreement, subject to its subsequent acceptance by the Bank through the relevant confirmation in the Mobile Application or by signing by an authorized representative of the Bank, together with the Banking Services Agreement, constitutes a concluded Bank Account Agreement and Deposit Agreement.

1.3 I acknowledge that the Bank may independently amend the Banking Services Agreement and the Bank's Tariffs in accordance with the procedure established by the applicable legislation of the Republic of Kazakhstan. If I do not agree with the amended terms of the Deposit Agreement, the Banking Services Agreement or the Bank's Tariffs, I agree that this Deposit Agreement may be terminated solely on the basis of my written application for termination. If the Bank does not receive my notice of disagreement with the amended version of the Banking Services Agreement, the Bank's Tariffs and the terms of this Deposit Agreement, I accept the relevant new version.

II. I give my consent to the withdrawal (debiting) of funds from the Current Account and other accounts, both in tenge and foreign currency, opened with the Bank, by direct debiting of the specified bank accounts:

- in the event of debiting funds from the bank account specified in Clause 12 of this Deposit Agreement for placement in the Deposit by transferring such funds to the Savings Account;
- in the event of debiting funds to pay for the Bank's services related to the banking services provided for the Savings Account, Current Account and transactions conducted thereunder, in accordance with the Bank's Tariffs;
- in the event of any indebtedness to the Bank under any agreements, including payment for the Bank's services related to the banking services provided for the Savings Account, Current Account and other bank accounts and other services provided by the Bank, in the amount of the outstanding indebtedness to the Bank, as well as any other expenses and losses incurred by the Bank in connection with my failure to fulfill my obligations under the agreements concluded with the Bank;
- in other cases provided for by the Banking Services Agreement and the legislation of the Republic of Kazakhstan.

III. Hereby, in accordance with the Law of the Republic of Kazakhstan No. 94-V dated May 21, 2013 "On Personal Data and Their Protection" and other regulatory legal acts of the Republic of Kazakhstan, I provide my specific, informed and conscious consent to KMF Bank JSC, BIN 061240001583 (the "Bank"), to:

- conduct my biometric authentication using the Unified Biometric Identification System;
- create electronic digital signature keys and issue an electronic digital signature certificate, including where obtained in my personal presence at the Bank;
- for the Bank (business identification number 061240001583) and third parties, including, but not limited to, the Bank's shareholders, affiliated and other persons related to the Bank, the Bank's partners, collection agencies, authorized bodies, law enforcement agencies and other special government bodies, officials and other authorized persons, both currently and in the future, as well as organizations in which the Bank acts as a participant or a party to a transaction (the "Organizations"), State Credit Bureau JSC, BIN 120940011577, First Credit Bureau LLP, BIN 040940002421, Unified Accumulative Pension Fund JSC, BIN 971240002115, KaR-Tel LLP, BIN 980540000397 (collectively and individually, the "Operators"), to collect and process my personal data (the Client's and legal representative's personal data), including, but not limited to, the following data: surname, first name, patronymic (if applicable); gender, year, month, date and place of birth; citizenship; residency (country of residence and tax residency); FATCA status; information on whether I hold the status of a public official or am related to a public official; individual identification number; details of the identity document; payment details of incoming and outgoing payments and/or money transfers; source of funds; my geolocation; IP address; mobile phone number; parameters of the mobile device (identifiers: IMEI/IMEISV, Device ID, Android ID, language, time zone) used to conduct transactions on the bank account; access to the microphone of the mobile device; where electronic banking services are provided, information on active and closed payment cards; mobile phone numbers and mobile device parameters previously used; biometric data; information on residential address, registered address, place of employment; postal and email addresses, telephone numbers; information on the purpose and nature of business relationships; signature (handwritten and electronic digital), seals, facsimile, algorithms, codes, code words (identifiers) or identification codes and other data used for identification/authentication/authorization; photographic and video images; information on education and profession; information on marital status and family composition (including personal data of minor children); information on assets, income, credit history and indebtedness; information constituting banking, insurance and tax secrets, personal medical data, as well as other types of information protected by law; any other personal data.

I understand that this consent to the collection and processing of information about me, including that containing personal data and banking secrecy, and the terms and conditions taken together constitute written consent to the collection and processing of information, including that containing personal data and banking secrecy, in accordance with the requirements of the legislation of the Republic of Kazakhstan, that is, all information recorded on electronic, paper and (or) other tangible media, including (but not limited to) information provided by me in the process of filling out questionnaires, applications, agreements, and other documents of the Bank, which will be or have become known to the Bank in the course of its activities for the purposes of: 1) provision/performance of banking and other services/operations, carrying out activities in accordance with the Bank's Charter and the license issued for conducting banking and other operations; 2) interaction in the process of entering into any agreements/transactions and their subsequent performance; 3) conducting promotions, surveys and research by the Bank, providing information and offers regarding services and products, developing new products and services; 4) preparation of statistical reports, including for submission to third parties; 5) detecting fraud, unauthorized withdrawal of funds from account(s), and other unlawful actions (incidents), preventing such unlawful actions (incidents) in the future and

¹⁰ In accordance with the approved terms and conditions applicable to the Deposit as of the date of opening the Savings Account.

mitigating the consequences thereof; 6) conducting due diligence measures and financial monitoring in respect of banking operations; 7) exchanging information and documents between the authorized body responsible for ensuring the receipt of taxes and other mandatory payments to the budget and the National Bank of the Republic of Kazakhstan; 8) conducting biometric authentication using the Unified Biometric Identification System; 9) other purposes where, in accordance with the legislation of the Republic of Kazakhstan and/or the Bank's internal regulatory documents, the collection and processing of personal data is required.

This consent is granted for the period during which the Bank provides banking and other operations/services, as well as for the duration of the Banking Services Agreement and any civil law and/or other legal relationships, including the period for retention of the relevant documents/agreements and personal data as required by the legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents. Consent is granted by me for any actions in relation to my personal data necessary to achieve the purposes specified above, including, but not limited to: collection, systematization, accumulation, storage, clarification (updating, modification), use, dissemination (except through publicly available sources), blocking, depersonalization, destruction, where necessary, as well as any other actions involving my personal data in accordance with the applicable legislation of the Republic of Kazakhstan.

This Deposit Agreement, upon its acceptance by the Bank, is made available in the Mobile Application under the "Deposit Opening/Deposit" tab or printed in hard copy and signed by the Client and, on behalf of the Bank, by an authorized person.

Bank's details KMF Bank Joint-Stock Company Legal address: 50 Nursultan Nazarbayev ave., Medeu district, Almaty 050004, Republic of Kazakhstan BIN 061240001583, Tel +7 (800) 080 58 00; 7474 E-mail: info@kmf.kz Internet resource: www.kmf.kz _____/ Full name of the authorized Bank's employee Place of seal	Client's Bank details Name: _____ IIN: _____ Identity document No. _____, issued by _____ dated «__» _____ 20__ Address: _____ Эл.пошта/E-mail: _____ tel.: _____ Signature _____
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to the Banking Services Agreement of KMF Bank JSC (for individuals)



ЖЕКЕ ТҰЛҒАНЫҢ «КМФ Банк» АҚ-да АҒЫМДАҒЫ ШОТ АШУҒА № _____ ӨТІНІШІ (бұдан әрі – «Шот ашу туралы шарт»)		APPLICATION No. _____ OF AN INDIVIDUAL FOR OPENING A CURRENT ACCOUNT TO CARRY OUT ACTIVITIES UNDER THE SPECIAL TAX REGIME FOR SELF-EMPLOYED INDIVIDUALS WITH KMF BANK JSC (the “Account Agreement”)	
_____ к.	«_____» _____ 202_ ж.	_____ city	«_____» _____ 202_ г.
Клиенттің аты-жөні	_____	Full name of the Client	_____
ЖСН	_____	IIN	_____
Жеке басын куәландыратын құжат	№ _____ ж. бастап _____ ж. дейін, ҚР _____ берді	Identity document	No. _____ dated _____ y. till _____ y., issued by _____ RK
Тіркелген мекенжайы	_____	Registration address	_____
Нақты тұрғылықты мекенжайы	_____	Actual address	_____
Байланыс нөмірі	_____	Contact number	_____
Email (бар болғанда)	_____	Email (if available)	_____
Ағымдағы шот бойынша кепілдіктің ең жоғары (шекті) сомасы («Қазақстан Республикасының екінші деңгейдегі банктерінде орналастырылған депозиттерге міндетті кепілдік беру туралы» Қазақстан Республикасының Заңында белгіленген сома): ұлттық валютада 10 миллион теңгеден аспайды. Егер Банкте түрлері мен валютасы бойынша әртүрлі бірнеше депозит (салым) орналастырылған болса, онда барлық депозит (салым) бойынша соманың жиынтық қалдығына кепілдік беріледі, бірақ депозиттің (салымның) әрбір түрі бойынша кепілдік берілген өтемді төлеу шектерін ескере отырып, кепілдік берілген өтемнің ең жоғары сомасынан – 20 миллион теңгеден аспайды. Кепілдік берілген өтемді депозиттерге міндетті кепілдік беруді жүзеге асыратын ұйым салым бойынша есептелген сыйақыны және шоттағы қалдық соманы ескере отырып, депозиттегі (салымдағы) қалдық сомасын негізге алып, бірақ Банкті лицензиядан айыру күніндегі «Қазақстан Республикасының екінші деңгейдегі банктерінде орналастырылған депозиттерге міндетті кепілдік беру туралы» ҚР Заңының 18-бабында белгіленген кепілдіктің ең жоғары (шекті) мөлшерінен аспайтын мөлшерде төлейді.		Maximum (limit) guarantee amount for the Current Account (the amount established by the Law of the Republic of Kazakhstan “On Compulsory Guaranteeing of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan”): no more than KZT 10 million in the national currency. If several deposits, differing in type and currency, are placed with the Bank, the aggregate balance of all deposits is guaranteed, but not exceeding the maximum guarantee compensation amount of KZT 20 million, subject to the guarantee compensation limits applicable to each type of deposit. The guarantee compensation shall be paid by the organization carrying out compulsory deposit guarantee based on the balance of the deposit, including accrued remuneration on the deposit, and the account balance, but not exceeding the maximum (limit) guarantee amount established by Article 18 of the Law of the Republic of Kazakhstan “On Compulsory Guaranteeing of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan” as of the date of revocation of the Bank’s license.	
Мен, осы Ағымдағы шот ашу туралы өтінішке қол қою арқылы (бұдан әрі мәтін бойынша – Шарт) «КМФ Банк» АҚ Банктік қызмет көрсету шартына (бұдан әрі – Банктік қызмет көрсету шарты/БҚШ) қосылуға ниет білдіремін, сондай-ақ ағымдағы шот (бұдан әрі – Ағымдағы шот) ашуды сұраймын:		By signing this Account Agreement, I hereby accede to the Banking Services Agreement with JSC KMF Bank (the “Banking Services Agreement/BSA”), and also request to open a bank account:	
Банктік шот түрі: ☐ өзін-өзі жұмыспен қамтығандар үшін арнаулы салық режимі шеңберінде қызметті жүзеге асыру үшін ағымдағы шот (бұдан әрі – Ағымдағы шот)		Type of a Bank Account: Current Account for carrying out activities under the special tax regime for self-employed individuals (the “Current Account”)	
Шот валютасы: KZT		Currency of Account KZT	
Банктік шотқа қызмет көрсету үшін комиссия: Банктік интернет-ресурсында (https://kmf.kz) орналастырылған Банк тарифтеріне сәйкес		Bank Account Service Fee: According to the Bank’s tariffs published on the Bank’s Internet Resource (https://kmf.kz)	
Ағымдағы шотты ашудың және оған қызмет көрсетудің жалпы шарттары Осы Өтінішке қол қою арқылы Банктік қызмет көрсету шарты, Кепілдік берілген өтемді төлеу мерзімдері және тәртібі туралы хабарлама Банктің Тарифтері https://kmf.kz сілтемесі бойынша Банктің интернет-сайтында жарияланғанынан хабардармын, сонымен қатар құжаттармен танысқанымды, олардың мәтінін түсінетінімді, құжат мазмұнымен толық келісетінімді және құжат талаптарын тиісінше орындауға міндеттенетінімді растаймын.		General Terms and Conditions for Opening and Maintaining the Current Account By signing this Account Agreement, I acknowledge that the Banking Services Agreement, the Notice on the Terms and Procedure for Payment of Guarantee Compensation, and the Bank’s Tariffs are published on the Bank’s Internet Resource at https://kmf.kz, and confirm that I have read and understood these documents, agree to them in full, and undertake to duly comply with them.	
Осы арқылы Банкте ашылған Ағымдағы шоттан, өзге шоттардан		I hereby consent to the withdrawal (debiting) of funds from the Current	

аталмыш шоттарды тікелей дебеттеу арқылы теңгеде, сонымен қатар шетел валютасында мына мақсаттарда ақша алуға (есептен шығаруға) келісімді беремін: - Банк Тарифтеріне сәйкес Ағымдағы шот бойынша операцияларды жүргізу бойынша банктік қызмет көрсеткені үшін; - кез келген шарттар (келісімдер), оның ішінде Ағымдағы шот, өзге шоттар бойынша операцияларды жүргізу және Банк көрсететін өзге қызметтер үшін берешек туындаған жағдайда, Банк алдындағы берешек мөлшерінде Банк қызметтерін төлеу; - ҚР заңнамасында және БҚШ көзделген өзге де жағдайларда.	Account and other accounts, both in tenge and foreign currency, opened with the Bank, by direct debiting of the specified bank accounts: for banking services related to transactions on the Current Account in accordance with the Bank's Tariffs; in the event of any indebtedness to the Bank under any agreements, including payment for the Bank's services related to transactions on the Current Account, other accounts and other services provided by the Bank, in the amount of the outstanding indebtedness to the Bank.
Банктік шот шарты Ағымдағы шот ашылған сәттен бастап акцептелген, Банкпен жасалған болып есептеледі.	The Account Agreement shall be deemed accepted and, accordingly, concluded with the Bank upon opening the Current Account.
Ақпарат беруге/алуға келісім	Consent to provide/receive information
Осы арқылы мен «Дербес деректер және оларды қорғау туралы» 2013 жылғы 21 мамырдағы № 94-V Қазақстан Республикасының Заңына және Қазақстан Республикасының өзге де нормативтік-құқықтық актілеріне сәйкес «KMF Банк» АҚ-ға БСН 061240001583 (бұдан әрі - Банк): - дербес, биометриялық және/немесе өзге де деректерді жинауға, өңдеуге және осы деректерді кредиттік бюроларға беруге; - Банктің мемлекеттік және мемлекеттік емес дерекқорларынан (бұдан әрі – МДҚ) мен туралы ақпарат алуына; - кредиттік бюроның Банкке МДҚ-дан алынған мен туралы ақпаратты беруіне; - кредиттік бюроның МДҚ операторларынан/иелерінен МДҚ-дан мен туралы ақпаратты алуына; - МДҚ иелерінің мен туралы ақпаратты беруіне; - Қазақстан Республикасы Үкіметінің шешімі бойынша Қазақстан Республикасының заңнамасына сәйкес мемлекеттік қызметтер көрсету жөніндегі қызметті жүзеге асыратын заңды тұлғаға мен туралы қолда бар және болашақта келіп түсетін ақпаратты беруге; - Банктің «Туыстық байланыс» МДҚ-дан немесе туыстық байланыс жөніндегі өзге де МДҚ-дан мен туралы ақпаратты, оның ішінде балалар туралы мәліметтерді алуына; - Банктің МДҚ-дан салық құпиясын құрайтын мәліметтерді, дербес медициналық деректерді, сонымен қатар заңмен қорғалатын құпияның өзге де түрлерін қамтитын мен туралы ақпаратты алуына; - менің биометриялық аутентификациямды СДАО пайдаланып жүргізуге; - электрондық цифрлық қолтаңба кілттерін жасауға және электрондық цифрлық қолтаңба сертификатын беруге, оның ішінде Банкте жеке келген кезімде алған; - Банкке және үшінші тұлғаларға, оның ішінде Банк акционерлеріне, үлестес және Банкпен байланысты өзге де тұлғаларға, Банк серіктестеріне, коллекторлық агенттіктерге, уәкілетті органдарға, құқық қорғау органдарына және өзге де арнайы мемлекеттік органдарға, лауазымды және өзге де уәкілетті тұлғаларға (бірақ олармен шектелмей) қазіргі уақытта және болашақта, сондай-ақ Банк мәміле бойынша қатысушы немесе тарап болатын ұйымға (бұдан әрі – Ұйым), «Мемлекеттік кредиттік бюро» АҚ БСН 120940011577, «Бірінші кредиттік бюро» ЖШС БСН 040940002421, «Бірыңғай жинақтаушы зейнетақы қоры» АҚ БСН 971240002115, «КаР-Тел» ЖШС БСН 980540000397 (бұдан әрі бірлесіп және жекеley «Операторлар» деп аталады) менің дербес деректерімді (Клиенттің және заңды өкілінің дербес деректерін) жинауға және өңдеуге өзімнің нақты, ақпараттандырылған және саналы келісімді беремін, олар соның ішінде мына деректерді қамтиды: тегі, аты, әкесінің аты (бар болса); жынысы, туған күні, айы, жылы және туған жері; азаматтығы; резиденттігі (резиденттік елі және салық резиденттігі); FATCA белгісі туралы мәліметтер; жария лауазымды тұлға мәртебесінің болуы немесе жария лауазымды тұлғаға қатысы туралы мәліметтер; жеке сәйкестендіру нөмірі; жеке басын куәландыратын құжат деректері; кіріс және шығыс төлемдер және (немесе) ақша аударымдары бойынша төлем деректемелері; ақшаның шығу көзі; менің геолокациям; IP-мекенжайым; ұялы байланыстың абоненттік нөмірі; банктік шот бойынша операциялар жүргізілген ұялы байланыстың абоненттік құрылғысының параметрлері (сәйкестендіргіштер: IMEI/IMEISV, Device ID, Android ID); ұялы байланыс абоненттік құрылғысының микрофонына қолжетімділік; электрондық банктік қызметтер ұсынылған жағдайда, сондай-ақ қолданыстағы және жабық төлем карталары; ұялы байланыстың абоненттік нөмірлері және бұрын пайдаланылған ұялы байланыстың абоненттік құрылғысының параметрлері туралы мәліметтер; биометриялық деректер; тұрғылықты жері, заңды мекенжайы (тіркелген жері), жұмыс орны туралы мәліметтер; пошталық және электрондық мекенжайы, телефон нөмірлері; іскерлік қатынастардың мақсаты мен сипаты туралы мәліметтер; сәйкестендіру/аутентификация/авторизация үшін	Hereby, in accordance with the Law of the Republic of Kazakhstan No. 94-V dated May 21, 2013 "On Personal Data and Their Protection" and other regulatory legal acts of the Republic of Kazakhstan, I provide my specific, informed and conscious consent to JSC "KMF Bank", BIN 061240001583 (the "Bank"), to: - collect and process personal, biometric and/or other data and transfer such data to credit bureaus; - obtain information about me from state and non-state databases (the "SDBs"); - to provide the credit bureau to the Bank with information about me obtained from the SDBs; - for the credit bureau to receive information about me from the SDB operators/owners; - receive information about me from the owners of the SDBs; - provide to a legal entity that, pursuant to a decision of the Government of the Republic of Kazakhstan, carries out activities related to the provision of public services in accordance with the legislation of the Republic of Kazakhstan, any information about me that is currently available or may become available in the future; - for the Bank to receive information about me from the SDB "Family Relationships" or another State Database on Family Relationships, including information about children; - for the Bank to receive information about me from the SDB containing information constituting a tax secret, personal medical data, as well as other types of secrets protected by law; - conduct my biometric authentication using the Unified Biometric Identification System; - create electronic digital signature keys and issue an electronic digital signature certificate, including where obtained in my personal presence at the Bank; - collect and process by the Bank and third parties, including, but not limited to, the Bank's shareholders, affiliated and other persons related to the Bank, the Bank's partners, collection agencies, authorized bodies, law enforcement agencies and other special government bodies, officials and other authorized persons, both currently and in the future, as well as organizations in which the Bank acts as a participant or a party to a transaction (the "Organizations"), State Credit Bureau JSC, BIN 120940011577, First Credit Bureau LLP, BIN 040940002421, Unified Accumulative Pension Fund JSC, BIN 971240002115, KaR-Tel LLP, BIN 980540000397 (collectively and individually, the "Operators"), of my personal data (the Client's and legal representative's personal data), including, but not limited to, the following data: surname, first name, patronymic (if applicable); gender, year, month, date and place of birth; citizenship; residency (country of residence and tax residency); FATCA status; information on whether I hold the status of a public official or am related to a public official; individual identification number; details of the identity document; payment details of incoming and outgoing payments and/or money transfers; source of funds; my geolocation; IP address; mobile phone number; parameters of the mobile device (identifiers: IMEI/IMEISV, Device ID, Android ID) used to conduct transactions on the bank account; access to the microphone of the mobile device; where electronic banking services are provided, information on active and closed payment cards; mobile phone numbers and mobile device parameters previously used; biometric data; information on residential address, registered address, place of employment; postal and email addresses, telephone numbers; information on the purpose and nature of business relationships; signature (handwritten and electronic digital), seals, facsimile, algorithms, codes, code words (identifiers) or identification codes and other data used for identification/authentication/authorization; photographic and video images; information on education and profession; information on marital status and family composition (including personal data of minor children); information on assets, income, credit history and indebtedness; information constituting banking, insurance and tax secrets, personal medical data, as well as other types of information protected by

пайдаланылатын қолтаңба (өз қолымен және/электрондық-цифрлық), мөрлер, факсимиле, алгоритмдер, кодтар, код сөздері (идентификатор сөздері) немесе сәйкестендіру кодтары және өзге де деректер; фотосурет және бейнекөрініс; білімі, мамандығы туралы мәліметтер; отбасы жағдайы және отбасы құрамы туралы мәліметтер (оның ішінде кәмелеттік жасқа толмаған балаларының дербес деректері); мүлктік жағдайы, табысы, кредиттік тарихы және берешегі туралы мәліметтер; банк, сақтандыру, салық құпиясын құрайтын мәліметтер, дербес медициналық деректер, сонымен қатар заңмен қорғалатын құпияның өзге де түрлері; кез келген өзге де дербес деректер. Мен туралы, соның ішінде дербес деректерді және банктік құпияны қамтитын мәліметтерді жинауға және өңдеуге және талаптарға осы келісім жиынтығында Қазақстан Республикасының заңнамасы талаптарына жауап беретін дербес деректерді және банктік құпияны қамтитын мәліметтерді, яғни Банк қызметі барысында Банкке белгілі болатын немесе белгілі болған, сауалнамаларды, өтініштерді, шарттарды, Банктің өзге де құжаттарын толтыру барысында мен ұсынған мәліметтерді (бірақ олармен шектелмей) қоса алғанда, электрондық, қағаз нұсқада және (немесе) өзге де материалдық жеткізгіште берілген барлық мәліметтерді 1) Банк Жарғысына және банктік және өзге де операцияларды атқаруға берілген лицензияға сәйкес банктік және өзге де қызметтерді/операцияларды көрсету/жүргізу, қызметті жүзеге асыру; 2) кез келген шарттарды/мәмілелерді жасау және оларды әрі қарай орындау барысында өзара іс-қимылды жүзеге асыру; 3) Банктің акциялар, сауалнамалар, зерттеулер жүргізуі, көрсетілетін қызметтер, өнімдер туралы, жаңа өнімдер мен көрсетілетін қызметтерді әзірлеу туралы ақпарат пен ұсыныстар беру; 4) статистикалық есептілікті қалыптастыру, оның ішінде үшінші тұлғаларға ұсыну үшін; 5) алаяқтық, шоттан (шоттардан) ақша ұрлау, өзге де құқыққа қайшы әрекеттер (оқыс оқиғалар) жағдайларын анықтау, болашақта осындай құқыққа қайшы әрекеттердің (оқыс оқиғалардың) алдын алу және осындай әрекеттердің салдарын оқшаулау; 6) тиісті тексеру, сондай-ақ банктік операцияларға қатысты қаржылық мониторинг бойынша шараларды жүзеге асыру; 7) салықтардың және бюджетке төленетін басқа да міндетті төлемдердің түсуін қамтамасыз ету саласында басшылықты жүзеге асыратын уәкілетті орган мен Қазақстан Республикасының Ұлттық Банкі арасында мәліметтер мен құжаттар алмасуды жүзеге асыру; 8) СДАО пайдаланып биометриялық аутентификация жүргізу мақсатында; 9) Қазақстан Республикасының заңнамасына және/немесе Банктің ішкі нормативтік құжаттарына сәйкес дербес деректерді жинау, өңдеу қажеттілігі туындайтын өзге де мақсаттар үшін жинауға және өңдеуге жазбаша келісімді танытатынын түсінемін. Осы келісім Банктің банктік және өзге де операцияларды/қызметтерді көрсету/жүзеге асыру, сондай-ақ банктік қызмет көрсету шарттарының, азаматтық-құқықтық және (немесе) өзге де құқықтық қатынастардың қолданылу кезеңіне және Қазақстан Республикасының заңнамасында, Банктің ішкі нормативтік құжаттарында көзделген тиісті құжаттарды/шарттарды және дербес деректерді сақтау кезеңіне берілді. Келісімді мен жоғарыда көрсетілген мақсаттарға қол жеткізу үшін қажетті менің дербес деректеріме қатысты кез келген іс-қимылды: қажет болған жағдайда жинауды, жүйелеуді, жинақтауды, сақтауды, нақтылауды (жаңарту, өзгерту), пайдалануды, таратуды (жалпыға қолжетімді дереккөздерден басқа), бұғаттауды, иесіздендіруді, жоюды қоса алғанда (бірақ онымен шектелмей), сондай-ақ Қазақстан Республикасының қолданыстағы заңнамасын ескере отырып, менің дербес деректеріммен кез келген өзге де әрекеттерді жүзеге асыруға беремін.	law; any other personal data. I understand that this consent to the collection and processing of information about me, including that containing personal data and banking secrecy, and the terms and conditions taken together constitute written consent to the collection and processing of information, including that containing personal data and banking secrecy, in accordance with the requirements of the legislation of the Republic of Kazakhstan, that is, all information recorded on electronic, paper and (or) other tangible media, including (but not limited to) information provided by me in the process of filling out questionnaires, applications, agreements, and other documents of the Bank, which will be or have become known to the Bank in the course of its activities for the purposes of: 1) provision/performance of banking and other services/operations, carrying out activities in accordance with the Bank's Charter and the license issued for conducting banking and other operations; 2) interaction in the process of entering into any agreements/transactions and their subsequent performance; 3) conducting promotions, surveys and research by the Bank, providing information and offers regarding services and products, developing new products and services; 4) preparation of statistical reports, including for submission to third parties; 5) detecting fraud, unauthorized withdrawal of funds from account(s), and other unlawful actions (incidents), preventing such unlawful actions (incidents) in the future and mitigating the consequences thereof; 6) conducting due diligence measures and financial monitoring in respect of banking operations; 7) exchanging information and documents between the authorized body responsible for ensuring the receipt of taxes and other mandatory payments to the budget and the National Bank of the Republic of Kazakhstan; 8) conducting biometric authentication using the Unified Biometric Identification System; 9) other purposes where, in accordance with the legislation of the Republic of Kazakhstan and/or the Bank's internal regulatory documents, the collection and processing of personal data is required. This consent is granted for the period during which the Bank provides banking and other operations/services, as well as for the duration of the Banking Services Agreement and any civil law and/or other legal relationships, including the period for retention of the relevant documents/agreements and personal data as required by the legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents. I hereby give my consent to the Bank carrying out any actions in relation to my personal data that are necessary to achieve the purposes specified above, including, but not limited to: collection, systematization, accumulation, storage, clarification (updating, modification), use, dissemination (except through publicly available sources), blocking, depersonalization, and destruction, where necessary, as well as any other actions involving my personal data in accordance with the applicable legislation of the Republic of Kazakhstan.
Мен осы Шарттың мәтінін оқып шықтым, толықтыруларым, ескертулерім және қарсылығым жоқ, осыны растау үшін осы өтінішті ұсынамын.	I have read the text of the Agreement and have no additions, comments or objections. I hereby submit this Application in confirmation thereof.
Банк деректемелері/ Bank's details «KMF Банк» акционерлік қоғамы/ KMF Bank Joint-Stock Company Занды мекенжайы: 050004, Қазақстан Республикасы, Алматы қаласы, Медеу ауданы, Нұрсұлтан Назарбаев даңғылы, 50/ Legal address: 50 Nursultan Nazarbayev ave., Medeu district, Almaty 050004, Republic of Kazakhstan BCH/BIN 061240001583 BeK/Beneficiary code 14 БСК/BIC _____ Қазақстан Республикасының Қаржы нарығын реттеу және дамыту агенттігі берген _____ жылғы № _____ лицензия/License number No. _____ dated _____ issued by the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market Tel +7 (800) 080 58 00; 7474	Клиент деректемелері/Client's bank details Т.А.Ә./Full name ЖСН / IIN Жеке куәлік / ID No. _____, күні/date _____, берді /issued by _____ Мекенжайы/Address: _____ Эл.пошта/E-mail: _____ Tel: _____ _____/_____ (Қолы, Клиенттің аты-жөні / Signature, Full name of Client)

Эл.пошта/E-mail info@kmfbank.kz Bank's Internet resource: https://kmf.kz/ _____/ Банктің уәкілетті қызметкерінің аты-жөні, МО/ Full name of the authorized employee of the Bank, seal	
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to the Banking Services Agreement of KMF Bank JSC (for individuals)



		APPLICATION FOR ACCESSION (the "Application")	
_____ к.	«_____» _____ 202_ ж.	_____ city	«_____» _____ 202_ y.
Клиенттің аты-жөні	_____	Full name of the Client	_____
ЖСН	_____	IIN	_____
Жеке басын куәландыратын құжат	№ _____ _____ ж. бастап _____ ж. дейін, ҚР _____ берді	Identity document	_____ No. _____ dated _____ y. till _____ y., issued by _____ RK
Тіркелген мекенжайы	_____	Registration address	_____
Нақты тұрғылықты мекенжайы	_____	Actual address	_____
Байланыс нөмірі	_____	Contact number	_____
Email (бар болғанда)	_____	Email (if available)	_____
Мен осы Өтінішке қол қою арқылы «KMF Банк» АҚ-ның (бұдан әрі – Банк) www.kmf.kz мекенжайы бойынша Интернет-ресурсында (бұдан әрі – Банктің Интернет ресурсы), сондай-ақ Банк филиалдарының операциялық залдарында және олардың қосымша үй-жайларында қол қойылған күнгі жағдай бойынша клиенттердің қарауы үшін қолжетімді жерде орналасқан редакциясында «KMF Банк» АҚ Банктік қызмет көрсету шартына (жеке тұлғаларға арналған), бұдан әрі – БҚКШ, қосыламын және талаптарын түсінемін және мыналарды растаймын: – БҚКШ оқылды, қандай да бір ескертусіз және қарсылықсыз толық қабылданды, қандай да бір ауыртпалықты шарттарды қамтымайды; – Осы Өтініш БҚКШ ажырамас бөлігі болып табылады; – енгізілген өзгерістерді және (немесе) толықтыруларды ескере отырып, Банктің Интернет-ресурсында, сондай-ақ Банк филиалдары бөлімшелерінің операциялық залдарында және олардың қосымша үй-жайларында клиенттердің қарауы үшін қолжетімді орында жаңа редакциядағы БҚКШ орналастыру арқылы біржақты тәртіпте Банктің БҚКШ өзгертуіне және (немесе) толықтыруына келісемін; – егер Банкте осы Өтініш бар болса, БҚКШ оқымағаныма/қабылдамағаныма дәлел ретінде БҚКШ-да қол қойылмағанына сілтеме жасауға құқылы емеспін; – Банк БҚКШ бойынша тарифтер, төлем қызметтерін көрсету шарттары, БҚКШ жасау үшін қажетті құжаттардың тізбесі, БҚКШ бойынша міндеттемелер орындалмаған жағдайда жауапкершілік және ықтимал тәуекелдер туралы толық ақпарат берді; – бұл аударым: «Қылмыстық жолмен алынған кірістерді заңдастыруға (жылыстатуға), терроризмді қаржыландыруға және жаппай қырып-жою қаруын таратуды қаржыландыруға қарсы іс-қимыл туралы» 28.08.2009 ж. № 191-IV ҚРЗ Қазақстан Республикасы Заңының талаптарына қайшы келмейтінін; – террористік немесе экстремистік қызметті қаржыландыруға және терроризмге, не экстремизмге өзге де жәрдемдесуге байланысты емес екенін және терроризмді, не өзге де қылмыстық қызметті қаржыландыруға, жаппай қырып-жою қаруын таратуды қаржыландыруға бағытталмағанын; – кәсіпкерлік қызметке байланысты еместігін растаймын. бұл төлем және (немесе) ақша аударымы крипто валютаны және қамтамасыз етілмеген цифрлық активтерді сатып алуға немесе сатуға, есірткіні заңсыз өндіруге, айналымына және (немесе) транзитіне, электрондық казино мен интернет-казино пайдасына ақша аударуға байланысты емес.		I, by signing this Application, hereby accede to and understand the terms and conditions of the Banking Services Agreement of KMF Bank JSC (for individuals), the Banking Services Agreement, in the version published on the Internet resource of KMF Bank JSC (the "Bank") at www.kmf.kz (the "Bank's Internet Resource"), as well as displayed in a place accessible for viewing by clients in the operating halls of the Bank's branches and their additional premises, as of the date of signing this Application, and confirm that: – The Banking Services Agreement has been read, accepted in full, without any comments or objections, and does not contain any burdensome terms; – this Application constitutes an integral part of the Banking Services Agreement; – I agree to any amendments and/or additions to the Banking Services Agreement made by the Bank unilaterally by posting the Banking Services Agreement in a new version, taking into account such amendments and/or additions, on the Bank's Internet Resource, as well as in the operating halls of the Bank's branches and their additional premises in a place accessible for viewing by clients; – I may not refer to the absence of a signature on the Banking Services Agreement as evidence that I have not read/accepted the Banking Services Agreement, provided that the Bank has this Application; – the Bank has provided comprehensive information on: tariffs, terms and conditions for the provision of payment services under the Banking Services Agreement, the list of documents required to enter into the Banking Services Agreement, liability and possible risks in the event of failure to fulfill obligations under the Banking Services Agreement; – I confirm that this transfer: - does not contradict the requirements of Law of the Republic of Kazakhstan No. 191-IV dated August 28, 2009 "On Counteracting Legalization (Laundering) of Proceeds Obtained Through Criminal Means, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction" and other subordinate regulatory legal acts of the Republic of Kazakhstan; - is not related to the financing of terrorist or extremist activities or other assistance to terrorism or extremism and is not intended to finance terrorism or other criminal activities or the financing of the proliferation of weapons of mass destruction; - is not related to entrepreneurial activities. – This payment and/or money transfer is not related to the purchase or sale of cryptocurrency or unsecured digital assets, illegal production, trafficking and/or transit of drugs, or money transfers to electronic casinos or online casinos.	
Ақпарат беруге/алуға келісім		Consent to provide/receive information	

Осы арқылы мен «Дербес деректер және оларды қорғау туралы» 2013 жылғы 21 мамырдағы № 94-V Қазақстан Республикасының Заңына және Қазақстан Республикасының өзге де нормативтік-құқықтық актілеріне сәйкес «KMF Банк» АҚ-ға БСН 061240001583 (бұдан әрі - Банк):

- дербес, биометриялық және/немесе өзге де деректерді жинауға, өңдеуге және осы деректерді кредиттік бюроларға беруге;
- Банктің мемлекеттік және мемлекеттік емес дерекқорларынан (бұдан әрі – МДК) мен туралы ақпарат алуына;
- МДК иелерінің мен туралы ақпаратты беруіне;
- Қазақстан Республикасы Үкіметінің шешімі бойынша Қазақстан Республикасының заңнамасына сәйкес мемлекеттік қызметтер көрсету жөніндегі қызметті жүзеге асыратын заңды тұлғаға мен туралы қолда бар және болашақта келіп түсетін ақпаратты беруге;
- менің биометриялық аутентификациямды СДАО пайдаланып жүргізуге;
- электрондық цифрлық қолтаңба кілттерін жасауға және электрондық цифрлық қолтаңба сертификатын беруге, оның ішінде Банкте жеке келген кезімде алған;
- Банкке және үшінші тұлғаларға, оның ішінде Банк акционерлеріне, үлестес және Банкпен байланысты өзге де тұлғаларға, Банк серіктестеріне, коллекторлық агенттіктерге, уәкілетті органдарға, құқық қорғау органдарына және өзге де арнайы мемлекеттік органдарға, лауазымды және өзге де уәкілетті тұлғаларға (бірақ олармен шектелмей) қазіргі уақытта және болашақта, сондай-ақ Банк мәміле бойынша қатысушы немесе тарап болатын ұйымға (бұдан әрі – Ұйым), «Мемлекеттік кредиттік бюро» АҚ БСН 120940011577, «Бірінші кредиттік бюро» ЖШС БСН 040940002421, «Бірыңғай жинақтаушы зейнетақы қоры» АҚ БСН 971240002115, «КаР-Тел» ЖШС БСН 980540000397 (бұдан әрі бірлесіп және жекелей «Операторлар» деп аталады) менің дербес деректерімді (Клиенттің және заңды өкілінің дербес деректерін) жинауға және өңдеуге өзімнің нақты, ақпараттандырылған және саналы келісімді беремін, олар соның ішінде мына деректерді қамтиды: тегі, аты, әкесінің аты (бар болса); жынысы, туған күні, айы, жылы және туған жері; азаматтығы; резиденттігі (резиденттік елі және салық резиденттігі); FATCA белгісі туралы мәліметтер; жария лауазымды тұлға мәртебесінің болуы немесе жария лауазымды тұлғаға қатысы туралы мәліметтер; жеке сәйкестендіру нөмірі; жеке басын куәландыратын құжат деректері; кіріс және шығыс төлемдер және (немесе) ақша аударымдары бойынша төлем деректемелері; ақшаның шығу көзі; менің геолокациям; IP-мекенжайым; ұялы байланыстың абоненттік нөмірі; банктік шот бойынша операциялар жүргізілген ұялы байланыстың абоненттік құрылғысының параметрлері (сәйкестендіргіштер: IMEI/IMEISV, Device ID, Android ID); ұялы байланыс абоненттік құрылғысының микрофонына қолжетімділік; электрондық банктік қызметтер ұсынылған жағдайда, сондай-ақ қолданыстағы және жабық төлем карталары; ұялы байланыстың абоненттік нөмірлері және бұрын пайдаланылған ұялы байланыстың абоненттік құрылғысының параметрлері туралы мәліметтер; биометриялық деректер; тұрғылықты жері, заңды мекенжайы (тіркелген жері), жұмыс орны туралы мәліметтер; пошталық және электрондық мекенжайы, телефон нөмірлері; іскерлік қатынастардың мақсаты мен сипаты туралы мәліметтер; сәйкестендіру/аутентификация/авторизация үшін пайдаланылатын қолтаңба (өз қолымен және/электрондық-цифрлық), мөрлер, факсимиле, алгоритмдер, кодтар, код сөздері (идентификатор сөздері) немесе сәйкестендіру кодтары және өзге де деректер; фотосурет және бейнекөрініс; білімі, мамандығы туралы мәліметтер; отбасы жағдайы және отбасы құрамы туралы мәліметтер (оның ішінде кәмелеттік жасқа толмаған балаларының дербес деректері); мүлктік жағдайы, табысы, кредиттік тарихы және берешегі туралы мәліметтер; банк, сақтандыру, салық құпиясын құрайтын мәліметтер, дербес медициналық деректер, сонымен қатар заңмен қорғалатын құпияның өзге де түрлері; кез келген өзге де дербес деректер.

Мен туралы, соның ішінде дербес деректерді және банктік құпияны қамтитын мәліметтерді жинауға және өңдеуге және талаптарға осы келісім жиынтығында Қазақстан Республикасының заңнамасы талаптарына жауап беретін дербес деректерді және банктік құпияны қамтитын мәліметтерді, яғни Банк қызметі барысында Банкке белгілі болатын немесе белгілі болған, сауалнамаларды, өтініштерді, шарттарды, Банктің өзге де құжаттарын толтыру барысында мен ұсынған мәліметтерді (бірақ олармен шектелмей) қоса алғанда, электрондық, қағаз нұсқада және (немесе) өзге де материалдық жеткізгіште берілген барлық мәліметтерді 1) Банк Жарғысына және банктік және өзге де операцияларды атқаруға берілген лицензияға сәйкес банктік және өзге де қызметтерді/операцияларды көрсету/жүргізу, қызметті жүзеге асыру; 2) кез келген шарттарды/мәмілелерді жасау және оларды әрі қарай орындау

Hereby, in accordance with the Law of the Republic of Kazakhstan No. 94-V dated May 21, 2013 “On Personal Data and Their Protection” and other regulatory legal acts of the Republic of Kazakhstan, I provide my specific, informed and conscious consent to JSC “KMF Bank”, BIN 061240001583 (the “Bank”), to:

- collect and process personal, biometric and/or other data and transfer such data to credit bureaux;
- obtain information about me from state and non-state databases (the “SDBs”);
- receive information about me from the owners of the SDBs;
- provide to a legal entity that, pursuant to a decision of the Government of the Republic of Kazakhstan, carries out activities related to the provision of public services in accordance with the legislation of the Republic of Kazakhstan, any information about me that is currently available or may become available in the future;
- conduct my biometric authentication using the Unified Biometric Identification System;
- create electronic digital signature keys and issue an electronic digital signature certificate, including where obtained in my personal presence at the Bank;
- collect and process by the Bank and third parties, including, but not limited to, the Bank’s shareholders, affiliated and other persons related to the Bank, the Bank’s partners, collection agencies, authorized bodies, law enforcement agencies and other special government bodies, officials and other authorized persons, both currently and in the future, as well as organizations in which the Bank acts as a participant or a party to a transaction (the “Organizations”), State Credit Bureau JSC, BIN 120940011577, First Credit Bureau LLP, BIN 040940002421, Unified Accumulative Pension Fund JSC, BIN 971240002115, KaR-Tel LLP, BIN 980540000397 (collectively and individually, the “Operators”), of my personal data (the Client’s and legal representative’s personal data), including, but not limited to, the following data: surname, first name, patronymic (if applicable); gender, year, month, date and place of birth; citizenship; residency (country of residence and tax residency); FATCA status; information on whether I hold the status of a public official or am related to a public official; individual identification number; details of the identity document; payment details of incoming and outgoing payments and/or money transfers; source of funds; my geolocation; IP address; mobile phone number; parameters of the mobile device (identifiers: IMEI/IMEISV, Device ID, Android ID) used to conduct transactions on the bank account; access to the microphone of the mobile device; where electronic banking services are provided, information on active and closed payment cards; mobile phone numbers and mobile device parameters previously used; biometric data; information on residential address, registered address, place of employment; postal and email addresses, telephone numbers; information on the purpose and nature of business relationships; signature (handwritten and electronic digital), seals, facsimile, algorithms, codes, code words (identifiers) or identification codes and other data used for identification/authentication/authorization; photographic and video images; information on education and profession; information on marital status and family composition (including personal data of minor children); information on assets, income, credit history and indebtedness; information constituting banking, insurance and tax secrets, personal medical data, as well as other types of information protected by law; any other personal data.

I understand that this consent to the collection and processing of information about me, including that containing personal data and banking secrecy, and the terms and conditions taken together constitute written consent to the collection and processing of information, including that containing personal data and banking secrecy, in accordance with the requirements of the legislation of the Republic of Kazakhstan, that is, all information recorded on electronic, paper and (or) other tangible media, including (but not limited to) information provided by me in the process of filling out questionnaires, applications, agreements, and other documents of the Bank, which will be or have become known to the Bank in the course of its activities for the purposes of: 1) provision/performance of banking and other services/operations, carrying out activities in accordance with the Bank’s Charter and the license issued for conducting banking and other operations; 2) interaction in the process of entering into any agreements/transactions and their subsequent performance; 3) conducting promotions, surveys and research by the Bank, providing information and offers regarding services and products, developing new products and services; 4) preparation of statistical reports, including for submission to third parties; 5) detecting fraud, unauthorized withdrawal of funds from account(s), and other unlawful actions (incidents), preventing such unlawful actions (incidents) in the future and mitigating the consequences thereof; 6) conducting due diligence measures and financial monitoring in respect of

барысында өзара іс-қимылды жүзеге асыру; 3) Банктің акциялар, сауалнамалар, зерттеулер жүргізуі, көрсетілетін қызметтер, өнімдер туралы, жаңа өнімдер мен көрсетілетін қызметтерді әзірлеу туралы ақпарат пен ұсыныстар беру; 4) статистикалық есептілікті қалыптастыру, оның ішінде үшінші тұлғаларға ұсыну үшін; 5) алаяқтық, шоттан (шоттардан) ақша ұрлау, өзге де құқыққа қайшы әрекеттер (оқыс оқиғалар) жағдайларын анықтау, болашақта осындай құқыққа қайшы әрекеттердің (оқыс оқиғалардың) алдын алу және осындай әрекеттердің салдарын окшаулау; 6) тиісті тексеру, сондай-ақ банктік операцияларға қатысты қаржылық мониторинг бойынша шараларды жүзеге асыру; 7) салықтардың және бюджетке төленетін басқа да міндетті төлемдердің түсуін қамтамасыз ету саласында басшылықты жүзеге асыратын уәкілетті орган мен Қазақстан Республикасының Ұлттық Банкі арасында мәліметтер мен құжаттар алмасуды жүзеге асыру; 8) СДАО пайдаланып биометриялық аутентификация жүргізу мақсатында; 9) Қазақстан Республикасының заңнамасына және/немесе Банктің ішкі нормативтік құжаттарына сәйкес дербес деректерді жинау, өңдеу қажеттілігі туындайтын өзге де мақсаттар үшін жинауға және өңдеуге жазбаша келісімді танытатынын түсінемін. Осы келісім Банктің банктік және өзге де операцияларды/қызметтерді көрсету/жүзеге асыру, сондай-ақ банктік қызмет көрсету шарттарының, азаматтық-құқықтық және (немесе) өзге де құқықтық қатынастардың қолданылу кезеңіне және Қазақстан Республикасының заңнамасында, Банктің ішкі нормативтік құжаттарында көзделген тиісті құжаттарды/шарттарды және дербес деректерді сақтау кезеңіне берілді. Келісімді мен жоғарыда көрсетілген мақсаттарға қол жеткізу үшін қажетті менің дербес деректеріме қатысты кез келген іс-қимылды: қажет болған жағдайда жинауды, жүйелеуді, жинақтауды, сақтауды, нақтылауды (жаңарту, өзгерту), пайдалануды, таратуды (жалпыға қолжетімді дереккөздерден басқа), бұғаттауды, иесіздендіруді, жоюды қоса алғанда (бірақ онымен шектелмей), сондай-ақ Қазақстан Республикасының қолданыстағы заңнамасын ескере отырып, менің дербес деректеріммен кез келген өзге де әрекеттерді жүзеге асыруға беремін.	banking operations; 7) exchanging information and documents between the authorized body responsible for ensuring the receipt of taxes and other mandatory payments to the budget and the National Bank of the Republic of Kazakhstan; 8) conducting biometric authentication using the Unified Biometric Identification System; 9) other purposes where, in accordance with the legislation of the Republic of Kazakhstan and/or the Bank's internal regulatory documents, the collection and processing of personal data is required. This consent is granted for the period during which the Bank provides banking and other operations/services, as well as for the duration of the Banking Services Agreement and any civil law and/or other legal relationships, including the period for retention of the relevant documents/agreements and personal data as required by the legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents. I hereby give my consent to the Bank carrying out any actions in relation to my personal data that are necessary to achieve the purposes specified above, including, but not limited to: collection, systematization, accumulation, storage, clarification (updating, modification), use, dissemination (except through publicly available sources), blocking, depersonalization, and destruction, where necessary, as well as any other actions involving my personal data in accordance with the applicable legislation of the Republic of Kazakhstan.
Өтініштің мәтінін оқып шықтым, толықтыруларым, ескертулерім және қарсылығым жоқ, осыны растау үшін осы Өтінішті ұсынамын.	I have read the text of the Application and have no additions, comments or objections. I hereby submit this Application in confirmation thereof.
Банк деректемелері/ Bank's details «KMF Банк» акционерлік қоғамы/ KMF Bank Joint-Stock Company Заңды мекенжайы: 050004, Қазақстан Республикасы, Алматы қаласы, Медеу ауданы, Нұрсұлтан Назарбаев даңғылы, 50/ Legal address: 50 Nursultan Nazarbayev ave., Medeu district, Almaty 050004, Republic of Kazakhstan БСН/BIN 061240001583 БЕК/Beneficiary code 14 БСК/BIC _____ Қазақстан Республикасының Қаржы нарығын реттеу және дамыту агенттігі берген _____ жылғы № _____ лицензия/License number No. _____ dated _____ issued by the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market Tel +7 (800) 080 58 00; 7474 Эл.пошта/E-mail info@kmfbank.kz Bank's Internet resource: https://kmf.kz/ _____/ Банктің уәкілетті қызметкерінің аты-жөні, МО/ Full name of the authorized employee of the Bank, seal	Клиент деректемелері/Client's bank details Т.АӘ./Full name ЖСН / IIN Жеке куәлік / ID No. _____, күні/date _____, берді /issued by _____ Мекенжайы/Address: _____ Эл.пошта/E-mail: _____ Tel: _____ _____/ (Қолы, Клиенттің аты-жөні / Signature, Full name of Client)