

RULES
on the General Terms and Conditions for Banking and Other Operations at
JSC “Altyn Bank” (SB of China CITIC Bank Corporation Ltd)

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Chapter 1. General Provisions.

1. The Bank operates under a universal banking licence issued by the Authorized Body, which entitles it to conduct banking and other operations in accordance with the requirements of the Legislation of the Republic of Kazakhstan, including regulatory legal acts of the Authorized Bodies of the Republic of Kazakhstan, as well as in accordance with these Rules on the General Terms and Conditions for Banking and Other Operations approved by the Board of Directors of the Bank (hereinafter referred to as the “Rules”) and other internal regulatory documents of the Bank.

2. The contents of these Rules constitute publicly available information and may not be classified as banking or commercial secrecy. This clause of the Rules shall not apply to the terms and conditions of a specific transaction classified by the Bank, in accordance with the Legislation of the Republic of Kazakhstan, as banking and/or commercial secrecy and subject to disclosure only on the grounds expressly provided for by the Legislation of the Republic of Kazakhstan.

3. The Appendices to the Rules are integral parts of these Rules and constitute a single legal instrument.

4. For conducting operations, the Bank charges Clients commissions and remuneration in accordance with the Bank’s applicable Tariffs, established within the maximum values (lower and upper limits) of the Rates and Tariffs for banking and other operations set out in the Appendices to these Rules.

5. The Bank combines the traditional regulation of services provided with ESG (Environmental, Social, and Governance) principles by directly integrating sustainable development standards into the processes of the banking business model, including responsible financing through targeted recommendations. Separate recommendations are developed across all areas of sustainable development within the ESG profile to provide the most effective solutions concerning:

- the social aspect, including the level of indebtedness, transparent terms and conditions, accessibility of services and other social matters.
- corporate governance, including risk management, compliance control and the protection of consumer rights, which become part of the Bank’s internal corporate culture and reporting.
- the environmental aspect, including the assessment of borrowers and business financing with due consideration of the potential impact on environmental risks and the environment as a whole.

Chapter 2. Terms and Definitions.

6. The Rules (above and hereinafter) use the concepts provided for by the Civil Code of the Republic of Kazakhstan (hereinafter referred to as the “Civil Code”), the Law of the Republic of Kazakhstan “On Joint-Stock Companies”, the Law of the Republic of Kazakhstan “On Payments and Payment Systems” (hereinafter referred to as the “Law on Payments”), the Law of the Republic of Kazakhstan “On Banks and Banking Activities” (hereinafter referred to as the “Law on Banks”), as well as the following concepts:

- 1) RK – the Republic of Kazakhstan;
- 2) Regulator (Authorized Body for the regulation, control and supervision of the financial market and financial institutions) – the state body that carries out state regulation, control and supervision of the financial market and financial institutions;
- 3) Regulator’s Requirements – Resolution No. 91 of the Management Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 15 May 2026 “On Approval of the Requirements for the Conditions of Conducting Banking Activities”;
- 4) Bank – Joint-Stock Company “Altyn Bank” (a subsidiary bank of China CITIC Bank Corporation Limited);
- 5) Banking Services Agreement/Accession Agreement – any agreement (Current Account Agreement, Deposit Agreement, Agreement on the Opening and Maintenance of a Bank Account and Issuance of a Corporate Payment Card, Correspondent Account Agreement, Remote Banking Services Agreement for Legal Entities, agreements and master agreements on interbank and other operations and/or any other agreement provided for by the Bank’s internal regulatory documents governing the provision of banking and other services) concluded under these General Terms and Conditions (including in the form of applications), signed by the Client and unconditionally confirming the Client’s accession as a whole to the General Terms and Conditions, which constitute an accession agreement under Article 389 of the Civil Code of the Republic of Kazakhstan. A Banking Services Agreement may be concluded by the Bank and the Client signing the relevant written agreement and/or by the Client submitting the relevant Application to the Bank and the Bank accepting it;
- 6) Indebtedness – means all and any debts owed by the Client to the Bank under the Banking Services Agreement and the General Terms and Conditions, including, but not limited to, the amount of principal actually received and remuneration on the bank loan, the Bank’s commission, penalties (fines and default interest), and other debts that may arise on the part of the Client towards the Bank in accordance with the provisions of the Banking Services Agreement and the General Terms and Conditions. The amount of the Client’s Indebtedness shall be calculated by the Bank on a daily basis, unless otherwise stipulated by the relevant Banking Services Agreement;
- 7) banking services consumer – an individual intending to acquire or using the Bank’s services for purposes unrelated to entrepreneurial activities, as well as a legal entity (in cases expressly provided for by the legislation of the Republic of Kazakhstan on the protection of consumers of financial services);
- 8) Loan Agreement – an agreement between the Bank and the borrower on the provision of financing (including contingent financing), as a result of which the Bank has (or will have in the future) claims against the borrower;

9) Advisory service/advice – information and/or explanations regarding banking services provided by the Bank, furnished to a banking services consumer by the Bank and/or an Authorized Agent;

10) credit line – the Bank’s obligation to extend credit to the borrower on terms allowing the borrower to determine independently the time of receipt of a bank loan, but within the amount and period specified for this form of lending by the Bank’s internal credit policy rules and the agreement on the provision (opening) of a credit line;

11) agreement on the provision (opening) of a credit line – a Loan Agreement concluded on terms allowing the borrower to determine independently, in an agreement (agreements) or application (applications) forming an integral part (parts) of the agreement on the provision (opening) of a credit line, or by using a payment card, the amount and time of receipt of the loan;

12) consumer bank loan – a bank loan granted to an individual for the purchase of goods, works or services and/or for other purposes unrelated to entrepreneurial activities, excluding a mortgage loan;

13) refinancing – the provision of a bank loan for the purpose of full or partial repayment of one or more outstanding loans with the Bank;

14) financial product – a banking service offered by the Bank to banking services consumers as part of banking and other operations established by Article 22 of the Law on Banks for banking services consumers (as defined in subparagraph 7) of this clause);

15) Deposit – money transferred by the Client to the Bank on the condition that it be repaid at its nominal value, regardless of whether such money is to be repaid on demand or after a specified period, in full or in instalments, with or without a pre-agreed premium (remuneration), directly to the Client or to a third party;

16) Client – an individual or legal entity using the Bank’s services, including banking services, financing and other operations carried out under concluded agreements;

17) co-borrower – an individual or legal entity that signs the Loan Agreement together with the borrower and acts under the Loan Agreement as jointly and severally liable for the performance of obligations to repay the bank loan received, including remuneration and other payments on the bank loan;

18) joint and several liability (joint and several obligation) – an obligation involving multiple persons (two or more), under which the Bank (creditor) is entitled to demand full performance and each borrower (debtor) is obliged to perform the obligation in full;

19) additional service – a banking and/or other service (work or service) offered to a banking services consumer who is an individual, in the Bank’s own name and/or on behalf of a third party, simultaneously with the principal banking service, which is not mandatory under the Legislation of the Republic of Kazakhstan and which the banking services consumer may decline without the Bank refusing to provide the principal banking service, unless otherwise stipulated by the Legislation of the Republic of Kazakhstan;

20) key information document – a standardized document containing, in a concise and accessible form, the principal information about a financial product, including information on its features, terms and conditions and risks. The key information document shall be provided by the Bank to a banking services consumer who is an individual:

➤ for bank loans unrelated to entrepreneurial activities, before the Loan Agreement is concluded;

➤ for other financial products, in the cases and according to the procedure determined by the Bank’s internal regulatory documents;

21) overdraft facility – a form of bank loan under which the bank account of a banking services consumer is credited for settlement transactions within the limit established by the Banking Services Agreement, irrespective of whether funds are available in such account at the time of the transaction;

22) Authorized Agent – an individual or legal entity included in the Bank’s register of Authorized Agents, not being a bank, which provides the Bank, under an agency agreement, with

services for attracting Clients, verifying Client documents for compliance with the Bank's requirements and forwarding Client documents to the Bank;

23) non-residents of the Republic of Kazakhstan:

➤ foreign nationals and stateless persons who do not hold a permanent residence permit in the Republic of Kazakhstan;

➤ legal entities and organizations that are not legal entities established under the legislation of foreign states;

➤ international organizations;

24) residents of the Republic of Kazakhstan:

➤ citizens of the Republic of Kazakhstan;

➤ foreign nationals and stateless persons holding a permanent residence permit in the Republic of Kazakhstan;

➤ legal entities established under the Legislation of the Republic of Kazakhstan;

➤ legal entities registered under the applicable law of the Astana International Financial Centre;

➤ branches of banks that are non-residents of the Republic of Kazakhstan, branches of insurance (reinsurance) organizations that are non-residents of the Republic of Kazakhstan, and branches of insurance brokers that are non-residents of the Republic of Kazakhstan;

25) Person with a Disability (PWD) — a citizen with limitations in daily living who requires social protection and has persistent health impairments caused by diseases, impairments (wounds, injuries or contusions), their consequences or defects, resulting in limitations in daily living and requiring social protection;

26) Persons with Limited Mobility (PLM) — persons experiencing difficulty with movement, obtaining information or spatial orientation, including elderly persons (old-age pensioners), persons with disabilities, and persons who have difficulty moving independently, receiving services, perceiving information or orienting themselves in space. This category also includes persons using prams, wheelchairs, crutches or walking sticks, as well as persons accompanied by children of early preschool age;

27) Authorized Representative — an individual voluntarily designated by the Client and authorized to act on the Client's behalf under a power of attorney executed in accordance with the requirements of the Legislation or by operation of law, and to represent the Client's interests, including receiving services, signing documents and performing other legally significant actions within the scope of the powers granted;

28) universal banking licence (or banking licence) — a licence issued to the Bank by the Authorized Body to conduct banking and other operations;

29) other operations — types of operations provided for by the Law on Banks, other than banking operations, which the Bank is entitled to conduct under its universal banking licence;

30) electronic trading platform for the sale of banking and microfinance assets — an online resource operating in accordance with the Legislation of the Republic of Kazakhstan and providing the infrastructure for conducting auctions;

31) servicing company — a subsidiary organization for the management of distressed assets or a collection agency vested, under a trust management agreement, with powers to manage in trust the rights (claims) under a Loan Agreement;

32) Financial Institution (Counterparty) — legal entities that are professional participants in the financial market (banks, organizations carrying out certain types of banking operations, insurance organizations, professional participants in the securities market and other organizations) with which the Bank conducts interbank, investment and other professional operations on the principles of market parity;

33) UCP 600 — Uniform Customs and Practice for Documentary Credits;

34) URDG 758 (Uniform Rules for Demand Guarantees, Publication No. 758) — an international set of standards developed by the International Chamber of Commerce (ICC);

35) ISP98 (International Standby Practices) — a set of international standards and rules for handling standby letters of credit (Standby Letters of Credit — SBLC), developed by the Institute of International Banking Law & Practice and endorsed by the International Chamber of Commerce (ICC);

36) ISDA stands for International Swaps and Derivatives Association;

37) GMRA (Global Master Repurchase Agreement) — a standard legal agreement used in financial markets to document over-the-counter REPO transactions (sale of securities subject to an obligation to repurchase them);

38) KYC/AML — the “Know Your Customer” principle (KYC), which requires the Bank to identify a legal entity and verify the identity of an individual Client before conducting a financial transaction;

39) CVA/DVA — credit valuation adjustment — the difference between a risk-neutral position and a risky position involving credit risk. The market value of counterparty credit risk/

Chapter 3. Maximum Amounts and Terms of Deposits and Loans.

7. The maximum amounts and terms of Deposits accepted and Loans granted are set out in the Appendix to the Rules.

8. The maximum amount of a consumer bank loan granted to a banking services consumer who is an individual shall be:

1) for a consumer bank loan not secured by a pledge of property, no more than two thousand two hundred times the monthly calculation index established by the law on the republican budget for the relevant financial year;

2) for a consumer bank loan secured by a pledge of property, unlimited.

Chapter 4. Maximum Remuneration Rates on Deposits and Loans.

9. The maximum remuneration rates on Deposits and Loans are set out in the Appendix to the Rules.

Chapter 5. Terms and Conditions for Payment of Remuneration on Deposits and Loans.

10. The terms and conditions for payment of remuneration on Deposits are set out in Chapter 12 of the Rules.

11. Remuneration on a Loan shall accrue from the date the Loan is disbursed. The type and amount of the remuneration rate on the Loan shall be established by the Accession Agreement depending on the terms and conditions of the banking product.

12. Before concluding Loan Agreements, the Bank shall offer the Client all methods established by the Bank for repayment of the Loan and remuneration thereon, calculated in accordance with the Legislation of the Republic of Kazakhstan and the Bank’s internal regulatory documents.

13. Remuneration on the Loan shall be collected by the Bank from all bank accounts of the borrower on a non-acceptance (indisputable) basis, subject to the exceptions established by the Legislation of the Republic of Kazakhstan. The borrower shall pay remuneration to the Bank in accordance with the Repayment Schedule/Loan Agreement and the agreement concluded with the Bank.

Chapter 6. Requirements for Security Accepted by the Bank.

14. To secure the Client’s performance of obligations to the Bank (including, but not limited to, obligations under Loans), the following methods and types of security may be accepted from the Client and/or third parties: pledge (possessory pledge and/or mortgage) of movable and immovable property; guarantees and sureties of third parties (legal entities and/or individuals); retention of property; penalties, earnest money, guarantee deposits, security payments and other methods/types provided for by the Legislation of the Republic of Kazakhstan and the Accession Agreements with the Client/third parties.

15. The following general requirements shall apply to property offered as collateral (including, but not limited to, requirements imposed by decision of the Authorized Body of the Bank):

1) the property must be liquid, supported by sufficient price stability and established market conditions for such property;

2) the property must be free from encumbrances and third-party rights and claims, except where the Authorized Body of the Bank decides to accept the property as collateral by way of re-pledge;

3) all title and technical documents specified by the Bank and required by the collateral unit to determine the market, collateral or other value and to register the pledge over the property must be available. Market value may be determined only by independent appraisers.

4) the Pledgor shall ensure the safekeeping of the pledged property. Where necessary, the Bank shall arrange protection of the pledged property in accordance with the requirements of the Legislation of the Republic of Kazakhstan and the Security Agreement (pledge agreement), at the expense of the Bank or the Client/Pledgor;

5) the collateral shall be insured by the Client/Pledgor and such insurance shall be a mandatory condition for accepting (prior to acceptance of) the property as collateral and for the Bank to grant the Loan. Exceptions (non-application) to this condition shall be established by a decision of the Authorized Body of the Bank;

6) where the right to lease (use) movable and/or immovable property is accepted as collateral, the lease (use) expiry date at the time the Loan is granted must be 30 (thirty) per cent later than the Loan repayment date, unless another period is established by the Bank;

7) written and duly executed consents of the co-owners of the property (including notarisation by a notary of the Republic of Kazakhstan);

8) other requirements established by the Legislation of the Republic of Kazakhstan and the Bank.

If the property fails to comply with one or more of the requirements specified in this Chapter, the final decision on whether it may (or should) be accepted as collateral shall be taken by the Authorized Body of the Bank, which shall also determine any specific requirements for the collateral depending on the credit project.

16. Guarantees and sureties of third parties shall be accepted by the Bank strictly in the Bank's standard forms, unless the Bank decides otherwise. Guarantees and sureties shall be accepted only after the Bank has reviewed and analysed the financial standing and status of the guarantor and surety and provided that all documents and information on such third parties required by the Bank are available.

17. The Bank may retain any property (things or property rights) lawfully held and/or used by the Bank under any agreement, including money in bank accounts; property in safe-deposit boxes; remuneration and/or penalties otherwise payable by the Bank to the Client; earnest-money amounts; guarantee deposits, security payments and other amounts, provided this does not contravene the Legislation of the Republic of Kazakhstan. Property provided by the Client to the Bank under other agreements shall be retained (and continue to be retained) until the Client performs its obligations to the Bank under the Accession Agreement; if the obligations are not performed, the retained property shall pass into the Bank's ownership in the manner prescribed by the Legislation of the Republic of Kazakhstan and the Accession Agreement.

18. Penalties shall be paid to the Bank where the Client fails to perform its obligations under a specific Accession Agreement, in the amounts and within the periods established therein.

19. All amounts owed by the Client to the Bank under any agreements shall be paid voluntarily by the debtors, without prejudice to the Bank's unconditional right, as set out in the Accession Agreement, to recover amounts of debt from the bank accounts of the Client-debtor on a non-acceptance (indisputable) basis, without the consent of the Client-debtor, either by direct debiting of accounts opened with the Bank or on the basis of payment documents presented to the debtor's accounts opened with other financial institutions/organizations, as provided for by the Legislation of

the Republic of Kazakhstan.

20. Where several items of collateral have been provided to secure repayment of a Loan, and the borrower duly performs its obligations under the Loan Agreement, if the market value of the collateral determined by an appraiser at the time the borrower (Pledgor) applies for a reduction of the collateral exceeds the outstanding portion of the borrower's obligations, taking into account the requirements of the Bank's collateral policy, the Bank shall, within ten business days from the date of the borrower's (Pledgor's) application, take measures to terminate (amend) the pledge agreement(s) to the extent exceeding the amount of the borrower's obligation.

21. Where the outstanding obligations under a Loan Agreement amount to less than ten per cent of the value of the collateral, the Bank shall, within twenty business days from the date of the borrower's (Pledgor's) application, consider, taking into account the requirements of the Bank's collateral policy, replacing the collateral with other property whose market value, as determined by an appraiser at the time of the application, covers the outstanding obligation under the relevant Loan Agreement.

22. The requirements set out in Clauses 20 and 21 of the Rules shall apply to security for banks' operations involving the issuance of bank guarantees and bank sureties.

23. Where the Bank accepts a guarantee of a special fund for the development of private entrepreneurship as security for the borrower's obligations under a Loan Agreement, the value of such guarantee for the purpose of calculating provisions (reserves) shall be determined by the Bank in an amount equal to the Loan amount secured by the guarantee.

Chapter 7. Maximum Rates and Tariffs for Banking Operations.

24. The maximum rates and tariffs for banking operations are set out in the Appendix to the Rules.

Chapter 8. Maximum Time Limits for Decisions on the Provision of Banking Services

25. The maximum time limits for the Bank to make decisions on the provision of banking services are set out in the Appendix to the Rules.

Chapter 9. Procedure for Considering Submissions from Banking Services Consumers Arising in the Course of Providing Banking Services.

26. The Bank shall consider Submissions from banking services consumers relating to banking activities in accordance with the procedure established by the requirements of the Law on Banks and the Regulator, as well as the Bank's internal regulatory documents.

27. The Bank shall process the following Client Submissions:

1) written Submissions delivered by hand, by post or email, or submitted through the Bank's online resource or mobile application that provides a service for individuals or legal entities to lodge Submissions concerning the provision of banking services;

2) oral Submissions received by telephone or during a Client's personal visit to a Branch/Office of the Bank.

28. Messages sent via the real-time messaging system on the online resource, through WhatsApp and/or to subscriber numbers registered in the Bank's name shall not be deemed Submissions from banking services consumers and shall be treated as requests for information. The Bank shall inform the banking services consumer of the procedure for lodging a Submission that complies with the Regulator's Requirements and these Rules.

29. The following shall not be regarded as Submissions from banking services consumers:

1) Submissions by Bank employees to the Bank as employer on employment and social matters that are unrelated to the provision of banking services, except where a Bank employee is also a banking services consumer and raises matters concerning banking services provided to that employee;

2) corporate conflicts and disputes between shareholders (participants), members of governing bodies, beneficiaries and the Bank itself that are unrelated to the provision of banking

services to banking services consumers (including disputes concerning corporate governance, profit distribution, dividend policy, and the issue and placement of securities);

3) Submissions by the Bank's counterparties that are not banking services consumers under agreements unrelated to the provision of banking services (lease, supply, works, outsourcing, IT support and other agreements);

4) requests for information or clarification of the Legislation of the Republic of Kazakhstan or the terms and conditions of financial products that do not express dissatisfaction with the Bank's actions (omissions) or with the terms and conditions of financial products;

5) requests relating to reports submitted by the Bank (tax, statistical or other reports), unless they contain information indicating a violation of the rights and legitimate interests of a banking services consumer;

6) Submissions concerning alleged violations of the Legislation of the Republic of Kazakhstan, corruption, abuse or other misconduct that do not identify a violation of the rights of a specific banking services consumer;

7) Submissions from mass media, professional and public associations and other organizations that are not banking services consumers under a specific agreement (transaction), except Submissions submitted in the interests of a specific banking services consumer where this is expressly stated in the Submission;

8) correspondence with state authorities of the Republic of Kazakhstan on control, supervision and law-enforcement matters that does not contain independent Submissions by banking services consumers;

9) Submissions whose content and/or the applicant's requirements cannot be determined (illegible texts, incoherent messages or mass automated mailings).

30. Authorized Persons of the Bank shall hold in-person appointments with individuals and representatives of legal entities at least once a month in accordance with an appointment schedule approved by the head of the Bank's executive body or, for a branch, by the head of that branch, including at the Bank's branches and representative offices.

31. Where a Submission cannot be resolved by an Authorized Person of the Bank during an in-person appointment and requires further review, the banking services consumer shall submit it in writing, and it shall be treated as a written Submission.

32. Oral Submissions received by the Bank (by telephone or during a personal visit) shall be considered at the time they are made. If an oral Submission cannot be resolved at that time, the banking services consumer shall be informed of the procedure for submitting a written Submission and the time limits for its consideration. Oral Submissions made by telephone are subject to mandatory registration; calls shall be recorded after the banking services consumer has been notified of this at the beginning of the call.

33. Written Submissions from banking services consumers, including those submitted through the Bank's online resource or mobile application (if available), shall be registered in accordance with the procedure prescribed by the Bank's internal regulatory documents. The mobile application (if available) shall provide an easily identifiable function for lodging a Submission.

34. The banking services consumer shall be issued a document confirming receipt of the written Submission, or an appropriate note shall be made on a copy of the Submission. Where a Submission is submitted through the Bank's mobile application (if available), a notice of receipt stating the date and registration number of the Submission shall be sent. The information shall be available in the "My Submissions" section of the Bank's mobile application. Refusal to accept Submissions is not permitted.

35. If the information available is insufficient to consider a Submission, the Bank shall request additional documents and information from the banking services consumer.

36. In accordance with the Legislation of the Republic of Kazakhstan, the period for considering a Submission from a banking services consumer shall not exceed 15 (fifteen) business days from the date the Submission is received by the Bank.

37. Where it is necessary to establish facts material to the proper consideration of a Submission, the period for consideration shall be extended by a further 15 (fifteen) business days. The banking services consumer shall be notified of the extension within 3 (three) business days from the date the relevant decision is made.

38. The Bank shall ensure the objective, comprehensive and timely consideration of Submissions from individuals and legal entities and shall inform banking services consumers of the results and the measures taken.

39. A written response following consideration of a Submission shall be provided in the language of the Submission and shall contain:

- 1) substantiated and reasoned arguments in respect of each matter raised by the banking services consumer;
- 2) references to the provisions of the Legislation of the Republic of Kazakhstan, the Bank's internal regulatory documents and the terms and conditions of agreements;
- 3) a description of the facts established;
- 4) an explanation of the banking services consumer's right to appeal the decision (where the banking services consumer's request is rejected and/or partially granted).

40. If a Submission is substantiated, the Bank shall decide to grant it in full or in part, remedy the identified violation and restore the rights and legitimate interests of the banking services consumer.

41. A response to a written Submission on paper shall be signed by an Authorized Person of the Bank. A facsimile reproduction of the signature or another method provided for by the Bank's internal regulatory documents may be used.

42. The response shall be delivered to the banking services consumer by the method specified in the banking services agreement. The response shall be deemed delivered if it is sent to the banking services consumer:

- 1) by registered mail to the address specified in the agreement or in the Submission of the banking services consumer;
- 2) to the email address specified in the agreement or in the Submission of the banking services consumer;
- 3) by SMS or push notification containing the response or a link to an online resource containing the full response;
- 4) using other means of communication provided for by the agreement that enable receipt of the response to be recorded.

43. Where the banking services consumer appears at the Bank in person, the response shall be handed personally to the consumer (or the Authorized Representative) against signature, and an entry shall be made in the register of written Submissions, except where the response has been delivered by a method specified in Clause 42 of the Rules.

44. If the response is returned with a note that delivery was impossible or the banking services consumer refuses to accept it, the response shall be deemed duly delivered.

Chapter 10. Rights and Obligations of the Bank and the Banking Services Consumer and Their Liability.

45. In addition to the rights established by agreements with the Bank, the Borrower shall be entitled to:

- 1) repay a Loan early, paying the remuneration accrued by the Bank from the date the Loan was granted, without paying a penalty or any other sanctions for early repayment;
- 2) where the due date for principal and/or remuneration falls on a weekend or public holiday, pay the principal and/or remuneration on the next business day without paying a penalty or any other sanctions;
- 3) upon application, receive free of charge, no more than once a month and within no more than 3 (three) business days, written information on the allocation of funds received towards repayment of

indebtedness under the agreement (to principal, remuneration, commissions, penalties and other sanctions, as well as other amounts payable);

4) upon an application for partial or full early repayment to the Bank of funds provided under the agreement, receive free of charge, within no more than 3 (three) business days, written information on the amount repayable, broken down into principal, remuneration, commissions, penalties and other sanctions, as well as other amounts payable;

5) within 14 (fourteen) calendar days from receipt of notice of an amendment to the agreement that improves the terms for the borrower, reject the improved terms proposed by the Bank in the manner provided for by the agreement;

6) submit a written request to the Bank in the event of a dispute regarding the services received, in accordance with the terms and conditions of the Agreement;

7) if an individual, within 30 (thirty) calendar days from the date arrears arise, visit the Bank and/or submit an application in writing and/or through digital objects and/or by another method provided for by the Loan Agreement, containing information on the reasons for the delay in performance of obligations under the agreement, income and other verified circumstances (facts) substantiating the application to amend the terms and conditions of the agreement, including amendments relating to:

- a reduction in the remuneration rate under the Loan Agreement;
- reducing the monthly payment under the Loan Agreement by at least fifty per cent of the amount established by the Loan Agreement;
- changing the currency of the outstanding principal under a loan granted in a foreign currency to the national currency of the Republic of Kazakhstan;
- deferring payments of principal and/or remuneration;
- changing the method and/or order of repayment of indebtedness, including by giving priority to repayment of principal;
- changing the Loan term;
- forgiving overdue principal and/or remuneration and cancelling penalties (fines and default interest), commissions and other payments related to servicing the bank loan;
- independent sale by the Pledgor of immovable property constituting the subject of a mortgage in accordance with Article 20-1 of the Law of the Republic of Kazakhstan “On Mortgage of Immovable Property”;
- providing property in lieu of performance of obligations under the Loan Agreement by transferring the pledged and/or other property to the Bank;
- selling immovable property constituting the subject of a mortgage and transferring the obligation under the Loan Agreement to the purchaser;

8) after applying to the Bank under the pre-trial dispute settlement procedure, submit a written application to the banking/financial ombudsman in the following cases:

1) receipt of the Bank’s decision refusing to make the amendments to the Loan Agreement proposed by the borrower;

2) failure to reach a mutually acceptable decision on amending the terms and conditions of the Loan Agreement;

3) failure to reach agreement with the Bank regarding satisfaction of the borrower’s rights and legally protected interests, including those of a borrower recognized as a victim of a criminal offence involving the fraudulent arrangement of a bank loan.

In the foregoing cases, a borrower who is an individual may apply to the banking/financial ombudsman within three months, while simultaneously notifying the Bank of the application to the banking/financial ombudsman.

46. In addition to the obligations established by the Legislation of the Republic of Kazakhstan, a banking services consumer shall:

1) comply with the requirements of the Legislation of the Republic of Kazakhstan and the agreements concluded with the Bank;

2) provide the Bank, in a timely manner and in full, with all documents and information required for opening, maintaining and closing accounts, granting Loans and conducting all other types of banking activities by the Bank under agreements to be concluded or concluded with the Bank;

3) pay the Bank's commissions and remuneration in a timely manner in accordance with the agreements and the Bank's Tariffs;

4) regularly review these Rules and all terms and conditions of the Accession Agreement/banking services agreements and other agreements with the Bank;

5) not disclose banking secrecy or any other legally protected secrecy to third parties, except in cases expressly provided for by the Legislation of the Republic of Kazakhstan;

6) not disclose codes, passwords, usernames or other data concerning the consumer or third parties to third parties;

7) strictly and fully comply with the Bank's instructions when using accounts, payment cards, the Bank's mobile application and otherwise;

8) comply with all other requirements and rules governing the relationship between the parties to agreements with the Bank.

47. In addition to the rights established by agreements with banking services consumers, the Bank shall be entitled to:

1) unilaterally amend the terms and conditions of an agreement so as to improve them for the borrower in the cases provided for by Clause 4 of Article 57 of the Law on Banks and as stipulated in the agreement;

2) demand early repayment of the Loan amount and remuneration thereon if the borrower is more than 40 (forty) calendar days late in returning the next instalment of the Loan and/or paying remuneration;

3) use artificial intelligence in carrying out its activities and/or providing services for the purpose of assessing and managing risks. The Bank shall remain responsible for decisions made using artificial intelligence.

48. In addition to the obligations established by agreements with banking services consumers, the Bank shall:

1) accept money from the borrower towards partial or full early repayment of the Loan, withholding accrued remuneration, without charging a penalty or any other sanctions for repayment;

2) upon the borrower's application, provide free of charge, no more than once a month and within no more than 3 (three) business days, written information on the allocation of funds received towards repayment of indebtedness under the agreement (to principal, remuneration, commissions, penalties and other sanctions, as well as other amounts payable);

3) upon the borrower's application for partial or full early repayment to the Bank of funds provided under the agreement, inform the borrower free of charge, within no more than 3 (three) business days, of the amount repayable, broken down into principal, remuneration, commissions, penalties and other sanctions, as well as other amounts payable;

4) notify the borrower of an amendment to the agreement that improves the terms for the borrower, in the manner provided for by the agreement;

5) where an obligation is overdue, notify the borrower no later than 10 (ten) calendar days from the date the arrears arise, by the method provided for by the Loan Agreement and through digital objects. The notice shall contain:

➤ the amount of overdue payments under the Loan Agreement as at the date specified in the notice;

➤ a demand to make the overdue payments under the Loan Agreement;

➤ an explanation of the consequences of the borrower's failure to perform its obligations under the Loan Agreement;

➤ a statement of the borrower's right to apply to the Bank with a proposal to amend the Loan Agreement in accordance with Clause 2 of Article 61 of the Law on Banks;

➤ other information at the Bank's discretion.

6) consider and prepare a written decision on the borrower's written application;

7) consider, within 15 (fifteen) calendar days after receipt of an application from a borrower who is an individual, the proposed amendments to the terms and conditions of the agreement;

8) when concluding an agreement containing terms for the transfer of the Bank's right (claim) under the agreement to a third party (hereinafter referred to as an "Assignment Agreement"), notify the borrower (or the borrower's Authorized Representative):

➤ before conclusion of the Assignment Agreement, of the possibility of transferring rights (claims) to a third party and of the processing of the borrower's personal data in connection with such assignment, by a method provided for in the agreement or not contrary to the Legislation of the Republic of Kazakhstan;

➤ of the completed transfer of the right (claim) to a third party, by a method provided for in the agreement or not contrary to the Legislation of the Republic of Kazakhstan, within 30 (thirty) calendar days from the date of conclusion of the Assignment Agreement, specifying the purpose of subsequent payments to the third party towards repayment of the bank loan (the name and location of the person to whom the right (claim) under the agreement has been transferred), the full scope of the rights (claims) transferred, and the outstanding overdue and current amounts of principal, remuneration, commissions, penalties (fines and default interest) and other amounts payable;

9) amend the terms and conditions of the Loan Agreement as provided for in subparagraph 2) and/or subparagraph 4) of Clause 2 of Article 61 of the Law on Banks for a period of at least three months, without requiring payment of commissions or other payments under the Loan Agreement, where an application to amend the Loan Agreement is submitted by a borrower who is an individual:

➤ belonging to socially vulnerable groups of the population in accordance with the Law of the Republic of Kazakhstan "On Housing Relations";

➤ affected by circumstances that served as the basis for the declaration of a state of emergency.

10) notify the Client of an increase in commissions and tariffs on payments and transfers before the proposed effective date of the changes, but at least:

➤ three months in advance for payments and transfers by individuals unrelated to entrepreneurial activities;

➤ one month in advance for payments and transfers by legal entities and individual entrepreneurs made in the course of entrepreneurial activities.

11) within three business days from the date the borrower fully and early performs the obligation under a bank loan whose terms required an insurance agreement to be concluded, notify the borrower, by the method provided for by the Loan Agreement, of the right to terminate that insurance agreement and obtain a refund of part of the insurance premium for the unused insurance period in accordance with the Legislation of the Republic of Kazakhstan.

12) upon the request of the borrower (an individual), provide the borrower, no later than within 10 business days, with information on the process of his or her biometric authentication, including the date and method thereof, the verification performed to determine whether information about the borrower is available in the databases of the Bank's Anti-Fraud Centre and the National Bank of the Republic of Kazakhstan, as well as the value of the debt burden ratio used when reviewing the application and entering into the Loan Agreement.

49. The Bank is prohibited from:

13) improper advertising;

14) advertising that does not contain information on the risks inherent in the financial product as defined by the financial product governance requirements established by the Authorized Body.

The financial product governance requirements, the list of financial products (indicating rates and tariffs) whose approval, amendment or discontinuation must be reported by a conduct supervision entity to the Authorized Body, the procedure for such notification, and the list of documents and information to be attached to the notification shall be approved by a regulatory legal act of the Authorized Body.

Chapter 11. Procedure for Opening, Maintaining and Closing Bank Accounts.

50. The Bank has established the following procedure for opening, maintaining and closing bank accounts:

1) In cases provided for by the Legislation of the Republic of Kazakhstan, when establishing business relations and identifying a client, the Bank may use biometric authentication through information systems and the Identification Data Exchange Centre of the National Bank of the Republic of Kazakhstan (IDEC) provided for by the Legislation of the Republic of Kazakhstan.

2) Biometric authentication of a client shall be carried out on the basis of the client's prior consent to the use of his or her biometric data in accordance with the requirements of the Legislation of the Republic of Kazakhstan.

3) When establishing business relations remotely, the Bank shall ensure biometric authentication of the client through the IDEC in accordance with the procedure provided for by the Legislation of the Republic of Kazakhstan.

4) Where biometric authentication through the IDEC is impossible or a negative biometric authentication result is received, business relations shall not be established remotely until the reasons preventing authentication have been eliminated or until the client has undergone another identification procedure provided for by the Legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.

5) The Bank shall record the fact that biometric authentication has been performed and retain the biometric authentication results within the time limits and in accordance with the procedure established by regulatory legal acts of the National Bank of the Republic of Kazakhstan.

6) In cases provided for by the Legislation of the Republic of Kazakhstan, the Bank shall verify and confirm information about the client, including information on the mobile subscriber number, through state information systems, databases and other information resources to which the Bank has been granted access in accordance with the Legislation of the Republic of Kazakhstan.

7) A bank account shall be opened after the client has been duly verified in accordance with the requirements of legislation governing the prevention of legalization (laundering) of proceeds of crime and financing of terrorism, and after all documents required by the Bank and the Legislation of the Republic of Kazakhstan have been obtained from the client, with their form and content complying with the requirements established by the Legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.

8) The Bank may, at its discretion and without any additional consent of the client, amend the list of documents required for opening/maintaining/closing current accounts where this is required by the Legislation of the Republic of Kazakhstan and/or the Bank's internal documents. If such amendments require additional documents to be provided for opening/maintaining/closing a current account, the client shall provide them within the time limit specified by the Bank in accordance with the list specified by the Bank.

9) The Bank may open the following types of bank accounts: a current account (in AED, AUD, CAD, CHF, CNY, DKK, EUR, GBP, HKD, JPY, RUB, SEK, USD or another currency in which the Bank has a correspondent account with a correspondent bank), a special current account for crediting lump-sum pension payments from the Unified Accumulative Pension Fund (KZT), a special account for social payments and benefits (KZT), and a current account operated as an Escrow Account (KZT, USD, EUR, GBP, RUB, CNY). A current account may be opened with a zero balance.

10) A current account may be opened by a third party on behalf of the client on the basis of a notarized power of attorney issued by the client in favour of such third party, or in other cases provided for by the Legislation of the Republic of Kazakhstan.

11) The Bank shall independently decide whether to open or refuse to open a current account and may also limit the number of accounts opened.

12) A current account may be used by the client to conduct foreign currency transactions in accordance with the Legislation of the Republic of Kazakhstan and the Accession Agreement.

13) The Client assumes the risk associated with opening and maintaining a current account in a foreign currency, which may arise due to restrictions imposed by public authorities in respect of foreign currency, including, without limitation, the introduction of currency controls or currency

restrictions, as well as taxes or other mandatory payments that may apply to funds held in the current account.

14) All foreign currency transactions shall be conducted in accordance with the procedure established by the Legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents, including, without limitation, the prohibition on settlements in foreign currency between residents of the Republic of Kazakhstan.

15) Unless otherwise established by the Legislation of the Republic of Kazakhstan, all foreign currency transactions between residents and non-residents in the Republic of Kazakhstan shall be conducted on a cashless basis through their bank accounts.

16) The Bank may refuse to execute the client's instructions, including those relating to payments/transfers, in the cases provided for by the Legislation of the Republic of Kazakhstan, the Accession Agreement and the Bank's internal regulatory documents.

17) The Bank shall accept only payment documents and other instructions executed in accordance with the requirements of the Legislation of the Republic of Kazakhstan. Otherwise, within the time limits provided for by the Legislation of the Republic of Kazakhstan, the Bank shall return the instructions to the client or send the client a notice refusing to execute the instruction and stating the reason for refusal; the Bank shall not be liable for any losses or damages incurred by the client in connection with the Bank's refusal to execute such instructions.

18) The Bank shall make payments and money transfers in accordance with the client's instructions within the available balance in the current account. If there are insufficient funds in the current account, the Bank may return the payment documents to the client without execution or send the client a notice of refusal to execute within the time limit provided for by the Legislation of the Republic of Kazakhstan. The Bank shall not partially execute the client's payment documents.

19) The Client agrees that, in the cases established by the Legislation of the Republic of Kazakhstan, the Bank may provide information on payments/money transfers/payment documents to law enforcement agencies, the Authorized Body, and other state bodies and institutions.

20) The Bank may debit fees for banking operations from the client's current account in accordance with the Bank's applicable tariffs without the client's prior consent.

21) Operations on a current account may be suspended and/or funds in the current account may be seized or frozen by the Bank on the grounds and in accordance with the procedure established by the Legislation of the Republic of Kazakhstan. Operations on the client's account shall be resumed by the Bank in accordance with the requirements of the Legislation of the Republic of Kazakhstan. To protect the lawful interests of Clients and prevent fraud, the Bank shall monitor transactions on bank accounts and exchange information with the Anti-Fraud Centre of the National Bank of the Republic of Kazakhstan. In cases expressly provided for by the Legislation of the Republic of Kazakhstan, the Bank shall suspend or refuse a transaction on the grounds of suspected fraud in accordance with the procedure established by the Bank's internal regulatory documents;

22) Where an overdraft arises or other obligations under the Accession Agreement remain unperformed, including, without limitation, obligations to pay fees, the Bank may, without any additional consent of the client, debit (withdraw) funds in the amount of the indebtedness on the basis of a payment order or payment demand by directly debiting the Client's current account or the client's bank accounts opened with the Bank and/or other banks and/or organizations carrying out certain types of banking operations and other credit institutions.

23) Upon receipt of a client's application to close a current account, provided there are no reasons preventing closure of the current account under the Legislation of the Republic of Kazakhstan, the Bank shall close the current account no later than within 30 business days after receipt of the application from the client. When closing the current account, the Bank reserves the right to debit service fees in the amount specified in the Bank's tariffs.

24) The Bank may, at any time, without prior notice to the client, on any grounds and without stating reasons, unilaterally and out of court withdraw from the Current Account Agreement and close the current account, thereby discontinuing its maintenance and servicing, where the client violates the Legislation of the Republic of Kazakhstan; fails to perform obligations associated with

maintaining a current account with the Bank; an unauthorized approved negative balance arises on the current account; the client enters the civil service of the Republic of Kazakhstan; the client is subject to criminal prosecution or held criminally liable; the client is subject to international prosecution; any sanctions or restrictions are imposed on the client by foreign/international/national organizations; the Bank suspects (and the Bank is not required to substantiate or prove its suspicions) that the client participates in terrorist activities and/or the legalization (laundering) of proceeds of crime and/or carries out any other activity that entails or may entail criminal prosecution of the client; and/or other circumstances arise that, in the Bank's opinion, may have any adverse consequences for the Bank. Upon the occurrence of any such event, all obligations of the client to the Bank shall become immediately due and payable. The Bank shall not be liable for any losses of the client caused by delay or suspension in the execution of the client's payment instructions or directions. Where possible, the Bank may, but is not obliged to, subsequently notify the client of such withdrawal from the Current Account Agreement and closure of the current account in accordance with the procedure provided for by the Accession Agreement.

25) The Bank may unilaterally terminate the Current Account Agreement if the account is recognized as inactive and/or no funds have been held in the Client's current account for longer than the period provided for by the Legislation of the Republic of Kazakhstan. The client agrees that the Bank may notify the client of its refusal to perform the Current Account Agreement by any method provided for by the Accession Agreement.

26) The Current Account Agreement may not be terminated and the current account may not be closed where there are outstanding financial or other obligations, including unpaid fees, except in cases provided for by the Legislation of the Republic of Kazakhstan. After either Party gives notice of termination of the Current Account Agreement, the Parties shall fully perform all remaining outstanding obligations. All obligations of the client to the Bank shall be performed in full and immediately.

27) An account holder's application to close an Escrow Account before the occurrence of the circumstance(s) specified in the Escrow Account Agreement may be accepted by the Bank only with the relevant written approval of the Client.

28) If the account holder fails to fulfil the conditions specified by the Client in the Escrow Account Agreement and the deadline for the occurrence or fulfilment of such conditions expires, the Bank shall return the funds to the Client.

29) Funds held in an Escrow Account may not be seized or subjected to enforcement except pursuant to a judicial act in a case related to the terms of the Escrow Account Agreement.

51. The Bank shall periodically update client data in accordance with the requirements of the Legislation of the Republic of Kazakhstan on countering the legalization (laundering) of proceeds of crime, financing of terrorism, and financing of proliferation of weapons of mass destruction.

Chapter 12. Terms for Providing Financial Products Related to the Acceptance of Deposits.

52. The Bank has established the following procedure and time limits for entering into bank deposit agreements:

- 1) The Bank is a participant in the mandatory guarantee system for deposits of individuals.
- 2) To place a Deposit, the Bank shall enter into an Accession Agreement with the client and open a savings account, credit the Deposit amount on the basis of the application received from the client, and ensure its safekeeping and accounting throughout the term of the Accession Agreement.
- 3) The Accession Agreement for opening a savings account shall, on the basis of the client's instructions, specify the currency, amount and term of the Deposit, the remuneration rate, the annual effective remuneration rate, the frequency of remuneration payments, whether additional contributions/partial withdrawals are permitted, and other terms of placement of the Deposit.
- 4) If an individual's Deposit is placed through a remote access system on a weekend/public holiday or after the end of the business day established by the Bank for accepting Deposits, the placement date of such Deposit shall be the next business day;

5) A mandatory condition for accepting a Deposit is that the client has a current account in the currency of the Deposit being made or opens such an account if none exists. The Deposit shall be opened and terminated through the current account in the Deposit currency.

6) Upon opening a Deposit, the Bank undertakes to accept the Deposit from the client, pay remuneration thereon, and return the Deposit in the amount, manner and within the time limits provided for by the Accession Agreement, the tariffs and the Legislation of the Republic of Kazakhstan.

53. If the remuneration rate is reduced upon extension of the term of an individual's Deposit in accordance with the terms of the Accession Agreement without entering into an additional agreement, the Bank shall notify the banking services consumer of the reduction in the remuneration rate by the method provided for by the Accession Agreement before expiry of the Deposit term.

54. The Bank has established the following terms for accrual and payment of remuneration on Deposits:

1) Remuneration on a Deposit shall accrue from the date the Deposit amount and subsequent additional contributions (if any) are credited to the savings account, based on the term and amount of the Deposit, at the rate specified in the relevant Accession Agreement;

2) Remuneration shall accrue daily in the Deposit currency. The availability and frequency of capitalization of remuneration for each type of Deposit, as well as the procedure for payment of remuneration, shall be specified in the Accession Agreement. Remuneration shall be calculated based on 28–31 days in a month (the actual number of days in the month) and 365 (three hundred and sixty-five) days in a year.

3) The remuneration rate established in the Accession Agreement for opening a savings account shall remain unchanged throughout the Deposit term and shall apply to all additional contributions to the Deposit during the term established by the Accession Agreement. The remuneration rate may change upon extension of the Deposit Agreement to the rate established by the Bank's tariffs as of the extension date; when the Deposit is extended, the annual effective rate shall also change accordingly.

4) When paying remuneration, the Bank shall withhold taxes from the remuneration amount if such taxes are provided for by the Legislation of the Republic of Kazakhstan.

5) The annual effective remuneration rate on Deposits shall be calculated in accordance with the requirements of the Legislation of the Republic of Kazakhstan.

6) If the date on which remuneration on Deposits is payable falls on a non-business day (weekend or public holiday), the remuneration shall be paid on the next business day;

7) Conditions for payment of remuneration on Deposits in full:

➤ Funds in the Deposit shall be maintained throughout the full term of the Accession Agreement and in full, taking into account replenishments where provided for by the Accession Agreement, as well as withdrawals from the Deposit where provided for by the terms of the banking product and the Accession Agreement and where they do not constitute a breach of the Deposit terms;

➤ Partial or full early withdrawal of funds by the Client is permitted only where expressly provided for by the banking product and the Accession Agreement;

➤ Remuneration shall be paid daily/monthly/annually/at the end of the Deposit term, or shall not be paid/shall be withheld without refund, depending on the type of banking product and the terms of the Accession Agreement relating to the Deposit;

➤ Accrued remuneration may be capitalized (that is, added to the Deposit amount) where expressly provided for by the banking product and the Accession Agreement.

55. The Bank has established the following terms and procedure for early termination of bank deposit agreements:

1) Upon the scheduled closure of a Deposit, the Bank shall not accrue remuneration for the last day on which the Deposit is held.

2) A Deposit may be withdrawn early at any time during the term of the Accession Agreement relating to the Deposit by terminating the Agreement on the basis of the relevant Application, unless otherwise provided for by the Accession Agreement and the Legislation of the Republic of

Kazakhstan. If the Client terminates the Accession Agreement relating to the Deposit before its expiry, the Bank shall pay (or shall not pay) remuneration depending on the type of banking product and the terms of the Accession Agreement relating to the Deposit.

3) Deposits made in a foreign currency shall be returned in the same currency unless otherwise established by the Legislation of the Republic of Kazakhstan or the Accession Agreement.

4) If the date on which the Deposit and/or accrued remuneration is to be returned under the Accession Agreement falls on a non-business day, the Deposit shall be paid on the next business day.

5) If the Bank receives a client's request for early return of part or all of the Deposit amount, the Bank shall return part or all of the Deposit amount and pay accrued remuneration in the manner and on the terms established by the Deposit Agreement within 7 (seven) calendar days from receipt of the Client's request in respect of a term Deposit and upon expiry of 30 (thirty) calendar days in respect of a Savings Deposit, in accordance with the Civil Code of the Republic of Kazakhstan.

6) From the date the Bank executes third-party demands to withdraw amounts from a savings account, the Bank may suspend the accrual of remuneration. In such case, the remuneration accrued and paid by the Bank on the Deposit may be recalculated and refunded to the Client in accordance with the terms of the Accession Agreement.

7) Where the Bank executes third-party demands to withdraw amounts from a savings account in cases expressly provided for by the Legislation of the Republic of Kazakhstan, the Bank may return the balance of the Deposit (if any) early.

8) The Bank may unilaterally return the full Deposit amount by giving the Client at least 10 (ten) business days' prior notice before the proposed date of return of the full Deposit amount in the following cases:

- ✓ the Bank discontinues acceptance of new Deposits of that type;
- ✓ in cases provided for by the Legislation of the Republic of Kazakhstan.

Chapter 13. Terms for Providing Financial Products Related to Bank Lending Operations, Including the Procedure for Assessing the Suitability of a Loan for a Banking Services Consumer, the Procedure and Time Limits for Entering into, Amending and Terminating an Agreement, Requirements for the Method of Securing Performance of Obligations, the Procedure for Granting and Repaying a Loan, and the Procedure for Interaction with an Insolvent Banking Services Consumer (Borrower), Including Procedures for Enforcement against Collateral.

Procedure for Assessing Loan Suitability.

56. Before granting a loan or increasing a credit limit for an individual for purposes unrelated to entrepreneurial activities, the Bank shall assess the suitability of the loan for the client, including:

- 1) analysis of the client's solvency and credit history;
- 2) assessment of the impact of granting the loan on the client's ability to perform obligations under existing loans;
- 3) assessment of whether there are indications of increased credit risk, conduct risk or fraud risk.

57. If a loan is found unsuitable, the Bank shall not:

- 1) offer such loan to the banking services consumer;
- 2) approve an application for the loan;
- 3) increase the credit limit under an existing credit line agreement.

58. For the purpose of assessing loan suitability, the Bank shall request (obtain) and analyze the following information:

- 1) the purpose of obtaining the loan;
- 2) the intended method of using the loan;
- 3) the client's debt burden level;
- 4) conduct and other factors.

When assessing loan suitability, the Bank shall take into account all expenses incurred by the banking services consumer in connection with obtaining the loan, including the cost of additional services where such services are a mandatory condition for obtaining the loan, are offered as an integral part of the process of obtaining it, or are unavoidable for the client.

59. The Bank shall take measures to verify the accuracy and completeness of the information used in assessing loan suitability, including by using data from credit bureaus, state information systems and other available sources.

60. The assessment of loan suitability shall not be based solely on the banking services consumer's credit history.

Procedure and Time Limits for Entering into, Amending and Terminating a Loan Agreement.

61. The forms of bank loan agreements shall be approved by the Authorized Bodies of the Bank. Pursuant to Article 389 of the Civil Code, the Bank has developed and approved the Accession Agreement, accession applications, product-specific General Terms, bank loan agreements, and other forms and templates.

62. The Accession Agreement shall be entered into when the client submits to the Bank a document (in paper or electronic form) confirming the client's accession, as a whole, to the standard loan terms (as defined in Chapter 2 of the Rules). The time limits for the Bank to disburse loan amounts to the borrower shall be established by the Legislation of the Republic of Kazakhstan and the agreements.

63. Before entering into a Loan Agreement with an individual for purposes unrelated to entrepreneurial activities, an employee of the Bank (Authorized Agent) shall provide the individual with the following documents in writing:

- the key information document;
- a draft agreement, at the banking services consumer's request.

64. The banking services consumer's familiarization with the above documents shall be confirmed by his or her signature.

65. The key information document shall be prepared in the form prescribed by the Regulator's Requirements.

66. Where a loan unrelated to entrepreneurial activities is provided to an individual through the Internet, the documents shall be made available to the banking services consumer by providing access to them in digital objects, with mandatory confirmation by the banking services consumer of having reviewed such documents by placing the relevant mark in digital form. This document forms part of the agreement and shall be provided free of charge in writing or by providing access through digital objects.

67. When considering amendments to the terms of an agreement, the Bank shall calculate the borrower's solvency in accordance with Resolution No. 52 of the Management Board of the National Bank of the Republic of Kazakhstan dated 25 August 2025 "On Establishing Macroprudential Standards and Limits, Their Regulatory Values and Calculation Methodology".

68. Within 15 (fifteen) calendar days after receipt of the application and documents submitted by the borrower, the Bank shall review the amendments to the agreement terms proposed by the borrower and, in accordance with paragraph 3 of Article 61 of the Law on Banks, notify the borrower in writing, through digital objects or by a method provided for by the agreement, of one of the following decisions:

- 1) consent to the proposed amendments to the agreement terms;
- 2) a counterproposal to amend the agreement terms;
- 3) refusal to amend the agreement terms, stating a reasoned justification for such refusal.

69. Where the borrower has several agreements with the Bank, the application shall be reviewed and a decision shall be made separately for each agreement.

70. The Bank's decision on the borrower's application shall be made in accordance with the Bank's internal procedure for making credit decisions on restructuring loans to individuals on terms

ensuring a reduction in the borrower's debt burden, taking into account the borrower's social and financial position, provided that the borrower documents the circumstances that caused non-performance of obligations under the current agreement terms.

71. Where the Bank and the borrower agree to amend the agreement terms, such amendments shall be made within no more than 15 (fifteen) calendar days from the date the Bank makes the relevant decision. This time limit shall not apply where amendments are prevented by reasons beyond the Bank's control and may be extended until such reasons are eliminated.

72. Where the Bank sends counterproposals to amend the agreement terms, the time limit for the borrower's response shall be specified in the Bank's letter and shall be at least 15 (fifteen) calendar days from the date the borrower receives the relevant decision of the Bank.

73. Failure by the Bank and the borrower to reach a mutually acceptable solution within 30 (thirty) calendar days from the date the borrower receives the Bank's decision shall be deemed a refusal to amend the agreement terms. This period may be extended with the consent of both parties.

74. If the borrower agrees to the Bank's proposals to amend the agreement terms, such amendments shall be made within no more than 15 (fifteen) calendar days from the date the Bank receives the borrower's response.

75. During review of the application provided for by paragraph 2 of Article 61 of the Law on Banks, the Bank shall not demand early repayment of overdue indebtedness under the agreement or any part thereof and shall suspend measures to file an application for a notarial writ of execution or a claim in court to recover the indebtedness.

76. Overdue indebtedness or any part thereof may be repaid at the borrower's initiative upon notifying the Bank.

77. The Bank shall decide to agree to the proposed amendments to the agreement terms for a period of at least three months without requiring payment of fees and/or other payments under the agreement where an application to amend the agreement terms is submitted by a borrower:

- belonging to socially vulnerable groups of the population in accordance with Article 68 of the Law of the Republic of Kazakhstan "On Housing Relations", subject to the conditions provided for by paragraph 5 of Article 61 of the Law on Banks;
- affected by circumstances that served as the basis for the declaration of a state of emergency.

In connection with the above amendments to the Loan Agreement terms, the Bank may not require the borrower to pay fees and/or other payments.

The Bank shall make the amendments to the Loan Agreement terms specified in this paragraph where any of the following conditions applies:

- the borrower's average monthly income calculated for the two months preceding the month of the borrower's application has decreased by more than thirty percent compared with the borrower's average monthly income calculated for the twelve months preceding the month of the application;
- the borrower receives state targeted social assistance at the time of applying to the Bank.

During review of the borrower's application provided for by this paragraph, the Bank may not demand early repayment of the loan.

Failure by the Bank and the borrower to reach a mutually acceptable solution within thirty calendar days from the date the borrower receives the Bank's decision shall be deemed a refusal to amend the Loan Agreement terms. This period may be extended with the consent of both parties.

78. For the purposes of the Rules, a notice to the borrower of the possibility of applying to the Bank to amend the agreement terms (hereinafter, the "notice"), and the Bank's response to the borrower's application, shall be sent in writing and/or through digital objects and/or by another method provided for by the agreement.

79. The notice and response shall be deemed delivered when sent:

- to the place of residence specified in the agreement or application by registered mail with acknowledgement of receipt, including where received by an adult member of the borrower's family residing at that address;
- to the email address specified in the agreement or the borrower's application;

- by sending an SMS text message or push notification containing the response or a link to an internet resource containing the full text of the notice or response to the borrower;
- using other means of communication provided for by the agreement that allow receipt of the notice or response by the borrower to be recorded.

When the borrower appears at the Bank in person, the response to the borrower's application shall be delivered personally against signature, with a corresponding entry made in the written submissions register, except where the response has been delivered by the methods provided for in this paragraph.

80. If the notice or response is returned marked as undeliverable to the addressee or recipient, or due to refusal to accept it, the notice and response shall be deemed duly delivered.

81. If, within twenty-four months from the occurrence of overdue indebtedness under a Loan Agreement or a microcredit agreement unrelated to entrepreneurial activities, no debt settlement procedure has been carried out that ensures mutually acceptable terms under which the borrower is able to repay the credit indebtedness, including full cancellation of penalties (fine, default interest), fees and other payments related to servicing the bank loan, assignment of the right (claim) to a collection agency shall not be permitted.

Requirements for the Method of Securing Performance of Obligations.

82. Performance by borrowers of their obligations under Loan Agreements shall be secured for all lending products of the Bank: consumer loans may be secured by penalties, retention of property and/or third-party guarantees in favour of the Bank, while mortgage loans may be secured by a pledge of property or a pledge of movable and/or immovable property (things/property rights).

83. A pledge of property or a mortgage of movable and/or immovable property may serve as security for performance by borrowers of their obligations to the Bank under Loan Agreements.

84. Requirements for the method of securing performance of obligations are also established by Chapter 6 of these Rules.

Procedure for Granting and Repaying a Loan.

85. The Bank has established the following requirements for granting and repaying loans:

1) A Loan shall be granted provided that the Borrower complies with the requirements established by the Legislation of the Republic of Kazakhstan, the Bank's internal regulatory documents, and the terms of the relevant credit product.

2) The decision to grant a loan shall be made by the Authorized Body within its established powers.

3) Principal and remuneration shall be repaid within the time limits and in accordance with the procedure provided for by the bank loan agreement and the Repayment Schedule.

4) Full or partial early repayment of a loan shall be permitted in accordance with the procedure and on the terms provided for by the Legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.

5) The Borrower shall perform obligations under the bank loan agreement in a timely manner, including repayment of principal, remuneration, fees and other payments provided for by the agreement.

6) If the agreement terms are breached, the Bank may apply the measures provided for by the Legislation of the Republic of Kazakhstan, the bank loan agreement, and the Bank's internal regulatory documents.

7) Other requirements for granting, servicing and repaying loans shall be determined by the terms of the relevant credit products and the Bank's internal regulatory documents.

Procedure for Interaction with an Insolvent Borrower Who Is an Individual.

86. The Bank shall notify a borrower who is an individual in writing, by the method provided for by the Loan Agreement and through informatization facilities, of overdue performance of

monetary obligations under the Loan Agreement no later than ten calendar days from the date the overdue amount arises.

The notice shall contain:

1) the amount of overdue payments under the Loan Agreement as of the date specified in the notice;

2) a demand to make overdue payments under the Loan Agreement;

3) an explanation of the consequences of the borrower's failure to perform 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;

5) other information at the Bank's discretion.

The Bank may engage a collection agency to send the above notice to the borrower.

87. Within thirty calendar days from the date the Bank sends the notice to the borrower, the borrower may apply to the Bank in writing and/or through informatization facilities and/or by another method provided for by the Loan Agreement with any proposal concerning:

1) a reduction in the remuneration rate under the Loan Agreement;

2) a reduction in the monthly payment under the Loan Agreement by at least fifty percent of the amount established by the Loan Agreement;

3) conversion of the outstanding principal amount under a loan granted in a foreign currency into the national currency of the Republic of Kazakhstan;

4) deferral of payments of principal and/or remuneration;

5) a change in the method of repaying indebtedness and/or the order of repayment, including priority repayment of principal;

6) a change in the loan term;

7) forgiveness of overdue principal and/or remuneration and cancellation of penalties (fine, default interest), fees and other payments related to servicing the bank loan;

8) independent sale by the pledgor of immovable property that is the subject of a mortgage in accordance with the procedure established by Article 20-1 of the Law of the Republic of Kazakhstan "On Mortgage of Immovable Property";

9) provision of property in lieu of performance of obligations under the Loan Agreement by transferring pledged and/or other property to the Bank;

10) sale of immovable property that is the subject of a mortgage with transfer of the obligation under the Loan Agreement to the purchaser.

The borrower's application shall contain information on the reasons for overdue performance of obligations under the Loan Agreement, the borrower's current income, and other circumstances giving rise to (substantiating) the borrower's request to amend the Loan Agreement terms.

88. Within fifteen calendar days from receipt of the borrower's application, the Bank shall consider the possibility of making the amendments to the Loan Agreement terms proposed by the borrower and shall notify the borrower in writing, by the method provided for by the Loan Agreement and through informatization facilities, of one of the following decisions made by the Bank:

1) consent to make the amendments to the Loan Agreement terms proposed by the borrower;

2) a counterproposal by the Bank to the borrower to amend the Loan Agreement;

3) refusal to make the amendments to the Loan Agreement terms proposed by the borrower, stating a reasoned justification for such refusal.

The Bank's decision on the borrower's application shall be made in accordance with the Bank's internal procedure for making credit decisions on restructuring loans to individuals, taking into account the requirements of the Law on Banks.

89. If the borrower fails to satisfy the Bank's demand stated in the notice to make overdue payments under the Loan Agreement, irrespective of the borrower's exercise of his or her rights, the Bank may enforce against funds in the borrower's bank accounts without recourse to court, including by presenting a payment demand where the Loan Agreement contains the borrower's consent to withdrawal of funds from his or her bank account, except for:

1) funds (electronic money) received by the borrower in the form of benefits and social payments paid from the state budget and/or the State Social Insurance Fund, and financial assistance provided in accordance with subparagraph 1) of paragraph 4 of Article 112 of the Social Code of the Republic of Kazakhstan, held in bank accounts opened at the borrower's request in accordance with the procedure established by a regulatory legal act of the National Bank of the Republic of Kazakhstan;

2) funds held in bank accounts intended for crediting compensation for material damage and necessary assistance from the state budget and/or charitable organizations to individuals affected by a natural or man-made emergency;

3) alimony (funds intended for the maintenance of minor children and disabled adult children) held in bank accounts opened in accordance with the procedure established by a regulatory legal act of the National Bank of the Republic of Kazakhstan, and housing payments provided for by the Law of the Republic of Kazakhstan "On Housing Relations";

4) funds held in a bank account with a housing construction savings bank having the status of a national development institution and intended for crediting payments and subsidies for payment of rent for housing in the private housing stock;

5) targeted savings and/or payments of targeted savings from the Unified Accumulative Pension Fund for improvement of housing conditions and/or payment for education;

6) payments of savings from an educational savings deposit or insurance payments under an educational savings insurance agreement for improvement of housing conditions;

7) lump-sum pension payments from the Unified Accumulative Pension Fund for improvement of housing conditions and/or payment for medical treatment as provided for by the social protection legislation of the Republic of Kazakhstan;

8) funds held in a bank account with a housing construction savings bank in the form of housing construction savings accumulated through the use of housing payments; lump-sum pension payments from the Unified Accumulative Pension Fund for improvement of housing conditions and/or payment for medical treatment; payments of targeted savings from the Unified Accumulative Pension Fund for improvement of housing conditions and/or payment for education; funds held in bank accounts with housing construction savings banks in the form of housing construction savings pledged as security for granted loans; and payments of savings from an educational savings deposit or insurance payments under an educational savings insurance agreement for improvement of housing conditions;

9) funds held in bank accounts as savings for capital repairs of common property of a condominium, except for enforcement pursuant to court decisions in cases concerning non-performance of obligations under agreements entered into for capital repairs of common property of a condominium;

10) funds deposited on the terms of a notary's deposit;

11) funds held in bank accounts intended for accounting for the funds of clients of an investment portfolio manager, in respect of unperformed obligations of such investment portfolio manager;

12) funds held in bank accounts intended for accounting for the funds of clients of a person performing the functions of a nominee holder, in respect of unperformed obligations of such person;

13) funds held in bank accounts for carrying out clearing activities in transactions involving financial instruments;

14) funds held in bank accounts under an educational savings deposit agreement entered into in accordance with the Law of the Republic of Kazakhstan "On the State Educational Savings System";

15) funds held in current accounts of private bailiffs and intended for keeping amounts recovered in favour of claimants;

16) funds held in the bank accounts of a borrower who is a citizen of the Republic of Kazakhstan in respect of whom proceedings have been initiated for the application of a solvency restoration, out-of-court bankruptcy or judicial bankruptcy procedure in accordance with the Law of the Republic of Kazakhstan "On Restoration of Solvency and Bankruptcy of Citizens of the Republic of Kazakhstan".

Indebtedness under a Loan Agreement may not be recovered by payment demand from funds held in savings bank accounts pledged as security for a bank loan granted by another bank, up to the amount of outstanding principal under the bank loan granted by that other bank.

Recovery of the borrower's indebtedness under the Loan Agreement by presenting a payment demand shall be limited to fifty percent of the amount of funds held in the borrower's bank account and/or of each amount subsequently credited to the borrower's bank account by a legal entity or individual entrepreneur, and shall be effected without waiting for the full amount required to satisfy the payment demand to be credited to the bank account.

When a payment demand is executed, the amount of funds retained in a current account or in the aggregate in current accounts of an individual or an individual entrepreneur, where the individual is registered as an individual entrepreneur carrying on business in the form of personal entrepreneurship, opened with one Bank shall be at least twice the subsistence minimum established for the relevant financial year by the law on the republican budget. This restriction shall not apply to funds held in the savings account of a borrower who is an individual or individual entrepreneur, where the individual is registered as an individual entrepreneur carrying on business in the form of personal entrepreneurship.

90. If the borrower fails to satisfy the Bank's demand stated in the notice to make overdue payments under the Loan Agreement, the Bank may also:

1) apply measures to the borrower in accordance with the Bank's problem asset management policy;

2) transfer the borrower's indebtedness into trust management by a servicing company under a trust management agreement for rights (claims);

3) transfer the borrower's indebtedness to a collection agency for pre-trial recovery and settlement. Such transfer is permitted where the Loan Agreement grants the Bank the right to engage a collection agency if the borrower defaults on obligations under the Loan Agreement. On the day the indebtedness is transferred for pre-trial recovery and settlement, the Bank shall notify the borrower by the method provided for by the Loan Agreement and through informatization facilities, specifying the name and location of the collection agency and its telephone numbers for contact with debtors. While the indebtedness is under pre-trial recovery and settlement by the collection agency, the Bank may not:

➤ file a claim in court to recover the indebtedness;

➤ demand payment of remuneration, fees or other payments related to granting and servicing the loan for the period during which the indebtedness is handled by the collection agency, or accrue penalties (fine, default interest) during that period for late repayment of principal and remuneration;

4) assign rights (claims) under the Loan Agreement in compliance with the requirements established by Article 63 of the Law on Banks where the borrower has overdue performance of a monetary obligation:

under a mortgage loan agreement with an individual, for more than one hundred and eighty consecutive calendar days;

under other Loan Agreements with an individual, for more than ninety consecutive calendar days.

Assignment of claims under a Loan Agreement with an individual to a collection agency is permitted after twenty-four months from the date overdue indebtedness arose and after completion of the debt settlement procedures provided for by the Legislation of the Republic of Kazakhstan that ensure mutually acceptable terms under which the borrower is able to repay the loan indebtedness. In such case, full cancellation of accrued and unpaid penalties (fine, default interest), fees and other payments related to servicing the bank loan is mandatory.

The provisions of this subparagraph shall not apply where a solvency restoration, out-of-court bankruptcy or judicial bankruptcy procedure is applied to a borrower who is a citizen of the Republic of Kazakhstan in accordance with the Law of the Republic of Kazakhstan "On Restoration of Solvency and Bankruptcy of Citizens of the Republic of Kazakhstan".

The Bank is prohibited from assigning rights (claims) under a bank loan agreement with an individual to a collection agency without complying with the requirements established by the Legislation of the Republic of Kazakhstan.

5) apply other measures provided for by the Legislation of the Republic of Kazakhstan and/or the Loan Agreement, including filing a claim in court to recover the debt under the Loan Agreement and enforcing against pledged property out of court, except in cases provided for by the Law of the Republic of Kazakhstan “On Mortgage of Immovable Property”, or through court proceedings;

6) file a claim in court to declare a borrower who is an individual entrepreneur bankrupt in accordance with the Legislation of the Republic of Kazakhstan.

91. Upon receiving an application from a pledgor whose property secures the borrower’s obligations under a mortgage loan agreement secured by an individual’s dwelling and unrelated to entrepreneurial activities for independent sale of the immovable property, submitted in accordance with the Law of the Republic of Kazakhstan “On Mortgage of Immovable Property”, the Bank shall suspend the measures against the borrower and pledgor specified above.

92. The Bank is prohibited from obtaining services from third parties for pre-trial recovery and settlement of indebtedness or collection of information related to indebtedness, except where such services are provided to the Bank by a collection agency and/or servicing company.

Measures Applied to Insolvent Borrowers That Are Legal Entities.

93. The Bank shall notify a borrower that is a legal entity in writing, by the method provided for by the Loan Agreement and through informatization facilities, of overdue performance of monetary obligations under the Loan Agreement no later than ten calendar days from the date the overdue amount arises.

94. The notice shall contain:

- 1) the amount of overdue payments under the Loan Agreement as at the date specified in the notice;
- 2) a demand to make the overdue payments under the Loan Agreement;
- 3) an explanation of the consequences of the borrower’s failure to perform its obligations under the Loan Agreement;
- 4) other information at the Bank’s discretion.

95. The Bank may engage a collection agency to send the above notice to the borrower.

96. If the borrower fails to satisfy the Bank’s demand stated in the notice to make overdue payments under the Loan Agreement, the Bank may enforce against funds in the borrower’s bank accounts without recourse to court, including by presenting a payment demand where the Loan Agreement contains the borrower’s consent to withdrawal of funds from its bank account, except for:

- 1) funds held in bank accounts as savings for capital repairs of common property of a condominium, except for enforcement pursuant to court decisions in cases concerning non-performance of obligations under agreements entered into for capital repairs of common property of a condominium;
- 2) funds held in bank accounts intended for crediting compensation for investment costs in accordance with the Legislation of the Republic of Kazakhstan on public-private partnership;
- 3) funds deposited on the terms of a notary’s deposit;
- 4) funds held in bank accounts intended for accounting for funds of clients of an investment portfolio manager, in respect of unperformed obligations of such investment portfolio manager;
- 5) funds held in bank accounts intended for accounting for funds of clients of a person performing the functions of a nominee holder, in respect of unperformed obligations of such person;
- 6) funds held in bank accounts for carrying out clearing activities in transactions involving financial instruments;
- 7) funds held in current accounts of private bailiffs and intended for keeping amounts recovered in favour of claimants;

8) funds and/or securities of Banks held with the central depository and/or a clearing organization and intended to ensure finality of settlements for interbank payments and/or money transfers made in the territory of the Republic of Kazakhstan using payment cards.

97. Indebtedness under a Loan Agreement may not be recovered by payment demand from funds held in savings bank accounts pledged as security for a bank loan granted by another bank, up to the amount of outstanding principal under the bank loan granted by that other bank.

98. Restrictions on withdrawal of funds held in bank accounts intended for crediting compensation for investment costs shall not apply to claims falling within the first, second and third priority rankings in accordance with the order of priority provided for by paragraph 2 of Article 742 of the Civil Code of the Republic of Kazakhstan.

99. If the borrower fails to satisfy the Bank's demand stated in the notice to make overdue payments under the Loan Agreement, the Bank may also:

- 1) apply measures to the borrower in accordance with the Bank's problem asset management policy;
- 2) transfer the borrower's indebtedness into trust management by a servicing company under a trust management agreement for rights (claims) for pre-trial recovery and settlement of the indebtedness;
- 3) transfer the borrower's indebtedness to a collection agency for pre-trial recovery and settlement.

100. Transfer of indebtedness to a servicing company for pre-trial recovery and settlement is permitted where the Loan Agreement grants the Bank the right to engage a servicing company if the borrower defaults on obligations under the Loan Agreement.

101. On the day the indebtedness is transferred for pre-trial recovery and settlement, the Bank shall notify the borrower by the method provided for by the Loan Agreement and through informatization facilities, specifying the name and location of the servicing company and its telephone numbers for contact with debtors.

102. While the indebtedness is under pre-trial recovery and settlement by the servicing company, the Bank may not:

- file a claim in court to recover the indebtedness;
- demand payment of remuneration, fees or other payments related to granting and servicing the loan for the period during which the indebtedness is handled by the servicing company, or accrue penalties (fine, default interest) during that period for late repayment of principal and remuneration;
- assign rights (claims) under the Loan Agreement in compliance with the requirements established by Article 63 of the Law on Banks;
- apply other measures provided for by the Legislation of the Republic of Kazakhstan and/or the Loan Agreement, including filing a claim in court to recover the debt under the Loan Agreement and enforcing against pledged property out of court, except in cases provided for by the Law of the Republic of Kazakhstan "On Mortgage of Immovable Property", or through court proceedings;
- file a claim in court to declare a borrower that is a legal entity bankrupt in accordance with the Legislation of the Republic of Kazakhstan.

103. The Bank is prohibited from obtaining services from third parties for pre-trial recovery and settlement of indebtedness or collection of information related to indebtedness, except where such services are provided to the Bank by a collection agency and/or servicing company.

Procedures for Enforcement against Collateral.

104. The Bank has established the following procedures for enforcement against property pledged to the Bank:

- 1) Where overdue indebtedness has remained outstanding for 90 calendar days or more, the Bank shall initiate the out-of-court sale of the pledged property in accordance with the procedure established by its internal regulatory documents and the requirements of the Legislation of the Republic of Kazakhstan.

2) Before the authorized representative registers the Notice of Auction with the Authorized Registration Body, the Bank shall submit the following terms for the out-of-court sale of pledged property for approval by the Authorized Body of the Bank:

- a detailed description of the pledged property indicating its current condition and market value specified in a valuation report prepared by an independent appraiser (hereinafter, the “Valuation Report”); value;
- a breakdown of the current loan indebtedness, including the borrower’s receivables, if any;
- the amount of current provisions for problem indebtedness (if any);
- the proposed starting price for sale of the pledged property, based on the current appraised value specified in the Valuation Report and the conclusions of the Bank’s departments;
- the increment for changing the starting price of the pledged property and the minimum threshold value below which it may not be sold, and the possibility for the authorized representative to hold a repeat auction if the initial auction does not take place;
- a condition concerning the Bank’s participation/non-participation in the auction;
- the proposed amount of the guarantee deposit required to be paid by auction participants;
- the procedure, provided for by the agreement or the Legislation of the Republic of Kazakhstan, for distributing proceeds from the sale of pledged property at auction to repay the Borrower’s indebtedness;
- the Bank’s obligation to release pledged property sold at auction from the Bank’s encumbrance with the Authorized Registration Body and, under an Acceptance and Transfer Certificate, transfer the originals of title and title-confirming documents for the sold property to the auction winner who has paid the purchase price in full within the established time limit.

3) If an independent valuation cannot be conducted because the Pledgor obstructs it by denying access to inspect the pledged property, the Bank shall consider discontinuing the out-of-court sale of the pledged property and commencing claims and litigation work.

4) Pledged property may be transferred into the Bank’s ownership if:

- the property is not sold at an out-of-court auction or the auction is declared invalid on the grounds provided for by the Legislation of the Republic of Kazakhstan;
- the property is not sold at a judicial auction held as an electronic auction or the auction is declared invalid on the grounds provided for by legislation;
- the Bank and the borrower/pledgor enter into an agreement on property in lieu of performance on the basis of the relevant written application submitted by the borrower/pledgor.

The Bank shall sell property acquired as a result of enforcement against collateral (other security) under a Loan Agreement and/or receipt of property in lieu of performance of obligations under a Loan Agreement by holding an auction on an electronic trading platform for the sale of banking and microfinance assets. Such property shall be sold by the Bank within three years from the date of acquisition, except in cases and within time limits expressly provided for by the Legislation of the Republic of Kazakhstan.

Chapter 14. Provisions on the Procedure for Working with Banking Services Consumers.

105. As part of organizing work with Clients that are legal entities, their operational activities shall be supported and advice shall be provided by the relevant unit of the Bank. The Bank’s interaction with Clients shall be based on good faith, transparency, and full disclosure of information on the terms for providing banking services. When servicing Clients that are legal entities, the Bank shall provide the Client with information on applicable Tariffs and transaction terms. The Bank shall promptly inform Clients of changes to the Bank’s applicable Tariffs, operating hours, or the procedure for payments and transfers by the methods provided for by the Legislation of the Republic of Kazakhstan and the Bank’s internal regulatory documents.

106. Where documents are required to update a file or are requested for currency control and AML/CFT purposes, the Bank’s employees shall promptly inform the Client and coordinate the provision of supporting documents. When providing advice, the Bank’s employees shall provide

Clients with objective information on servicing terms that excludes the imposition of additional services. At the Client's request, the Bank shall provide explanations regarding the status of operational requests and the reasons for delays in processing payments or refusals by the Bank's relevant departments to conduct transactions, to the extent permitted by the Legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.

107. As part of organizing work with Clients who are individuals, advice and servicing shall be provided by the relevant unit of the Bank. Interaction with Clients shall be based on good faith, transparency, respect for the rights and lawful interests of banking services consumers, and completeness and accessibility of the information provided.

108. The Bank's employees shall provide Clients with information on the terms of banking products and services, tariffs, fees and other servicing terms provided for by the Legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.

109. When providing advice, Clients shall receive objective and reliable information that prevents misleading practices and the imposition of additional services. The Bank shall inform the Client of the right to agree to receive a banking service subject to receipt of an additional financial (or other) service or to refuse it. The Client's refusal to receive additional services shall not constitute grounds for the Bank to refuse the principal banking service. In response to Client Submissions, the Bank's employees shall provide the necessary explanations on servicing, execution of transactions and review of Submissions within the limits provided for by the Legislation of the Republic of Kazakhstan and the Bank's internal regulatory documents.

110. The Bank shall interact with banking services consumers both when clients are physically present at the Bank and through communication channels established by agreements.

The Bank's provision of information and advice to banking services consumers, including activities aimed at improving their financial literacy, shall include, without limitation, situations where the Bank:

- implements financial literacy initiatives;
- publishes information materials;
- conducts explanatory work;
- provides information on financial fraud risks;
- uses digital channels to improve financial literacy.

111. Provision by the Bank of services to persons with disabilities (hereinafter, "PWD") and persons with limited mobility (hereinafter, "PLM"), taking into account the requirements of the national standard for accessibility of financial institution branches providing services to PWD and PLM, and the specific features of providing services to PWD and PLM with the participation of an authorized representative.

In accordance with the requirements of the Legislation of the Republic of Kazakhstan, disclosure of information on banking services to PWD and PLM shall take into account their needs and specific circumstances and shall include informing such persons of:

- 1) available methods of service;
- 2) the availability and location of bank premises and self-service devices adapted for PWD and PLM, their operating hours, and the list of banking services provided in such premises;
- 3) available formats for receiving documents and information;
- 4) the possibility of disabling certain methods of information and servicing at the request of the banking services consumer or his or her authorized representative, and the procedure for submitting such a request;
- 5) the possibility of establishing restrictions when providing banking services using digital objects, including by type and/or amount of transactions, and the procedure for establishing, amending or cancelling such restrictions;
- 6) services for additional confirmation of transactions by an authorized representative, if the Bank offers such a service, the terms for activating and deactivating it, the list of transactions subject to confirmation, and the confirmation time limits;

7) available methods for signing documents and formalizing the banking services consumer's expression of will where there are health-related limitations;

8) the procedure for obtaining advice from a bank employee, including the possibility of contacting an employee instead of interacting exclusively with an automated voice information system.

112. PWD and PLM shall be given priority service by the Bank where they express such a wish or where additional assistance is objectively required.

113. When servicing a Client, a Bank employee shall take into account the possible need for additional assistance based on the needs stated by the Client. For the purpose of establishing (confirming) disability status and ensuring an individual approach to servicing, information about the Client may be verified through state information systems provided for by legislation only with the Client's consent. An individual approach shall be implemented on the basis of the Client's stated needs or information obtained in the prescribed manner with his or her consent.

114. When servicing a Client, a Bank employee shall clarify whether assistance is required and, with the Client's consent, provide assistance during movement and arrange for information to be provided in an accessible and convenient form, including the use of enlarged font.

115. Where special skills or additional support are required, a sign-language interpreter from a third-party organization who has received appropriate training in interacting with persons with disabilities and persons with limited mobility shall be engaged in servicing.

116. The Bank's employees shall provide PWD and PLM with the necessary organizational and advisory assistance aimed at ensuring accessibility of banking services, but may not perform legally significant acts on behalf of a client or acts involving disposal of funds or use of the client's authentication means, unless otherwise expressly provided for by the Legislation of the Republic of Kazakhstan or the Bank's internal regulatory documents.

117. Where there are indications of possible external influence on the client or fraudulent activity, a Bank employee may apply additional measures to verify the client's expression of will in accordance with the Bank's internal procedures and the Legislation of the Republic of Kazakhstan.

Accessibility Requirements for Bank Branches/Offices

118. The requirements for ensuring accessibility of the Bank's facilities shall provide comprehensive conditions allowing clients with disabilities and persons with limited mobility to use services without obstruction at every stage of a visit, including:

➤ The entrance area shall be equipped with elements ensuring safe and convenient access, including ramps with handrails, non-slip surfaces, and tactile navigation aids. The design parameters of entrance doors shall allow them to be used freely, including by wheelchair users.

➤ The internal space of a branch shall be organized so as to eliminate obstacles along routes of movement and ensure free access to all service areas, including cash desks. Layout solutions and equipment shall take into account the needs of wheelchair users and provide appropriate infrastructure elements, such as platforms where necessary.

➤ Sanitary facilities shall include universal cubicles equipped with handrails and assistance call devices to ensure safe and independent use;

➤ The information environment shall be adapted to different client needs: legible enlarged fonts, clear pictograms, and special solutions for visually impaired persons, including tactile signs and mnemonic diagrams facilitating navigation within the premises, shall be used.

119. The Bank shall ensure the safe evacuation of persons with disabilities and persons with limited mobility in accordance with approved evacuation plans and internal procedures, taking into account the specific needs of different categories of such clients.

120. The Bank shall serve clients in accordance with the principles of non-discrimination, equal access to financial services, protection of personal data and bank secrecy, and the need to prevent fraudulent activity.

121. The Client may voluntarily designate the participation of third parties in receiving banking services in the person of an authorized representative.

122. The Client may revoke a power of attorney at any time. For fraud prevention purposes, the revocation may take effect upon expiry of a period established by the Bank.

123. Transactions on behalf of the client may be conducted only through a representative acting under a power of attorney executed in accordance with legislative requirements.

124. The Bank may temporarily suspend transactions where indications of possible fraud are identified until additional confirmation of the client's expression of will is received in accordance with the procedure established by the Bank's internal procedures.

Chapter 15. Procedure for Interaction with a Banking Services Consumer and the Banking/Financial Ombudsman in Settling Disagreements between the Bank and a Banking Services Consumer.

125. After applying to the Bank, a borrower who is an individual may apply to the banking/financial ombudsman for pre-trial settlement of a dispute in the following cases:

1) receipt of the Bank's decision refusing to make amendments to the bank loan agreement proposed by the borrower;

2) failure to reach a mutually acceptable decision on amendment of the bank loan agreement terms;

3) failure to reach agreement with the Bank regarding satisfaction of the borrower's rights and legally protected interests, including those of a borrower recognized as a victim of a criminal offence involving the fraudulent arrangement of a bank loan.

In the cases provided for by subparagraphs 1) and 2) of this paragraph, a borrower who is an individual may apply to the banking/financial ombudsman within three months from the date of receipt of the Bank's decision while simultaneously notifying the Bank of the application to the banking/financial ombudsman.

While the banking/financial ombudsman is considering an application from a borrower belonging to socially vulnerable groups of the population under the Law of the Republic of Kazakhstan "On Housing Relations" in respect of a mortgage loan, including a housing mortgage loan unrelated to entrepreneurial activities, judicial or out-of-court enforcement against pledged property shall not be permitted.

From 1 July 2026, the banking/financial ombudsman shall carry out collective debt settlement through the collective settlement platform operating under the banking/financial ombudsman in accordance with paragraph 9 of Article 61 of the Law.

126. Where disputes arise regarding banking services received and no agreement is reached with the Bank, the banking services consumer may apply to the Regulator and to a court to protect his or her rights and lawful interests. For this purpose, the Bank shall ensure that the Client has access to information on the location, postal and email addresses and internet resources of the Bank, the banking/financial ombudsman and the Authorized Body.

Chapter 16. Other Operations, Including Interbank Operations

127. This Chapter governs the Bank's conduct of other operations, including interbank operations and professional interaction with financial institutions (Counterparties).

128. The Bank's relations with Counterparties shall be based on professional trust, market parity and professional competence. The Parties recognize each other as professional financial market participants; accordingly, the provisions of these Rules aimed at protecting the rights of banking services consumers shall not apply to operations governed by this Chapter.

129. The Bank shall conduct the following types of operations:

➤ Money Market operations: raising and placement of interbank loans and deposits, credit lines, overdrafts, REPO transactions, and open-market operations with the National Bank of the Republic of Kazakhstan.

➤ Treasury and foreign exchange operations: conversion transactions (Spot, Forward, etc.), currency and interest-rate swaps, and other transactions involving derivative financial instruments (derivatives).

➤ Documentary and guarantee operations: issuance, advising, confirmation and receipt of interbank guarantees and letters of credit (including standby letters of credit) on the instructions of and/or in favour of financial institutions.

➤ Agency, settlement and other services: opening and maintenance of correspondent accounts, cross-border payments, performance of the functions of a collateral agent and settlement agent, and participation as a lender and/or agent in syndicated transactions.

➤ Other operations, including factoring, forfaiting, deferral and discounting of payments, including under documentary letters of credit.

130. Operations and transactions shall be carried out under the relevant agreements or transactions by exchanging an offer and acceptance through trading systems, interbank communication systems (SWIFT), or other secure communication channels. Electronic messages transmitted through secure communication channels and recordings of telephone conversations containing the material terms of a transaction shall constitute proper confirmation of the transaction with full legal effect.

131. When conducting operations and transactions, the Bank shall be guided by international standards: UCP 600, URDG 758, ISP98 (documentary operations); ISDA and GMRA (derivatives and REPO); LMA/APLMA (syndications); and others.

132. Interbank settlements shall be made through correspondent accounts (Nostro/Vostro) in accordance with instructions received through interbank communication systems.

133. The Bank shall ensure compliance with established cut-off times for payments and clearing operations. When conducting clearing operations and mutual settlements, the Bank may apply various mechanisms in accordance with master agreements and relevant agreements to reduce counterparty risk and optimize liquidity.

134. The Bank shall perform KYC/AML procedures and verify the sanctions profile and creditworthiness of Counterparties.

135. Risk management shall include limit control, calculation of CVA/DVA, assessment of settlement risk, and stress testing.

136. If a Counterparty's creditworthiness deteriorates, the Bank may suspend operations, require additional security, or terminate transactions early.

137. Transactions shall be documented by written agreements, industry agreements, or an exchange of electronic messages having the legal effect of a paper document.

138. In the event of any conflict between these Rules and the terms of the relevant agreements, the terms of the agreements shall prevail. When conducting operations, where specific terms are not governed by these Rules or written agreements, the parties shall be guided by business customs and generally accepted market practices prevailing in the relevant financial market.

139. The absence or incompleteness of documentary formalization of an individual transaction shall not constitute grounds for challenging its validity if the fact that it was entered into is confirmed by records in trading systems, communication records (SWIFT, email), or other objective data evidencing the parties' intention.

140. The Parties acknowledge that, in certain cases, operations may be conducted on the basis of unilateral instructions, confirmations, or within an established course of dealing recognized by the Parties as legally binding from the commencement of performance of such operation.

141. The governing law shall be determined by the terms of the agreements. In the absence of a choice-of-law provision, the substantive and procedural law of the Republic of Kazakhstan shall apply.

142. Operating terms, tariffs, operating procedures and other aspects shall be determined by the Bank's internal regulatory documents or the relevant agreements. Rights and obligations in the provision of agency services shall be determined by the terms of the agency agreement.

143. Liability: The Bank shall not be liable for acts or omissions of third parties (correspondents, depositories, clearing organizations) selected by the Bank in accordance with reasonable banking practice, unless otherwise provided for by the relevant agreement. The

Bank shall not be liable for losses arising from technical failures in payment systems, interbank communication systems, or other infrastructure platforms beyond the Bank's control.

144. The Parties shall be released from liability for partial or full non-performance of obligations where such non-performance results from force majeure circumstances, including, without limitation, failures of global financial networks, the imposition of restrictive measures (sanctions), changes in currency legislation, or other events making ordinary performance of obligations impossible.

145. All information obtained in connection with interbank operations shall be strictly confidential. The Parties undertake not to disclose it to third parties, except in cases provided for by the Legislation of the Republic of Kazakhstan or the relevant agreements, or where disclosure is required by regulatory authorities.

146. Any disputes arising shall be resolved through negotiations. If no agreement is reached, disputes shall be referred to courts or arbitration as provided for in the relevant agreements or master agreements, or under the established course of dealing.

Chapter 17. Final Provisions.

147. The Rules shall be reviewed in the following cases:

1) changes to the Legislation of the Republic of Kazakhstan and/or the Bank's internal regulatory documents;

2) changes to the maximum amounts, values, Rates, Tariffs, and other provisions, standards and requirements of these Rules.

148. Amendments to the Rules shall be initiated, developed and submitted for approval by the Authorized Bodies of the Bank (Committees, Management Board, Board of Directors of the Bank) as necessary, taking into account paragraph 147 of the Rules.

149. The structural units of the Bank responsible for timely amendments and/or additions to these Rules and proper compliance with paragraphs 147 and 148 of the Rules are:

➤ Corporate Business Unit (in respect of provisions concerning legal entities, including, without limitation, maximum Rates and Tariffs);

➤ Retail Business Unit (in respect of provisions concerning individuals, including, without limitation, maximum Rates and Tariffs);

➤ Transaction Banking and International Operations Unit (in respect of provisions concerning international and other operations);

➤ all other structural units of the Bank whose functions are affected by the amendments specified in paragraph 147 and by these Rules as a whole.

**Appendices to the
Rules on the General Terms for Conducting Banking Activities**

Maximum Amounts, Terms and Remuneration Rates for Loans, Deposits and Current Accounts (for Individuals)

1.1 Minimum and maximum limits on accepted Deposit amounts:

- KZT: min – KZT 1000, max – unlimited
- USD: min – USD 10, max – unlimited
- GBP: min – GBP 10, max – unlimited
- EUR: min – EUR 10, max – unlimited
- RUB: min – RUB 1000, max – unlimited
- CNY: min – CNY -10, max – unlimited

1.2 Minimum and maximum limits on accepted Deposit terms:

- KZT: min – overnight, max – 18 years
- USD: min – overnight, max – 18 years
- GBP: min – overnight, max – 18 years
- EUR: min – overnight, max – 18 years
- RUB: min – overnight, max – 18 years
- CNY: min – overnight, max – 18 years

1.3 Minimum and maximum remuneration rate limits for accepted Deposits bearing remuneration:

- min – 0%, max – within the remuneration rates recommended by Kazakhstan Deposit Insurance Fund JSC for newly attracted/extended deposits of individuals in tenge and foreign currency.

1.4 Maximum amounts, terms and remuneration rates for current accounts:

Minimum and maximum amount limits

Minimum and maximum amount limits

- In tenge and foreign currencies (AED, AUD, CAD, CHF, CNY, DKK, EUR, GBP, HKD, JPY, RUB, SEK, USD): min – unlimited, max – unlimited

Minimum and maximum term limits

- In tenge and foreign currencies (AED, AUD, CAD, CHF, CNY, DKK, EUR, GBP, HKD, JPY, RUB, SEK, USD): min – unlimited, max – unlimited

Minimum and maximum remuneration rate limits

- In tenge and foreign currencies (AED, AUD, CAD, CHF, CNY, DKK, EUR, GBP, HKD, JPY, RUB, SEK, USD): min – 0%, max – up to 1%, in accordance with the requirements of the Civil Code of the Republic of Kazakhstan.

1.5 Minimum and maximum limits on granted Loan amounts:

- KZT: min – KZT 1000, max – as agreed with the Client
- USD: min – USD 100, max – as agreed with the Client
- GBP: min – GBP 100, max – as agreed with the Client
- EUR: min – EUR 100, max – as agreed with the Client
- RUB: min – RUB 1000, max – as agreed with the Client

1.6 Minimum and maximum limits on granted Loan terms:

- KZT: min – overnight, max – 25 years
- USD: min – overnight, max – 25 years
- GBP: min – overnight, max – 25 years
- EUR: min – overnight, max – 25 years
- RUB: min – overnight, max – 25 years

1.7 Minimum and maximum remuneration rate limits* for granted Loans

- KZT: min – 0%, and max – the amount established in accordance with the Legislation of the Republic of Kazakhstan
 - USD: min – 0%, and max – the amount established in accordance with the Legislation of the Republic of Kazakhstan
 - GBP: min – 0%, and max – the amount established in accordance with the Legislation of the Republic of Kazakhstan
 - EUR: min – 0%, and max – the amount established in accordance with the Legislation of the Republic of Kazakhstan
 - RUB: min – 0%, and max – the amount established in accordance with the Legislation of the Republic of Kazakhstan
- For purchase of a new or used vehicle through the Bank’s Partners: min – 0.1%, and max – 54%

* The AERR (annual effective remuneration rate) shall not exceed the limit established by the Legislation.

These remuneration rates, terms and amounts are maximum limits and shall not apply to specific transactions. Within these limits, the Bank shall independently establish the amounts, terms and remuneration rates it may offer the Client depending on specific conditions and factors (the Client’s creditworthiness, current market conditions, etc.).

Maximum Rates and Tariffs for Banking Operations

	Tariff Name	Maximum Limits		Note
	General Tariffs			
.1.	Opening, Closing and Maintenance of Bank Accounts	Minimum Amount	Maximum Amount	
	Opening a Bank Account	0 KZT	500 000 KZT	
	Bank Account Maintenance	0 KZT	500 000 KZT	
	Maintenance of an Inactive Current Account	0 KZT	500 000 KZT	
	Maintenance of a Bank Account/Accounts under a Power of Attorney	0 KZT	500 000 KZT	
	Bank Account Closure Fee	0 KZT	1 000 000 KZT	
	Bank Account/Card Replenishment	0% and/or 0 KZT	30% and/or 1 000 000 KZT	of the credited amount
	Cash Withdrawal	0% and/or 0 KZT	30% and/or 2 000 000 KZT	of the withdrawn amount
	Payment for Services (Processing of payment documents when paying for utilities, telecommunications and other services)	0% and/or 0 KZT	20% and/or 1 000 000 KZT	of the payment amount

	Current Account Maintenance (with SMS Notification Service)	0 KZT	500 000 KZT	
	Push/SMS Notification Service	0 KZT	500 000 KZT	
	Maintenance of a Service Package	0 KZT	500 000 KZT	
.2.	Payment Cards (Debit/Credit)			
	Maintenance of Primary/Additional Card	0 KZT	500 000 KZT	
	Issue/Reissue of Primary/Additional Card	0 KZT	500 000 KZT	
	Urgent Issue/Reissue of Primary/Additional Card	0 KZT	500 000 KZT	
	Change of PIN/Reset of PIN Attempt Counter	0 KZT	100 000 KZT	
	Change of Daily Limits and Restrictions on Payment Cards	0 KZT	100 000 KZT	
	Cash Withdrawal from ATMs/POS Terminals	0% and/or 0 KZT	20% and/or 1 000 000 KZT	of the withdrawn amount
	Balance Inquiry at ATMs	0 KZT	100 000 KZT	
	Mini-Statement Inquiry (Last 10 Transactions) through ATMs	0 KZT	100 000 KZT	
	Fee for Cashless Payment (POS/Internet, etc.)	0% and/or 0 KZT	20% and/or 300 000 KZT	of the purchase amount
	Card Blocking	0 KZT	100 000 KZT	
	Card-to-Card Transfers	0% and/or 0 KZT	30% and/or 700 000 KZT	of the credited amount
	Card Closure	0 KZT	700 000 KZT	
	Increase/Decrease of Credit Limit	0% and/or 0 KZT	30% and/or 700 000 KZT	of the credit limit amount
.3.	Transfers/Payments			
	Internal Transfer between Client Accounts with the Bank	0% and/or 0 KZT	20% and/or 500 000 KZT	of the transfer amount
	Outgoing Payments and Transfers in Tenge	0% and/or 0 KZT	20% and/or 500 000 KZT	of the transfer amount
	Outgoing Payments and Transfers in Foreign Currency, Fee Charged to Beneficiary (Recipient) (BEN/SHA)	0% and/or 0 KZT	30% and/or 700 000 KZT	of the credited amount
	Outgoing Payments and Transfers in Foreign Currency, Fee Charged to Sender (OUR)	0% and/or 0 KZT	30% and/or 700 000 KZT	of the credited amount
	Outgoing Payments and Transfers in Foreign Currency, Guaranteed Payment (OUR OUR)	0% and/or 0 KZT	30% and/or 700 000 KZT	of the credited amount
	Incoming Payments and Transfers in National Currency	0% and/or 0 KZT	30% and/or 700 000 KZT	of the credited amount
	Incoming Payments and Transfers in Foreign Currency	0% and/or 0 KZT	30% and/or 700 000 KZT	of the credited amount

	Any Amendment/Cancellation/Correction of a Payment or Transaction at the Client's Request	0% and/or 0 KZT	30% and/or 700 000 KZT	of the credited amount
	Return of an Incoming International Payment	0% and/or 0 KZT	30% and/or 700 000 KZT	of the credited amount
	Set-up of a Client's Standing Order	0 KZT	700 000 KZT	
	Transfers without Opening an Account			in accordance with payment system tariffs
	Provision of Payment Transfer Confirmation (SWIFT Transfer)	0 KZT	700 000 KZT	
.4.	Statements/Certificates			
	Account Statement at the Client's Request in Paper/Electronic Form	0 KZT	700 000 KZT	
	Certificate Confirming Balance and/or Existence of Account/Accounts in Paper/Electronic Form (Including VAT)	0 KZT	700 000 KZT	
	Statement Providing a Breakdown and/or Confirmation of a Card Transaction (Date, ATM Number, Transaction Time, Authorization Code) (Including VAT)	0 KZT	700 000 KZT	
	Certificate of Loan Indebtedness in Paper/Electronic Form (Including VAT)* *upon the client's written application after full repayment of the loan, a certificate confirming absence of loan indebtedness shall be provided free of charge	0 KZT	700 000 KZT	
.5.	Other Services			
	Forwards			at the agreed forward rate
	Acceptance for Collection of Unfit and Suspect Banknotes; Exchange of Unfit and Suspect Banknotes for Fit Banknotes	0%	30%	of the nominal value of banknotes presented
	Exchange of Banknotes of One Denomination for Another Denomination	0 KZT	700 000 KZT	
	Courier Services (Within Kazakhstan/International) for Sending Original Documents, Statements, Certificates, Payment	0 KZT	100 000 KZT	in accordance with courier and postal service tariffs

	Card/PIN within or outside Kazakhstan (Including VAT)			
	Advisory Services on Financial Matters (Including VAT)	0 KZT	700 000 KZT	
	Registration of a Power of Attorney for Management at a Bank Branch (Including VAT)	0 KZT	100 000 KZT	
	Loans			
	Loan Arrangement Fee. Note: The fee is charged when a loan is granted	0%	20%	of the loan amount for loan arrangement
	Fee for Reviewing an Application and Documents for a Loan	0 KZT	700 000 KZT	for reviewing an application and documents for a loan
	Fees for Amending the Terms of a Granted Loan: repayment schedule; loan currency; remuneration rate; loan repayment methods;	0% and/or 0 KZT	20% and/or 700 000 KZT	of the outstanding principal amount
	Fees for Reviewing the Following Matters: (Including VAT) amendment, at the initiative of the borrower (co-borrower), guarantor (surety), of terms related to the borrower (co-borrower), guarantor (surety); amendment of encumbrance terms for loan collateral and replacement of collateral; replacement of the pledgor; issuance, at the client's request, of title documents for collateral contained in the client's credit file; issuance, at the client's request, of a consent certificate for registration (deregistration) at an individual's place of residence and legalization of alterations, buildings and extensions made within the collateral property; services for registration of title and/or security rights in property commissioned upon replacement of the pledgor;	0% and/or 0 KZT	20% and/or 700 000 KZT	of the outstanding principal amount

	services for changing the designated purpose of immovable property and dividing land plots into shares; issuance, at the client's request, of a certificate authorizing replacement of the registration number of a vehicle serving as collateral, re-registration of the vehicle registration certificate, or restoration of lost vehicle documents;			
	Fee for Issuing a Certificate of Loan Indebtedness at the Client's Request (Including VAT)	0% and/or 0 KZT	20% and/or 700 000 KZT	of the outstanding principal amount
	Fee for Partial/Full/Early Repayment of a Loan	0% and/or 0 KZT	20% and/or 700 000 KZT	of the outstanding principal amount

Safe Deposit Operations

	Rental and Extension of Safe Deposit Box Rental, Including VAT	0 KZT	10 000 000 KZT	for all sizes and terms
	Replacement of Lock Due to Loss/Deterioration/Damage of Lock/Keys through the Client's Fault (Including VAT)	0 KZT	500 000 KZT	
	Safekeeping of the Client's Property in the Bank's Vault upon Forced Opening of a Safe Deposit Box (Including VAT)	0 KZT	500 000 KZT	for each day of storage
	Opening a Safe Deposit Box (Including VAT)	0 KZT	1 000 000 KZT	

Metal Accounts

	Opening/Maintenance/Closure of a Metal Account	0 KZT	1 000 000 KZT	
	Crediting/Storage/Debiting of Refined Precious Metals	0 KZT	1 000 000 KZT	
	Other Operations under the Metal Account Agreement	0 KZT	1 000 000 KZT	

Maximum Remuneration Rates on Deposits and Loans

For Loans to Individuals:	Remuneration Rates and Their Maximum Limits
1. Purchase of a New or Used Vehicle through the Bank's Partners	min – 0.1%, max – 54%

Maximum Time Limits for Decisions on Providing Banking Services

Type of Service	Maximum Time Limits
Loan Services	
Decision on Provision of a Credit Product	Within 30 business days
Review of the Terms of a Granted Loan	Within 15 business days
Review, at the initiative of the borrower (co-borrower), guarantor (surety), of terms related to the borrower (co-borrower), guarantor (surety), and Loan collateral	Within 15 business days
Full/Partial Early Repayment of a Loan	Within 10 business days
Issuance, at the client's request, of a consent certificate for registration (deregistration) at an individual's place of residence and legalization of alterations, buildings and extensions made within the collateral property	Within 10 business days
Issuance of Duplicate Documents	Within 10 business days
Issuance of Copies of Documents (Without Notarization)	Within 10 business days
Issuance, at the Client's Request, of a Letter for Release of Collateral from Encumbrance	Within 10 business days
Issuance, at the Client's Request, of Originals/Notarized Copies of Title Documents for Mortgaged Immovable Property, Agreements and Additional Agreements	Within 10 business days
Accounts/Cards	
Opening a Current Account	Within 3 business days
Closing a Current Account	Within 30 business days
Opening a Deposit	Within 3 business days
Closing a Deposit	No later than 7 calendar days for term deposits; No earlier than 30 calendar days for savings deposits
Issue/Reissue of a Debit/Credit Card	Within 10 business days
Closure of a Debit/Credit Card	Within 45 calendar days
Cash Operations	
Cash Deposit	Within 1 business day
Cash Withdrawal	Up to 3 business days upon prior application
Transfers/Payments	

Internal Transfer between Accounts of the Bank's Clients	Within 1 business day
Conversion between the Client's Accounts with the Bank	Within 1 business day
Outgoing Payments and Transfers in National Currency	Within 1 business day
Outgoing Payments and Transfers in Foreign Currency	Within 3 business days
Set-up of the Client's Standing Order	Within 3 business days
Incoming Payments and Transfers in National Currency	Within 1 business day
Incoming Payments and Transfers in Foreign Currency	Within 3 business days
Return of an Incoming International Payment Due to Incorrect Details	Within 7 business days
Execution of Any Amendment/Cancellation/Correction of a Payment or Transaction at the Client's Request	Within 3 business days
Transfers from a Debit/Credit Card	Within 3 business days
Transfers without Opening an Account	Within 3 business days
Confirmation of a Payment Transfer through SWIFT	Within 10 business days
Certificates	
Account Statement at the Client's Request	Within 3 business days
Certificate Confirming Balance and/or Existence of Account/Accounts	Within 3 business days
Statement Providing a Breakdown and/or Confirmation of a Card Transaction (Date, ATM Number, Transaction Time, Authorization Code)	Within 3 business days
Certificate of Loan Indebtedness	Within 3 business days
Courier Services for Sending a Payment Card, Certificates, Statements and Other Documents: - within Kazakhstan - international	Within 10 business days within Kazakhstan Within 14 business days internationally
Safe Deposit Operations	
Entering into a Safe Deposit Box Rental Agreement	Within 3 business days
Extension of Safe Deposit Box Rental	Within 3 business days
Replacement of Lock Due to Loss/Deterioration/Damage of Lock/Keys through the Client's Fault	Up to 3 months
Opening a Safe Deposit Box	Up to 3 months
Suspension/Termination of Safe Deposit Operations	Within 30 calendar days
Metal Accounts	
Opening/Maintenance/Closure of a Metal Account	Within 3 business days
Crediting/Storage/Debiting of Refined Precious Metals	Within 3 business days

Other Operations under the Metal Account Agreement	Within 3 business days
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Maximum Rates and Tariffs for Banking Operations	
For Loans to Individuals:	list of fees and other payments
1. Purchase of a New or Used Vehicle through the Bank's Partners	no fees;

**Maximum limits (lower and upper limits)
Tariffs for Legal Entities and Financial Institutions**

№	Type of Service	Tariffs
1.	BANK ACCOUNTS	
1.1	Opening/Maintenance/Closure of Bank Accounts (including escrow and other modes)	0 tenge - 30,000,000 tenge
1.2	Maintenance of a Bank Account on Which No Debit Transactions Initiated by the Client Have Been Conducted for More Than 12 Months	0 tenge – 50,000 tenge
2	METAL ACCOUNTS	
2.1	Opening/Maintenance/Closure of a Metal Account	0 tenge - 1,000,000 tenge
2.2	Crediting/Storage/Debiting of Refined Precious Metals	0 tenge - 1,000,000 tenge
2.3	Other Operations under the Metal Account Agreement	0 tenge - 1,000,000 tenge
3.	CASH OPERATIONS	
	Operating hours for acceptance and withdrawal of cash: 09:00 - 17:00. Non-operating hours for acceptance and withdrawal of cash: 17:00 - 18:00.	
3.1	Deposit (including by third parties)/Withdrawal* of Cash (in National and Foreign Currency); an additional fee is charged during non-operating hours in accordance with the Bank's Tariffs. *Cash withdrawal shall be made upon prior application submitted no later than 1 (one) business day before cash is issued in national or foreign currency.	0–10% of the amount
3.2	Other Available Settlement and Cash Operations	0–10% of the amount
4.	TRANSFERS/PAYMENTS (through the Remote Banking System/SWIFT or in Paper Form)	
	Operating hours for transfers/payments shall be in accordance with the Bank's Tariffs. Non-operating hours for transfers/payments shall be in accordance with the Bank's Tariffs (no later than 18:00 Astana time).	
4.1	Crediting an Incoming Transfer/Payment in National or Foreign Currency	0 tenge - 500,000 tenge
4.2	Internal Transfer/Payment between Client Account(s) in National or Foreign Currency	0 tenge - 50,000 tenge

4.3	Outgoing Transfer/Payment in National or Foreign Currency (Including for Financial Institutions); an additional fee is charged during non-operating hours in accordance with the Bank's Tariffs ¹	<p>in national currency: 0–1% of the transfer/payment amount, min. 0 tenge – max. 50,000 tenge, or min. 0 tenge – max. 50,000 tenge</p> <p>in foreign currency: 0–1% of the transfer/payment amount, min. 0 tenge – max. 200,000 tenge, or min. 0 tenge – max. 200,000 tenge</p>
4.4	Outgoing Transfer/Payment (Social/Pension Contributions/Salary and Other Payments) in National Currency	0 tenge - 50,000 tenge
4.5	Urgent Transfer/Payment in National Currency (Fee Charged in Addition to Tariffs under Clauses 4.2–4.4), Subject to the Bank's Technical Capability	0 tenge - 50,000 tenge
4.6	Outgoing Transfer/Payment in Foreign Currency at the Sender's Expense – OUR Option (Fee Charged in Addition to Tariffs under Clauses 4.2–4.3) ¹	0 tenge – 200,000 tenge
4.7	Preparation of a Payment Document at the Client's Written Request	0 tenge - 50,000 tenge
4.8	Investigation of Status/Assistance with Return/Correction of Details of an Outgoing Transfer/Payment in National or Foreign Currency	0 tenge - 150,000 tenge
4.9	Cancellation of an Outgoing Transfer/Payment in National or Foreign Currency (Before Processing by NPK JSC or Sending through SWIFT)	0 tenge - 50,000 tenge
4.10	Registration/Amendment of a Standing Instruction of the Sender of Funds in National Currency for Internal Transfers	0 tenge - 50,000 tenge
4.11	Return of an Incoming Transfer/Payment in Foreign Currency to the Sender (Fee Charged in Equivalent from the Incoming Transfer/Payment Amount)	0 tenge - 50,000 tenge
5.	Conversion (through the Remote Banking System/in Paper Form)	
	Operating hours for conversion shall be in accordance with the Bank's Tariffs. Non-operating hours for conversion shall be in accordance with the Bank's Tariffs (no later than 18:00 Astana time).	
5.1	Conversion at the Bank's Commercial Rate on the Conversion Date; an additional fee is charged during non-operating hours in accordance with the Bank's Tariffs	0 tenge – 50,000 tenge
5.2	The Bank may charge a fee for failure to perform obligations under a pre-agreed foreign currency conversion transaction exceeding USD 50,000 or the equivalent in another currency	0.3% of the conversion amount, min. 50,000 tenge – max. 5,000,000 tenge
6.	CURRENCY CONTROL	

6.1.	Assignment of a Registration Number to a Contract/Acceptance of Amendments/Additions to an Agreement with an Assigned Contract Registration Number	0 tenge – 150,000 tenge
6.2	Urgent Assignment of a Registration Number to a Contract	0 tenge – 150,000 tenge
6.3	Deregistration of a Currency Agreement Due to Transfer of the Currency Agreement for Servicing to Another Bank	0 tenge – 150,000 tenge
6.4	Currency Control Advisory Services	0 tenge – 150,000 tenge
7.	REMOTE BANKING	
7.1	Connection of One User to the Remote Banking System with Issuance of an eToken Pass Device	0 tenge – 50,000 tenge
7.2	Issuance of an eToken Pass Device: upon Loss/Replacement/Purchase of an Additional Device	0 tenge – 50,000 tenge (per device)
7.3	Installation and Training at the Client’s Office	0 tenge – 150,000 tenge
7.4	Addition/Replacement/Deletion of Users and Amendment of User Rights/Limits in the Remote Banking System at the Client’s Request	0 tenge – 50,000 tenge
8.	LENDING/FINANCING	
8.1	Provision of Services Related to Lending (Financing), Including, without Limitation, Servicing/Administration of a Loan (Credit Line) ²	0–10% of the transaction/operation amount
8.2	Provision of Services Related to Syndicated Lending (Financing), Including, without Limitation, Arrangement/Servicing/Administration of a Syndicated Loan (Syndicated Credit Line) ²	0–10% of the transaction/operation amount
9.	CORPORATE PAYMENT CARDS	
	Opening, Maintenance and Closure of a Current Account for Card Transactions and Issue/Reissue, Maintenance and Closure of a Corporate Payment Card	
9.1	Opening/Maintenance/Closure of a Current Account for Card Transactions/Closure of a Corporate Card	0 tenge – 150,000 tenge
9.2	Issue/Reissue/Maintenance of a Corporate Payment Card	0 tenge – 150,000 tenge
	Credit/Debit Transactions	
9.3	Replenishment of a Current Account for Card Transactions by Cashless Transfer	0 tenge – 50,000 tenge
9.4	Cash Withdrawal from ATMs and POS Terminals: - in national currency - in foreign currency	in national/foreign currency: 0–10% of the amount
9.5	Service at Retail and Service Outlets (Payment through POS Terminals)	0–10% of the amount
9.6	Customs Payments Using Corporate Payment Cards (Payment through POS Terminals); in addition to the specified fees, the acquiring bank charges the cardholder a fee	In accordance with the acquiring bank’s tariffs
	Blocking. Establishment/Amendment of Limits/Restrictions:	
9.7	Blocking of a Corporate Payment Card (with/without Placement on a Stop List; due to Loss, Misplacement, Theft or Damage, with/without Placement on a Stop List; Partial or Full Blocking)	0 tenge – 150,000 tenge
9.8	Amendment of Limit(s)/Restrictions on a Corporate Payment Card	0 tenge – 50,000 tenge
10	INTERNET ACQUIRING	
10.1	Payment Cards of JSC “Altyn Bank” (SB of China CITIC Bank Corporation Ltd)	0.1%–10% of the transaction amount

10.2	Payment Cards Issued by Other Second-Tier Banks of the Mastercard, Visa and UnionPay International Payment Systems	0.1%–10% of the transaction amount
11.	TRADE OPERATIONS	
11.1	Import Letters of Credit	
11.1.1	Opening/Amendment of Terms of a Documentary/Standby Letter of Credit (Increase in Amount or Extension of Validity)	0.1%–30% per annum (within a Credit Line)/0–30% of the transaction/operation amount
11.1.2	Amendment of Terms of a Documentary/Standby Letter of Credit (for Each Amendment)	0 tenge - 150,000 tenge
11.1.3	Examination of Documents (for Each Separate Set of Documents Presented)/Processing of a Demand under a Standby Letter of Credit, Including the Fee for Payment under the Letter of Credit	0–10%, min. 0 tenge – max. 600,000 tenge
11.1.4	Discrepancies in Documents under a Letter of Credit (for Each Separate Set of Documents Presented)	0 tenge – 150,000 tenge
11.1.5	Discounting of Documents under a Deferred-Payment Documentary Letter of Credit	0.1%–30% per annum of the transaction/operation amount, min. 10,000 tenge
11.1.6	Early Termination of a Documentary/Standby Letter of Credit with a Request for the Beneficiary’s Consent	0 tenge - 150,000 tenge
11.2	Export Letters of Credit	
11.2.1	Advising/Advising Amendments to the Terms of an Export Documentary Letter of Credit (for Each Amendment)	0 tenge - 150,000 tenge
11.2.2	Confirmation of an Export Letter of Credit	0.1%–20% per annum of the transaction/operation amount, min. 10,000 tenge
11.2.3	Negotiation/Discounting of Export Documents under a Letter of Credit (Sight Payment or Deferred Payment)	0.1%–30% per annum of the transaction/operation amount, min. 10,000 tenge
11.2.4	Examination of Documents under a Letter of Credit (for Each Separate Set of Documents Presented)	0–10%, min. 0 tenge – max. 600,000 tenge
11.2.5	Discrepancies in Documents under a Letter of Credit (for Each Separate Set of Documents Presented)	0 tenge - 150,000 tenge
11.2.6	Dispatch of Documents under a Letter of Credit without Examination on a Collection Basis	0–10%, min. 0 tenge – max. 150,000 tenge
11.2.7	Transfer/Transfer of Amendments to the Terms of a Transferable Letter of Credit	0 tenge - 150,000 tenge
11.2.8	Payment under a Transferable Letter of Credit in Favour of the Second Beneficiary (for Each Payment)	0 tenge - 150,000 tenge
11.3	Documentary Collection	
11.3.1	Advising/Advising Amendments to an Import Documentary Collection	0–10%, min. 0 tenge – max. 150,000 tenge / 0 tenge – 150,000 tenge
11.3.2	Payment under Documentary Collection	0 tenge - in accordance with the tariffs in Section 4 “Transfers/Payments”
11.3.3	Return of Unpaid Documents under Documentary Collection	0 tenge - 150,000 tenge

11.3.4	Handling an Export Collection (Acceptance, Preparation and Dispatch of Documents for Collection)	0–10%, min. 0 tenge – max. 150,000 tenge / 0 tenge – 150,000 tenge
11.3.5	Amendment of Export Collection Terms (per 1 service, irrespective of the number of amendments)	0–10%, min. 0 tenge – max. 150,000 tenge
11.3.6	Withdrawal of Export Collection at the Client’s Request	0 tenge - 150,000 tenge
11.4	Guarantees	
11.4.1	Issuance of a Bank Guarantee/Amendment of Bank Guarantee Terms (Increase in Amount or Extension of Validity)	0.1%–30% per annum (within a Credit Line)/0–30% of the transaction/operation amount
11.4.2	Issuance of a Guarantee for Applications Received from 16:00 to 17:00 Astana Time (Fee Charged in Addition to the Tariff under Clause 11.4.1)	0 tenge - 50,000 tenge
11.4.3	Processing of a Demand under a Bank Guarantee, Including the Fee for Payment under the Guarantee	0 - 10%
11.4.4	Amendment of Bank Guarantee Terms (for Each Amendment)	0 tenge - 150,000 tenge
11.4.5	Early Termination of a Bank Guarantee with a Request for the Beneficiary’s Consent	0 tenge - 150,000 tenge
11.4.6	Advising/Advising Amendments to the Terms of an Export Guarantee (for Each Amendment)	0 tenge - 150,000 tenge
11.5	Promissory Notes	
11.5.1	Discounting of a Promissory Note	0.1%–30% per annum of the transaction/operation amount, min. 10,000 tenge
11.5.2	Protest of a Promissory Note	0 tenge - 50,000 tenge
11.5.3	Notarization of Copies of Promissory Notes from Originals (per Page)	0 tenge – based on the actual cost of the service
11.5.4	Domiciliation of a Promissory Note	0 tenge - 10% of the transaction/operation amount
11.5.5	Other Services Relating to Promissory Notes	0 tenge - 20% of the transaction/operation amount
11.6	Other Trade Operation Services	
11.6.1	Processing of Inquiries Related to Documentary Operations (Guarantees, Letters of Credit, Collections)/Promissory Notes and/or Other Trade Operation Services	0–20% of the transaction/operation amount / 0 tenge – 600,000 tenge
12.	BROKERAGE SERVICES IN THE SECURITIES MARKET	
12.1	Opening a Securities Account	0 tenge - 10 MCI
12.2	Securities Account Statement/Report on Securities Account Transactions (at the Client’s Request)	0 tenge – 10,000 tenge
12.3	Maintenance of the Client’s Securities Account for Securities and Other Financial Instruments	0 tenge – 20,000 tenge
12.4	Transfer of Securities and Other Financial Instruments	0 tenge - 10 MCI
12.5	Formalization of Pledge Transactions	0 tenge - 10 MCI

12.6	REPO Transaction with Government Securities	0.1%–6% of the income/expense amount, min. 1,000 tenge
12.7	Purchase and Sale of Government Securities	0.1%–2% of the transaction amount, min. 1,000 tenge
13	CERTIFICATES. STATEMENTS. NOTICES	
13.1	Certificates (in paper form/electronic from the Remote Banking System) on the existence of an account/turnover/balances in Bank Accounts/tender certificates/certificates on credit transactions/loan indebtedness/accrued and paid remuneration on deposits/audit certificates/guarantee deposits for foreign employees, movement of funds, goods, works and services under a currency agreement (for each notice), and other types of certificates/statements/certificate of completed works (services rendered), invoice (in paper/electronic form).	0 tenge - 50,000 tenge
13.2	Bank Account Statements (in paper/electronic form) from the Remote Banking System/through SWIFT (MT 940/MT 950 format)/FASTI (MT 998/XML format)/in other available formats/through other available communication channels/mechanisms)/ Duplicate Bank Account Statement at the Client's Written Request with historical data of less than 6 months from the request date (where historical data exceed 6 months from the request date, an additional fee is charged in accordance with the Bank's Tariffs)	0 tenge - 50,000 tenge
13.3	SWIFT Message/Advice (MT 900/910 format (for financial institutions)	0 tenge - 50,000 tenge
13.4	Requests/Responses through SWIFT	0 tenge - 50,000 tenge
13.5	Current Account Statements for Card Transactions: - regular (no more than 1 time per month); - additional statement/duplicate statement at the Client's written request with historical data of less than 6 months from the request date (where historical data exceed 6 months from the request date, an additional fee is charged in accordance with the Bank's Tariffs)	0 tenge - 50,000 tenge
13.6	Duplicates/Copies of Documents from the Client's Legal File, Client Banking Services Agreements, Payment and Other Documents Dated within the Established Document Retention Periods (per Page of Each Requested Document)	0 tenge - 50,000 tenge
14	GENERAL SERVICES	
14.1	Courier Services: - within Kazakhstan - international	0 tenge – based on the actual cost of the service
14.2	Advisory Services	20% of the transaction/operation amount (min. 0 tenge – max. 50,000,000 tenge)
14.3	Other Services	20% of the transaction/operation amount

		(min. 0 tenge – max. 50,000,000 tenge)
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One-time fee for each transfer, subject to the Bank's technical capability.

2 On the basis of a separate agreement, depending on the transaction structure and the Borrower's financial condition.

Note:

1. The Bank establishes the above maximum tariff limits (lower and upper limits) for legal entities and financial institutions. If statutory requirements for maximum limits change, the maximum limits established by the Legislation of the Republic of Kazakhstan shall prevail over those established in this Appendix.
2. The Bank may charge the Client for third-party expenses related to the provision of services.
3. The maximum tariff limits (lower and upper limits) specified in this Appendix may be applied by the Bank to all legal entities and other entities that are not individuals, including financial institutions and diplomatic and consular missions of foreign states and international organizations.
4. Where a tariff category contains fee amounts in foreign currencies, the tenge equivalent of such fees shall be within the maximum tariff limits (lower and upper limits) for legal entities and financial institutions.
5. Operating hours means a specified period of one business day during which the Bank serves Clients.

**Maximum remuneration rate limits (lower and upper limits)
for deposits and loans to legal entities**

1. Maximum remuneration rate limits (lower and upper limits) for accepted term deposits, demand deposits and current accounts bearing remuneration:
 - KZT: min – 0%, max – base rate of the National Bank of the Republic of Kazakhstan + 5%
 - USD: min – 0%, max – Federal Reserve base rate + 5%
 - GBP: min – 0%, max – Bank of England key rate + 5%
 - EUR: min – 0%, max – European Central Bank key rate + 5%
 - RUB: min – 0%, max – key rate of the Central Bank of the Russian Federation + 10%
 - CNY: min – 0%, max – rate of the central bank of China + 5%
 - other foreign currencies: min – 0%, max – rate of the central bank of the relevant country + 5%

2. Maximum remuneration rate limits (lower and upper limits) for granted loans and trade finance products:

Under the Legislation of the Republic of Kazakhstan (RK)*:

- KZT: min – 0.10%, max – 46% per annum
- other foreign currencies: min – 0.10%, max – 46% per annum

Under the Bank's internal range (business approach)**:

- KZT: min – 0.10%, max – base rate of the National Bank of the Republic of Kazakhstan + 10%
- other foreign currencies: min – 0.10%, max – rate of the central bank of the relevant country + 10%

**The AERR (annual effective remuneration rate) shall not exceed the limit established by the Legislation of the Republic of Kazakhstan.*

The maximum AERR is 35% per annum for secured loans and 46% per annum for unsecured loans.

***The Bank shall independently establish remuneration rates within its internal range, subject to the AERR limits established by the Legislation of the Republic of Kazakhstan.*

The specific rate shall be determined individually depending on particular conditions (the Client's creditworthiness, current market conditions and other factors).

List of Documents Required to Review a Borrower's Application to Amend the Loan Agreement Terms and Confirm the Circumstances That Caused Deterioration of the Borrower's Financial Condition.

1. To review a borrower's application to amend the Loan Agreement terms, the Bank may request documents confirming the circumstances that caused overdue performance of obligations or deterioration of the borrower's financial condition.
2. Depending on the nature of the circumstances, the borrower may provide the following documents:
 - 1) a certificate of registration as unemployed;
 - 2) a certificate of income for the last six months from the place of employment and/or a bank account statement;
 - 3) an employer's act terminating the employment agreement;
 - 4) a document confirming the granting of unpaid leave;
 - 5) a temporary disability certificate or statement of temporary disability;
 - 6) a certificate from the place of employment stating the salary amount;
 - 7) a statement from the Unified Accumulative Pension Fund;
 - 8) documents confirming that the borrower is on maternity leave, adoption leave, or childcare leave until the child reaches three years of age;
 - 9) documents confirming family composition and dependants;
 - 10) documents confirming illness of the borrower, the borrower's spouse or close relatives;
 - 11) a death certificate or statement of death of a close relative or spouse;
 - 12) a notarized lease agreement specifying the amount and due dates of rental payments;
 - 13) documents confirming material damage caused by an accident or unlawful acts of third parties;
 - 14) documents of Authorized Bodies confirming the occurrence of force majeure circumstances;
 - 15) a disability certificate;
 - 16) an extract from the medical record of an outpatient or inpatient;
 - 17) documents confirming enforcement proceedings, seizure of bank accounts or other restrictions;
 - 18) collection orders;
 - 19) judicial acts;
 - 20) other documents confirming deterioration of the borrower's financial condition.
3. The list of documents specified in this Appendix is not exhaustive. The Bank may request additional documents and information necessary for an objective review of the borrower's application.