INFORMATION SHEET
on amendments/additions made to the Comprehensive Retail Banking Services Agreement Altyn Bank Joint Stock Company (Subsidiary Bank of China CITIC Bank Corporation Ltd)

1. **Minutes of the Board of Directors dated 12 August 2016 No. 12/08/16:**
   - approval of the Comprehensive Banking Services Agreement for the Altyn-i Service of Altyn Bank Joint Stock Company (a subsidiary bank of Halyk Bank of Kazakhstan Joint Stock Company).
2. **Minutes of the Board of Directors dated 11 October 2016 No. 11/10/16:**
   - approval of the new version of the Comprehensive Banking Services Agreement for the Altyn-i Service of Altyn Bank Joint Stock Company (a subsidiary bank of Halyk Bank of Kazakhstan Joint Stock Company).
3. **Minutes of the Board of Directors dated 27 January 2017 No. 3:**
   - approval of the new version of the Comprehensive Banking Services Agreement for the Altyn-i Service of Altyn Bank Joint Stock Company (a subsidiary bank of Halyk Bank of Kazakhstan Joint Stock Company);
   - approval of the Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (a subsidiary bank of Halyk Bank of Kazakhstan Joint Stock Company).
4. **Minutes of the Board of Directors dated 25 August 2017 No. 24:**
   - approval of the new version of the Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (a subsidiary bank of Halyk Bank of Kazakhstan Joint Stock Company).
5. **Minutes of the Board of Directors dated 29 December 2017 No. 38:**
   - approval of the new version of the Comprehensive Banking Services Agreement for the Altyn-i Service of Altyn Bank Joint Stock Company (a subsidiary bank of Halyk Bank of Kazakhstan Joint Stock Company).
6. **Minutes of the Board of Directors dated 13 April 2018 No. 14:**
   - approval of the new version of the Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (a subsidiary bank of Halyk Bank of Kazakhstan Joint Stock Company)[1].
7. **Minutes of the Board of Directors dated 12 October 2018 No. 37:**
   - approval of the new version of the Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (Subsidiary Bank of China CITIC Bank Corporation Ltd)[2].
8. **Minutes of the Board of Directors dated 26 April 2019 No. 10:**
   - approval of the new version of the Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (Subsidiary Bank of China CITIC Bank Corporation Ltd).
9. **Minutes of the Board of Directors dated 31 May 2019 No. 12:**
   - approval of the new version of the Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (Subsidiary Bank of China CITIC Bank Corporation Ltd).
10. **Minutes of the Board of Directors dated 20 March 2020 No. 7:**
    - approval of the new version of the Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (Subsidiary Bank of China CITIC Bank Corporation Ltd).
11. **Minutes of the Board of Directors dated 13 November 2020 No. 22:**
    - approval of the new version of the Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (Subsidiary Bank of China CITIC Bank Corporation Ltd).
12. **Minutes of the Board of Directors dated 31 July 2026 No. 12:**
    - approval of the new version of the Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (Subsidiary Bank of China CITIC Bank Corporation Ltd).

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1. The Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (a subsidiary bank of Halyk Bank of Kazakhstan Joint Stock Company), approved by the Board of Directors on 13 April 2018 under No. 14, consolidated the banking service conditions for Private Banking clients with the banking service conditions for retail clients.
2. The Comprehensive Retail Banking Services Agreement of Altyn Bank Joint Stock Company (a subsidiary bank of Halyk Bank of Kazakhstan Joint Stock Company), approved by the Board of Directors on 12 October 2018 under No. 37, consolidated the banking service conditions for clients in the Altyn-i Service with the banking service conditions for retail clients.

Approved
by Resolution of the Board of Directors
Altyn Bank Joint Stock Company (Subsidiary Bank of China CITIC Bank Corporation Ltd)
(Minutes No. 12 dated “31” July 2026)

Comprehensive Banking Services Agreement for Retail Clients of Altyn Bank Joint Stock Company (Subsidiary Bank of China CITIC Bank Corporation Ltd)

Contents

I. Comprehensive Retail Banking Services Agreement

1. Definitions

Capitalized terms used in the text of the Comprehensive Agreement shall have the meanings specified in this section unless a different meaning is expressly stated in the text of the relevant Agreement and/or General Conditions.

Other terms and concepts used in the Comprehensive Agreement shall have the meanings assigned to them by the Applicable Law and the Bank's internal documents.

Shareholder - a person/persons that is/are the owner/owners of the Bank's shares.

Authorization – successful completion of the identification and authentication procedures, as well as verification of the Client's entitlement to receive electronic banking services

Authenticator – confidential information, unique objects, physical characteristics or combinations thereof that make it possible to confirm, that is, authenticate, the identity of the Client and/or the authenticity of an operation (transaction). Examples include: a password, including a temporary and/or one-time password; a code, including CVV/CVC; a signature, including an electronic/electronic digital signature; a microchip and the data stored on it; biometric characteristics of a face, voice and fingerprints; and other information, objects, characteristics and/or combinations thereof.

Authentication, including multifactor authentication – verification that the identifier presented by the Client belongs to the Client, as well as confirmation of the authenticity and correctness of an operation (transaction) and the creation of an electronic document in accordance with security requirements by verifying that the Client's authenticator corresponds to the identifier presented by the Client.

Database – repositories of personal, credit and other information about the Client held by Authorized Government Authorities (the State Database of Individuals; credit bureaus; the State Center for Pension Payments; the Financial Monitoring Committee; and others).

Bank - Altyn Bank Joint Stock Company (Subsidiary Bank of China CITIC Bank Corporation Ltd), its branches/divisions/employees.

Banking Services, including Electronic Banking Services - services of the Bank related to: granting the Client access to the Client's bank account(s) to obtain information on the amount of money in the bank account(s) and operations conducted through the bank account(s); making payments and money transfers; cash and settlement services; opening or closing bank account(s); opening a Deposit and conducting Deposit operations; granting Loans; issuing and/or servicing a Card; and conducting other types of banking operations provided by the Bank through telecommunications lines, satellite communications or other means of communication.

ATM - an electronic and mechanical device that enables a Cardholder to withdraw cash and use other services of the card issuer by means of a payment Card.

Biometric Authentication – an authentication procedure in which the Client's biometric parameters are used as an authenticator.

Biometric Data – a set of unique characteristics of an individual that makes it possible to identify that individual. Such characteristics may include, without limitation, fingerprints, the iris, facial features, voice, handwriting or gait, and other personal data describing the physiological and biological characteristics of a personal data subject on the basis of which that person's identity can be established. These characteristics are collected using specialized software and hardware.

Card Blocking – a full or partial prohibition and/or restriction on making payments and/or money transfers using a Card.

Settlement Currency with the International Payment System – the currency in which settlements for card operations are made between payment system participants.

Data Interchange – the process by which the Acquirer and the Bank exchange transaction data through messages containing transaction data in accordance with the rules established by the International Payment System.

Video Interview - an interactive interview between the Client and the Bank's Client Support Service conducted as part of security measures to identify the Client and enable the Bank to verify the information provided by the Client when registering for the Service.

Deposit – money transferred by the Client to the Bank on condition that it be returned at its nominal value, regardless of whether it must be returned upon first demand or after a certain period, in full or in installments, with or without a pre-agreed premium (interest), directly to the Client or, on the Client's instructions, to third parties.
Interest – interest accrued by the Bank for the use of a Loan and for the use of money placed in Clients' savings/current accounts at the rates and in the manner prescribed by the laws of the Republic of Kazakhstan, the Agreement and the Tariffs.
Bank Internal Documents (BID) - the Bank's policies, standards, procedures and other documents.
Account Statement - information provided by the Bank on the status of a bank account and the movement of money through it over a specified period, prepared in the form established by the Bank.
Annual Effective Interest Rate - the interest rate stated on a true, annual, effective and comparable basis and calculated for Loans and Deposits in accordance with the Applicable Law.
Repayment Schedule – a document forming an integral part of the Loan Agreement/Consumer Credit Agreement and containing the number and date of the Loan Agreement/Consumer Credit Agreement, the amount and currency of the Loan, the date on which the Repayment Schedule was prepared, the repayment dates and amounts of regular payments specifying the amounts applied toward the Principal, Interest and their total; the outstanding Principal as at the next repayment date; the aggregate amounts of Principal and Interest payable and their total; and a list of the Loan repayment methods proposed by the Bank, with the Borrower's indication of the selected method.
Shareholder Group - the Bank's Shareholder, any of its affiliates, subsidiaries, related parties, or any of their branches and offices; "any member of the Shareholder Group" shall have the same meaning.
Cardholder – the Client/individual in whose name the Bank has issued a Card.
Applicable Law - the applicable laws of the Republic of Kazakhstan, as well as applicable international treaties (agreements and conventions) ratified by the Republic of Kazakhstan in accordance with the established procedure.
Declaration of Accession to the Comprehensive Agreement (Declaration) - the Client's written consent to accede to the Comprehensive Agreement and the General Conditions and to receive Private Banking services.
Guarantee Deposit - the Borrower's funds placed in an account with the Bank under a bank deposit agreement as security for the Borrower's obligations under the Loan Agreement; such funds may not be used, withdrawn, transferred or encumbered by the Borrower until all obligations under the Loan Agreement have been fully discharged, except where expressly provided by the laws of the Republic of Kazakhstan. If the term of the bank deposit agreement under which the Guarantee Deposit is placed expires before the Borrower has fully discharged the obligations under the Loan, that bank deposit agreement shall be deemed automatically extended for the same term and on the same conditions until the date on which the Borrower fully repays the obligations under the Loan. Interest shall accrue on the Guarantee Deposit at the rate established by the Bank for the relevant type of deposit. Accrued interest belongs to the Borrower but may not be paid, transferred or used by the Borrower until the obligations under the Loan have been fully discharged. The Bank may apply the Guarantee Deposit toward the discharge of the Borrower's obligations under the Loan Agreement, including full early repayment of the Loan, in the cases and manner prescribed by the Loan Agreement.
Additional Cardholder – the Client and/or another individual in whose name an Additional Card has been issued.
Agreement - unless otherwise provided, any of the following agreements:
Current Account Agreement;
Payment Card Agreement;
Credit Card Agreement for Individuals;
Deposit Agreement;
Safe Deposit Box Rental Agreement;
Bank Loan Agreement (Loan Agreement);
Pledge Agreement (for immovable/movable property or money);
Escrow Account Agreement;

another agreement provided for by the Bank's internal policies, standards and procedures and concluded under the Comprehensive Agreement in the manner prescribed by the General Conditions.

Authorized Representative - a person authorized by the Client, in the manner prescribed by the Applicable Law, to represent the Client's interests in relations with the Bank when banking services are provided in the manner and on the conditions prescribed by the Applicable Law, the Comprehensive Agreement and the General Conditions.

Trusted Device – a mobile device on which the Client has installed the Bank's Altyn-i mobile application. Trusted Device status is assigned on the basis of successful Verification, which eliminates the possibility that the procedure was completed by another person instead of the Client.

Additional Card – a payment card issued, on the Cardholder's instructions and on the conditions established by the Cardholder, in the name of an Additional Cardholder, entitling the Additional Cardholder to access the Cardholder's money in the Current Account through electronic terminals or other devices.

Additional Service - a banking and/or other service (work or service) offered to the Client in the provider's own name and/or on behalf of a third party simultaneously with the principal banking service, which is not mandatory under the Applicable Law of the Republic of Kazakhstan and which the Client may refuse without the Bank refusing to provide the principal banking service, unless otherwise provided by the Applicable Law of the Republic of Kazakhstan.

Debt - all monetary obligations/debts of the Client to the Bank under the Comprehensive Agreement and the Agreement, including, without limitation, the Principal amount under the Loan, Overdraft, Interest, commissions, charges for services provided by the Bank, penalties (fines and default interest), and other monetary obligations/debts owed by the Client to the Bank under the Comprehensive Agreement and the Agreement.

Borrower (Co-Borrower) – an individual that is a party to credit relations, receives a Loan and undertakes to repay it to the Bank within the prescribed period, and has entered into the Comprehensive Agreement, the General Conditions and the Loan Agreement with the Bank, including by accession.

Pledgor - a person whose immovable or movable property, or a share therein, serves as security for the Loan.

AML/CFT Law – Law of the Republic of Kazakhstan No. 191-IV dated 28 August 2009 "On Counteracting the Legalization (Laundering) of Proceeds from Crime, Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction."

Application Form/Questionnaire - Registration Form – a questionnaire completed by a Potential Client when registering in the Remote Access System that constitutes an application to open an Account and an Application to Accede to the Comprehensive Agreement and the General Conditions, confirms the Potential Client's agreement with the Comprehensive Agreement, the General Conditions and the Regulations and Conditions on the Collection and Use of Client Information, Financial Crime Risk Management Activities and Compliance with Tax Laws, and is executed in the form and in the cases specified by the Bank's internal documents and submitted by the Potential Client by completing the authentication and verification procedures.

Application (Agreement) – any expression of the Client's will, set out in writing/electronic form, that authorizes the Bank to take actions related to the establishment and/or implementation of legal relations for banking services.

Identifier – a unique attribute of the Client that distinguishes the Client from other Clients, that is, identifies the Client. Examples include: an identity document and its details; an individual identification number; a unique sequence of characters; mobile device data; a subscriber number in cellular networks; a Card number; the Client's Biometric Data; and other unique data and/or combinations thereof.

Identification/Verification/Dynamic Identification/Validation – a method of concluding a transaction electronically under Article 152 of the Civil Code of the Republic of Kazakhstan (hereinafter, the Civil Code of the Republic of Kazakhstan), whereby the signing of a document (an Agreement, an Application for Accession or any other document) is confirmed through a procedure for establishing the Client's identity (including in the future) by using a one-time code through mobile/other devices/gadgets, including: (1) to provide unequivocal confirmation of the Client's entitlement to receive Electronic

Banking Services; (2) to establish the Client's identity and confirm the Client's rights to sign all necessary documents and agreements and to provide/receive information about the Client from lawful sources of information (Databases); and (3) to confirm the Client's accession to the Comprehensive Agreement and the General Conditions and the Client's unconditional consent to Scoring, which requires the Client's Consents to the exchange of information about the Client between the Bank and Database owners/a set of actions by the Bank (including in the future) aimed at verifying documents and information about the Client; confirming the Client's identity; and confirming the Client's data, telephone numbers and other information about the Client, both from submitted documents and from Databases. It also includes a set of actions by the Bank aimed at complying with the AML/CFT Law. For purposes of Dynamic Identification under the above article of the Civil Code of the Republic of Kazakhstan, the Parties recognize the exchange of electronic messages, passwords, one-time passwords, SMS messages and other secure methods of document exchange as an exchange of documents.

Information Banking Services – Electronic Banking Services related to the Bank providing the Client, at the Client's request or in another manner established by the General Conditions, with information on the balances and movement of money in the Client's Current Accounts, payments and money transfers made, and other information on Electronic Banking Services being or already provided.

Client Instruction – any notice, direction, action, statement, application, order or information from the Client received by the Bank.

Communication Channel – any means of transmitting information between the Client and the Bank: electronic mail (email), SMS messages, telephone communications, a mobile application, Push notifications, telephone banking, a telephone, an ATM, a POS terminal, a terminal or a Bank branch; an Internet resource, a Personal Account and other resources involving identification based on information about the Client.

Interest Capitalization - adding accrued Interest to the Deposit amount.

Card - a payment card and a means of accessing the Client's money in the Account through electronic terminals or other devices, containing information that enables the Client to make payments, withdraw cash, exchange currencies and conduct other Account Transactions specified by the Bank and on the Bank's conditions.

Client - an individual that uses or intends to use the Bank's services and has entered into the Comprehensive Agreement with the Bank, which includes the General Conditions and Agreements/Applications as its constituent parts.

Key Information Document - a standardized document setting out, in a concise and accessible form, essential information on a financial product, including information on the product's features, conditions and risks. The Bank provides the Key Information Document to the Client:

- for bank loans unrelated to business activities, before the Loan Agreement is entered into;
- for other financial products, in the cases and manner specified by the Bank Internal Documents;

Joint User – a third party (an individual or legal entity) designated by the Client when entering into an Agreement under which valuables may be placed in and/or removed from the Safe only in the simultaneous presence of the Client and that third party.

Compromise – the disclosure of information constituting bank secrecy or a suspicion that such disclosure has occurred.

Comprehensive Agreement - a comprehensive banking services agreement entered into between the Bank and the Client that includes, as its constituent parts, the General Conditions, Agreements, Applications, the Declaration (for Private Banking clients), the Application Form/Questionnaire, any Applications duly completed by the Client, notices sent by the Bank to the Client, Agreements entered into with the Client under the Comprehensive Agreement, security measures, the Regulations as amended and supplemented, and any additional conditions for the provision of Electronic Banking Services published/posted on the Bank's Internet resource at altynbank.kz.

Consultation - information and/or explanations regarding banking services provided by the Bank to a banking services consumer by the Bank and/or an authorized agent.

Loan – an amount of money granted by the Bank to the Borrower on the conditions of repayment, a fixed term and payment of Interest for its use.

Credit Card – a payment card that enables its holder to make payments and/or money transfers within the amount of a bank loan granted by the Bank under the Credit Card Agreement.
Credit Agreement – (collectively or separately, an Application for a Consumer Loan, an Application for a Credit Card, a Loan Agreement and a Credit Card Agreement) – any agreement between the Bank and the Client for granting and receiving a Loan that establishes the repayment conditions, term and Interest rate, governs the rights and obligations of the Borrower and the Bank, is entered into in accordance with the Comprehensive Agreement and these General Conditions, and forms an integral part thereof. The Credit Card Agreement is, however, a mixed agreement incorporating elements of an agreement for the issuance of a payment Card, a current account agreement and a Loan Agreement.
Overdraft Credit - a form of Loan under which the Client's bank account is credited to conduct settlement operations within the limit established by the Agreement, regardless of whether money is available in that account at the time of the operation.
Credit Line – an obligation/contingent obligation of the Bank to lend to the Client on conditions allowing the Borrower to determine the time at which the Loan is obtained, but within the amount and period specified for that form of lending by the Bank's internal credit policy rules and the relevant Agreement/Arrangement.
Personal Account - the Client's secure digital environment that provides continuous remote access to the Client's Accounts, Cards and Loans for conducting financial operations without visiting the Bank and, after the Client has registered for the Altyn-i Service, provides personalized access to the Electronic Banking Services available to the Client through the Altyn-i Service.
Minimum Deposit Amount - the minimum amount of money sufficient to open and maintain a Deposit under the Deposit Agreement. The Bank independently establishes the Minimum Deposit Amount within the maximum Deposit amounts.
International Payment System (hereinafter, IPS) - financial infrastructure that unites financial institutions through a set of relations ensuring that payments and/or money transfers are made through interaction between the payment system operator and/or payment system participants using the procedures, infrastructure and rules established by the operator of that payment system, and enables the Cardholder to make payments and/or money transfers and withdraw cash quickly and securely.
General Conditions - unless otherwise stated, any of the General Conditions that refer to and form an integral part of the Comprehensive Agreement, including:

- General Conditions for the Bank to Open, Maintain and Close Current Accounts of Individuals, Issue Payment Cards, Make Payments and Money Transfers, and Provide Cash and Settlement Services when the Client is Physically Present at the Bank, as well as the Procedure for Opening an Account and Issuing Payment Cards through the Remote Access System for the Bank to Provide Electronic Banking Services;
- General Conditions for the Bank to Open Deposits and Conditions for Conducting Deposit Operations;
- General Conditions for the Bank to Issue and Use Payment Cards of International Payment Systems;
- General Conditions for the Bank to Grant Bank Loans to Individuals;
- General Conditions for the Bank to Rent Out Safe Deposit Boxes.

Overdraft (Technical Overdraft) - a debit balance in the Account, including an Account for card operations, or the Client's use of funds exceeding the Loan amount under the Credit Agreement.
Operation – an action performed by the Client while using the Altyn-i Service. Examples include registration, authorization, signing a document, including an electronic document, transferring money, withdrawing cash, making a payment and other actions.
Operating Day - a period of a Business Day established by the Bank during which the Bank is open to process instructions/orders to suspend the execution of Client Instructions and to conduct banking and other operations. Information on the Bank's Operating Day is communicated to the Client by posting the relevant information at the Bank's premises and on the Bank's official Internet resource at altynbank.kz.
Principal - the actual outstanding Debt under the disbursed Loan.

Public Key of the Electronic Digital Signature – digital data intended to confirm the authenticity of an electronic digital signature.
Reporting Period - a calendar month (beginning on the first day of each calendar month and ending on its last day) during which the Loan was obtained.
3D Secure or SecureCode Password – a technology (protocol) that provides an additional level of security for Internet payments.
Mobile Payment Service – Provider software made available to the Client under a separate agreement entered into between the Provider and the Client, constituting an application installed on a Mobile Device that enables the Client to tokenize a payment card, delete a Token and use a Token to conduct operations. The functionality of the Mobile Payment Service, the conditions for its use and the procedure for granting the Client rights to use it are determined by the Provider. If the Bank acts as the Provider, the Mobile Payment Service shall be the Mobile Application.
Regulations and Conditions on the Collection and Use of Client Information, Financial Crime Risk Management Activities and Compliance with Tax Laws (Regulations) – regulations constituting an agreement that governs the procedure for the Client to consent to the collection, processing and transfer of personal data in accordance with legal requirements, as well as the conditions for providing information to foreign tax authorities.
Potential Client - an individual that requires financial services and meets the Bank's requirements (as to age, income and/or other criteria) but has not yet entered into the Comprehensive Agreement with the Bank or registered as a Client in the Altyn-i Service.
Consumer Loan – a Loan to the Client granted for the acquisition of goods, work or services and/or for other purposes unrelated to business activities, other than a mortgage loan.
Rules – Rules for Using a Payment Card.
Merchant – a legal entity and/or individual accepting Cards for cashless payment for the goods and/or services supplied by them.
Provider – a legal entity that is the producer (developer) of the Mobile Payment Service and, on the basis of the IPS rules and/or a separate agreement with the IPS, ensures informational and technological interaction in the creation, servicing and use of a Token for conducting operations. The Bank may also be the Provider when the Client uses the Mobile Payment Service software in the Bank's Mobile Application.
Security Procedure - a set of organizational measures and information protection software and hardware intended to identify and authenticate the Client when electronic documents are created, transmitted and received in order to establish the Client's entitlement to receive Electronic Banking Services and detect errors and/or changes in the contents of transmitted and received electronic documents.
Liveness Procedure – a procedure for automatically checking the Client's actual participation in registration and receipt of banking services through the Bank's Remote Access System for signs of manipulation and/or falsification.
Business Day – any day other than Saturday, Sunday or another official non-Business Day in the Republic of Kazakhstan on which the Bank is open to conduct banking transactions and to receive and process instructions/orders to suspend execution of the Client's instructions.
Registration Certificate - a paper or electronic document issued by a certification authority to confirm that an electronic digital signature complies with the requirements established by the Applicable Law of the Republic of Kazakhstan.
Registration – the procedure by which the Client provides the Bank with information on the Client's personal and/or other data to obtain access to the Personal Account for service through Identification and accession to this Comprehensive Agreement.
Refinancing (External/Internal) - granting a Loan for the purpose of fully repaying one or more outstanding Loans and/or microloans with the Bank and/or another bank and/or microfinance organization.
Savings Deposit - money transferred by a Depositor/Contributor to the Bank for a specified period and repayable no earlier than 30 (thirty) calendar days after the Depositor's demand is received.

Savings Account - a bank account opened by the Bank for the Client to record contractual relations and all operations conducted under the Deposit Agreement.
Related Party – a Co-Borrower/Guarantor. A Co-Borrower is an individual that signs the Agreement together with the Borrower and is jointly and severally liable under the Agreement for performing the obligations to repay the money received and to pay the Loan in full, including Interest and other Loan payments.
Safe Deposit Services – Safe Deposit Box rental services provided by the Bank to the Client, including entering into the Agreement, servicing the Client during the Safe Deposit Box rental term, extending the Agreement, early termination of the Agreement, replacing the box lock (if necessary), opening the Safe Deposit Box if the Client loses the key, other forced opening in accordance with the Applicable Law of the Republic of Kazakhstan, and other related services.
Safe Deposit Facility – restricted-access premises of the Bank containing safe deposit columns with Safe Deposit Boxes.
Safe Deposit Box (Safe) – a box in the Safe Deposit Facility built into a safe deposit column and rented by the Bank to the Client for storing Valuables.
Remote Access System – Altyn-i Service – the Bank's mobile application incorporating the Bank's software and hardware information system and enabling the Bank to provide Electronic Banking Services to the Client.
Client Support Service – the Bank's information and reference service that provides informational and advisory support and the necessary information to Clients regarding the Bank's products and services and, in the prescribed cases and within the prescribed limits, provides interactive support to the Bank. The scope and content of the necessary information are determined by the Bank independently. The Bank's Client Support Service telephone number is +7 (727) 3305777. Email addresses: info@altyn-i.kz, info@altynbank.kz.
Electronic Digital Signature Tools – a combination of software and digital infrastructure objects used to create and verify the authenticity of an electronic digital signature.
Term Deposit - money transferred by a Depositor/Contributor to the Bank on condition that it be repaid upon expiration of the period established by the Parties, with the Bank paying Interest on the Deposit in the amount and manner established by the Parties.
Deposit Interest Rate – the nominal annual Interest rate established by the Bank for the relevant type of Deposit in accordance with the Deposit Agreement.
Party/Parties - the Bank and/or the Client and the Related Party.
Account – the Client's bank account in any currency (or currencies), opened by the Bank at the Client's request in accordance with the Comprehensive Agreement / the General Conditions / an Agreement / an Application / a request.
Client's Handwritten Signature - the signature of an identified Client of the Bank on paper or in the designated area of the Altyn-i Service (the Bank's mobile application) on the screen of the Client's device.
Special Account for Lump-Sum Pension Payments (LSPP Account) – a special bank account of the Client opened by the Bank at the Client's request and intended for crediting lump-sum pension payments from the Unified Accumulative Pension Fund in accordance with the Applicable Law of the Republic of Kazakhstan.
Tariffs - the Bank's current commission rates established by the Bank and charged for banking and other services provided by the Bank, which may be amended in the manner prescribed by the Comprehensive Agreement and are published on the Bank's official Internet resource at altynbank.kz.
Current Exchange Rate – the currency exchange rate independently established by the Bank at the time a currency conversion operation is conducted.
Title Page – a mandatory and integral constituent part of a Loan Agreement entered into with a Borrower (Co-Borrower) receiving a Loan unrelated to business activities, which consolidates the key conditions of the Loan into a single standardized form, including information on the date, purpose, amount and currency of the Loan; the type of Loan Interest rate; the method, procedure and frequency of repayment of the Loan and Interest; the repayment method; penalties for late repayment of the Loan, late payment

of Interest and breach of contractual obligations; and the Borrower’s principal rights in the event of default or early repayment of the Loan.
Token – a digital representation of the Card created when the Card is Tokenized, stored in encrypted form in the secure cloud storage of the International Payment System, and also saved in the memory of a mobile device.
Tokenization – the process of linking the Card details to a Token, making it possible to determine (identify) unambiguously the Card used to conduct operations with the Token. Operations conducted using a Token are equivalent to operations conducted by the Client using the Card.
Transaction – any operation that must be recorded in the Account, including debit operations using a Card (payment for Goods and cash withdrawals), depositing money into the Account in cash or by cashless transfer, refunds and other operations to be recorded in the Account. An operation may be conducted both within and outside the Republic of Kazakhstan.
Authorized Body - the government authority responsible for state regulation, control and supervision of the financial market and financial institutions.
Authorized Government Authority – any government institution/body vested by the Applicable Law with competence and governmental powers, rights and duties to perform specific management, control, regulatory or supervisory functions in a particular field of activity (including, without limitation, the National Bank of the Republic of Kazakhstan, foreign exchange control authorities, tax authorities, customs authorities, law enforcement authorities and financial monitoring authorities).
Authorized Agent - an individual or legal entity included in the Bank’s register of authorized agents, which is not a bank and, under an agency agreement entered into with the Bank, provides the Bank with services involving the attraction of Potential Clients, verification of Potential Clients’ documents for compliance with the Bank’s requirements, and transmission of Clients’ documents to the Bank.
Notice - messages of the Parties in Kazakh and/or Russian and/or English and/or another language acceptable to the Parties, sent to the Client and/or the Bank by the methods and in the manner prescribed by the Comprehensive Agreement.
Certification Authority – a legal entity established in accordance with the Applicable Law of the Republic of Kazakhstan that confirms the authenticity of electronic digital signature public key certificates and the ownership and validity of electronic digital signature public keys.
Universal Banker – an employee of the Client Support Service.
Digital Document – an intangible digital representation of reliable information generated in a digital environment, at the time it is requested or presented, on the basis of data contained in national registers.
Digital Card – a digital Card without a physical plastic medium, intended for financial transactions, whose details (number, expiration date and CVV code) are available in the Bank’s mobile application and which can be used for payments and/or transfers, online purchases and other financial operations.
Acquirer - a bank or an organization conducting certain types of banking operations that, under an agreement with a Merchant and/or the terms of a payment document prepared at the Merchant when a payment and/or money transfer is made using a Card, must accept money received in favor of the Merchant and/or perform other actions stipulated by the agreement with the Merchant. A bank that dispenses cash and/or provides other payment and/or money transfer services using payment cards to cardholders who are not clients of that bank shall also be an Acquirer.
Electronic Document – a digital record whose authenticity, ownership and integrity are confirmed by an electronic digital signature.
Electronic Digital Signature (EDS) – a digital record (a set of digital data) created using a private electronic digital signature key and electronic digital signature tools that confirms the authenticity and ownership of an electronic document and the integrity of its contents.
Issuer – a bank or the National Postal Operator that issues payment cards.
Escrow Account - a current or savings account opened by the Client in the name of a third party, with that party’s right to conduct debit operations through the bank account restricted until the conditions specified by the Client occur or are fulfilled.
SIM Card – a subscriber identity module used in mobile communications.
SMS Message - a text message sent from the Client’s mobile telephone to the Bank or by the Bank to

the Client’s mobile telephone through a mobile communications operator.
CVV2 Code or CVC2 Code (“CVV2” is an abbreviation of the English phrase “Card Verification Value 2”; “CVC2” means “Card Validation Code 2”) – a three-digit identification code used to verify a payment card transaction.
PIN Code - a secret personal identification number assigned to a payment card and intended to identify the payment cardholder, which may be set independently by the Client.
Private Banking - a division of the Bank that provides Clients with a range of financial services through an individual service system.
POS Terminal (“POS” means point of sale/service) – an electronic device for accepting payments by payment cards.
Push Notification – a short pop-up notification displayed on the screen of the Client’s Mobile Device to provide information about news, promotions and important events, as well as Bank Notices and confirmation codes, including those containing a generated unique sequence of electronic digital characters.
Quick Response (QR) Code – a technology that provides access to the Bank’s services for conducting operations and receiving electronic informational and transactional banking services; also makes it possible to identify the Client, obtain information on Goods (work or services) and the details of the Account to which the Card is linked, and provide an instruction to conduct operations using visual machine-readable barcodes accepted by the Bank.

2. Basic Provisions.
2.1. The Comprehensive Agreement is a comprehensive banking services agreement under which the Bank enables the Client to enter into separate Agreements in accordance with the General Conditions. When providing banking services, the Bank is guided by the principles of good faith, including:
- acting in the interests of Clients without abusing their trust;
- taking measures to prevent losses and other adverse consequences for Clients based on an assessment of potential risks when financial products are developed, sold and serviced.
2.2. The Comprehensive Agreement and the General Conditions have been prepared in accordance with the Applicable Law and the internal documents of the Bank, the Bank’s Shareholder and the Shareholder Group concerning the opening, maintenance and closing of Accounts, making payments and other matters addressed by the Comprehensive Agreement and the General Conditions. For Clients serviced through Private Banking, a duly completed and signed Declaration serves as an additional document confirming the Client’s accession to the Comprehensive Agreement. To obtain access to Electronic Banking Services, the Client completes the Security Procedure and submits to the Bank an Application Form/Questionnaire, which also constitutes an application to open an Account.
2.3. The Comprehensive Agreement governs relations between the Bank and the Client arising in connection with opening and servicing one or more Accounts with the Bank, issuing and servicing payment cards, granting Loans, renting Safe Deposit Boxes, making payments and transfers, including under granted Loans, and providing a range of other financial and payment services offered by the Bank. The Client independently determines the list of required Accounts and/or services. The Bank charges the Client commissions in accordance with the Tariffs for the services actually provided to the Client.
2.4. Separate services provided by the Bank in addition to those contemplated by the Comprehensive Agreement and the relevant General Conditions, including, without limitation, Deposits, loans, guarantees, standing instructions for periodic execution, the electronic banking system (Remote Access System) and other services, may be governed by special Agreements and conditions to be documented between the Bank and the Client by signing and entering into separate Agreements for the relevant services. Unless otherwise provided by the relevant Agreements entered into in accordance with the General Conditions, such Agreements shall take effect on the date they are signed by the Parties, including electronically.
2.5. The Comprehensive Agreement shall be deemed entered into and the General Conditions shall be deemed accepted by the Bank’s Client if the Client accedes to the Comprehensive Agreement and the General Conditions by entering into the relevant Agreement with the Bank and/or submitting to the Bank

an Application/Declaration (for Private Banking clients) expressly stating accession to the Comprehensive Agreement and the relevant General Conditions forming an integral part thereof, by completing Registration in the Personal Account of the Altyn-i Service or by signing the relevant application for accession to the Comprehensive Agreement while physically present at the Bank for the purpose of receiving the Bank's services, including without Registration in the Personal Account of the Altyn-i Service.

2.6. Registration in the Personal Account of the Altyn-i Service is completed through the Bank's Mobile Application as follows:

- entering a contact mobile telephone number in the form provided;
- entering the Potential Client's individual identification number;
- reviewing and agreeing to the conditions of this Comprehensive Agreement, the Notice on the new procedure for payment of guarantee compensation, and the Consent to the collection and processing of personal data and its cross-border transfer;
- completion of Identification using Biometric Data (the Liveness Procedure) — for this purpose, the Client shall perform a specified number of gestures requested by the system while keeping the Client's face in the focus of the smartphone (mobile telephone) camera. A device from which the Identification Procedure has been completed successfully acquires Trusted Device status.
- providing assurance that the information supplied is correct, complete, current and reliable;
- accepting liability for the unlawful use of third-party data when completing Identification during Registration.

2.7. Registration of the Personal Account in the Altyn-i Service shall be deemed completed after the Client correctly enters the confirmation code received in an SMS Message and receives the relevant message from the Bank. Upon completion of Registration, a current account in the national currency is automatically opened for the Client.

2.8. After successfully completing Registration, the Potential Client acquires Client status and is shown a notice specifying the IBAN of the opened Account and/or the details of the payment cards linked to the Account. The Client may subsequently open Accounts and issue payment cards in other currencies through the Altyn-i Service, subject to the restrictions established by the Bank's internal documents, in the manner prescribed by the Comprehensive Agreement and the General Conditions.

2.9. To log in to the Personal Account of the Altyn-i Service for the first time, the Client must set a new password in accordance with the requirements specified in the system.

2.10. If the mobile telephone number is changed, the Client shall complete a procedure similar to Registration.

2.11. To recover/change a password, the Client must complete Identification using Biometric Data and enter a new password in accordance with the requirements specified in the system.

2.12. If the Trusted Device is changed, the Client shall complete Identification using Biometric Data when conducting operations.

2.13. The Client's signature on the relevant Application/Agreement/Declaration (for Private Banking clients)/Notice or other paper/electronic document that refers to the General Conditions and the Comprehensive Agreement, including an electronic signature made by completing Identification/Verification/Dynamic Identification/Validation, confirms that the Client:

a) has received, read and understood the Comprehensive Agreement and/or the General Conditions, agrees to their provisions, has acceded to them in full without any comments or objections, and undertakes to perform all of their provisions in full and on time;

b) accepts and agrees to any adverse consequences of failure to perform and/or improper performance of the provisions of the Comprehensive Agreement and/or the General Conditions;

c) may not cite the absence of the Client's signature on the General Conditions or the Comprehensive Agreement as evidence that the Client did not receive the Comprehensive Agreement or the General Conditions if the Bank holds an Application/Declaration (for Private Banking clients) and/or agreement signed by the Client, including electronically by completing Identification/Verification/Dynamic Identification/Validation;

d) has given unconditional Consent to the collection, processing, transfer, including cross-border

transfer, and storage of personal and other data, and understands that personal data includes all data concerning the Client contained in state and non-state Databases in accordance with the Applicable Law of the Republic of Kazakhstan. Such data includes, without limitation: the individual identification number; details of the Client's identity document; registered/residential addresses; information on pension savings; information on marriage registration (if any); information on the existence and characteristics/forms of ownership (movable/immovable property); details of title/registration documents; Biometric Data; and all data recognized as personal data of the Client and the Client's close relatives by the Applicable Law or the Bank;
e) has consented to the creation of Electronic Digital Signature keys and the issuance of an Electronic Digital Signature certificate, including those obtained while the Client is personally present at the Bank[1].
f) has given unconditional consent to the provision of information about the Client to credit bureaus and to the credit bureaus providing the Bank with a credit report on the Client, as well as information related to the Parties' performance of their obligations.
2.14. If the Applicable Law establishes requirements for registration of the Comprehensive Agreement, agreements/applications entered into or submitted thereunder, or the General Conditions in accordance with the Comprehensive Agreement, the General Conditions and the Applicable Law, the Client shall be responsible for registration and shall bear all related expenses.
2.15. Under the Comprehensive Agreement, the Bank provides the following payment services:

- services for accepting and making payments and/or money transfers using a bank Account/card/telephone number/other Identifiers selected by the Client from among those offered by the Bank;
- services for accepting cash to be credited to bank Accounts, including third-party accounts, and dispensing cash from the Client's bank Accounts;
- Card issuance and servicing services;
- services for processing payments initiated electronically by the Client and transmitting the necessary information to the Bank in order to make a payment and/or transfer or accept money under such payments;
- other banking services.

In addition to the services listed above, the Bank also conducts other types of banking operations, the list of which is determined by the Bank independently.
2.16. The procedure and maximum time for providing payment services are established by the Bank in accordance with the Applicable Law.
2.17. Information on payment services provided by the Bank is available on the Bank's Internet resource at altynbank.kz and shall be provided at the Client's first request in the manner prescribed by the Applicable Law, the Comprehensive Agreement and the General Conditions.
2.18. The Bank makes available to the Client for review, acceptance, compliance and guidance the Comprehensive Agreement, including the General Conditions forming an integral part thereof, and the Tariffs posted on the Bank's Internet resource at altynbank.kz.
2.19. Separate Agreements under the Comprehensive Agreement shall be entered into in the manner prescribed by the General Conditions.
2.20. The Bank shall send any information and/or documents, notices, communications and promotional information to the details provided by the Client.
2.21. All payment services provided by the Bank in a foreign currency shall be performed in the manner established by the Applicable Law and the Bank's internal documents, including, without limitation, the prohibition on foreign-currency settlements between residents of the Republic of Kazakhstan.
2.22. All Client operations for receiving banking services, including Electronic Banking Services, under the Comprehensive Agreement, including entering into a Credit Agreement and making transfers and/or payments toward repayment of Debt, that are conducted after the end of the Operating Day shall be recorded and deemed conducted on the next Business Day.

[1] Effective from 18 July 2026.

3. Payment for the Bank's Services and Tariffs

3.1. Unless otherwise provided by an Agreement between the Bank and the Client, the commissions charged by the Bank for banking services, including payment services, shall be determined by the Tariffs.

3.2. The Parties agree that the Bank shall be entitled to charge a commission for providing the payment service of accepting payments and (or) money transfers to the Client's current account from the amount of the relevant payment and (or) money transfer, if this is provided for by the Bank's Tariffs and unless otherwise established by the Applicable Laws.

3.3. The Bank shall be entitled to charge a fee (commissions) for the services provided by directly debiting, for the amount of the commissions and without the Client's prior consent, any of the Client's Accounts opened with the Bank and/or other banks and/or organizations carrying out certain types of banking transactions and other credit institutions, within the time limits and at the intervals established by the Bank, and the Client hereby gives irrevocable consent to such direct debiting of the Account. The Client shall ensure that the Account contains an amount sufficient and necessary to pay the Bank's commissions as established by the Bank's Tariffs. If the amount of money in the Account in the currency in which these commissions are to be debited is insufficient, the Bank shall be entitled to convert the required equivalent of the amount of the commissions from Accounts in another currency and cover the amount of the commissions. Conversion shall be made at the Bank's Current Rate established by the Bank on the date and at the time of debiting.

3.4. If the Client sends the Bank a written/electronic notice of withdrawal from the Comprehensive Agreement/General Conditions, the latter shall be deemed terminated, unless this contradicts the Applicable Laws, without any penalties, except in cases expressly stipulated by this Comprehensive Agreement, the General Conditions and/or another Agreement, and provided that the Client has performed all obligations to the Bank that remain outstanding at the time of termination. Termination of the Comprehensive Agreement, the General Conditions and/or the Agreement shall be formalized in the manner and within the time limits provided for by the Comprehensive Agreement, the relevant General Conditions and/or the Agreement.

3.5. The Client shall pay for the Bank's services in the amounts and on the terms provided for by the Bank's effective Tariffs, unless otherwise established by the Applicable Laws, and shall also reimburse all costs incurred by the Bank in connection with providing banking services to the Client and the Bank's execution of the Client's instructions/assignments/orders, in the currency in which the Client's instruction was executed, unless otherwise agreed in writing between the Bank and the Client before the services are provided by the Bank. The Bank's commissions may be paid by the Client in cash and by debiting the Client's current account.

3.6. The Client hereby agrees that the Bank shall charge the Client for the banking services provided, including payment services.

3.7. The Parties hereby agree that, in the event of:

a) termination of the Comprehensive Agreement, the General Conditions and/or the Agreements concluded in accordance with the General Conditions, the commission paid by the Client for the services provided by the Bank shall not be refunded to the Client;

b) absence of Account transactions initiated by the Client during the period determined by the Bank's internal documents and the Applicable Laws, upon expiry of the specified period the Bank shall be entitled to debit a commission from inactive Accounts in accordance with the Bank's Tariffs and close the Account after giving prior notice to the Client.

3.8. The Client hereby agrees to the tariffs of the organization that owns the payment acceptance system (the Bank's partner), through which the Client independently received services by interacting with the system via payment terminals, ATMs and other self-service facilities, and shall have no claims against the Bank in respect of commissions charged by the Bank's partner.

4. Rights and Obligations of the Parties

4.1. In addition to the rights and obligations provided for by this section of the Comprehensive

Agreement, the Bank and the Client shall have the rights and obligations established by the relevant General Conditions/Agreement concluded between the Bank and the Client, as well as by the Applicable Laws.

4.2. The Bank shall:

4.2.1 provide banking services to the Client in accordance with the requirements of the Applicable Laws, on the terms and in the manner stipulated by the Comprehensive Agreement, the General Conditions/Agreement;

4.2.2 keep confidential the information, data and documents received by the Bank from the Client when providing banking services and constituting banking, commercial and other secrets protected by law, except where disclosure and/or provision of the specified information, data and documents is requested by the Client or permitted in accordance with the Applicable Laws and the terms of the Comprehensive Agreement/General Conditions;

4.2.3 upon detecting unauthorized access to information constituting bank secrecy, its unauthorized alteration, an unauthorized payment or money transfer, or other unauthorized actions arising in the course of the Bank's provision of banking services, immediately take all necessary measures to eliminate their consequences and prevent their occurrence in the future. If the Client contacts the Bank with an inquiry concerning an unauthorized payment, no later than the next Operating Day the Bank shall send the beneficiary or the beneficiary's bank a Notification of the unauthorized payment in the manner provided for by the Comprehensive Agreement/General Conditions/Agreement. The Bank undertakes to cooperate in investigating, taking measures against and preventing unauthorized payments;

4.2.4 provide the Client, at the Client's demand/request, with information on payment and banking services.

4.3. The Client shall:

4.3.1 provide and communicate to the Bank valid and up-to-date information when concluding the Comprehensive Agreement, the General Conditions and the Agreements and when completing Applications / Declarations / Questionnaires / Application Forms, and provide all documents required by the Bank; and, at the Bank's request, provide information, data and documents for compliance with the requirements of the Applicable Laws and the Bank's internal documents, including, without limitation, for the purposes of countering the legalization (laundering) of proceeds from crime and the financing of terrorism;

4.3.2 inform the Bank, in the event of a change of address, mobile phone number or other details, or of any other changes material to the Bank, no later than 5 (five) Business Days, by notifying the Bank thereof and attaching copies of documents confirming such changes (if necessary). The Client's failure to provide information on a change of details shall mean that the information previously provided to the Bank remains valid and up to date;

4.3.3 check all information received from the Bank, including Notifications / Account Statements. If the Client discovers any inaccuracies, incorrect and/or incomplete performance, or unauthorized banking transactions, the Client shall immediately, but no later than 1 (one) Business Day, notify the Bank thereof in the manner provided for by the Comprehensive Agreement/General Conditions/Agreement. If the relevant Notification is not received from the Client within the specified period, the Client thereby confirms the absence thereof;

4.3.4 pay for the Bank's services in a timely manner and in full, in the currency, amounts and on the terms established by the Tariffs, and reimburse the costs incurred by the Bank in connection with its execution of the Client's instructions/orders;

4.3.5 independently familiarize himself/herself with and duly comply with the terms of the Comprehensive Agreement, the Agreements concluded within its scope and the General Conditions;

4.3.6 independently monitor the Bank's execution of documents / assignments / instructions, including electronic ones; independently monitor the availability/absence of money in the account; independently familiarize himself/herself with the Bank's Notifications published on the Bank's website altynbank.kz and take the necessary measures in accordance with the Bank's published Notifications;

4.3.7 independently obtain information about amendments to the Comprehensive Agreement and the Tariffs published on the Bank's website altynbank.kz. The Bank shall not be liable for the Client's lack of awareness of amendments to the Comprehensive Agreement or the Tariffs;
4.3.8 independently and at his/her own expense ensure that his/her Trusted Device and/or communications equipment is connected to the Internet, obtain Internet access, and protect his/her own Trusted Device and/or communications equipment from unauthorized access and malicious software. If Electronic Banking Services are received through devices not belonging to the Client, the Client agrees to bear all risks associated with a possible breach of the confidentiality and integrity of information, as well as possible unlawful actions of other persons;
4.3.9 preclude the possibility of third parties using the Client's mobile phone number, which is the Client's Identifier for receiving Electronic Banking Services;
4.3.10 not disclose /not transfer to third parties the private key of the EDS, Identifiers and their corresponding Authenticators used for Identification and Authentication of the Client when logging into the Remote Access System (Altyn-i Service) and when receiving Electronic Banking Services from the Bank. In this regard, the Client shall independently bear all expenses and losses that may arise in connection with the Client's disclosure / transfer to other persons of information, including information about the Client's own Authorization parameters, the code for withdrawing cash from ATMs, other Identifiers and so forth, and the Bank shall not be obliged to reimburse such expenses and losses;
4.3.11 upon detecting facts or indications of a security breach of the Bank's software and hardware information system that enables the Bank to provide Electronic Banking Services to the Client, immediately discontinue its use and report such facts to the Bank;
4.3.12 not grant access, and preclude the granting of access, to the Account / Card / Digital Card / Token or another payment instrument or Identifier to third parties where this will and/or may result in third parties obtaining access to make payments and (or) money transfers, except where such access is granted to a spouse and close relatives, as well as to other persons in cases established by the Applicable Laws.
4.3.13 not make and/or preclude the making (execution) of payments and (or) money transfers in the interests of or in favour of a third party for material remuneration or benefits of a proprietary nature in accordance with the Applicable Laws;
4.3.14 not make (execute) payments and (or) money transfers using an Account / Card / Digital Card / Token or another payment instrument or Identifier of third parties, except for using an Account / Card / Digital Card / Token, payment instrument or Identifier of a spouse and close relatives, as well as of other persons in cases established by the Applicable Laws;
4.3.15 when making transfers from an Account / Card / Digital Card / Token or without using them (including international transfers), if the Bank requests information, explanations or documents which the Bank does not possess but which must be provided to a correspondent bank in order to complete the transaction, provide the Bank with such information, explanations or documents to the required extent and within the period determined by the Bank; in this regard, the Client gives unconditional and irrevocable consent to the Bank's provision, at the request of a correspondent bank involved in conducting the Client's transaction, of information and explanations concerning the transaction and the persons involved therein;
4.3.16 when using the terms of the Bank's discount, bonus and marketing programs, act in good faith, reasonably and fairly, observing the requirements, moral principles and rules of business ethics contained in the programs. If the Bank has doubts as to the Client's good-faith use of the terms of the specified programs, the Bank shall be entitled to refuse to fulfil the terms / individual provisions of the terms for the Client and subsequently notify the Client in the manner provided for by the Comprehensive Agreement.

4.4. The Bank shall be entitled to:
4.4.1 verify the information provided by the Client when concluding the Comprehensive Agreement, the General Conditions and the Agreements, submitting Applications and documents, and when the Bank provides banking services;

4.4.2 introduce limits, restrictions on transactions and other security measures aimed at reducing the Client's possible losses from unlawful actions of third parties;
4.4.3 Verify the Client's instructions (including Verification of powers of attorney issued by the Client to third parties) by calling the Client using the contact details specified by the Client with the Bank;
4.4.4 refuse to conclude the Comprehensive Agreement, the General Conditions and/or any Agreement on the grounds provided for by the Applicable Laws, the Comprehensive Agreement, the General Conditions or the Agreement and/or unilaterally terminate the Comprehensive Agreement / Agreement, as well as refuse to provide / make available a banking service (product), or refuse to perform/suspend a debit transaction on an Account/Card/Digital Card in the following cases and subject to the following conditions:
- failure by the Client and/or the Client's representative to provide documents or information requested by the Bank in accordance with the Applicable Laws and the Bank's internal regulatory documents;
- provision by the Client and / or the Client's representative of invalid (lost, expired) or unreliable documents and information;
- inability to establish the intended purpose and nature of the business relationship;
- the presence of information on the Client and/or the Client's representative and/or beneficial owner in the relevant list maintained in the sphere of countering the legalization (laundering) of proceeds from crime and the financing of terrorism, as well as the prevention, detection, suppression, disclosure and investigation of economic and financial offences;
- if a party to / participant in a transaction / deal or an obligation under a deal is a person registered / located in a country identified by an international organization or foreign state as having significant money-laundering / terrorism-financing risks, or if such a person participates in the execution of that transaction / deal;
- if a banking document is signed by an unauthorized person;
- there are suspicions that the Client is using the business relationship for the purposes of legalizing (laundering) proceeds from crime or financing terrorism;
- in other cases provided for by the Applicable Laws and agreements concluded with the Client;
4.4.5 transfer information on the Client's payment and (or) money transfer to the foreign exchange control authorities and law enforcement agencies of the Republic of Kazakhstan, without the Client's consent or notification, if a payment and (or) money transfer under a foreign exchange transaction is aimed at withdrawing money from the Republic of Kazakhstan or evading compliance with the requirements of the foreign exchange laws of the Republic of Kazakhstan, including where requests are received from authorized state or law enforcement agencies, as well as in cases expressly provided for by the Applicable Laws;
4.4.6 transfer or assign to third parties the rights under this Comprehensive Agreement / General Conditions / Agreement, in whole or in any part. For the purposes of such assignment, the Bank shall be entitled to transfer to third parties, subject to confidential use and in the manner determined by the Applicable Laws, information about the Client and any relationship between the Bank and the Client based on the Comprehensive Agreement, the General Conditions or the Agreement;
4.4.7 not execute the Client's instructions / assignments / orders, including those related to making payments / transfers, in cases provided for by the Applicable Laws and/or the Comprehensive Agreement and/or the General Conditions and/or the Agreement and/or the Bank's internal documents;
4.4.8 independently expand / change the range of new services provided by the Bank in connection with the Client having an Account. Information about such services shall be communicated to the Client by posting it on the Bank's website altynbank.kz. The information provided in this manner shall become an integral part of the Comprehensive Agreement from the date and in the manner specified in the relevant communication or from the date it is posted on the Bank's website altynbank.kz;
4.4.9 monitor the replacement of the SIM card associated with the mobile phone number connected by the Client to the Remote Access System (Altyn-i Service) and, if such facts are detected, suspend the provision of banking services until the Client confirms the replacement of the SIM card;
4.4.10 verify that the Client owns the telephone number connected to the Remote Access System (Altyn-i Service) and, if it is established that the telephone number belongs to a third party or that the

telephone number has otherwise been disposed of, refuse to connect / provide services to the Client and disconnect the telephone number from the Remote Access System (Altyn-i Service);
4.4.11 block the Client’s access to the Remote Access System (Altyn-i Service) if the permanent password is entered incorrectly multiple times, as well as upon detecting facts and indications of an information security breach;
4.4.12 when concluding the Comprehensive Agreement and the Agreements and when the Client contacts the Bank, conduct surveillance, photography, video recording and audio recording, including recording telephone conversations, without notifying the Client that recording is in progress. The Client agrees that the Bank shall be entitled to retain such recordings for 5 (five) years;
4.4.13 receive the Client’s instruction by telephone if there is no technical capability to receive the instruction in the Remote Access System (Altyn-i Service);
4.4.14 select, at its discretion, a correspondent bank to conduct the Client’s transaction. The Client is hereby notified and agrees that the Bank shall not be liable for the actions of correspondent banks involved in conducting the transaction, including where a correspondent bank, in accordance with the requirements of the laws of the relevant foreign state, international treaties, international economic sanctions and its own internal regulatory documents, policies and procedures:
- suspends the Client’s transaction for an indefinite period in order to obtain any necessary additional information about the transaction being conducted;
- refuses to complete the Client’s transaction without specifying the reasons for such refusal;
- blocks the Client’s money for an indefinite period;
- requests any documents necessary to conduct the transaction;
4.4.15 without giving reasons, refuse to establish a business relationship or terminate a business relationship with any individual or legal entity, refuse to conduct or discontinue a transaction, or suspend the Client’s transaction, if such refusal, discontinuance or suspension is due to one (or more) of the following circumstances:
- the operation of international economic sanctions against countries, individuals and legal entities, including those included in lists and/or imposed by the Office of Foreign Assets Control (OFAC), the United Nations Security Council, the European Union and the intergovernmental Financial Action Task Force (FATF);
- the requirements of the Applicable Laws, including those on countering the legalization (laundering) of proceeds from crime, the financing of terrorism and the financing of proliferation of weapons of mass destruction, and the provisions of the laws of the country of residence of the Client or the Client’s counterparty;
- the requirements of the Bank’s internal documents.
In this regard, the Bank shall bear no liability for the Client’s losses caused by the refusal of the Bank or a correspondent bank involved in the transaction to execute, discontinue execution of, or suspend the Client’s payment instructions, as well as by the failure to establish or the termination of business relations with the Client, in connection with compliance with the Applicable Laws and international standards on countering the legalization (laundering) of proceeds from crime, the financing of terrorism and the financing of proliferation of weapons of mass destruction and, in the case of international transfers, the laws of the relevant foreign state;
4.4.16 at any time temporarily or completely suspend the Client’s access to the Remote Access System (Altyn-i Service) or terminate the provision of Electronic Banking Services and other additional services to the Client due to unsuccessful dynamic Identification and Authentication of the Client when logging into the Remote Access System (Altyn-i Service), expiry of the EDS, as well as unsuccessful Authentication of the Client, and also where, in the Bank’s opinion, such a measure is necessary to ensure the security of the Remote Access System (Altyn-i Service), the Client’s information and / or in the event of a malfunction of the technical means enabling the provision of Electronic Banking Services; the Client’s violation of the Security Procedure and/or the terms of the Comprehensive Agreement; on other grounds provided for by the laws on banks and banking activities, on payments and payment systems, the Law on Countering the Legalization (Laundering) of Proceeds from Crime and the Financing of Terrorism, and the Civil Code of the Republic of Kazakhstan, for the purposes of complying

with the requirements of the Applicable Laws and the Bank's internal documents, and in other cases at the Bank's discretion;

4.4.17 notify the Client of the suspension or termination of access to the Remote Access System (Altyn-i Service), or of the suspension/termination of the provision of Electronic Banking Services, by sending the Client the relevant Notification in the manner and within the time limits provided for by the Comprehensive Agreement and the Applicable Laws; in this regard, the Bank shall not be obliged to disclose the reasons/grounds for the suspension/termination;

4.4.18 Upon elimination of the reasons that resulted in suspension of the Client's right to receive Electronic Banking Services, the Bank shall resume the provision of Electronic Banking Services to the Client and subsequently notify the Client thereof in writing or electronically, except where the provision of electronic payment services was suspended or terminated on the grounds provided for by the laws on banks and banking activities in the Republic of Kazakhstan, on payments and payment systems, the Law on Countering the Legalization (Laundering) of Proceeds from Crime and the Financing of Terrorism, and the Civil Code of the Republic of Kazakhstan;

4.4.19 temporarily or completely suspend the Client's access to the Remote Access System (Altyn-i Service) at the Client's request. The Bank may resume providing Electronic Banking Services on the basis of the relevant Client Application submitted to the Bank by a personal visit and/or in the manner provided for by the Comprehensive Agreement;

4.4.20 at any time, without notifying the Client, suspend the provision of and/or change the procedure for providing Electronic Banking Services upon amendments to the Applicable Laws, as well as in the event of abrupt changes in the financial and foreign exchange markets or deterioration of conditions in the domestic and/or external financial markets compared with those existing on the date of conclusion of the Comprehensive Agreement;

4.4.21 notify the Client of the execution of the Client's payment orders by sending notifications in any form or by providing an Account Statement for the Client's Account;

4.4.22 at its discretion and without additional agreement with the Client or Cardholder, in accordance with the internal documents of the Bank, the Bank's Shareholder/the Shareholders' Group, introduce and/or cancel and/or amend discount programs and bonuses and/or marketing campaigns and amend their terms, the operating procedure for which shall be determined by the Bank independently. The Bank shall notify the Client of the terms of discount, bonus and marketing programs in the manner provided for by the Comprehensive Agreement;

4.4.23 at the Bank's discretion, refuse to fulfil the terms / individual provisions of the terms of discount, bonus and marketing programs for the Client, subsequently notifying the Client in the manner provided for by the Comprehensive Agreement, if, in the Bank's opinion, the Client is acting in bad faith, failing to comply with the requirements, moral principles or rules of business ethics contained in the programs, or if the Bank has doubts as to the Client's good-faith use of the terms of the specified programs;

4.4.24 suspend transactions on the Client's Account / Card / Digital Card / Token and subsequently close the Account if the Bank receives a document confirming that the Client is missing / has died / has been declared dead;

4.4.25 independently conduct checks to receive notification of the death of the Bank's Client through the "Electronic Government" web portal. Upon receipt of information about the Client's death through the "Electronic Government" web portal, all of the Client's Accounts shall be blocked for debit transactions in the Bank's system. Money from the Account of a Client who is missing / has died / has been declared dead shall be disbursed to heirs / other persons authorized in accordance with the Applicable Laws, less the Bank's commissions under the Tariffs, within the time limits and on the basis of the documents established by the Applicable Laws and the Bank's internal documents;

4.4.26 in the event of the Client's death / recognition as missing / recognition as deceased, declare all or any of its obligations under the Comprehensive Agreement / Agreement terminated and / or present the entire amount of the Debt for early recovery from the heirs / other persons authorized in accordance with the Applicable Laws;

4.4.27 perform other actions provided for by the Comprehensive Agreement / General Conditions /

Agreement and the Applicable Laws.

4.5. The Client shall be entitled to:
4.5.1 obtain information on the effective Tariffs for the Bank's services and additional information on transactions, marketing campaigns conducted by the Bank and the terms for conducting transactions, including those not covered by this Comprehensive Agreement, by contacting the Bank, a branch of the Bank, a structural unit of a branch of the Bank or the Bank's Support Service directly, or by reviewing the information posted on the Bank's website altynbank.kz;
4.5.2 change his/her identification and authentication data by contacting the Bank in the manner provided for by the Comprehensive Agreement;
4.5.3 receive documents confirming that banking transactions have been conducted (except for the service of issuing payment cards) in hard copy at the Bank's branches, in the Personal Account of the Altyn-i Service upon presentation of documents / Digital Documents identifying the Client, in accordance with the Bank's requirements, or through a telecommunications network. The Bank reserves the right to determine the form of such confirmation, unless otherwise provided for by the Applicable Laws. The Parties agree that the issuance of documents does not require documentary (written) confirmation in each instance;
4.5.4 dispute contested banking transactions within 45 (forty-five) calendar days from the date of the transaction on the Account/Card/Digital Card, unless otherwise established by the Comprehensive Agreement, the General Conditions, the Agreement or the Applicable Laws; otherwise, the completed transaction shall be deemed confirmed;
4.5.5 terminate this Comprehensive Agreement, the General Conditions and other agreements in the manner provided for by the Comprehensive Agreement, the General Conditions and the relevant agreements, having first repaid all existing Debt to the Bank and satisfied all third-party claims, withdrawn all money and closed all Cards, Deposits and Accounts;
4.5.6 exercise other rights provided for by this Comprehensive Agreement, the General Conditions and the Applicable Laws.

5. Liability of the Parties:
5.1. The Parties shall be liable for improper performance of their obligations in accordance with the Applicable Laws and the Comprehensive Agreement, the General Conditions and the relevant agreements;
5.2. For improper execution of or an unjustified refusal to execute the Client's instructions, where the Bank is at fault, the Bank shall, at the Client's written request, pay a penalty in the amount of 0,01 % of the instruction amount, but no more than 1 000 tenge. The Bank's liability shall in any event be limited to actual damage, and the Bank shall not be obliged to compensate the Client for any lost profit;
5.3. if, as a result of the Client's payment, the Bank is held liable through the Client's fault, the Client agrees, at the Bank's request, to compensate the Bank for the damage arising as a consequence of the payment made;
5.4. The Bank shall not be liable:

- for any damages and losses of the Client arising through the Client's own negligence and/or as a result of the Client's failure to perform or improper performance of the Client's obligations under the Comprehensive Agreement, as well as in the event of suspension and/or modification by the Bank of the procedure for providing banking services upon amendments to the Applicable Laws or abrupt changes in the financial and foreign exchange markets resulting in deterioration of the situation. Deterioration of the situation shall mean changes as a result of which the Bank's continued provision of any banking services becomes impossible and/or the expenses incurred (which may be incurred) by the Bank in connection with providing any banking services are (may be) significantly exceeded;
- to the Client and any third party for the non-execution or improper execution, through no fault of the Bank, of the Client's instructions or Applications submitted by the Client when receiving banking services, or for irregularity, inaccuracy, incompleteness or untimeliness of information or data transmitted/received, if this results from a failure, defect or shutdown of the Bank's computer systems,

as well as from any malfunction of any computer, telephone / mobile telephone or other equipment used to transmit, receive and/or confirm receipt of banking services, where information about the Client’s Accounts, Card, Token, Card details or transactions conducted by the Client becomes known to third parties as a result of the interception or eavesdropping of information in the Communication Channels while they are being used;

- for errors, delays or the Client’s inability to access banking services associated with a malfunction of equipment and/or another device of the Client and/or other third parties and the absence of Internet access;
- for facilities, products and services arranged and/or provided by a third party and used to provide banking services;
- for hacking / unauthorized / unlawful access to the Client’s data, Identifiers and their corresponding Authenticators in various combinations and other information used by the Bank for Identification and Authentication of the Client in accordance with the Bank’s internal documents, or for the use of the Client’s identifying attributes obtained as a result of hacking / unlawful access (including the Client’s account data and the Client’s mobile telephone known to the Bank) in order to access banking services on behalf of the Client for any purpose, including to receive banking services on behalf of the Client;
- for failures of the Internet or communications networks that arise for reasons beyond the Bank’s control and result in the Client’s late receipt or non-receipt of the Bank’s Notifications and reports/Account Statements for the Accounts. The Bank shall be released from property liability in the event of technical failures (disconnection / damage to the power supply and communications networks, failure of the processing centre’s software and the Bank’s database, technical failures in payment services), as well as in other situations beyond the Bank’s control that result in the Bank’s failure to perform the terms of the Comprehensive Agreement and other agreements concluded between the Bank and the Client;
- for losses caused to the Client as a result of the suspension of or refusal to conduct transactions on the Account / Card / Digital Card or Deposit and/or the seizure of money held in the Client’s Account / Deposit and / or freezing of money carried out in accordance with the Applicable Laws on the basis of decisions / actions of authorized state bodies, or for losses caused to the Client as a result of third parties debiting money from the Client’s Account on the basis of collection orders and/or payment requests that do not require the Client’s consent in accordance with the Applicable Laws;
- if an incorrect payment detail and/or payment amount or beneficiary data is specified in the Client’s instruction/assignment/order;
- if it is impossible to provide banking services due to circumstances beyond the Bank’s control, including: failure by third-party organizations to provide the Bank with services necessary for the Bank to deliver its services; improper performance (payment delay) by intermediary banks;
- if information about the Client’s Accounts, Card, other Client information provided by the Client when undergoing the Security Procedures, information about the Identifiers and their corresponding Authenticators, Card details or transactions conducted by the Client becomes known to third parties as a result of the interception or eavesdropping of information in the Communication Channels while they are being used;
- if information about the Card, the Identifiers and their corresponding Authenticators and/or other information transmitted by the Client to the Bank while undergoing the Security Procedures, Video Interview or Liveness procedure becomes known to other persons as a result of the Client’s bad-faith compliance with the terms governing their storage and use;
- for the consequences of executing Instructions authorized by unauthorized persons, and in cases where, using the Security Procedures, the Bank was unable to establish that an order had been submitted to the Bank by unauthorized persons who were not Clients of the Bank;
- for the consequences of the Client’s late Notification to the Bank of the loss / theft / provision to third parties of account or authentication information, of attempts at unauthorized access to the Bank’s software and hardware information system that enables the Bank to provide Electronic Banking Services to the Client (or of such access having occurred), as well as of replacement of the SIM card of the

telephone connected to the text notification service or replacement of the telephone (in the absence of a SIM card) connected to the text notification service;

- for third parties obtaining unauthorized and unlawful access to the Client's Personal Account in the Remote Access System or obtaining such access to text notifications sent by the Bank;
- for delays and/or distortions in the Client's receipt of Electronic Banking Services caused by a malfunction of the Client's computer equipment and/or communications equipment or other external factors, damage to any of the Client's software and/or the technical condition of communications lines when the Bank provides Electronic Banking Services.

6. Term of the Comprehensive Agreement

6.1. The Comprehensive Agreement shall remain in force for an unlimited term.

6.2. Provided that there are no unperformed or improperly performed obligations under the relevant Agreements/Applications/Debt, the Client shall be entitled to terminate the Comprehensive Agreement, the General Conditions or the relevant agreement in full by notifying the Bank of this intention no later than 10 (ten) business days before the proposed termination date by submitting to the Bank a corresponding written termination Application in the form established by the Bank, unless another procedure is provided for by the Comprehensive Agreement, the General Conditions or the relevant agreement/Application/Declaration/Notification.

6.3. The Bank shall be entitled to repudiate / terminate the Comprehensive Agreement and the General Conditions in the cases and in the manner provided for by the Comprehensive Agreement, the General Conditions and the relevant agreement. The Client agrees that the Bank shall notify the Client of the repudiation / termination of the Comprehensive Agreement, the General Conditions or the relevant agreement by any of the methods provided for in clause 7.1 of this Comprehensive Agreement.

6.4. If the Bank / Client receives an Application / Notification stating that the Bank / Client has decided to terminate the Comprehensive Agreement / General Conditions / Agreement, from the date of receipt of such Application / from the date of sending such Notification, the Bank shall be entitled, unless otherwise provided for by the Applicable Laws, the General Conditions or the relevant Agreement, to:

- block all Cards issued to the Client (including Additional Cards);
- block the Client from conducting banking transactions;
- cease accepting the Client's instructions and other orders for execution and crediting incoming money to the Accounts, and return such money to the sender no later than the Business Day following the day on which the money was received;
- not reissue Cards and close the Card, cancel the credit limit on the date of termination of the Comprehensive Agreement / General Conditions / Agreement specified by the Bank, including, without limitation, when the Client reaches retirement age.

The Client undertakes to repay the existing Debt and commissions no later than the date specified in the Application/Notification of termination of the Comprehensive Agreement/General Conditions/Agreement. Commissions previously paid to the Bank shall not be refunded and shall not be credited towards repayment of the Debt to the Bank. If the Client fails to perform the obligations provided for by this clause of the Comprehensive Agreement, the Comprehensive Agreement / General Conditions / Agreement shall remain in force to the corresponding extent until the Client has fully performed the Client's obligations under the Comprehensive Agreement / General Conditions / Agreement.

7. Notifications

7.1. The Parties hereby agree and confirm that any Notifications from the Bank to the Client shall be deemed to have been made in writing and received by the Client when the Bank sends such Notifications to the Client by any of the following methods:

а. by personal delivery;
б. via WatsApp;
в. by telephone /push notification in the Bank's mobile application;
г. by email;

д. by mobile communication, including by SMS message;
е. by posting the relevant information on the Bank's website altynbank.kz;
ж. by publishing the relevant information in the mass media;
з. by placing the relevant information in the Bank's branches/offices and structural units;
и. by placing the relevant information on an ATM screen;
к. at the Client's place of residence, through a courier or other postal service, by registered letter with acknowledgment of receipt, including where it is received by an adult member of the Client's family residing at the specified address;
л. through the Remote Access System (Altyn-i Service);
м. by other methods that enable information exchange and ensure that the Client's receipt of the Notification is recorded.

If a Notification is returned marked as undeliverable to the addressee or recipient, or due to refusal to accept it, or if its acceptance is not confirmed when another means of communication specified in this subclause is used, the notification shall be deemed to have been duly sent.

The date on which the addressee receives a Notification shall be deemed to be:

- for Notifications delivered personally or through a courier or other postal service – the date of delivery of the postal item;
- for Notifications sent by telephone / email / mobile communication or by push notification in the Bank's mobile application; – the date on which the Notification is sent;
- for Notifications published in the mass media / posted on the Bank's website / placed on an ATM screen – the date on which the Notification is posted.

7.2. The Parties hereby agree and confirm that any Notifications from the Client to the Bank shall be deemed to have been made in writing (in hard copy, using a standard form developed by the Bank or in free form) and received by the Bank when the Client sends such Notifications to the Bank by any of the following methods:

а. by personal delivery to an authorized employee of the Bank against acknowledgment of receipt;
б. through a courier service;
в. by email, as well as by post or through the Remote Access System (Altyn-i Service);
г. through the Bank's official pages on social networks.

7.3. The Client shall reimburse the Bank for expenses, including, without limitation, postal and telegraph expenses, expenses for translation from/into a foreign language(s), Verification, notarial services and other expenses, if they are required for the Bank to provide services properly, in the amount of the actual costs.

7.4. The Bank shall not be liable if a courier loses correspondence. The Client and/or the Bank may discontinue delivery of correspondence at any time by notifying the other Party in writing.

7.5. The Client understands and assumes all and any risk of using any rapid communication facilities for the purpose of sending and/or receiving Notifications (including, without limitation, the risk of any intentional actions by third parties, including fraud, unauthorized access to information sent, and the loss of such information before it is received by the Client / Bank due to problems in the operation of rapid communication facilities, service providers or equipment used to transmit Notifications).

7.6. The Bank shall also not be liable for any losses that the Client may incur in connection with the sending of Notifications using rapid communication facilities, including, without limitation, the Client's losses arising as a result of the Client's non-receipt / late receipt of Notifications or malicious acts by third parties, unless it is proved that such losses resulted from the Bank's negligence or wilful failure to perform its obligations.

7.7. If either Party undergoes any changes in its contact details / particulars that the other Party uses and/or may use to send a Notification (for example, without limitation, changes to its home or business address, telefax/telephone number, email address, and so forth), the Party undergoing such changes shall immediately (in all cases no later than within 7 (seven) calendar days from the date of such change) send a Notification thereof to the other Party.

7.8. The Bank shall not be liable for the Client's non-receipt or late receipt of Notifications caused by changes to the Client's contact details / particulars of which the Client has not notified the Bank in writing in accordance with this Comprehensive Agreement and the General Conditions.

8. Text Notification Service

8.1. The Text Notification Service is a Bank service for distributing notifications in the form of Short Message Service (SMS) messages and push notifications, including messages on transactions in the Client's Account, informational messages concerning the Bank's products and other notifications specified in the Client's application to activate the Text Notification Service.

8.2. Activation of the Text Notification Service shall be carried out in accordance with the Bank's established internal rules.

8.3. The Bank shall be entitled to suspend and/or terminate the Text Notification Service at any time on any grounds without notice or explanation, except in cases provided for by the Applicable Laws. The Bank shall not be obliged to compensate the Client and/or any third parties for any expenses, losses or damage arising as a result of suspension and/or termination of the Text Notification Service.

8.4. The Bank shall send information to the Client's mobile telephone number registered in the Bank's system until the Text Notification Service is suspended and/or terminated, even if such information constitutes bank secrecy and/or another secret protected by law.

8.5. The Client warrants to the Bank that third parties have no access to the mobile (cellular) telephone number specified by the Client in the Application.

8.6. If it is impossible or impracticable for the Bank to provide the Text Notification Service to the Client, the Bank shall make reasonable efforts to notify the Client thereof but shall not be obliged to do so.

8.7. The Bank shall not be liable for delays and/or distortions in the Client's receipt of information by means of text notifications caused by malfunctioning computer equipment and/or communications equipment or other external factors, damage to any software and/or the technical condition of providers' communications lines.

8.8. The Bank shall not verify and shall not be obliged to verify whether the mobile (cellular) telephone number specified in the Application actually belongs to the Client for the purposes of providing the Text Notification Service, and shall bear no liability for the receipt of text notifications by any third party lawfully/unlawfully owning and/or using that mobile (cellular) telephone number.

8.9. The Bank shall not be liable:

- for claims by persons who own the mobile telephone numbers specified by the Client in the Application;
- for failure to deliver a notification (message) to the Client's mobile telephone if this is due to reasons beyond the Bank's control (the message was not sent by the mobile operator, the holder's telephone is unavailable for a prolonged period, and the like);
- for damage and the fact of disclosure of bank secrecy arising as a result of the Client allowing third parties to use the mobile telephone whose number is used to provide the Text Notification Service;
- for damage arising as a result of the Client losing or transferring the Client's own mobile telephone to unauthorized persons;
- if an incorrect payment detail and/or payment amount is specified in a notification (message), as well as for disputes and disagreements arising between the Client and payment recipients, if such disputes and disagreements do not relate to the provision of the Text Notification Service;
- for the consequences of executing an Instruction / Application for Electronic Banking Services from the Client that is sent to the Bank using the Client's mobile telephone number, including where the Client's mobile telephone is used by an unauthorized person.

8.10. In the event of loss, destruction or unlawful / lawful seizure of the mobile (cellular) telephone number connected to the Text Notification Service, the Client undertakes to immediately suspend / discontinue use of the Text Notification Service by contacting the Bank's Support Service.

8.11. The Bank shall independently determine the delivery procedure, delivery time limits and format of text notifications in accordance with the Bank's internal documents, including for the purposes of providing banking services.

9. Confidentiality and Security

9.1. The Bank shall take all measures within its control to ensure the confidentiality of information concerning the Client and the Client's Accounts.

9.2. The Bank shall not be liable if confidentiality was breached through the Client's own fault as a result of failure to comply with the Bank's recommendations and the requirements of the Applicable Laws concerning confidentiality, or if the information was known or became known to third parties from other sources.

9.3. The Client hereby irrevocably consents to the Bank, at its discretion, transferring information about the Client and the Client's transactions to members of the Shareholder's Group, affiliated companies of the Shareholder's Group and third parties for any purposes, including fraud prevention, auditing, the provision of services by any third party, debt collection, satisfying a request from an authorized state body, the provision of services by processing (computer) centres outside the Republic of Kazakhstan, the execution of the Client's instructions and the performance of other agreements with the Client. If necessary, a more detailed procedure for collecting, processing and disclosing information about the Client may be regulated by the Parties in other documents.

9.4. Information about the Client may be processed in processing (computer) centres outside the Republic of Kazakhstan.

9.5. The Bank shall conduct its activities in accordance with the Shareholder's Group confidentiality documents.

9.6. For the purposes of protecting against unauthorized payments on the Client's Account, the Bank shall take the following actions:

– when conducting transactions on the basis of original payment documents in hard copy, the Bank shall visually compare the signatures of the Client/Authorized Persons and the Client's seal (if any) with the specimens of the Client's signature and seal (if any) held by the Bank in accordance with the list of documents provided when the Account was opened;

– when conducting transactions on the basis of the Client's electronic payment documents, protection against unauthorized payments shall be provided in the manner prescribed by the Security Procedure and the relevant agreements of the Parties. The Client's payment documents may not be accepted or processed through unauthorized systems (fax/email).Representations, Consents and Warranties of the Client.

10.1. The following representations, consents and warranties of the Client are true and reliable as of the date of accession to the Comprehensive Agreement/General Conditions/Agreement and/or execution of the Application/Declaration and shall remain so throughout the term of the Agreement:

а. The Client complies with all requirements of the Applicable Laws and currently faces no material legal claims, demands or lawsuits from either the state and its bodies or any third party;

б. The Client uses the Account in full compliance with the Applicable Laws;

в. The Client is aware of liability for violating the Applicable Laws, including those governing foreign exchange control matters;

г. The Client has been duly notified of the Bank's obligation, if the Client violates provisions of the Applicable Laws governing foreign exchange control matters, to take all actions necessary in accordance with the Applicable Laws, including notifying law enforcement agencies and other Authorized State Bodies of such violation;

д. all information provided by the Client for the purposes of performing the Agreement (including, without limitation, information about security and financial standing) is reliable, complete and accurate;

е. there have been no material changes in the Client's financial standing since the date on which such information was last provided to the Bank;

ж. The Client and/or the Client's authorized representatives have all rights and powers necessary to conclude and perform the Agreement;

з. the signing of the Agreement does not and will not contradict the provisions of the Applicable Laws, any agreements to which the Client is a party and/or any decisions/resolutions of Authorized State Bodies;

и. The Agreement and all other agreements relating thereto are lawful, valid and fully binding upon the Client;

к. The Client confirms that he/she does not object to the Bank using, when concluding the Comprehensive Agreement, the General Conditions, any Agreements the conclusion of which is provided for within its scope, and other documents relating to banking services, facsimile reproductions of the signature of the Bank's authorized person and the seal;

л. The Client confirms that he/she is aware of his/her right, if disputes arise concerning a banking service received, to contact the Bank, the Banking / Financial Ombudsman, the Authorized Body or a court; information on the location, postal address, email address and websites of the Bank, the contact details of the Banking/Financial Ombudsman and the Authorized Body, as well as the form for submitting an application, information on the Client's ability to make a free inquiry concerning the provision of banking services, and the form of the Client's application to amend the terms of the Loan Agreement are posted on the Bank's website altynbank.kz, as well as in the Bank's mobile application.

11. Force Majeure.

11.1. Force Majeure means any circumstances beyond the reasonable control of the Parties, including, without limitation, fires, floods, strikes, earthquakes, wars and civil unrest, the inability to make payments as a result of a failure of the banking system of the Republic of Kazakhstan, or the adoption of laws or other regulatory legal or administrative acts.

11.2. Upon the occurrence of Force Majeure, the Party encountering obstacles to the performance of its obligations shall notify the other Party in writing of the occurrence of Force Majeure and the effect of Force Majeure on that Party's performance of such obligations. If a Party fails to give notice of Force Majeure as established by this Comprehensive Agreement, it shall lose the right stipulated above, except where it became impossible for that Party to send a Notification to the other Party as a result of Force Majeure.

11.3. After Force Majeure ceases, the Party affected by it shall notify the other Party in writing of the cessation of Force Majeure and resume performance of its obligations.

12. Procedure for Submitting Claims and Resolving Disputes.

12.1. Any disagreements and disputes between the Parties in connection with performance of the terms of the Comprehensive Agreement / Agreements and the General Conditions shall be resolved through negotiations. If such disputes are not settled through negotiations, they shall be considered in court in the manner provided for by the Applicable Laws at the location of the Bank's executive body (Head Office).

12.2. If the Bank detects any errors/inaccuracies that occurred when conducting a transaction on the Account and/or exist in information provided to the Client, including Notifications, the Bank shall correct such errors/inaccuracies. Except in cases expressly provided for by the Applicable Laws, the Bank shall not be liable for losses incurred by the Client in connection with correction of the detected errors/inaccuracies. The Bank shall also be entitled to adjust settlements, without the Client's consent, by crediting / debiting the Account.

12.3. The Client shall immediately check all information (including correspondence, Account Statements and other information) received from the Bank. In addition, the Client shall verify that the Bank has correctly executed the Client's instructions. If the Client discovers any inaccuracies, incorrect and/or incomplete execution of the Client's instructions, or unauthorized transactions, the Client shall immediately notify the Bank thereof orally by telephone and then in writing.

12.4. If the Client does not contest in writing incorrectly conducted transactions on the Account or unauthorized payments using the Card within 45 (forty-five) calendar days from the date on which they were made, they shall be deemed approved and accepted by the Client in full. In that event, the adverse

consequences associated with such transactions shall be at the Client's risk and responsibility. If arithmetic errors are detected, the Bank shall correct them as soon as possible.
12.5. The Client shall be entitled to require the Bank to provide copies of documents confirming the validity of transactions conducted on the Account.
12.6. The Client is advised to retain receipts in order to keep records of money spent from the Account and resolve possible disputes.
12.7. The Client's application shall be considered within no more than 30 (thirty) calendar days from the date of its receipt for card transactions within the Republic of Kazakhstan and up to 45 (forty-five) calendar days from the date of receipt of the application if the Card is used abroad. If an internal investigation is conducted and no response is provided to the Client within 15 calendar days, the Bank shall send the Client an interim response on extension of the period for considering the disputed transaction to the email or postal address specified by the Client in the application.
12.8. The period for considering the Client's application may be exceeded if a transaction using a payment card was conducted abroad, but by no more than 45 (forty-five) calendar days, of which the Client shall be informed by sending the relevant notification within 3 (three) calendar days from the date on which the period for considering the application was extended.
12.9. After conducting an appropriate investigation of the circumstances specified in the Client's application, if it is established that an unauthorized payment was made, following the Client's sending to the Bank of the relevant Notification of loss, theft or unauthorized use of the Card, the Bank shall compensate the Client for losses associated with the unauthorized payment in the amount of the actual damage caused to the Client. The Bank shall not be liable for any transactions conducted before the Client sends the Notification to the Bank. In that event, the Client shall bear full liability for all transactions conducted before the Client sends the Notification to the Bank.
12.10. If the Client's claim is recognized as justified, the Bank shall adjust the transaction conducted and take other actions necessary to resolve the situation that has arisen. In any event, the Bank's liability shall be limited to actual damage, and the Bank shall not be obliged to compensate the Client for any lost profit.
12.11. If the Client's claim is recognized as unjustified, the Client shall reimburse the Bank for all expenses associated with consideration of the claim submitted, including, without limitation, the Bank's commissions for considering the claim and penalties imposed by the relevant payment system, which in some cases may exceed the amount of the disputed transaction. On the basis of this Comprehensive Agreement and the relevant General Conditions and without any additional consent of the Client, the Bank shall be entitled to debit (withdraw from) the Account the amount of the expenses incurred.
12.12. For all claims and disputes, including unauthorized payment services, the Client shall submit a written request to the Bank. Depending on the substance of the claim or dispute, the Bank shall independently determine the period for considering it in accordance with the provisions of the Applicable Laws, the internal documents of the Bank/the Bank's Shareholder, the Bank's Shareholder's Group and the relevant international payment system.
12.13. If the Bank unjustifiably refuses to execute the Client's instruction or improperly executes the Client's Instruction, as established by a court judgment that has entered into legal force, the Bank shall pay the Client the amount of the actual damage, without any liquidated damages or penalties. The Bank shall not pay the amount of profit lost by the Client.
12.14. By acceding to the Comprehensive Agreement and the General Conditions, the Client gives the Bank written consent to return money under an erroneous or unauthorized payment and/or money transfer or a money transfer based on a forged payment document, where the erroneous crediting of money to the Account is established, by crediting or debiting the Account without additional prior notice to, or consent from, the Client and without providing any documents. Until the details of the recipient to whom the money is to be returned under the erroneous or unauthorized payment and/or money transfer or erroneous crediting of money to the Account are established, the Bank shall be entitled to refuse to execute the Client's payment instructions within the amount of money involved in the erroneous or unauthorized payment and/or money transfer or erroneous crediting of money to the Account. The Bank shall not be liable for losses arising as a result of such return of money under an erroneous or

unauthorized payment and/or money transfer, erroneous crediting of money to the Account, or refusal to execute the Client's payment documents in accordance with this clause, except for incorrect settlements arising through the Bank's fault.

12.15. If there is no movement of money in the Client's Account for longer than the period established by the Applicable Laws, the Bank shall recognize the account as inactive and block it in accordance with the Bank's internal documents in order to ensure the security and safekeeping of the Client's money. The Bank shall be entitled to debit the relevant commission for maintaining an inactive Account in accordance with the approved Tariffs.

13. Other Terms and Conditions.

13.1. The Bank shall be entitled, at its discretion and without any additional consent of the Client, to amend the list of documents required to provide banking services if this is required by the Applicable Laws and/or the Bank's internal documents. If additional documents are required in connection with such changes in order to conduct banking transactions when the Bank provides banking services, by concluding the Comprehensive Agreement / Agreement / General Conditions the Client expresses consent and undertakes to provide them within the period specified by the Bank in accordance with the list specified by the Bank.

13.2. The Bank shall be entitled to amend/supplement this Comprehensive Agreement, the Agreements, the General Conditions and the Tariffs, unless otherwise established by the Applicable Laws. The Bank shall inform the Client of such amendments / supplements by posting the amended Comprehensive Agreement and Tariffs on the Bank's website altynbank.kz within 10 (ten) calendar days from the date of their approval, unless otherwise provided for by the Comprehensive Agreement, the General Conditions, the Agreement or the Applicable Laws. If the Client does not agree with the amendments, the Client shall notify the Bank thereof by sending the relevant written application. The Client undertakes to independently obtain information about amendments made to the Comprehensive Agreement and the Tariffs and published on the Bank's website altynbank.kz. The Bank shall not be liable for the Client's lack of awareness of amendments to the Comprehensive Agreement or the Tariffs. The Client assumes liability and all possible risks associated with failure to receive information about amendments to the Comprehensive Agreement or the Tariffs. After amendments to the Comprehensive Agreement take effect, if the Client has not withdrawn from the Comprehensive Agreement, the Comprehensive Agreement shall continue in force as amended. The Client's failure to submit to the Bank a written application rejecting the terms of the Comprehensive Agreement, the General Conditions forming part thereof and the Tariffs within 10 (ten) calendar days from the date on which information on the amendments is posted shall mean that the Client agrees to the new terms of the Comprehensive Agreement, the General Conditions and the Tariffs and accedes to them in their entirety, taking into account the amendments made.

13.3. If a banking product (Loan, Deposit, Card, Digital Card, credit card and/or others) is discontinued / closed, the Bank shall offer the Client a choice of methods for continued use of that product under which the concluded Agreement remains in force on the date of discontinuance/closure:

- conclusion of a new Agreement on alternative terms;
- early termination of the Agreement in accordance with its terms.

13.4. When conducting transactions, the Bank shall use Astana time.

13.5. The Bank shall be entitled to use the services of third parties when performing its obligations and the Client's Instructions and providing other services to the Client in accordance with the Comprehensive Agreement, including, without limitation, in cases where the use of third parties is expressly established by the Applicable Laws. The Bank shall not be liable for the actions of third parties. Although the Bank is not liable for the actions of third parties, if the Client incurs losses, the Bank shall always provide the Client with all possible assistance in recovering the Client's losses if they resulted from a third party's actions/omissions.

13.6. All foreign-currency transactions between residents and non-residents in the Republic of Kazakhstan shall be conducted in non-cash form through their Accounts, unless otherwise established by the Applicable Laws.

13.7. The Client confirms awareness of liability for violating the Applicable Laws, of the Bank's obligations to perform the functions of a foreign exchange control agent and monitor transactions for the purposes of countering the legalization (laundering) of proceeds from crime, the financing of terrorism and the financing of proliferation of weapons of mass destruction, as established by the Applicable Laws, and of the Bank's notification of law enforcement agencies and other authorized state bodies concerning violations of the Applicable Laws committed by the Client.
13.8. The Client shall comply with the Applicable Laws governing conversion transactions and the use of converted money.
13.9. Article titles and other headings contained in the Comprehensive Agreement, the General Conditions and the Agreement are used for convenience and do not contain any limitations, characteristics or interpretations of any provisions of the named documents.
13.10. If any one or more provisions of the Comprehensive Agreement/General Conditions/Agreement cease to have effect or become unlawful in any respect, this shall not in any way affect or impair the validity, legality or enforceability of the remaining provisions contained in those documents; nevertheless, it is established that, in such cases, the Parties agree to make every effort to replace the invalid provision with a new legally valid provision.
13.11. Any costs incurred by the Bank if it becomes involved in legal proceedings between the Client and third parties shall be charged to the Client. The Bank shall issue the Client an invoice for payment specifying the amount of the costs. The Client shall pay it immediately upon receipt of the specified invoice. In addition, any other costs of the Bank that are not specified in the Bank's Tariffs but may arise as a consequence of the Bank's relationship with the Client shall also be charged to the Client. The Bank shall issue the Client an invoice for payment containing a detailed description of all costs incurred by the Bank. The Client shall pay it immediately upon receipt of the specified invoice.
13.12. The Comprehensive Agreement and all documents relating to the Comprehensive Agreement are drawn up in Kazakh and Russian and/or English. In the event of discrepancies, the Russian-language text shall prevail.
13.13. The Client shall respect the Bank's commitment to protecting its reputation and the Bank's policy of adhering to international standards for combating money laundering and addressing suspicious / unusual transactions. If large amounts (the large amount shall be determined by the Bank independently and individually) are deposited / credited/paid/withdrawn on the Client's Accounts, the Bank shall be entitled to require, and the Client shall provide within the period established by the Bank, supporting documents forming the basis for the Client's payments/instructions, including documents confirming the lawful origin of the money. If the specified documents are not provided, the Bank shall deem the legality of the money and the validity of the payments unconfirmed and shall be entitled not to credit money to the Client's account/not to make payments or execute other instructions of the Client and/or, without recourse to court, to repudiate the Comprehensive Agreement/General Conditions/Agreement and close the Account(s), thereby discontinuing the maintenance and servicing of the Account(s).
13.14. The Bank shall be entitled to require the Client to provide any information, data and documents that, in the Bank's opinion, are necessary to provide banking services to the Client, including, without limitation, the crediting/debiting of money and the deposit/withdrawal of cash to/from the Account(s).
13.15. If the documents/information requested by the Bank have not been provided or do not satisfy the Bank for any reason, the Bank shall be entitled to refuse to provide/perform banking services for the Client, whose rights to subsequently use the Account shall be restored with the Bank's consent. The Bank shall not be obliged to explain or substantiate any reasons for its dissatisfaction with the documents, information or data provided by the Client. A statement by the Bank, made in writing or orally, that it is dissatisfied with the documents, information or data provided by the Client shall constitute the sole and sufficient ground for refusing to provide/perform the relevant banking services for the Client.
13.16. The Client hereby acknowledges and agrees that the Bank actively works to prevent the Bank from becoming involved in criminal acts and money-laundering schemes, including the legalization (laundering) of proceeds from crime, the financing of terrorism and the financing of proliferation of weapons of mass destruction, fraud, corruption and so forth. The Bank's operating standards are aimed

at preserving and protecting the Bank's reputation and ensuring that Clients' confidence in the Bank's integrity is not undermined. In this connection, the Bank, at its discretion, establishes certain requirements for the Bank's Clients and for deals/transactions/payments/money transfers made by the Bank's Clients, which may change periodically. If such deals/transactions/payments/money transfers do not meet the requirements, policies, standards and procedures of the Bank/Shareholder's Group, the Bank shall be entitled to refuse to provide its services to the Client.

13.17. The Client is notified and agrees that, in accordance with the Shareholder's Group's policy on preventing the financing of terrorism and of persons who have been prosecuted or are suspected of money laundering under the jurisdiction of any country, the Bank is authorized to suspend or refuse to conduct a transaction or discontinue transactions on the Client's Account if the Bank suspects the above circumstances, for the purposes of conducting an investigation (and the Bank shall not be required to substantiate or prove its suspicions). The Bank shall bear no liability for the Client's losses caused by a delay in or suspension of execution of payment instructions or refusal to conduct the Client's transactions, even if such suspicions are not confirmed.

13.18. The Client is also notified and agrees that the Bank shall be entitled to refuse to conduct, suspend or discontinue any transaction on the Client's Account if such refusal, suspension or discontinuance is carried out by the Bank in accordance with the Shareholder's Group's policy requiring the Bank to comply with sanctions imposed on the Client on any grounds under the jurisdiction of any country (for example, by the Office of Foreign Assets Control (OFAC)) or by an international organization (including, without limitation, the Financial Action Task Force (FATF) and the United Nations) and/ or whose operation extends to the Client. The Bank shall bear no liability for the Client's losses caused by the Bank's refusal to execute, suspension or discontinuance of execution of the Client's payment instructions in connection with the above sanctions.

13.19. The Client hereby confirms unconditional and irrevocable consent that the Bank shall be entitled to assign, transfer or convey all and any of its rights and obligations, in part or in full, under the Comprehensive Agreement/any Agreement/General Conditions to any third parties, provided that this does not contradict the procedure established by the Applicable Laws. In such cases, no additional documents between the Bank and the Client concerning the assignment, transfer or conveyance of the Bank's rights and obligations shall be required, except where this is expressly required by the Applicable Laws.

13.20. The Client hereby confirms unconditional and irrevocable consent that, for the purposes of assigning, transferring or conveying its rights and obligations as defined in the preceding clause, the Bank shall be entitled to provide any third parties with all and any information associated with the existence and performance of the Comprehensive Agreement/Agreement and/or General Conditions. These powers shall be valid provided that the Bank has reached all necessary arrangements with such third parties concerning compliance with confidentiality.

13.21. The Parties hereby agree and confirm that, without the Bank's express written consent, the Client shall not be entitled to assign, transfer or convey all and any of the Client's rights and obligations, in part or in full, under the Comprehensive Agreement/Agreement and/or General Conditions to any third party.

II. General Conditions for Opening, Maintaining and Closing Accounts of Individuals, Issuing Payment Cards, Making Payments and Money Transfers, and Cash Management Services.

1. Procedure for Opening an Account and Issuing Payment Cards.

1.1. The General Conditions and the Comprehensive Agreement shall be deemed accepted by the Bank's Client if the Client accedes to these General Conditions in their entirety by concluding an agreement with the Bank/signing an application through which an Account is opened (hereinafter – the Account opening agreement/application) and a Declaration (for Private Banking clients), which, together with these General Conditions, constitute the Account Agreement concluded on terms of accession in the manner provided for by Article 389 of the Civil Code of the Republic of Kazakhstan.
1.2. An Account/Special Account shall be opened after the Client has been duly reviewed within the requirements of the laws governing countering the legalization (laundering) of proceeds from crime, the financing of terrorism and the financing of proliferation of weapons of mass destruction, and after all necessary documents established by the Bank and the Applicable Laws and complying in form and content with the requirements established by the Applicable Laws and the Bank's internal documents have been obtained from the Client.
1.3. The Bank shall be entitled, at its discretion and without any additional consent of the Client, to amend the list of documents required to open/maintain/close Accounts if this is required by the Applicable Laws and/or the Bank's Internal Regulatory Documents. If additional documents are required to open/maintain/close an Account in connection with such amendments, the Client undertakes to provide them within the period specified by the Bank in accordance with the list specified by the Bank.
1.4. For the purpose of preventing fraudulent Transactions, a Card may be closed only 30 days after it is opened, unless otherwise established by the Applicable Laws and the Bank's internal documents.
1.5. If personal data and/or information concerning maintenance of the Account changes, the Client shall immediately notify the Bank thereof, attaching Digital/Electronic Documents/originals (notarized copies), copies of documents confirming such changes, in accordance with the requirements of the Applicable Laws and the Bank's internal documents. Any such changes shall take effect after the Bank accepts the Client's Notification of changes to the Client's data and/or information.
1.6. The Client shall use the Account in accordance with the requirements of the Applicable Laws and these General Conditions.
1.7. An Account shall 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 that third party, or in other cases provided for by the Applicable Laws.
1.8. The Bank makes its own decision to open or refuse to open an Account, and has the right to limit the number of accounts opened.

2. Procedure for Disposing of Money Held in the Client's Account.
2.1. Managing money in the Account shall be carried out by giving written instructions by the Client, unless otherwise provided for by the Applicable Laws. Instructions on managing money in the Account must be performed by the Client according to the forms established by the Bank. The Client shall be entitled to provide instructions to the Bank in another form, provided that such instruction contains all the information necessary for the Bank to properly fulfill the instructions of the Client as provided for by the Applicable Laws and the internal documents of the Bank. In this case, the Bank shall independently generate a payment document in accordance with the form required by the Applicable Laws or used by the Bank. Such service shall be paid by the Client in accordance with the Tariffs.
2.2. Any other ways of providing instructions on managing money in the Account must be previously agreed between the Bank and the Client in writing, whereupon these instructions shall be accepted by the Bank for execution.
2.3. The Client hereby agrees that, for the purpose of the Bank's Verification of the Client's instructions, the Bank may call the Client's mobile number registered in the Bank's accounting system.

2.4. The Bank shall be entitled not to execute the Client's Instructions, including those related to making payments/transfers, in cases provided for by the Applicable Laws, the Account Agreement and the Bank's internal documents. In addition, the Bank shall not accept the following payment documents for execution:

- containing unclear instructions; not completed or not signed on behalf of the Client;
- not containing the information provided for by the Applicable Laws;
- completed in pencil;
- containing corrections, additions or erasures, except in cases provided for by the Applicable Laws;
- containing instructions to perform Transactions that violate the Applicable Laws;
- bearing signs of forgery, including where the payment document was transmitted in breach of the procedure for protective measures against unauthorized payments established by the Applicable Laws, the Agreement between the sender and the sender's bank, or the Current Account Agreement;
- where it is technically impossible for the Bank to execute the instruction contained in the payment document;
- in other cases provided for by the Applicable Laws and the Bank's internal documents.

2.5. The Bank shall accept only those payment documents and other instructions that are executed in accordance with the requirements provided for by the Applicable Laws. Otherwise, the Bank shall return the instructions to the Client within the terms stipulated by the Applicable Laws or send the Client a notice of refusal to execute the order, indicating the reason for the refusal, and the Bank shall not be held responsible for losses and damages incurred by the Client due to the refusal of the Bank to execute such orders.

2.6. The Bank shall make payments and money transfers in accordance with the instructions of the Client within the available balance on the Account. If there is not enough money in the Account, the Bank shall be entitled to return the payment documents to the Client without execution or send to the Client's address a notice of refusal to execute the instructions by within the terms provided for by the Applicable Laws. The Bank shall not partially execute the Client's payment documents.

2.7. The Bank shall credit the Account for the amount transferred in favor of the Client (minus the costs associated with this transfer) within the terms established by the Applicable Laws. The Client shall be obliged to notify the Bank about the crediting of his/her Account for the amount that the Client did not expect and/or should not have received no later than 3 (three) Business Days from the day when the Client becomes aware of the fact of such amount credited.

2.8. The Parties hereby agree that all and any instructions of the Client, including those on the payment of taxes and other obligatory payments to the budget, shall be accepted only during the Operating Day, unless other deadline is specified in the Bank Tariffs/ agreed with the Bank, which are an integral part of the Comprehensive Agreement. The instructions made by the Client after the Operating Day shall be accepted by the Bank on the next Operating Day.

2.9. The Client assumes all the risk and liability associated with providing instructions to the Bank, including the payment of taxes and other obligatory payments to the budget, at the end of the Operating Day.

2.10. The Client hereby represents and warrants that he/she assumes all the risk and liability associated with the incorrect indication of the details in the payment documents.

2.11. The Client shall be obliged to provide the Bank, upon its request, with documents confirming the validity of the payment.

2.12. The Client may specify the value date in the payment documents.

2.13. The withdrawal by the Client of the instruction and the suspension of the execution of the instruction shall be made in the manner and within the time limits established by the Applicable Laws.

2.14. The Bank shall transfer money from one Client Account to another, opened with the Bank, provided that there is a written instruction from the Client, unless otherwise provided for by the Applicable Laws, agreement of the Parties, internal documents of the Bank, or the Comprehensive Agreement.

2.15. The Bank is entitled to write off fees for banking operations in accordance with the current Bank Tariffs from the Client's Account without his/her prior consent.

2.16. If the Bank detects errors it has made in relation to the Account, in a confirmation, in an Account Statement and/or in other information provided by the Bank to the Client, the Bank shall immediately notify the Client thereof and, as soon as possible, correct the improperly performed calculations and make corrections in the Account Statement/confirmation. In such cases, the Bank shall have the right to adjust the calculations by crediting or debiting the Account without the Client’s prior consent. The Bank shall not be liable for losses resulting from such corrections, except where the incorrect calculations resulted from gross negligence on the part of the Bank.
2.17. The Client hereby acknowledges and agrees that the Bank may use electronic systems and other methods to identify payments/money transfers from the Client/to the Client that do not meet the requirements of the General Conditions, the Comprehensive Agreement and the Applicable Laws. If such a payment/money transfer is detected, the Bank shall have the right to refuse to execute the Client’s payment document and/or require any additional information necessary to analyze the payment/transfer. If such information is not provided within the time limits specified by the Bank, the Bank shall have the right to return money received for the Client or refuse to execute the payment document.
2.18. The Client agrees to the Bank providing information on payments / money transfers / payment documents to law enforcement agencies, Authorized State Bodies and other institutions in cases established by the Applicable Laws.
2.19. The Client may manage the money held in the Account through an Authorized Representative, if any, by means of written instructions (orders), which must be submitted to the Bank on the Bank’s standard forms of instructions (orders), unless otherwise agreed by the Parties.
2.20. All transactions in foreign currency between residents and non-residents in the Republic of Kazakhstan shall be carried out in non-cash form through their Bank Accounts, unless otherwise provided for by the Applicable Laws.
2.21. Money held in an Account opened as an Escrow Account shall be disposed of in accordance with the Escrow Account Agreement.

3. Cash Services at the Bank’s Premises.
3.1. Cash transactions include: accepting cash by the Bank in various currencies, counting, sorting, packing, exchanging, changing, crediting, withdrawing and issuing them, storing banknotes in various currencies and coins in national currency by the Bank. These cash transactions shall be carried out by the Bank within the terms established by the Applicable Laws and the internal documents of the Bank, with the exception of operations related to the use of ATMs. The Bank shall be entitled to refuse the Client to perform a cash transaction in the cases and on the grounds stipulated by the Applicable Laws, these General Conditions, and internal documents of the Bank.
3.2. The Bank shall credit the Client's Account in the amount of money actually received after per banknote count and packaging thereof. Cash withdrawal shall be performed within the balance of the Account minus the Bank's commission provided for by the Bank's Tariffs, except for the cases of Overdraft provision. In case of withdrawal of cash, the Bank shall be entitled to require prior notification from the Client at least 5 (five) business days before such withdrawal, indicating the amount to be withdrawn (in cases of withdrawal of amounts determined by the Bank as large). In the event of a subsequent refusal by the Client of such a withdrawal, the commission charged by the Bank for withdrawing cash shall not be returned. In the event that the Client deposits cash on the Account in a large amount (the large amount shall be determined by the Bank independently, individually), the Bank shall be entitled to demand documents confirming the origin of the deposited money.
3.3. The Client hereby agrees that money deposited into the Account on his/her behalf can be received by the Client in cash at the branch/ subdivision of the Bank in which it was deposited into the Account, or at another branch/subdivision of the Bank in the Republic of Kazakhstan (except for receiving cash using the Card) in accordance with procedure established by the Applicable Laws and internal documents of the Bank.
3.4. Cash services in foreign currency shall be carried out in accordance with the requirements of currency legislation. When converting is conducted in the process of cash transactions, the Bank shall apply the current exchange rate of the Bank as of the date and time of the conversion.

4. Foreign Currency Transactions.
4.1. The Account can be used by the Client for carrying out foreign currency operations in accordance with the Applicable Laws and the General Conditions.
4.2. The Client assumes the risk associated with opening and maintaining a foreign currency Account, which may arise due to restrictions imposed by government authorities in relation to foreign currencies, including, but not limited to, the introduction of exchange controls or currency restrictions, as well as taxes or other mandatory payments that can apply to the money held in the Account.
4.3. All operations with foreign currency shall be made in the manner prescribed by the Applicable Laws and the internal documents of the Bank, including, but not limited to, the prohibition on making payments in foreign currency between residents of the Republic of Kazakhstan.
4.4. The exchange rate shall be set independently by the Bank at the time of the transaction or the provision of payment services.
4.5. The Client confirms his/her awareness of liability for violation of the Applicable Laws, of the Bank's obligations to exercise the functions of the currency control agent established by the Applicable Laws, as well as to notify law enforcement agencies and the Authorized Body of violations of the Applicable Laws by the Client.
4.6. The Client authorizes the Bank to transfer information on a payment and (or) money transfer to foreign exchange control authorities and other bodies provided for by the Applicable Laws if the payment and (or) money transfer under a foreign exchange transaction may be aimed at withdrawing money from the Republic of Kazakhstan or evading compliance with the requirements of the foreign exchange laws of the Republic of Kazakhstan.

5. Debiting Funds from the Account.
5.1. Funds can be withdrawn from the Account only with the consent of the Client, except for cases expressly provided for by the Applicable Laws, these General Conditions, agreements with the Client, and internal documents of the Bank.
5.2. A third party's payment instructions shall be accepted for execution and executed without the Client's additional consent on the basis of a decision of the relevant judicial or other authorized state body of the Republic of Kazakhstan, as well as on other grounds provided for by the Applicable Laws. The Bank shall have the right to debit money from the Client's Accounts without the Client's consent when third-party instructions that do not require consent under the Applicable Laws are presented to the Bank.
5.3. The Client gives the Bank the Client's irrevocable consent to debit money, on the basis of a payment order or payment request, by directly debiting any and all of the Client's Accounts opened with the Bank and/or other banks and/or organizations carrying out certain types of banking operations and other credit institutions, both under these General Conditions and under other Agreements concluded between the Client and the Bank, in the cases specified in these General Conditions.
5.4. All amounts withdrawn by the Bank from the Account for the purpose of repaying the Debt shall be allocated in the order provided for by the Applicable Laws and/or the Agreement.
5.5. Suspension of Account operations and/or arrest, tying up of money on the Account shall be carried out by the Bank on the grounds and in accordance with the procedure established by the Applicable Laws. The renewal of operations on the Client's account shall be performed by the Bank in accordance with the requirements of the Applicable Laws.
5.6. When an Overdraft is formed, as well as in the presence of other unfulfilled obligations under the Agreement, including but not limited to, to pay commissions, the Bank shall have the right to debit (withdraw) money in the amount of Debt based on payment order or payment request without any additional consent of the Client by direct debiting of the Client's 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 organizations.
5.7. Money held in the Escrow Account may not be arrested or foreclosed upon except under a judicial act in a case connected with the Escrow Account Agreement.

6. Conversion Services.

6.1. The Client is obliged to comply with the Applicable Laws governing conversion operations and the use of converted money.

6.2. Conversion shall be carried out within the Account balance and on the basis of the Client's application prepared in the form established by the Bank at the time of conversion and/or in a form agreed between the Bank and the Client. The conversion rate shall be agreed between the Bank and the Client. The Bank shall carry out conversion Transactions in accordance with the Applicable Laws and the Comprehensive Agreement and subject to the availability of the Client's money:

a) from a foreign currency into Kazakhstan tenge;

b) from Kazakhstan tenge into a foreign currency;

c) from one foreign currency into another foreign currency.

If no agreement has been reached on the conversion rate, the Current Rate established by the Bank at the time of conversion shall apply.

6.3. The Client shall be entitled, at its own discretion, to authorize the Bank to convert money from any of the Accounts opened with the Bank from one currency to another.

7. Procedure for Terminating the Current Account Agreement and Closing the Account.

7.1. The Bank and the Client shall have the right to terminate the Current Account Agreement in the manner provided for by the Applicable Laws, the Comprehensive Agreement, and these General Conditions.

7.2. Upon receipt of the Client's Application to close the Account, and provided that there are no reasons preventing closure of the Account under the Applicable Laws or these General Conditions, the Bank shall close the Account no later than 30 Business Days after receiving the Client's Application. When closing the Account, the Bank reserves the right to debit fees for services in the amounts provided for by the Bank's Tariffs.

7.3. The Bank shall be entitled, at any time without prior notice to the Client, on any grounds and without giving reasons, to repudiate the Current Account Agreement unilaterally and without recourse to court and to close the Account, thereby discontinuing maintenance and servicing of the Account, if the Client violates the Applicable Laws, fails to perform the Client's obligations associated with having an Account with the Bank, an unauthorized authorized negative balance arises on the Account, the Client is criminally prosecuted or held criminally liable, the Client is internationally wanted, any sanctions or restrictions have been imposed on the Client by foreign/ international/national organizations (FATF, OFAC, the United Nations, and so forth), the Bank suspects (and the Bank shall not be required to substantiate or prove its suspicions) that the Client participates in terrorist activities and/or activities involving the legalization (laundering) of proceeds from crime and the financing of terrorism and the financing of proliferation of weapons of mass destruction and/or carries out any other activity that entails or may entail criminal prosecution of the Client and/or other conditions arise that, in the Bank's opinion, may have any adverse consequences for the Bank. Upon occurrence of these events, all obligations of the Client to the Bank shall be performed immediately. The Bank shall bear no liability for the Client's losses caused by delay in or suspension of execution of the Client's payment instructions or directions. The Bank shall send the Client a Notice of such repudiation where this is required by the Applicable Laws, in the manner and within the time limits provided for by the Applicable Laws; otherwise, the Bank shall be entitled subsequently to send the Client a Notice of such repudiation of the Current Account Agreement and closure of the Account in the manner provided for by these General Conditions.

7.4. The Bank shall have the right unilaterally to terminate the Current Account Agreement if the Account is recognized as inactive and/or no money has been held in the Client's Account for longer than the period provided for by the Applicable Laws. The Client agrees that the Bank shall notify the Client of withdrawal from the Current Account Agreement by any method provided for in the Comprehensive Agreement.

7.5. The Bank shall be entitled unilaterally to terminate the Current Account Agreement at any time and on any grounds, including if the Client violates the terms of the Comprehensive Agreement / General

Conditions / relevant Agreement / requirements of the Applicable Laws, and to discontinue/refuse to provide banking services, including payment services, by notifying the Client thereof at least 10 (ten) Business Days before the planned date of termination (repudiation), unless otherwise provided for by the Comprehensive Agreement / General Conditions / Agreements, if the Client violates the terms of the Comprehensive Agreement, the General Conditions or the Agreements in part and/or in full, as well as:

- determination by the Bank of the existence of a threat to the proper performance of any of the Client's obligations under the Comprehensive Agreement/ the General Conditions/ the Agreement (including, but not limited to, related to challenging the validity of the terms of the Comprehensive Agreement, the General Conditions, or the Agreement), or the unreliability and/or incompleteness of documents and/or information provided to the Bank or requested by the Bank; and/or
- there is a threat of the Bank violating the requirements of the Applicable Laws, the policies / procedures or rules of the Bank's Shareholder or the Bank's Shareholder's Group, or international treaties ratified by the Republic of Kazakhstan;
- violations by the Client/ detection by the Bank of inaccuracy of any of the Applications, confirmations and guarantees of the Client stated in documents signed/accepted by the Client, including, but not limited to: Applications, application forms, Declarations, as well as in the event that the Applications, confirmations and guarantees of the Client are misleading; and/or
- the breach by the Client of his/her obligations to provide reliable information and documents related to the receipt and maintenance of the Loan, as well as of those submitted by the Bank to credit bureaus; and/or
- changes in the requirements of the Applicable Laws affecting the proper fulfillment by the Bank of the requirements of the Applicable Laws, the Comprehensive Agreement/ the General Conditions/ the Agreement; and/or
- the initiation of legal proceedings by or against the Client that may adversely affect the proper performance by the Bank or the Client of obligations under the Comprehensive Agreement, the General Conditions and the Agreement and/or adversely affect the Bank's business reputation; and/or
- if the Bank does not have the Client consents that are necessary and required under the Applicable Laws and international treaties ratified by the Republic of Kazakhstan;
- in other cases provided for by the Comprehensive Agreement, the General Conditions or the Agreement.

The Bank shall not be required to prove or otherwise confirm the grounds for the Bank's refusal to provide a banking service, including a payment service.

7.6. The Current Account Agreement cannot be terminated, and the Account cannot be closed, if there are unfulfilled financial and other obligations, including unpaid commissions, except as otherwise provided by the Applicable Laws. After the announcement of either Party about the termination of the Current Account Agreement, the Parties shall be obliged to fully fulfill all remaining outstanding obligations. All obligations of the Client to the Bank shall be subject to full and immediate execution. The Client agrees that the Bank is entitled to satisfy its claims by direct debiting or withdrawal of money from the Account. If it is impossible to terminate the obligations of the Client or the Bank for the Client to third parties due to the nature of the obligations remaining in force, the Client shall be obliged to provide, at the request of the Bank, appropriate security to fulfill its obligations to the Bank.

7.7. The Client shall not be entitled to close the Account and terminate the Current Account Agreement if, in at least one valid Agreement concluded between the Bank and the Client, there is a reference to the Account to be closed, as a bank Account to which and/or from which mutual settlements are made between the Parties under the Agreement. In this case, the Parties undertake to take measures to amend such Agreements in terms of specifying the number of another bank Account (other Account) opened with the Bank, or another way of conducting mutual settlements between the Parties that do not involve the use of the Account.

7.8. Management of the Account and the opening and closing of an Account of a minor Client shall be carried out in accordance with the requirements of the Applicable Laws and the Bank's internal documents.

7.9. Despite the conditions contained in the Escrow Account Agreement regarding its validity, the

Client and the account holder (a third person in whose name the Account is opened) authorize the Bank to close the Escrow account at any time if there is no money on the Escrow account for more than 1 month. At the same time, if there are unfulfilled obligations of the Client to pay for the Bank's services under the Escrow Account Agreement, the Escrow Account Agreement will remain in force in this part until the Client fully fulfills its obligations to pay for the Bank's services.
7.10. The Account Holder’s Application to close the Escrow Account before the occurrence of the circumstance or circumstances specified in the Escrow Account Agreement may be accepted by the Bank only with the Client’s corresponding written approval.
7.11. In the event that the account holder fails to comply with the conditions specified by the Client in the Escrow Account Agreement, and the expiration of the term for the occurrence or fulfillment of such conditions, the Bank returns the money to the Client.

8. Procedure for Opening an Account and/or Issuing Payment Cards
8.1. After the Client completes Registration in the Remote Access System, the Bank, on the basis of the Client’s Application in the form established by the Bank, shall open an Account for the Client and/or issue Cards linked to the Account in the Client’s name.
8.2. When an individual opens a current account to carry out activities under the special tax regime for self-employed persons, the client (citizen, qandas) shall provide the Bank with:
- an identity document;
- an application to open an account for a self-employed person applying the special tax regime in accordance with Chapter 77 of the Tax Code and the Applicable Laws.
8.3. The Bank shall state the details of the opened Account and the Client’s issued payment cards in a Notice sent by the Bank through the Remote Access System.
8.4. The Card’s Personal Identification Number (PIN code) shall be set by the Client independently and issued by the Bank to the Client by sending a Short Message Service (SMS) message and/or another notice to the telephone specified by the Client when Registering in the Remote Access System.
8.5. The Client shall have the right to open additional Accounts and issue Cards in other currencies available in the Remote Access System.
8.6. Several additional payment cards may be issued for each Account.
8.7. Additional Accounts and Cards shall be opened on the basis of the relevant Applications of the Client confirmed by the Client in the manner established by the security measures.
8.8. If the Bank issues an additional payment card for the Cardholder, who is not a Bank Client, the Bank shall not open an Account for him/her. In such case, the Cardholder is authorized by the Client to use the Client’s Account using the Additional Payment Card. The Cardholder unconditionally accepts responsibility for obligations to the Bank under the General Conditions jointly with the Client.
8.9. The Bank shall issue the Card directly to the Client and/or the Authorized Representative.
8.10. A payment card shall be issued with an inactive status. The activation of the payment card shall be performed by the Client/Cardholder when it is used for the first time at an ATM of any bank in accordance with its tariffs.
8.11. The Card is the property of the Bank. The Bank reserves the right to perform any operations related thereto by notifying the Client / Cardholder thereof 3 (three) Business Days in advance.
8.12. The payment card is valid until the end of the month and the year indicated thereon. For expired payment cards, banking transactions shall not be performed.
8.13. To the extent not regulated by the General Conditions and the Comprehensive Agreement, the rules of the relevant International Payment Systems (IPS) shall apply to legal relations arising when the Client uses Cards.
8.14. Restrictions and limits for carrying out operations on payment cards can be set by the Client independently by providing the appropriate Instruction to the Bank.
8.15. The Client hereby agrees that the Bank may send Card details to the Client by sending a Short Message Service (SMS) message to the Client’s mobile telephone number specified during Registration when the Client registers in the Remote Access System, and this method of Notice shall be recognized by the Client and the Bank as a secure method for receiving any information sent by the Bank to the

Client under these General Conditions.

8.16. The Bank shall publish/post these General Conditions on the Bank's website: altynbank.kz. At the Client's request, the Bank shall provide a hard-copy version of the General Conditions. The General Conditions and the Comprehensive Agreement shall be available to the Client electronically in the Remote Access System and on the Bank's website: altynbank.kz.

8.17. The Client shall use the Account in accordance with the requirements of the Applicable Laws and these General Conditions. Money credited to/transferred from the Client's Account with the Bank shall not be connected with entrepreneurial activities, activities under the special tax regime for the self-employed, advocacy or notarial activities, activities involving the enforcement of enforcement documents, dispute settlement through mediation, the activities of a private enforcement officer, foreign exchange transactions requiring a registration certificate, notification certificate and contract registration number, and the like, or with the financing of terrorist or extremist activities or other assistance to terrorism or extremism.

9. Account and Payment Card Servicing.

9.1. The Bank reserves the right at any time in its sole discretion to determine and change the list of banking operations and functions that can be performed by the Client on its Accounts in the Remote Access System, as well as set limits on the amounts of transactions carried out in the Remote Access System and other service channels by making changes in the functionality of the Remote Access System and/or the General Conditions.

9.2. The Account shall be funded in cash or non-cash form in accordance with the Applicable Laws.

9.3. Transactions using Cards in the Remote Access System shall become available for the Client to perform after receipt of a Notice that the Card has been issued successfully.

9.4. In accordance with the Tariffs approved by the Bank, the Client shall pay the Bank a commission for the services provided by the Bank.

9.5. If the Bank incurs expenses in respect of the Client's obligations, including, without limitation, payment of commissions and performance of obligations under the Agreement, the Bank shall be entitled, without any additional consent of the Client, in an indisputable manner and by direct debiting, to withdraw money in any currency in the amount of the current and overdue Debt from the Client's Account or any bank accounts of the Client opened with the Bank and/or other banks and/or organizations carrying out certain types of banking transactions and other credit institutions.

9.6. Money shall be withdrawn from the Account only with the Client's consent, except in cases expressly provided for by the Applicable Laws, these General Conditions, the Bank's internal procedures and other agreements concluded between the Bank and the Client.

9.7. Account transactions shall be carried out on the basis of the relevant Client's Application for the service, executed in the form established by the Bank, subject to the successful completion of the Security Procedures by the Client.

9.8. Account Statements for the Account / payment card shall be provided at the Client's request. An Account Statement in hard copy shall be provided to the Client free of charge once a month. In the Remote Access System, the Client may independently generate Account Statements an unlimited number of times free of charge.

10. Terms of payments, transactions on the Account/payment card

10.1. Within the framework of the Remote Access System, the Bank shall provide the Client with services for the following types of payments, money transfers, provided that the Bank has the appropriate possibility:

- payments/money transfers between the Client's Accounts and to bank and other accounts of third parties, including those opened with other banks and relevant organizations (where the relevant capability is available and the Client is Notified);
- from a payment card to a payment card of the Client or a third party, including those opened with other banks and relevant organizations (where the relevant capability is available and the Client is Notified);

- money transfer using the “GOLDEN CROWN – MONEY TRANSFERS” payment service;
- money transfer through the “MoneyGram” international transfer system, as well as other international systems (where the relevant capability is available and the Client is Notified);
- “Transfer by Mobile Number” - a money transfer from an Account to the Account of a third party identified by the Bank by the mobile telephone number of the third party / recipient who is a client of the Remote Access System
- “Transfer by Mobile Number” - a money transfer from an Account to a bank or other account of a third party identified by the Bank by any method, including by the mobile telephone number of the third party / recipient who is a client of another bank and/or relevant organization (where the relevant capability is available and the Client is Notified);

10.2. Payments and transfers received in the Client’s name from other organizations shall be credited by the Bank to the relevant Account of the Client in accordance with the Agreement, the Bank’s internal documents and the Applicable Laws.

10.3. In the Remote Access System, when the Client selects a type of payment / transfer listed in clause 10.1 of this section and provides the Bank with the relevant Instructions, an Instruction shall be generated specifying, among other things, the amount of the money transfer/payment, its type, currency and other information required by the Bank to make the payment / transfer. The Client shall confirm the Instruction to make the payment / transfer by Authentication and Identification in the manner provided for by the Security Procedure.

10.4. Through the Remote Access System, the Bank shall send the Client an electronic confirmation that the Client’s Instruction has been executed or information that the transfer/payment has been refused.

10.5. Payments and transfers using the services of the payment service “GOLDEN CROWN – MONEY TRANSFERS” shall be performed in accordance with the conditions and procedures stipulated by the Rules of the Golden Crown – Money Transfers Payment Service, the Agreement of accession to Golden Crown international transfers, and these General Conditions.

10.6. By submitting an application for money transfer using the payment service “GOLDEN CROWN – MONEY TRANSFERS”, the Client joins the Rules of the Golden Crown – Money Transfers Payment Service, the Agreement of accession to Golden Crown international transfers.

10.7. Payments and transfers through the “MoneyGram” international money transfer system shall be made on the terms and in accordance with the procedure provided for by the International Money Transfer Agreement and these General Conditions. By submitting an Application for a money transfer through the “MoneyGram” international money transfer system, the Client accedes to the International Money Transfer Agreement.

10.8. A “Transfer by Mobile Number” may be made only if the Bank is able to identify the beneficiary by any method, including by the beneficiary’s mobile telephone number. The beneficiary’s mobile telephone number shall be defined in the system as the telephone number to which the beneficiary’s Short Message Service (SMS) message is configured. If the beneficiary has several Accounts identified by the Bank with the mobile telephone number, the Bank shall independently determine the Account to which the money will be credited.

10.9. In the event that the Bank is unable to identify the beneficiary as a client in the Remote Access System, the Client shall be given the opportunity to invite the beneficiary as a client to the Remote Access System by sending a corresponding notification or to refuse to make a payment/transfer. At the same time, the Client shall be responsible for the content of the notification. The cost of sending a notice shall be paid by the Client.

10.10. Payment card Transactions are processed through the International Payment System. The debit is made through the International Payment System upon receipt of confirmation information from the Acquirer.

10.11. In order to ensure the implementation of the relevant settlements, the Client authorizes the Bank to block money on the Account for the amount of Authorization for a period not exceeding 30 (thirty) calendar days from the date of blocking.

10.12. The currencies of mutual settlements with the Acquirer through the International Payment System (IPS) shall be United States dollars and euros; mutual settlements with UnionPay shall be in

Chinese yuan.
10.13. When a payment or Transaction is made in a currency other than the Account currency, the rate established by the International Payment System shall be applied for Authorization. When Card Transactions or payments are made in a currency other than the Account currency and other than the currency of settlement with the International Payment System, the rate established by the International Payment System shall be applied for Authorization, taking into account the fees charged by the Bank for such Transactions or payments in accordance with the Tariffs effective at the time of the Transaction or payment.
10.14. The amount of a Transaction or payment shall actually be debited on the basis of the payment document received from the International Payment System. When money is debited from the Account, the Bank's Current Rate effective on the date and at the time the payment document is received from the International Payment System shall apply. The debit amount may be either less or greater than the Authorization amount, depending on changes in the exchange rate of the currency in which the Transaction or payment is made as at the Authorization date or the date and time the payment document is received.
10.15. If the Bank does not receive confirmation information for writing off funds from the Account from the Acquirer, then, upon expiration of 30 (thirty) calendar days, the previously blocked amount shall become available again for making payments. Authorization can be canceled only if the transaction for which it had been requested did not take place (and there is a written confirmation from the outlet/merchant or Acquirer Bank) or was made for a different amount (for which a separate Authorization shall be requested).
10.16. The Bank shall not send a text notification if a Card Authorization is reversed or if an amount is reversed after 30 (thirty) calendar days.
10.17. In the event of an overdraft, the Bank blocks the Account until the Client pays the amount of the overdraft incurred.
10.18. If an Overdraft arises or other obligations under the Agreement remain unperformed, the Bank shall have the right, without any prior consent or additional notice to the Client, to withdraw, without acceptance and by direct debit, from the Client's Account and other bank accounts all or any amounts of Debt due to the Bank, including, without limitation, the amount of Debt under the Agreement and the amount of the Bank's fee. Such withdrawal may be made on the basis of a payment order/payment request by directly debiting the Client's 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, under any agreement with the Bank that provides for such right, and where necessary for the Bank to make adjusting entries in the Account (money erroneously credited to the Account and the like). All amounts withdrawn by the Bank from the Account by way of set-off against Debt owed to the Bank shall be applied toward repayment of that Debt in the order provided for by the Applicable Laws, these General Conditions and the relevant agreement between the Bank and the Client.

11. The Bank shall have the right:
11.1. Refuse to issue a payment card / Additional Bank Card to a prospective Client if the prospective Client does not meet the requirements established by the Applicable Laws.
11.2. If the Client violates the General Conditions, suspend or terminate the Comprehensive Agreement and the issued Cards.
11.3. Amend and supplement these General Conditions / Agreement and the Tariffs and, unless another period is established by the Applicable Laws, notify the Client in advance, fifteen calendar days before the date on which they take effect, by a method provided for by the Comprehensive Agreement.
11.4. Credit or debit funds to/from the Client's Account(s) using the Bank's Current foreign exchange rate established at the time of the transaction. If there is a difference between the rate displayed to the Client when the transaction is conducted in the Remote Access System and the Bank's rate established at the time of the transaction, the Bank's rate established at the time of the transaction shall prevail.
11.5. Discontinue servicing a payment card unilaterally at any time and on any grounds.
11.6. Destroy an unclaimed payment card after 3 (three) months from the date of issue or after another

period established for a particular type of card or category of Clients.
11.7. Not consider an Application concerning a disputed banking transaction submitted by the Client after 45 (forty-five) calendar days from the date of the transaction.
11.8. Not to accept for consideration the Client's claims concerning Transactions performed using the correct Personal Identification Number if the Bank did not receive a written or oral application to block or cancel the payment card before the Transaction was performed.
11.9. In the cases established by the foreign exchange legislation of the Republic of Kazakhstan, require the Client to submit the necessary documents and perform the necessary actions.
11.10. Declare termination of the Current Account Agreement in the manner provided for by the Applicable Laws, the Comprehensive Agreement and these General Conditions.
11.11. Unilaterally close Cards if the relevant Bank product under which the Card was issued is discontinued, on the basis of the Bank's internal documents, provided that the Bank sends the Client the relevant Notice, unless another period is established by the Applicable Laws, at least 15 (fifteen) calendar days in advance through a communication channel and/or by posting such information on the Bank's website altynbank.kz.
11.12. The Bank shall be entitled unilaterally to suspend, block, cancel or reissue a Card without the Client's prior consent if it is established that the Card was issued erroneously as a result of a technical failure, software error, operational error, duplicate issue or another unintentional error by the Bank.
11.13. If an erroneously issued Card is cancelled, the Bank shall notify the Client by any method provided for by the Agreement. Cancellation of the Card shall not restrict the Client's rights to money held in a bank account opened on lawful grounds, except in cases provided for by the Applicable Laws and the Agreement.

12. The Bank shall be obliged:
12.1. Notify the Client / Cardholder of the blocking of the Card/Account (not related to expiry of the Card) within 3 (three) Business Days by sending the relevant Notice in the Remote Access System.
12.2. Credit funds received in the Account in accordance with the instruction in the accepted payment order.
12.3. Notify the Client of an increase in commissions and Tariffs for payments and transfers before the proposed date of the changes, but at least three months in advance for payments and transfers by individuals that are not related to entrepreneurial activities.

13. The Client shall have the right:
13.1. Establish and/or change limits on the use of money for a specified period on the primary and Additional Card.
13.2. Apply to the Bank for consideration of a disputed transaction, providing a slip, receipt and other documents as confirmation, within 45 (forty-five) calendar days from the date of the disputed transaction; including in the event of an unauthorized payment using the Card, funds debited from the Account shall not be restored until the investigation of the disputed transaction is completed.
13.3. Block the Card in the manner provided for by the Security Procedures / Agreement.
13.4. Before the date from which the amended General Conditions or Tariffs will apply, if the Client disagrees with them, terminate the Agreement after first repaying the entire amount of the Debt to the Bank.
13.5. Declare termination of the Current Account Agreement in the manner provided for by the Applicable Laws, the Comprehensive Agreement and these General Conditions.

14. The Client shall be obliged:
14.1. Within 15 minutes from the time of discovery, Notify the Bank of loss, theft or unauthorized access by third parties to the Card / Account by a written or oral application to the Bank in accordance with the Agreement.
14.2. Return to the Bank an amount erroneously credited to the Account within 5 (five) days from the date of receipt of the Bank's relevant demand.

14.3. Comply with the requirements of the laws of the Republic of Kazakhstan when conducting banking transactions on the Account.
14.4. Repay the Debt to the Bank in a timely manner and in full, including in the cases and in the manner provided for by this Agreement.
14.5. If the Account is closed, pay the due amount of the commission for servicing the Account.
14.6. Regularly monitor the status of the Account.
14.7. Not transfer the Card to third parties or disclose the Client's Personal Identification Number, Authenticators or Card details.
14.8. When submitting a written Application to terminate the Agreement, return to the Bank all Cards issued in accordance with these General Conditions and the Agreement, and repay in full all Debt owed to the Bank.
14.9. Bear full financial liability for actions involving a breach of the requirements of the General Conditions and the Agreement.
14.10. Immediately discontinue use of an erroneously issued Card after receiving the Bank's notice and return to the Bank all money, bonuses, remuneration and other proprietary benefits received as a result of the erroneous issue of the Card or a technical failure, in the manner and within the time limits established by the Bank and the Applicable Laws.

15. The Bank shall be liable for:
15.1. Disclosure of bank secrecy in accordance with the laws of the Republic of Kazakhstan.
15.2. Failure to perform obligations in accordance with these General Conditions.
15.3. An erroneously conducted transaction on the Account, with liability limited to the scope of the transaction conducted.

16. The Bank shall not be liable for:
16.1. The quality of goods and services purchased by making payment using the Card.
16.2. The consequences of the Client's late application to the Bank with a demand/application to block the Card, as well as expiry of the Card.
16.3. The unreliability of information provided to the Bank by the Client/Cardholder.
16.4. Foreign exchange restrictions of the country of stay, as well as limits on the amount of cash received from ATMs or bank branches.
16.5. A failure in the operation of payment systems, electronic devices or ATMs over which the Bank has no direct control.
16.6. The inability to provide any services or perform any obligations where that inability is related (directly or indirectly) to any dispute or circumstance beyond the Bank's control.
16.7. Any direct or indirect losses caused by or associated with use of the payment card/Account.

17. The Client shall be liable for:
17.1. Improper performance of the terms of the Agreement.
17.2. Improper use of the payment card by the Client/Cardholder.
17.3. Losses incurred by the Bank and/or third parties as a result of unauthorized use of Accounts/Cards by third parties and caused before the Client Notified the Bank of the loss of the payment card, Account details or mobile telephone, their use by an unauthorized person and the Bank's blocking of the Card/Account, in the full amount of the losses.
17.4. Damage caused to the Bank as a result of the Client's/Cardholder's failure to comply with the General Conditions, the Agreement or the Comprehensive Agreement, in the full amount of the damage caused.
17.5. Transfer of the Card and/or disclosure of Account/Card details or Authenticators to third parties, in the full amount of damage caused to the Bank and/or third parties.
17.6. Failure to comply with the Applicable Laws when conducting transactions, in the full amount of the damage and/or losses caused to the Bank and/or third parties by such non-compliance.
17.7. The unreliability of data provided to the Bank, in the full amount of the damage and/or losses

caused to the Bank and/or third parties as a result of providing unreliable data.
17.8. All transactions conducted by the Cardholder.
17.9. Failure to repay and/or late repayment in full of the Debt to the Bank in the manner and on the terms determined by the Agreement.
17.10. The Client represents that, with respect to the Cardholder's personal data transferred and to be transferred in the future by the Client to the Bank under the Comprehensive Agreement/General Conditions/Applications, as well as in other cases where it is necessary to collect and process such personal data in accordance with the Applicable Laws and (or) the Bank's internal documents, the Client has previously obtained the Additional Cardholder's consent to the collection and processing of personal data, transfer of personal data to a third party, including the Bank, and processing of personal data by the Bank.
17.11. If the Bank determines it to be necessary, the Client shall provide the Bank with documentary confirmation of the consents obtained by the Client from the Additional Cardholder for the collection and processing of personal data, transfer of personal data to a third party, including the Bank, and processing of personal data by the Bank; if it is impossible to document the existence of the consents, the Client shall obtain such consents and then confirm their receipt to the Bank.
17.12. The Client shall be responsible for the absence of consents to the collection and processing of personal data, transfer of personal data to a third party, including the Bank, and processing of personal data by the Bank. If any measures are imposed on the Bank for violating the laws of the Republic of Kazakhstan on personal data, the Client undertakes, at the Bank's demand, to reimburse the Bank for any expenses and losses incurred by the Bank.

18. Closing the Account.
18.1. Closure of the Account shall be performed at the initiative of the Client according to the Client's request to close the Account within 10 (ten) Business Days from the date the Bank receives the Client's request and provided that there are no grounds preventing the closure of the Account in accordance with the Applicable Laws and these General Conditions.
18.2. The Account may also be closed unilaterally at the Bank's initiative in accordance with the terms of the Comprehensive Agreement and the Applicable Laws.
18.3. Within 5 (five) Business Days after the Client and the Bank have performed all existing obligations, the balance of money in the Account shall be transferred to another bank account of the Client with the Bank or another bank, or to a notary's deposit (if any).

III. General Conditions for Granting Bank Loans to Individuals

1. General Conditions for Granting a Credit (Loan)

1.1. These General Conditions for Granting Bank Loans to Individuals (hereinafter – the General Conditions) determine the general procedure and terms for granting bank loans to Clients (hereinafter - the Borrower). The detailed terms for providing lending instruments, their list, procedure for use, accrual of the Bank's Interest and other terms shall be the subject of a separate written agreement (Agreement) between the Bank and the Borrower.

1.2. The Bank shall provide various lending instruments on the terms of repayment, maturity and payment in the manner established by the Applicable Laws and the Bank's internal documents. When lending, the Bank shall be guided by the principles of responsible lending, which provide that a loan must correspond to the Client's purposes (needs), financial standing and capabilities; loans that, based on an assessment of the Borrower's solvency and debt burden at the time a decision is made to grant the loan, are highly likely to result in substantial financial difficulties for the Borrower when performing obligations under the bank loan agreement shall not be granted; the assessment shall take into account the Client's individual circumstances, including the level of income and obligations and information on social status and marital status; the Bank shall document the information and results of the assessment of the suitability of the financial product used when deciding to provide it to the Client.

1.3. Before concluding with the Borrower a Credit Agreement not related to entrepreneurial activities, an employee of the Bank (Authorized Agent) shall provide the Borrower with the following documents in writing:

1) a key information document;
2) a draft Credit Agreement - at the Borrower's request.

The key information document shall form part of the Credit Agreement and shall be provided free of charge in writing or by granting access through digital objects.

1.4. The Borrower confirms that, before concluding and signing the Credit Agreement, the Borrower received and sufficiently familiarized himself/herself with the following information on the Credit:

- the maximum term for granting the Credit;
- the material terms of the banking service, including rates, Tariffs, commissions and other payments;
- the rights and obligations of the parties;
- the differences between methods for repaying the Credit (loan), together with draft Credit (loan) repayment schedules calculated using different methods;
- calculation of the Annual Effective Interest Rate (AEIR) with (if any) and without additional services;
- the terms of additional services and the right to refuse them;
- the terms of agreements to be concluded in connection with receiving an additional service, including information on the existence of additional expenses;
- the type of Interest rate and the maximum Interest rate on the Credit;
- calculation of the Interest rate as an annual percentage and its amount in a reliable, annual, effective and comparable calculation (the actual cost) as of the date of application;
- an exhaustive list and the amounts of commissions, Tariffs and other expenses associated with obtaining and servicing (repaying) the Credit;
- the maximum period for making a decision on granting the Credit and the possibility of its extension by the Bank;
- the liability and risk of the Client and another person who is a party to a security agreement if obligations under the Credit are not performed;
- the condition concerning a possible reduction of the term when the method of repaying principal in equal instalments is selected and a possible change in the amount of the monthly payment if the Credit is partially repaid early;
- the list of documents required to conclude the Credit Agreement;
- received Consultations on questions that arose for the Client;

- information on the possibility of agreeing to receive a banking service (unsecured consumer loan) subject to receiving an additional financial service or without an additional financial service;
- when an additional service was offered to the Borrower for a separate fee, received complete and reliable information on the content and cost of the additional service(s), was informed of the right to refuse the additional service and has the opportunity freely and knowingly to choose the additional service(s);
- has the opportunity to choose whether to include the expenses for the additional service in the amount of the Credit (loan) or to pay them independently;
- information on the Bank’s postal and email addresses, as well as details of its official website;
- familiarized himself/herself with the draft Credit Agreement, including the rights and obligations, the right to perform obligations under the Credit Agreement early, the right to refuse the banking service or terminate the agreement at his/her own initiative, as well as possible expenses associated with such refusal or termination, the grounds and procedure for early termination of the agreement, the types of transactions conducted on the Account, including the procedure for making payments and money transfers, and the grounds for restrictions on managing money held in the Accounts.

1.5. The Borrower confirms that, before conclusion of the Credit Agreement, the Borrower was provided with:
- draft Credit Repayment Schedules for selecting the method of repaying the Credit: Annuity and Differentiated;
- the date of the monthly Credit payment and the time necessary to familiarize himself/herself with the terms of the Credit Agreement.

1.6. The Borrower confirms that, before concluding the Credit Agreement, the Borrower familiarized himself/herself with the Bank’s Tariffs and is prepared to incur expenses in accordance with the Bank’s effective Tariffs. The Borrower agrees that the Bank’s acceptance for consideration of an Application Form / Agreement (Application for Accession to the Comprehensive Agreement) to obtain the Credit, as well as possible additional expenses incurred by the Borrower (costs, duties and overhead expenses required to prepare documents to obtain the Credit, conduct an appraisal, and the like), do not constitute an obligation of the Bank to grant the Credit or reimburse the expenses incurred by the Borrower, including if the Bank refuses to grant the Credit.

1.7. The Borrower confirms having been notified of the overall period for considering the Application Form / Application (agreement) to obtain the Credit, which shall be no more than 10 Business Days from the date on which the relevant decision is made.

1.8. The Borrower has been notified of the right, if disputes arise concerning the banking service received, to contact the Bank, the Financial/Banking Ombudsman, the Authorized Body or a court using the addresses and contact details posted on the Bank’s website altynbank.kz, as well as in the Bank’s Altyn-i mobile application.

1.9. The Borrower agrees that, if the Loan is granted in foreign currency, the Bank shall have the right unilaterally, during the term of the Loan Agreement, to change the Loan currency to the currency of the Republic of Kazakhstan, and the Parties shall deem such a change to improve the terms.

1.10. If the Borrower agrees to a change in the Loan currency, the Interest rate shall be established by the Bank. All Debt under the Loan as at the date of the Bank’s notice of the change in the Loan currency shall, from the date of the change in the Loan currency, be paid to the Bank in the currency of the Republic of Kazakhstan. The Borrower’s current Debt under a Loan previously granted to the Borrower in foreign currency shall be converted into the currency of the Republic of Kazakhstan at the exchange rate of the foreign currency against the Kazakhstan tenge established by the Bank on the conversion date. If the Borrower disagrees with the change in the Loan currency or with the Interest rate established by the Bank, the Bank shall be released from its obligations under the relevant Loan Agreement and may demand immediate repayment of the Debt from the Borrower.

1.11. At the time the Client concludes the Credit Agreement, an employee of the Bank (Authorized Agent) shall ensure that a loan repayment schedule containing the following information is provided:
1) the amount and currency of the loan;
2) the term of the loan;

3) the Interest rate as an annual percentage or a fixed amount;
4) the Annual Effective Interest Rate (AEIR) on the loan (as a percentage);
5) the type of Interest rate: fixed or floating;
6) the procedure for calculating the floating Interest rate, if the agreement provides for a floating Interest rate;
7) the loan repayment method: differentiated, annuity or another loan repayment method calculated in accordance with the Bank's internal documents (if any);
8) the number and frequency (date) of payments towards repayment of the principal amount and accrued Interest on the loan;
9) the amount of the payment, allocated between principal and accrued Interest;
10) the total amount of payments on the loan, allocated between principal and accrued Interest.

1.12. These conditions shall not apply to an agreement under which the loan term is no more than one month, an agreement under which an overdraft Credit was granted, or an agreement to provide (open) a Credit Line.

2. Terms of repayment of the Loan/Debt

2.1. The procedure, conditions, frequency, sequence, and dates of repayment of the Debt, measures taken by the Bank for non-fulfillment or improper fulfillment by the Borrower of its obligations under the Loan Agreement, ways and methods of repayment of the Debt, including the Loan, the Interest, and the minimum amount to be repaid under the Loan Agreement shall be determined according to the terms and conditions of such agreement.

2.2. If the date of payment of the next payment under the Loan Agreement falls on a weekend or a holiday, the next payment shall be made on the first business day following the weekend or a holiday without paying any other types of penalties.

2.3. Full or partial early repayment shall be made on the basis of a written application from the Borrower, including one initiated through the Remote Access System.

2.4. Partial early repayment of the Loan shall be made at any time in an amount equal to at least one monthly payment. Upon full / partial early repayment, the Borrower shall pay the Bank Interest for use of the Credit accrued through the date of full / partial early repayment (inclusive).

2.5. Upon partial early repayment of the Credit amount, the Bank shall revise the Repayment Schedule. Revision of the Repayment Schedule shall not entail an obligation of the Parties to conclude a supplemental agreement to the Loan Agreement. The amended Repayment Schedule shall be attached to the Loan Agreement, shall replace the schedule previously in force and shall be reflected in the Borrower's Personal Account. A partial early repayment made shall also not cancel the Borrower's obligation to make the current monthly payment according to the schedule.

2.6. In the case of partial early repayment using lump-sum pension payments, the payment schedule shall be recalculated by reducing the amount of the monthly payments, unless otherwise selected by the Client in the Personal Account of the Altyn-i Service. Only the amount of principal on a residential mortgage loan may be partially or fully repaid using lump-sum pension payments. The amount of accrued Interest on the loan and other Debt (if any) shall be repaid from the Client's own funds.

2.7. At the Borrower's request, the Bank shall provide the Borrower with an Account Statement. The Account Statement shall constitute sufficient evidence of the Borrower's Debt to the Bank. Payments shall be deemed received by the Bank on the Business Day identified as such in the Account Statement.

2.8. At the Borrower's request, no later than 10 Business Days the Bank shall provide the Borrower with information on the process of the Borrower's biometric authentication, including the date and method by which it was carried out, the verification performed to determine whether information about the Borrower was present in the database of the Anti-Fraud Centre of the National Bank of the Republic of Kazakhstan, and the debt-service ratio used when considering the application and concluding the Consumer Loan Agreement.

2.9. If the next payment of the Principal Debt and/or the accrued Interest is not paid, or the payment is less than the amount of the next payment specified in the Repayment Schedule under the Loan Agreement, the payment shall be considered overdue in the unpaid part.

2.10. The following shall be deemed Overdue Debt under the Loan Agreement:
– late or incomplete repayment of the minimum amount payable / amount under the Repayment Schedule;
– late or incomplete repayment of the amount of Overdue Debt or commission;
– late or incomplete payment of liquidated damages (fines, penalties);
– other Debt presented for repayment under the Loan Agreement and/or at the Bank's demand.
2.11. All payments made by the Borrower in repayment of the Debt under the Loan Agreement must be made by depositing cash or by bank transfer in the currency of the Loan or in foreign currency with conversion into the Account currency and shall be considered as received at the actual receipt thereof by the Bank. The Bank is authorized to debit the Account and other accounts of the Borrower on the basis of the Loan Agreement and without any additional consent of the Borrower to repay the Borrower's Debt.
2.12. If the amount of a payment made by the Borrower is insufficient to perform the obligations under the Loan Agreement, that amount shall repay the Borrower's obligations under the Loan Agreement in the following order:
1) Debt in respect of Principal;
2) Debt in respect of Interest;
3) liquidated damages (fine, penalty);
4) the Principal amount for the current payment period;
5) Interest accrued for the current payment period;
6) Debt for commissions and other payments associated with granting and servicing the Credit (Loan);
7) the Bank's costs of obtaining performance.

2.13. The Borrower undertakes, within the period specified in the Bank's demands / Notices, to provide a renewed / extended insurance agreement for the Security / additional Security. The Borrower shall be liable in the manner provided for by the Agreement, including by paying liquidated damages (fines, penalties) if the Borrower breaches this obligation. If the Borrower fails to perform the obligations to insure the Security within the period specified in the Bank's demands / notices, the Borrower confirms and agrees that the Bank shall be entitled to insure the immovable property from its own funds in accordance with the terms of the Loan Agreement and this clause of the Comprehensive Agreement and subsequently reimburse the amount from the Borrower's accounts, with the Bank acting as beneficiary.
2.14. The Borrower gives the Bank irrevocable consent to withdraw money in any currency and in the amount payable by the Borrower for insurance of the Security (where immovable property is insured at the Bank's expense), by directly debiting the Borrower's Account or the Borrower'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, and to convert the amounts collected in this manner into the currency of the Borrower's unperformed obligations at the exchange rate against the tenge applied by the Bank at the time of conversion on the date of debiting.
2.15. The Repayment Schedule shall be drawn up on the Loan disbursement date. If the Loan terms are changed in a manner that changes the amount of the Borrower's monetary obligations and/or their payment due date, the Bank shall draw up and issue to the Borrower a new Loan Repayment Schedule in accordance with the procedure provided for by the Comprehensive Agreement. If the Loan terms are changed in a manner that increases the amount of the Borrower's monetary obligations, extends the Loan term, increases the Interest rate, or changes the Loan currency, the Bank shall draw up and issue to the Borrower a new Cover Sheet reflecting the new terms. These changes shall be communicated to the Borrower by the methods provided for in the General Conditions and the Comprehensive Agreement, including by making them available for the Borrower to view in the Remote Access System; accordingly, the Borrower shall be deemed notified of the adjustments made.
2.16. All banking operations performed in the Remote Access System in accordance with these General Conditions, including the conclusion of a Credit Agreement and payments toward repayment of the Debt made after the Operating Day, shall be deemed to have been performed on the next Business Day.

3. Violation events

3.1. The Bank shall have the right, unilaterally, to declare the termination of all or any of its obligations under the Loan Agreement and/or to demand early recovery from the Borrower of the entire amount of the Debt upon the occurrence of any of the following events and without the Borrower's additional consent, by notifying the Borrower within the periods prescribed by the Applicable Laws and/or the Agreement, unless otherwise stipulated by the terms of the Loan Agreement:

- violation or failure to perform and/or improper performance by the Borrower and/or by the Related Party and/or by the Pledgor of the requirements of the Applicable Laws, or of any of the provisions of the Loan Agreement and/or the Security Agreement, or related documents;
- identification by the Bank of a threat to the proper execution of any of the monetary and/or any of the non-monetary obligations of the Borrower/Pledgor under the Loan Agreement, the Security Agreements (including but not limited to in connection with challenging the validity of the Agreement and/or the Security Agreement, claims by third parties in relation to the property being the Security), the presence of the Borrower's/Related Party's/Pledgor's obligations to a third party for a significant, in the Bank's opinion, amount;
- violations by the Borrower / Related Party / Pledgor identified by the Bank and associated with the unreliability of any statements, confirmations and warranties of the Borrower / Related Party / Pledgor set out in documents signed / accepted by the Borrower, including, but not limited to, applications and questionnaires, as well as where the statements, confirmations and warranties of the Borrower / Related Party / Pledgor are misleading;
- breach by the Borrower / Pledgor of their obligations to provide reliable information and documents related to obtaining and servicing the Loan, including information and documents submitted by the Bank to credit bureaus;
- deterioration of the financial condition of the Borrower, identified by the results of monitoring conducted by the Bank;
- changes in the requirements of the Applicable Laws affecting the Bank's proper performance of the Agreement;
- if the Security or any part thereof is irreparably damaged;
- initiation of legal proceedings by the Borrower or against him/her, which can adversely affect the proper performance by the Borrower of his/her obligations under the Agreement or obligations under the Security Agreements;
- where the Bank does not have the consents of the Borrower / Pledgor required by law;
- where the Loan is used for purposes other than those intended within the framework of the Applicable Laws;
- the Bank determines that there is a threat to the proper performance by the Borrower / Related Party / Pledgor of any obligation under the Loan Agreement and/or Security Agreement;
- full or partial loss of legal capacity of the Borrower;
- involvement of the Borrower or the Related Party and/or the Pledgor in a legal process with the amount of the claim, which, in the Bank's opinion, represents or may pose a threat to the completeness and timeliness of the performance of the obligations of the Borrower and/or the Related Party and/or the Pledgor under the Loan Agreement, under the Security Agreement;
- Any Debt of the Borrower and/or the Related Party has not been repaid by the due date or there is a need to demand repayment of the Debt before the deadline;
- all or a substantial part of the property of the Borrower is fully acquired, withdrawn, expropriated or nationalized by the state, or by any third party;
- any of the Security Agreements concluded as security for the Borrower's obligations under the Loan Agreement is declared invalid in accordance with the procedure established by law;
- at any time, if the fulfillment of any or all obligations under the Loan Agreement, under the Security Agreement for the Bank or for the Borrower and/or the Related Party and/or the Pledgor becomes contradictory to the Applicable Laws or such obligations cease to be lawful, valid, binding and enforceable;

- the Borrower and/or the Related Party do not comply with the judicial acts of the relevant jurisdiction to pay the amounts due;
- other circumstances that, in the Bank's opinion, threaten or may threaten the full and timely performance by the Borrower and/or Related Party and/or Pledgor of their obligations under the Loan Agreement and the Security Agreement, including, without limitation, deterioration in the financial condition of the Borrower and/or Related Party identified as a result of monitoring conducted by the Bank;
- the Borrower and/or the Related Party, the Pledgor do not fulfill their obligations under other banking agreements concluded before or after the signing of the Loan Agreement, the Security Agreement;
- upon termination of the employment relationship between the Borrower and/or the Related Party and the relevant employer before expiry of the term for which the Loan was granted;
- failure by the Borrower and/or Related Party and/or Pledgor to provide any consent required under the Applicable Laws / Shareholder's requirements for the provision or servicing / maintenance of an Account / Loan, conclusion of a Loan Agreement / Security Agreement, collection / processing of data or submission of reports;
- Loan coverage ratio reduction by more than 30%;
- relocation of the Borrower for permanent residence outside the Republic of Kazakhstan;
- change in the marital status of the Borrower;
- any of the joint property of the spouses in the possession of the Borrower is divided;
- other cases of a threat of damage, loss, seizure, arrest, other restrictions and/or encumbrance on the security;
- if, as a result of granting the Loan, the Bank would violate the requirements of law or any prudential standard established by the Authorized Body;
- changes in the requirements of the Applicable Laws affecting the Bank's proper performance of the Loan Agreement.

3.2. The Bank shall have the right to charge to the Borrower and/or the Related Party all expenses incurred in connection with the occurrence of an Event of Default.

3.3. The Bank shall have the right unilaterally to terminate (withdraw from) the Comprehensive Agreement / General Conditions / Loan Agreement at any time on any other grounds not specified in Clause 3.1 of these General Conditions, by notifying the Client thereof, by the methods provided for in the Comprehensive Agreement, at least 30 (thirty) calendar days before the planned date of termination of (withdrawal from) the Comprehensive Agreement / General Conditions / Agreement, unless another period for termination (withdrawal) is stipulated by the General Conditions or the Loan Agreement.

4. Liability of the Parties for failure to perform or improper performance of obligations under the Agreement

4.1. The Parties shall be held liable in accordance with the Credit Agreement, the General Conditions, the Comprehensive Agreement, and the Applicable Laws.

4.2. The Borrower shall be liable in accordance with the procedure provided for in the Credit Agreement, including by paying a penalty (fines, default charge) in case the Borrower violates any of the obligations under the Credit Agreement.

4.3. Payment of penalties and reimbursement of damages shall not relieve the Borrower from the proper performance of the violated obligations under the Credit Agreement.

5. Information on the Bank's postal and email addresses and the Bank's official internet resource:

5.1. Bank email address: info@altyn-i.kz.

5.2. Bank's official internet resource: altynbank.kz

5.3. Bank postal address: A05A1B9, 109 "B" Abay Avenue, Almaly District, Almaty.

6. Interest

6.1. Loan Interest shall be accrued on the amount of the Principal Debt at the rate set in accordance with the terms and conditions of the Loan Agreement.
6.2. The annual effective interest rate shall be calculated by the algebraic method, by successive approximation, by the integration method, using computer programs, in accordance with the methodology developed by the Authorized Body, and shall be specified in the Loan Agreement. In order to reflect the actual cost of the Loan, the Bank shall have the right to recalculate the annual effective interest rate when recalculating the repayment schedule after partial early repayment without changing the nominal rate.

7. Rights and obligations of the Bank and the Borrower

7.1. The Bank shall have the right (unless otherwise provided for by the Applicable Laws or the Credit Agreement):
7.1.1. to withdraw, without acceptance and by direct debit, including by presenting a payment demand, money in any currency in the amount of the Borrower's current and overdue Debt under the Credit Agreement from any accounts of the Borrower, except in cases established by the Applicable Laws, opened with the Bank and/or other banks and/or organizations carrying out certain types of banking operations and other credit institutions, and to convert the amounts collected in this manner into the currency of the Borrower's unperformed obligations at the rates applied by the Bank at the time of conversion and debiting;
7.1.2. to file a claim with a court to recover the Debt, charging court expenses, including state duty and costs associated with the court proceedings, and the Bank's other expenses to the Borrower, including by foreclosing on any property of the Borrower in accordance with the procedure established by the Applicable Laws;
7.1.3. to entrust the collection of Debt under the Credit Agreement to any third parties (including collection agencies), subject to the Applicable Laws;
7.1.4. unilaterally to declare the termination of all or any of its obligations under the Credit Agreement and require the Borrower, within 10 (ten) Business Days from the date on which the notice of early repayment (unilateral extrajudicial withdrawal from the Credit Agreement) is sent, to perform early all obligations under the Credit Agreement and other transactions concluded between the Bank and the Borrower, and to apply the measures specified in Clause 7.1 of these General Conditions if the Borrower breaches the deadline established for repayment of the Loan and/or the deadline established for payment of Interest on the Loan for a period exceeding that specified in Subclause 7.1.6 of these General Conditions; and/or upon the occurrence of the circumstances specified in Clause 3 of these General Conditions;
7.1.5. The Bank shall have the right to unilaterally change the terms of the Credit Agreement in order to improve them for the Borrower, including for a period of time determined by the Bank, including the possibility of:
- reduction or complete cancellation of fees and other payments for services related to servicing the loan;
- reduction or complete cancellation of a penalty (fine, late-payment charge);
- reduction of the interest rate on the loan;
- deferral, including for a period covering the term of compulsory military service and sixty calendar days after its completion, and/or payment by instalments under the loan;
- reduction of the monetary obligation under a mortgage loan issued in a foreign currency when the foreign currency of the loan is replaced with the national currency of the Republic of Kazakhstan;

The Loan Agreement may provide for an additional list of conditions improving the Borrower's position; no additional agreement between the Parties shall be required for this purpose.

If the Bank applies conditions improving the Borrower's position, the Bank shall send the Borrower a notice of changes to the terms of the Credit Agreement by the methods provided for in the Comprehensive Agreement and through informatization facilities.
7.1.6. to demand early repayment of the Loan amount and the Interest thereon if the Borrower breaches the deadline established for repayment of the next instalment of the Loan and/or payment of Interest for

more than 40 (forty) calendar days, in accordance with the procedure stipulated by the Agreement and subject to the requirements of the Applicable Laws;

7.1.7. to assign its rights and/or obligations under the Credit Agreement, with the transfer to third parties, including collection agencies, of any necessary information and documents concerning the Borrower and/or the Loan.

In this regard, the Bank shall notify the Borrower:

- before concluding an agreement on assignment of a claim, of the possible transfer of rights (claims) to a third party and of the processing of the Borrower's personal data in connection with such assignment, by the method provided for in the Comprehensive Agreement or by a method that does not contravene the Applicable Laws;
- within 30 (thirty) calendar days from the date on which the assignment agreement is concluded, of the completed transfer of the right (claim) to a third party, using the method provided for by the Comprehensive Agreement or a method not contrary to the Applicable Laws, specifying the purpose of subsequent payments to repay the bank loan to the third party (the name and location of the person to whom the right (claim) under the agreement passed), the full scope of assigned claims, the balances of current and overdue Debt broken down into Principal, Interest, fees, penalties and other amounts payable, and the recipient of subsequent Loan repayment payments — the person to whom the claims were assigned.

When the Bank assigns a right (claim) under the Agreement to a third party, the requirements and restrictions imposed by the legislation of the Republic of Kazakhstan on the relationship between a creditor and a Borrower under the Agreement shall apply to the Borrower's legal relationship with the third party to whom the right (claim) was assigned;

7.1.8. to inspect the Borrower's financial condition and the Borrower's performance of obligations;

7.1.9. The Bank controls the intended use of the Loan in accordance with the Bank's internal documents and / or the Agreement.

7.1.10. at any time to recover the Debt from any and all money in any currency, except in cases provided for by the Applicable Laws, held in the Borrower's bank accounts opened with any banks or financial institutions registered both within and outside the Republic of Kazakhstan, either as a single payment in full or in instalments, under the Credit Agreement by directly debiting any of the Borrower's bank accounts, including by presenting a payment demand, without acceptance, if the Borrower has or incurs overdue Debt or breaches any obligation under the Credit Agreement, as provided for by the Credit Agreement and the General Conditions. To convert the amounts collected in this manner into the currency of the Borrower's Loan at the rates applied by the Bank on the date of conversion;

7.1.11. to accept payments and money transfers (accept performance) received from third parties for crediting to the Borrower's Account, in accordance with the General Conditions and the Tariffs and subject to the Applicable Laws;

7.1.12. to provide the Borrower with insurance-agent services during the term of the Credit Agreement, subject to the Applicable Laws; the Bank shall not be liable for the insurer's actions.

7.2. The Bank shall be obliged (unless otherwise provided for by the Applicable Laws or the Credit Agreement):

7.2.1. upon a delay in performance of obligations under the Credit Agreement, to notify the Borrower by telephone calls and by sending the relevant notice through the Remote Access System and/or by the methods provided for by the Loan Agreement and the Comprehensive Agreement, within 10 (ten) calendar days from the date on which the delay in performance of obligations occurs, of the delay in performance and the need to make payments toward repayment of the Debt under the Credit Agreement, specifying the amount of overdue Debt, the consequences of the Borrower's failure to perform the Borrower's obligations, and the possibility of settling the debt by amending the terms of the Credit Agreement where there are objective reasons.

The Bank shall have the right to engage a collection agency to send the said notice to the Borrower;

7.2.2. within 15 (fifteen) calendar days from receipt of the Borrower's written application, to consider the proposed changes to the terms of the Credit Agreement and notify the Borrower in writing of:

- consent to the proposed changes to the terms of the agreement;
- its proposals to amend the terms and conditions of the agreement;
- refusal to change the terms and conditions of the Credit Agreement with an indication of rationale of reasons for such refusal.

If the Bank refuses to amend the terms of the Credit Agreement or no mutually acceptable decision is reached on amending the terms of the bank loan agreement, the Borrower shall have the right, within three months from receipt of the Bank's decision, to apply to the banking/financial ombudsman for pre-trial settlement of Debt under a loan unrelated to entrepreneurial activity, while simultaneously notifying the Bank thereof.

Where there is overdue debt under consumer bank loans not secured by a pledge of property owed to two or more creditors that are banks, microfinance organizations or collection agencies, the Borrower shall have the right to apply for collective debt settlement through the collective settlement platform operating under the financial/banking ombudsman service;

7.2.3. to accept payment of the Borrower's Interest and/or Principal on the next Business Day without requiring payment of a penalty or other types of punitive charges if the date for repayment of the Loan and/or Interest falls on a weekend or public holiday;

7.2.4. when granting a Loan for the purpose of (external) refinancing of debt, to obtain the Client's consent to credit the loan amount to the bank account of the bank (microfinance organization) that issued the refinanced loan (microloan), and to transfer the money to the bank account of the specified bank (microfinance organization), stating in the payment details information about the Borrower (surname, given name, patronymic, if any, and individual identification number), as well as the numbers and dates of the bank loan agreements (microloan agreements)[2];

7.2.5. to accept money from the Borrower toward partial or full early repayment of the Loan in an amount not less than one monthly payment, without charging a penalty or other punitive charges for repayment;

7.2.6. upon the Borrower's application, free of charge and no more than once a month, to provide, within no more than 3 (three) Business Days, written information on the allocation of incoming money toward repayment of Debt under the agreement (to Principal, Interest, fees, penalties and other types of punitive charges, as well as other amounts payable);

7.2.7. upon the Borrower's application for partial or full early repayment to the Bank of the money provided under the agreement, free of charge and within no more than 3 (three) Business Days, to inform the Borrower of the amount due for repayment, broken down into Principal, Interest, fees, penalties and other types of punitive charges, as well as other amounts payable;

7.2.8. within 15 (fifteen) calendar days after receipt of the Borrower's application, to consider the proposed changes to the terms of the agreement;

7.2.9. without requiring payment of fees or other payments under the Loan Agreement, if the proposal to amend the terms of the Loan Agreement was submitted to the Bank by a Borrower:

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

2) affected by circumstances that served as grounds for declaring a state of emergency,

to amend the terms of the Loan Agreement so as to reduce the monthly payment under the Loan Agreement by at least 50 % (fifty percent) of the amount established by the Loan Agreement and to defer payments of Principal and/or Interest for at least three months, if any of the following conditions applies:

1) the Borrower's average monthly income, calculated for the two months preceding the month in which the Borrower applied, has decreased by more than 30 (thirty) percent compared with that Borrower's average monthly income calculated for the twelve months preceding the month of application;

2) the Borrower is receiving state targeted social assistance at the time of applying to the Bank;

7.2.10. when a payment is received in a bank account from another bank or microfinance organization specifying information about the Borrower (surname, given name, patronymic, if any, and individual identification number), as well as the numbers and dates of the Loan Agreements, to apply the money

[2] Effective from 1 October 2026.

toward repayment of debt under the Loan or Loans specified in the instruction no later than 5 (five) Business Days from the date of receipt, without requiring the Borrower to submit an application for partial or full early repayment.[3]

If the amount is insufficient for full early repayment of the loan, the Bank shall make partial early repayment of the Loan in an amount equal to the amount credited to its bank account, in accordance with the procedure established by the Loan Agreement.

Within the period specified in the first paragraph of this subclause, the Bank shall notify the Borrower, by the method provided for in the Agreement and through digital facilities, of the full or partial early repayment of the Debt, specifying the outstanding Debt broken down into Principal, accrued Interest and penalties (fines, late-payment charges);

7.2.11. in the cases and in accordance with the procedure provided for by the Applicable Laws, to conclude a Loan Agreement only after obtaining the Client's relevant consent and, when an unsecured consumer loan is arranged, the consent of the Client's spouse to conclude the Loan Agreement, including consent executed through a credit bureau, on the "electronic government" web portal, through the Bank's informatization facilities integrated with the services hosted on the "electronic government" gateway, or in person at the Bank. The Bank shall transfer the money after expiry of the period prescribed by the Applicable Laws.

7.3. The Borrower shall have the right (unless otherwise provided for by the Applicable Laws or the Credit Agreement):

7.3.1. upon application, to receive, and the Bank shall provide free of charge within no more than 3 (three) Business Days from the date on which the application is registered with the Bank:

- information on the current and overdue Debt with a breakdown into the Principal Debt, Interest, commissions, penalties (fines, default charges) and other amounts payable no more than 1 (one) time per month, in writing;
- information on the amount of the partial or full Debt due for repayment, broken down into Principal, Interest, fees, penalties (fines, late-payment charges) and other amounts payable, specifying the amount of overdue Debt in the event of partial or full early repayment.

The Borrower agrees to receive the said information (certificates) through the Remote Access System (Altyn-i Service);

7.3.2. after giving the Bank prior written notice, to make partial early repayment of the Loan in an amount of at least one monthly payment or to repay it in full, without paying a penalty or other types of punitive charges, but with payment of the accrued Interest.

In this case, partial or full early repayment of the Loan shall be effected by the Bank after the Borrower has given prior written notice one Business Day before the planned Loan repayment date and after the overdue Debt and/or the scheduled payment charged under the repayment schedule has been repaid. At the same time, a partial early repayment made shall not release the Borrower from the obligation to make the next monthly payment under the schedule;

7.3.3. to pay the Principal and/or Interest on the next Business Day without paying a penalty or other types of punitive charges if the repayment date for the Principal and/or Interest falls on a weekend or public holiday;

7.3.4. within 14 (fourteen) calendar days from receipt of the Notice of changes to the terms of the Loan Agreement that improve the Borrower's position, to reject the improved conditions proposed by the Bank by sending the Bank the relevant written Notice.

If the Bank does not receive the Borrower's Notice of rejection, the changes shall be deemed accepted by the Client.

The Bank shall grant a deferral and/or instalment plan for payments under the Loan Agreement only with the Borrower's consent.

7.3.5. to apply to the Bank in writing if disputes arise concerning the banking services received;

7.3.6. to apply in writing to the banking/financial ombudsman and the Authorized Body, in accordance with the Applicable Laws, to settle disagreements arising from the Loan Agreement;

[3] Effective from 1 October 2026.

7.3.7. within 30 calendar days from the date on which the Bank sends the Borrower the Bank's Notice of arrears under the agreement, to apply to the Bank and submit a written application containing information on the reasons for the delay in performing the obligation under the Loan Agreement, income and other substantiated circumstances (facts) that form the basis of the Borrower's request to amend the terms of the agreement, including amendments related to:
- a downwards change in the interest rate under the agreement;
- reducing the monthly payment by at least fifty percent of the payment established by the loan repayment schedule;
- changing the currency of the outstanding Principal under a Loan issued in a foreign currency to the national currency;
- deferring payment of Principal and/or Interest;
- a change in the method of repayment of the debt or in the order of repayment of debt, including the repayment of the principal debt in a priority order;
- a change in the term of the agreement;
- forgiving overdue Principal and/or Interest, cancelling penalties (fines, late-payment charges), fees and other payments related to servicing the Loan.
- independent sale by the Pledgor of the immovable property constituting the subject of the mortgage, in accordance with the procedure provided for by the Applicable Laws;
- provision of compensation in lieu of performance of the obligation under the Agreement by transferring the pledged property to the Bank;
- sale of the immovable property constituting the subject of the mortgage, with transfer of the obligation under the Agreement to the purchaser;

The Borrower's said application shall contain information on the reasons for the delay in performing obligations under the Loan Agreement, the Borrower's current income and other circumstances forming the basis for (substantiating) the Borrower's proposal to amend the terms of the Loan Agreement, together with documents confirming such information.

The procedure for considering amendments to the terms of the Loan Agreement (Credit Agreement), the list of documents attached to the Borrower's application to amend the terms of the Loan Agreement (Credit Agreement), and the procedure for the Bank to inform the Authorized Body of the results of consideration of the Borrower's applications to amend the terms of the Loan Agreement (Credit Agreement) shall be determined by the Applicable Laws.

7.3.8. where the dwelling that secured performance of the Client's mortgage loan obligations has become the Bank's property and the Borrower (Pledgor), who belongs to a socially vulnerable group of the population in accordance with the Law of the Republic of Kazakhstan "On Housing Relations", owns no other dwelling, to apply to the Bank within 30 (thirty) calendar days from the date on which the dwelling became the Bank's property with an application to lease (rent) that dwelling to the Borrower (Pledgor) under a property lease agreement, including with an option to purchase it.

The property lease agreement for the dwelling shall be terminated early at the Bank's request if the Borrower (Pledgor) delays performance of obligations under the property lease agreement for the dwelling for more than 90 (ninety) consecutive calendar days;

7.3.9. to establish, free of charge, a voluntary refusal to obtain bank loans or revoke it at a credit bureau, through the "electronic government" web portal or the Bank's informatization facilities integrated with services hosted on the "electronic government" gateway.

7.4. The Borrower undertakes (unless otherwise provided for by the Applicable Laws or the Credit Agreement)

7.4.1. within the following periods:

1) within 15 (fifteen) Business Days from the date of any change in the Borrower's personal/contact details, update the Borrower's profile or notify the Bank by sending a Notice of any change in the address (place of residence), surname, first name, patronymic (if stated in the identity document), identity documents, telephone numbers (fixed-line) (contact information used to communicate with the Borrower and the method of communication), email address, payment details, or the data specified in the

application, application form and Loan Agreement. The Borrower undertakes to confirm, at least 1 (one) time per year, the validity of the data submitted for the purpose of entering into the Credit Agreement. The Borrower's failure to give notice after 1 (one) year from the date of the Credit Agreement and after each subsequent year shall mean that the Borrower has confirmed the validity (relevance) of the data provided when entering into the Credit Agreement;

2) to provide within 3 (three) business days from the date of receipt of the Bank's request any documents necessary for the formation of the credit file;

3) within 30 (thirty) calendar days from the date on which the Bank presents its demand, to provide the documents required by the Bank in order to comply with the Applicable Laws and the Credit Agreement. The demand may specify a time limit for providing the necessary documents different from that specified in this subparagraph; in that case, the necessary documents shall be provided within the time limit specified in the demand;

4) if the Borrower changes the Borrower's place of employment, the Borrower undertakes to provide the Bank, within 10 (ten) Business Days after the first month of employment has elapsed, with an income certificate from the accounting department for the first month and a certificate and/or copy of the employment contract from the new employer;

5) to notify the Bank, until the Borrower has fully performed the Borrower's obligations under the Credit Agreement, of receiving one or more loans from other second-tier banks of the Republic of Kazakhstan, within 10 (ten) Business Days from the date on which the other second-tier banks of the Republic of Kazakhstan approve the loan or loans;

6) to use the Loan only for the Loan purpose specified in the Loan Application. The Borrower undertakes to submit the originals of documents confirming full repayment of the refinanced bank loan or loans with another bank or banks within 7 (seven) Business Days after the Loan is disbursed;

7) on the day of receipt, to review all Notices, demands and/or other correspondence sent by the Bank through the Remote Access System, including, without limitation, information about the amount of Debt, including penalties (fines and late-payment charges) accrued by the Bank because of the Borrower's improper performance of obligations to the Bank. If, within 14 (fourteen) calendar days from the date on which such Notice is sent to the Borrower, the Bank receives no objection or other information from the Borrower concerning the Notice, the Notice shall be deemed correct and received by the Borrower; subsequently, the Borrower shall not have the right to make any claim against the Bank by referring to non-receipt of that Notice, demand and/or other correspondence;

7.4.2. to repay the Debt within the periods and on the conditions provided for by the Credit Agreement, the Repayment Schedule and the General Conditions;

7.4.3. The borrower is obliged to notify the Bank of early repayment by the Borrower in part or in full within 1 (one) business day by sending a corresponding Request in the form established by the Bank.

8. Restrictions for the Bank

8.1. The Bank may not:

- unilaterally increase the amounts of, and change the calculation procedure for, the Tariffs, Interest and other payments for servicing the Loan established on the date on which the Credit Agreement was concluded with the Borrower;
- unilaterally introduce new types of fees and other payments under the concluded Credit Agreement;
- to impose on the Borrower the obligation to insure his life and health;
- charge a penalty or other types of punitive charges for early repayment of the Loan;
- restrict the Borrower in choosing an insurance organization and/or appraiser meeting the Bank's requirements;
- transfer a loan granted for external refinancing of a loan (microloan) with another bank or microfinance organization to any account other than the bank account of the bank (microfinance organization) where the debt under the loan (microloan) is to be repaid;[4]

[4] Effective from 1 October 2026.

- to charge a penalty or other types of penalties in case the date of repayment of the Loan and/or of the Interest falls on a weekend or a holiday, as well as other restrictions provided for by the Applicable Laws.

9. Documents and information provided by the Borrower

9.1. If the Bank discovers that the Borrower has submitted forged, invalid or inaccurate documents and/or information in order to obtain the Loan, the Bank shall have the right, unilaterally and without notifying the Borrower, to:

- block the Account, the Card and the Additional Card of the Borrower; and/or
- close the Borrower's Account; and/or
- terminate the Credit Agreement at the initiative of the Bank and demand immediate repayment of the Debt.

9.2. If the Bank establishes that the Borrower provided forged, invalid or unreliable documents and/or information to obtain the Loan, the Bank shall also have the right to apply to law-enforcement agencies, other authorized state bodies, a credit bureau, the state centre for payment of pensions and other authorized organizations and institutions, including collection agencies.

9.3. The Borrower hereby agrees that the Bank is entitled to request, without additional informing the Borrower, any information about the Borrower from:

- State Center for Pension Payments; and/or
- Unified Pension Savings Fund; and/or
- credit bureaus; and/or
- telecom operators; and/or
- any other authorized organizations and institutions.

9.4. In case of suspicion of the authenticity or validity of the documents and/or information provided by the Borrower, the Bank shall have the right to block the Account and the Card of the Borrower at any time, without express consent of or informing the Borrower. Such blocking can be carried out for an unlimited period of time.

9.5. The Borrower hereby consents to and authorizes the Bank to provide credit bureaus with any information about the Borrower, all transactions involving financing provided by the Bank to the Borrower, information relating to the Parties' performance of their obligations and the methods of securing those obligations, and other information required to be provided to credit bureaus under the laws on credit bureaus. The Borrower also consents to the credit bureaus providing the Bank with the above information and a credit report on the Borrower.

10. Other Conditions

10.1. The loan is issued by transferring the Loan amount to the Borrower's Account.

10.2. The Bank shall provide a loan upon the provision by the Borrower of all the duly executed documents required by the Bank.

10.3. The Bank may amend the General Conditions by posting the amended version of the General Conditions on the Bank's internet resource: altynbank.kz.

10.4. If any provision of the Credit Agreement is or becomes unlawful or invalid under the Applicable Laws, the remaining provisions of the Credit Agreement shall remain in full force and effect in accordance with the Applicable Laws.

10.5. Any claims or disputes arising out of or relating to the Credit Agreement that have not been settled between the Parties through negotiations / exchange of letters shall be resolved, in accordance with the Applicable Laws, by the court at the location of the Bank's executive body (Head Office) in Almaty.

10.6. Other terms and relations between the Parties that are not stipulated or regulated by the Credit Agreement shall be determined and governed by the General Conditions and the Applicable Laws.

10.7. The Borrower hereby irrevocably consents to the Bank, at its discretion, transferring to the Bank's affiliated companies, members and affiliated companies of the Shareholder Group, and third parties information about the Borrower and the Borrower's operations for any purpose, including fraud

prevention, auditing, provision of services by any third party, debt collection (including by organizations working with problem loans), satisfying a request from an authorized state body, provision of services by processing (computer) centers, processing messages and emails outside the Republic of Kazakhstan, carrying out the Borrower's instructions, and performing other agreements with the Borrower.
A more detailed procedure for the collection, processing, and disclosure of information about the Borrower shall be governed by the Terms for the collection and use of information about the Borrower, risk management activities in relation to financial crimes and tax compliance.
10.8. The Loan Application, Application Form, General Conditions and Tariffs, Repayment Schedule, Key Information Document and Cover Sheet for the Borrower, as well as all appendices to the Credit Agreement and other applications that create an obligation to amend the terms of the Credit Agreement and require the Bank's approval, together with any Repayment Schedules and Cover Sheets for the Borrower subsequently issued by the Bank because of changes to the Loan amount and/or term (without the conclusion of a supplemental agreement), shall constitute integral parts of the Credit Agreement and shall become available for the Borrower to view in the Remote Access System; accordingly, the Borrower shall be deemed Notified of the changes made.
10.9. The Bank shall have the right to assign, transfer or novate any rights or obligations under the Credit Agreement without prior written notice to the Borrower, unless otherwise provided for by the Applicable Laws.
10.10. The Borrower hereby consents to the use and affixing, when the Credit Agreement is concluded through the Remote Access System (Altyn-i Service), of a photocopy of the Bank's seal imprint and the signature of the Bank's authorized employee on the Credit Agreement (if applicable).
10.11. If goods purchased using credit funds provided under a Loan bearing Interest at no more than 0,1% (per annum) are returned or refused, the Borrower hereby agrees that the Loan shall be repaid early from the money returned to the Borrower by the retail organization and that the said money shall be debited from the Account by direct debit toward early repayment of the Loan.

11. Termination of the Credit Agreement

11.1. The Loan Agreement shall cease to be effective in accordance with the procedure and on the conditions provided for in the Loan Agreement / General Conditions / Comprehensive Agreement and/or the Applicable Laws.

12. Procedure for Granting a Loan in the Borrower's Personal Presence at the Bank

12.1. The Bank shall grant the Borrower a Loan on the terms of the Loan Agreement concluded between the Borrower and the Bank, which shall prevail in the event of any inconsistency with the Comprehensive Agreement and/or the General Conditions. Relations between the Parties, to the extent not regulated by the Credit Agreement, shall be governed by the Applicable Laws, the Comprehensive Agreement and the relevant General Conditions. The Bank shall determine, at its discretion, whether granting the Loan is possible and appropriate.
12.2. By submitting the Application Form, the Borrower confirms that the provisions of the terms of the Loan Agreement, the General Conditions, the Comprehensive Agreement and the Security Agreement fully comply with the interests of the Borrower, and do not contain any provisions that are burdensome for the Borrower.
12.3. The Bank shall be entitled to require the Borrower to ensure full and timely fulfillment by the Borrower of his/her obligations under the Loan Agreement, General Conditions, and the Comprehensive Agreement.
12.4. A pledge, guarantee, penalty or other method of security provided for by the Applicable Laws may secure the Borrower's proper performance of obligations under the Loan Agreement. The Bank shall have the right to require insurance of property provided as security for the Borrower's obligations.
12.5. If the obligations under the Loan Agreement are fully repaid early, the Borrower / Pledgor shall have the right to terminate that insurance contract and receive a refund of part of the insurance premium for the unused insurance period in accordance with the procedure provided for in the fourth part of Clause 2 of Article 842 of the Civil Code of the Republic of Kazakhstan.

12.6. The security must be free from any third-party claims or other encumbrances. The security may be provided by the Borrower himself or with the consent of the Bank by third parties.
12.7. Information on banking services shall be disclosed to persons with disabilities and persons with limited mobility with due regard to their needs and particular circumstances, as established in separate documents, including documents posted on the Bank's internet resource.

13. The procedure for granting a loan through the Remote Access System
13.1. These General Conditions constitute a Credit Agreement concluded by adhesion in accordance with Article 389 of the Civil Code of the Republic of Kazakhstan and determine the procedure and conditions for providing electronic banking services for granting Loans to the Bank's Clients through the Remote Access System (Altyn-i Service).
13.2. In accordance with these General Conditions, the Bank may provide the Client with a Credit Card on the terms of the Agreement/Application for a Credit Card, or a consumer loan on the terms of the Agreement/Application for a consumer loan or a Consumer Loan Agreement concluded with the Bank.
13.3. The type of Credit Agreement to be concluded with the Bank shall be determined by the Client independently, depending on the type of Loan Application sent by the Client to the Bank through the Remote Access System (Altyn-i Service).
13.4. The conclusion of a Credit Agreement between the Bank and the Client and the granting of a Loan shall be possible in accordance with the provisions agreed by the Bank and the Client and set out in the General Conditions, provided that the Client submits all documents, consents and Applications, completes all on-screen forms requested in the Remote Access System (Altyn-i Service), and there are no instances of improper performance of obligations.
13.5. The terms of the Loan to be granted, including, but not limited to, its amount and term, shall be determined in the Agreement / Loan Application.
13.6. Before concluding with the Client, through the Remote Access System (Altyn-i Service), a consumer bank loan agreement not secured by a pledge of property, the Client shall complete a Questionnaire in the form prescribed by the Applicable Laws.
13.7. The Client's signing of the Application / Agreement (application for accession) and other documents in accordance with the procedure provided for by the Security Procedures means that the Client has read, understood and agrees with the provisions of the General Conditions, the Comprehensive Agreement, the Security Procedures, the Regulation, the Application / Agreement (application for accession) and other documents in full, without any comments or objections; accedes to them fully and in their entirety; undertakes duly to comply with their requirements and assume the obligations provided for therein; and gives consent and grants the Bank the right to:
- process and transfer to the Bank the Client's personal data, which the Client freely, independently and in the Client's own interests provides to the Bank through the Remote Access System (Altyn-i Service) and/or in writing, using any means of communication, in accordance with the Applicable Laws on personal data protection;
- using personal data for the purposes of concluding a Credit Agreement or refusing to issue a Credit, as well as for the next recovery in court or pre-trial procedure, in case the Client violates its obligations under the Credit Agreement;
- verification of any information communicated to the Bank about the Client;
- use all personal data received until the Client fully and duly performs the obligations under the Credit Agreement and until expiry of the periods established by the Applicable Laws;
- receiving from the Bank information materials about the dates on which obligations under the Credit Agreement fall due, advertising materials and information about the Bank's services and promotions through electronic means of communication: email and text mailings and Notices sent in the Remote Access System (Altyn-i Service); any contact information provided to the Bank may be used for these information mailings;
- requesting information about the Client in order to establish his/her solvency from any third parties;

- the Bank's transfer of information to credit bureaus for the purpose of obtaining information about the Client / Borrower; the Bank shall have the right to select the credit bureau from which information is to be obtained;
- the Bank's amendment of the terms of the Credit Agreement so as to improve them for the Client, in accordance with the procedure provided for by the Agreement and the Applicable Laws, and the Client also recognizes all notices sent to the Borrower through the Remote Access System (Altyn-i Service) as duly sent written notices;
- complete, on the Client's behalf and for the purpose of concluding the Credit Agreement, the data in the Questionnaire using the relevant sources and media containing personal, credit and other information about the Client that belong to Authorized State Bodies.

13.8. By submitting the Application, the Borrower confirms that all information specified in the Application and Application Form is complete, accurate and reliable, relates to the Client, and complies with the requirements of the Applicable Laws and the General Conditions.

13.9. The Credit Agreement shall be deemed concluded when the Loan amount is transferred to the Client's bank account.

13.10. The Bank may refuse to provide a Loan to the Client, in this case the Bank shall not be liable for losses, expenses incurred by the Client due to the Bank's refusal to provide the Credit.

13.11. The Bank may not grant a consumer bank loan exceeding the amount determined by a regulatory legal act of the Authorized Body.

13.12. The Bank provides (issues) a Loan to the Client in accordance to the following procedure:

13.12.1. If the Bank provides a Credit Line in accordance with the terms of the Credit Card Agreement concluded between the Bank and the Client, a Credit Card shall be issued to the Client. The Credit Limit shall become available on the Credit Card after the Client activates it through the Remote Access System (Altyn-i Service).

13.12.2. If a consumer loan is granted in accordance with the terms of the Consumer Loan Agreement concluded between the Bank and the Client, the Bank shall credit the Loan amount to the Client's Account.

13.13. In the cases provided for by the Applicable Laws, the Bank shall transfer money to the Borrower no earlier than 8 (eight) / 24 (twenty-four) hours after the Loan Agreement is signed / consent to obtain a consumer bank loan is signed / the Consumer Bank Loan Agreement is signed or the bank loan amount is increased.

13.14. The terms for granting the Loan (the type of Loan granted, the intended purpose of the Loan, the amount of the Loan and the method of repaying the Loan) shall be provided for in the Credit Agreement.

13.15. Methods of repaying the Loan: unless otherwise provided for in the Agreement / Application, the Debt may be repaid by the following methods:
- any available non-cash repayment methods, including through an Automated Teller Machine and by applying to the Bank's branches;
- exercise by the Bank of the right to debit without acceptance established by the General Conditions.

13.16. Repayment shall be made in the amount of part or all of the Debt in accordance with the terms of the Agreements. When the Debt is repaid, the repayment date of any Debt under the Loan shall be the date on which the money is actually credited to the Client's Account.

IV. General Conditions for Opening Deposits and Conditions for Conducting Deposit Transactions

1. Main provisions

1.1. These General Conditions for opening Deposits and conditions for conducting Deposit transactions establish the procedure for opening Deposits, including by providing Electronic Banking Services, the conditions for paying and accruing Interest, the conditions for conducting Deposit transactions and the procedure for closing Deposits.

1.2. The Bank shall establish the maximum Interest rates on Deposits and the maximum amounts and terms of Deposits accepted, which the Bank may change in accordance with the procedure established by the Comprehensive Agreement, these General Conditions, the agreement, application or request, unless otherwise provided for by the Applicable Laws.

1.3. The maximum Interest rates on Deposits and the maximum amounts and terms of Deposits applied by the Bank are made available by the Bank for public information on the Bank's internet resource: altynbank.kz.

1.4. In accordance with the provisions of the Applicable Laws, the Bank's internal documents on the Savings Account, operations related to the following shall be carried out:

- accepting cash/non-cash money from the Client, unless otherwise provided for by the Deposit Agreement and (or) by the Applicable Laws;
- payment of interest in the amount and manner determined by the Deposit Agreement;
- ensuring the availability and use of the Deposit amounts by the Bank;
- returning the Deposit (in full or in part) on the terms provided for by the Deposit Agreement and/or the Applicable Laws;
- accepting a Deposit as a security;
- execution of instructions from third parties on withdrawal of the Client's money on the grounds stipulated by the Applicable Laws and (or) the Deposit Agreement.

2. The procedure for opening a Savings Account and accepting a Deposit

2.1. To place a Deposit, the Client and the Bank shall conclude a Deposit Agreement when the Client is personally present at the Bank and/or through the Remote Access System (Altyn-i Service). The Bank shall have the right to consider the Application / request / agreement for opening a Savings Account within 3 (three) Business Days and, if it agrees, the Bank shall sign the Deposit Agreement and/or send the relevant Notice through the Remote Access System (Altyn-i Service), after which the Bank shall open a Savings Account for the Client.

2.2. In the application/request/agreement for opening a Savings Account, the Deposit currency, the Deposit amount, the Deposit period, the interest rate, the Deposit annual effective interest rate, the frequency of interest payments, and other terms and conditions of the Deposit shall be determined on the basis of the Client's instructions. A prerequisite for accepting deposits is that the Client has a current account in the currency of the Deposit or the opening of such account if not available.

2.3. Opening and termination of the Deposit shall be made through the Client's Account in the currency of the Deposit. The Deposit Amount shall be deposited into the Client's Savings Account by cashless transfer from the Client's Account. When submitting an application/request/concluding an agreement for opening a Savings Account, the Client grants his/her consent to the Bank to withdraw money in the amount of the Deposit amount, additional contributions from the Client's Account with the Bank and to transfer them to the Client's Savings Account by direct debiting of the Account.

2.4. The admissibility of additional contributions to the Deposit shall be determined by the relevant agreement/application/request for opening a Savings Account.

2.5. The number of the Savings Account opened for the Client shall be stated in the Application/request/Agreement for opening a Savings Account if it is provided while the Client is personally present at the Bank and/or in the Notification displayed in the Remote Access System (Altyn-i Service). The Bank shall open a separate Savings Account for each Application/request/Agreement for opening a Deposit.

2.6. The Bank shall have the right to refuse to open the Client's Savings Account without explaining the reasons. In this case, the Bank shall not be liable for losses, expenses incurred by the Client due to the Bank's refusal to accept the Deposit.

2.7. In the event of opening a Savings Account, the Bank undertakes to accept the Deposit from the Client, pay an interest thereon and return the Deposit in the amount, in the manner, and within the timeframe stipulated by the Deposit Agreement, Tariffs and The Applicable Laws.

2.8. If a Deposit is placed through the Remote Access System (Altyn-i Service) on a weekend/public holiday or after the end of the Business Day (closure of the Operating Day in the Remote Access System) established by the Bank for accepting the Deposit, the next Business Day shall be deemed the placement date of that Deposit.

2.9. Through the Remote Access System (Altyn-i Service), if provided for by the terms of the Deposit Agreement, additional contributions and partial withdrawals may be accepted and made through the Client's current accounts in the currency in which the Deposit is maintained.

2.10. Deposits are guaranteed in accordance with the Applicable Laws. If the deposit guarantee conditions change due to an amendment to the Applicable Laws, the guarantee conditions applicable to the Deposit, including where the Deposit Agreement is extended, shall take account of the legislative amendments.

2.11. Conversion of the Deposit into another currency under the concluded Deposit Agreement is not permitted. The Deposit shall be converted by terminating the concluded Deposit Agreement, carrying out conversion between the Client's current accounts and subsequently concluding a new Deposit Agreement in another Deposit currency, applying the Interest rates and complying with the Minimum Deposit Amount conditions established for a Deposit in that currency on the date of conclusion of the Deposit Agreement.

2.12. After entering into the Deposit Agreement, the Bank shall, at the Client's request, issue the Client a payment document evidencing the opening of the Deposit and made out in the name of the Bank's Client. A Notification of the opening of the Deposit in the form established by the Bank shall be displayed in the Remote Access System (Altyn-i Service).

3. The procedure for calculating the interest on the Deposit

3.1. For the purpose of calculating interest on the Deposit, the day of accepting the Deposit, including subsequent additional contributions or partial withdrawal of the Deposit amounts (if any) to the Savings Account and the date of return of the Deposit amount shall be considered as one day.

3.2. Interest on the Deposit shall accrue from the date on which the Deposit amount, subsequent additional contributions and capitalized Interest, if any, are credited to the Savings Account, based on the term and amount, at the rate specified in the Deposit Agreement or at the rate applied after the Deposit is extended.

3.3. When Deposit Transactions (opening, withdrawal, replenishment) are conducted through the Remote Access System, Interest on the Deposit shall accrue and be paid in the amount, within the time limits and in the manner established by the Deposit Agreement, from the Business Day on which money is credited to/withdrawn from the Deposit, or from the next Business Day if the Bank conducts the Transactions after the end of the Business Day (after the Operating Day in the Remote Access System has closed) established by the Bank for accepting the Deposit.

3.4. The Interest rate established in the Application/application form/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 Deposit Agreement. The Interest rate may be floating if this condition is stipulated in the Application/application form/Agreement for opening a Savings Account. Upon extension of the Deposit Agreement, the Interest rate may change to the rate established by the Bank's Tariffs on the extension date, including through the application of a floating rate. If the expiry date of the current Deposit term falls on a weekend/public holiday or other circumstances arise, the Bank shall extend the Deposit on the first following Business Day, unless otherwise provided for by the Bank's internal rules and the Deposit Agreement. When the Deposit is extended, the Annual Effective Interest Rate shall also change.

3.5. The annual effective interest rate shall be calculated in accordance with the requirements established by the Applicable Laws.
3.6. The Bank shall accrue interest daily in the currency of the Deposit. The frequency of payment and capitalization of interest (if such a condition is chosen) shall be indicated in the application/request/agreement for opening a Savings Account.
3.7. The Interest shall be calculated daily on the basis of 28 – 31 days per month (the actual number of days in the month) and 365 (three hundred sixty-five) days per year. The basis for calculating the Interest rate shall be established by the Bank independently and stated in the Application/request/Agreement for opening a Savings Account.
3.8. Upon the scheduled closure of the Deposit Agreement, Interest shall not accrue for the final day, unless otherwise provided for by the Deposit terms
3.9. Depending on the conditions chosen by the Client, the Deposit interest shall be paid to the Client in the following order:
3.9.1. by wire transfer to the Client's Account, provided that the currency of the Client's Account corresponds to the currency of the Deposit, while the accrued interest shall not be capitalized in the amount of the Deposit;
3.9.2. to the Deposit (to the Savings Account), provided that the Client chooses the capitalization of the interest (crediting the interest to the amount of the Deposit). In this case, the Client and the Bank hereby agree that the accrued interest capitalizes the amount of the Deposit, and the payment of the Deposit together with the accrued capitalized interest shall be made in the manner stipulated by the Deposit Agreement.
3.10. When paying Interest, the Bank shall have the right to withhold taxes that the Client must pay in connection with receiving income, in the cases, amounts and manner established by the Applicable Laws.
3.11. In the event that the Client, who previously was recognized as a non-resident, provides the relevant document confirming tax residency, the Bank ceases withholding tax at the source of payment from the date of submission of the supporting document, while the measures aimed at returning the previously withheld tax shall not be carried out by the Bank.

4. The procedure for receiving additional contributions to the Deposit
4.1 Additional contributions shall be accepted, where provided for by the Deposit Agreement, in the currency corresponding to the Deposit currency. The Deposit amount shall be increased by the amount of the additional contributions.
4.2 Additional contributions shall be made by the Client by transferring money from the Client's Account to the Deposit or by depositing cash through the Bank's cash offices. In cases of accepting additional contribution (s), when calculating the interest, the actual period of storage of the relevant part of the Deposit, equal to the amount of the additional contribution, shall be taken into account.

5. The procedure for withdrawing money from the Deposit, return of the Deposit
5.1. The possibility and conditions for partial withdrawal of money from the Deposit shall be provided for and indicated in the application/request/agreement for opening a Savings Account. If possible, a partial withdrawal of money from the Deposit may be made up to the Minimum Deposit Amount without loss of accrued interest, unless otherwise provided for by the terms of the Deposit.
5.2. If money is partially withdrawn from the Deposit, Interest shall continue to accrue on the remaining Deposit amount from the date of that partial withdrawal, unless otherwise provided for by the Deposit terms
5.3. Unless otherwise provided for by the Deposit Agreement and/or the Applicable Laws, the Bank shall return the Deposit / part of the Deposit upon the Client’s first demand or upon expiry of the term established by the Deposit Agreement. The Bank may apply a penalty for partial or full withdrawal of the Deposit in accordance with the Deposit terms.
5.4. If the Bank receives the Client’s demand for early return of part or the full amount of the Deposit, the Bank shall return part or the full amount of the Deposit and pay the accrued Interest in accordance

with the procedure and on the conditions established by the Deposit Agreement, within 7 (seven) calendar days from receipt of the Client's demand for a term Deposit and after 30 (thirty) calendar days for a Savings Deposit, in accordance with the requirements of the Applicable Laws and by the methods provided for in the Comprehensive Agreement and these General Conditions, unless otherwise provided for by the terms of the Deposit Agreement or the requirements of the Applicable Laws.
5.5. The Deposit amount shall be returned by transferring money to the Client's Account, part of the Deposit shall be returned by transferring to the Client's Account or by cash in the Bank's cash departments.
5.6. These General Conditions are also an agreement on direct debiting of a bank account, in accordance with which the Client has provided the Bank with unconditional, indisputable consent to withdraw money from the Savings Account/Account for the purpose of returning amounts of overpaid Deposit interest in the manner and on the conditions established by these General Conditions.
5.7. Direct debiting of the Savings Account/Account to return the amount of overpaid Deposit interest shall be made by the Bank independently without the provision of any additional consent by the Client and prior notification of the Client on the basis of the Deposit Agreement.
5.8. If the Deposit is withdrawn in full or in part by the Bank, the Client or third parties before expiry of the Deposit term and, as a result, the Deposit amount falls below the Minimum Amount, the Deposit Agreement shall be deemed terminated, unless otherwise stipulated by the Deposit Agreement, and the Bank shall recalculate Interest for the entire Deposit term at the rate and on the terms specified in the Deposit Agreement; in this case:
5.8.1. under the Deposit Agreements, for which the capitalization of the interest is stipulated, the amount of the accrued or capitalized interest for the actual term of the Deposit, if this condition is applicable, shall be withheld and not paid. The Bank shall pay the principal amount of the Deposit taking into account additional contributions (if any) to the Client's Account;
5.8.2. under the Deposit Agreements, under which the payment of accrued interest to the Account is stipulated, the amount of the accrued and paid interest, if such condition applies, shall be withheld from the principal amount of the Deposit. The Bank shall pay the principal amount of the Deposit, taking into account additional contributions (if any) and withholding the accrued and paid to the Client's Account interest for the actual term of the Deposit Agreement.
5.9. If third-party instructions to withdraw money that do not require the Client's consent are presented in respect of the Deposit, the Bank shall, provided that money is available in the Savings Account, execute the third party's instruction in accordance with the Applicable Laws. Money held in a Savings Account operating as an Escrow Account may not be arrested or foreclosed upon except under a judicial act in a case connected with the Escrow Account Agreement. If, as a result of executing third-party instructions:
5.9.1. the terms of the Deposit Agreement have been violated and there is no ban on the execution of expenditure transactions on the Savings Account, the Deposit Agreement shall be terminated, including in case the balance does not allow for reversal of previously capitalized/paid interest within the balance of the Deposit;
5.9.2. the terms of the Deposit Agreement have been violated and there is a ban on the execution of expenditure transactions on the Savings Account, the Bank shall suspend the charging of interest and after the ban on the execution of expenditure transactions is lifted, the Deposit Agreement shall be terminated;
5.9.3. the terms of the Deposit Agreement have not been breached and a prohibition on debit transactions is / is not imposed on the Savings Account, the Deposit Agreement shall continue to be effective on the terms provided for therein.
5.10. If the Client's Savings Account contains insufficient money to execute third-party instructions to withdraw money, the Bank shall have the right to debit the relevant amount from any of the Client's Accounts by directly debiting them; or, if the Client's Accounts contain insufficient money, the Client shall pay the shortfall to the Bank within 5 (five) Business Days from the date on which the Bank presents the demand to the Client.

5.11. A Deposit made in a foreign currency shall be returned in the same currency, unless otherwise established by the Applicable Laws or an agreement of the Parties.
5.12. At the Bank's initiative, the Bank may unilaterally return the full Deposit amount by giving the Client prior notice, in the manner provided for by the Comprehensive Agreement, at least 10 (ten) Business Days before the proposed date for return of the full Deposit amount in the following cases:
5.12.1. termination by the Bank of accepting new Deposits of this type;
5.12.2. a decision is made to restrict / discontinue extension of Deposits;
5.12.3. cases stipulated by the Applicable Laws.
5.13. Payment of money from the Savings Account of the deceased Client shall be made only upon the appealing of the heirs in accordance with the Applicable Laws.
5.14. Upon receipt by the Bank of a document confirming the Client's death / disappearance, including receipt by the Bank of a Notice of the Client's death through the "electronic government" web portal, accrual of Interest on the Savings Account of a missing / deceased / declared-dead Client shall cease from the date on which the said document is received by the Bank.

6. Closing of a Savings Account. Duration of the Deposit Agreement. Termination of the Deposit Agreement
6.1. The Bank shall close the Savings Account on the day of the return of the full amount of the Deposit (including additional contributions and partial withdrawals) in the manner and amount provided for in the Deposit Agreement, these General Conditions, and the Comprehensive Agreement. Additional authority from the Client is not required for the Bank to close the Savings Account. The savings account may also be closed in other cases stipulated by the Applicable Laws and/or the Deposit Agreement. From the closing date of the Savings Account, the Deposit Agreement for this Savings Account shall be terminated.
6.2. The cases of and procedure for closing the Savings Account, of termination of the Deposit Agreement, as well as the cases of and procedure for the extension (prolongation) of the Deposit period shall be determined by the Deposit Agreement, these General Conditions, and the Comprehensive Agreement.
6.3. If the Deposit Agreement is terminated, the Client authorizes the Bank to close the Savings Account in compliance with legislative requirements and within the time limits provided for by the Bank's internal procedures, but no later than 7 (seven) calendar days from the Deposit Agreement termination date, unless otherwise provided for by the Deposit Agreement or the Applicable Laws.
6.4. If the day on which the Deposit and/or accrued interest is to be returned under the Deposit Agreement falls on a non-Business Day, then the Deposit shall be paid on the next Business Day.
6.5. In the event that the Client violates the Applicable Laws, the Client fails to fulfill his/her obligations related to the availability of the Savings Account in the Bank, and also if conditions arise which, in the Bank's opinion, may have negative consequences for it, the Bank shall be entitled to unilaterally refuse to execute the Deposit Agreement at any time, for any reason, notifying the Client no later than 10 (ten) calendar days before the planned date of actual termination of the Deposit Agreement. In this case, all obligations of the Client to the Bank are subject to full and immediate execution.
6.6. After any of the Parties declares termination of the Deposit Agreement, the Parties shall be obliged to fully fulfill all remaining outstanding obligations.
6.7. If the Deposit was opened as a Guarantee Deposit, the Deposit may be closed automatically provided that the amount of the Guarantee Deposit is equal to or greater than the outstanding Debt under the credit (loan) secured by the Deposit. Any excess funds remaining after repayment of the Debt under the Loan shall be transferred to the Client's Account.

7. Rights and obligations of the Parties
7.1. The Client shall have the right:
7.1.1. to claim the Deposit amount (in full or in part) and receive the accrued interest thereon in accordance with the Deposit Agreement, unless otherwise provided for by the terms of the Deposit and the Applicable Laws;

7.1.2. upon request, to receive Account Statements and certificates concerning the status of the Savings Account and Transactions conducted through the Savings Account. A fee for providing these services shall be charged in accordance with the Bank's Tariffs, unless otherwise provided for by the Applicable Laws. No fee shall be charged where these services are provided by electronic generation, including where the Client independently generates these documents in the Remote Access System (Altyn-i Service);
7.1.3. unless otherwise provided for by the Deposit Agreement, to make additional contributions in accordance with the procedure provided for by the Deposit Agreement;
7.2. The Client undertakes:
7.2.1. to provide the Bank with the set of documents necessary to open and maintain the Savings Account and, within 3 (three) Business Days from the date of the relevant changes, to provide additional information and documents where documents previously submitted have changed or become outdated and in other cases provided for by the Deposit Agreement and/or the Applicable Laws;
7.2.2. to make the Deposit in an amount equal to the amount specified in the Deposit Agreement. This condition shall not apply to additional contributions to the Savings Account if such contributions are provided for by the Deposit Agreement;
7.2.3. unless otherwise provided for by the Deposit Agreement, to pay for the services of the Bank in accordance with the Tariffs in effect at the Bank as of the date of the services, in the manner provided for by the Deposit Agreement, unless otherwise provided for by the Applicable Laws;
7.2.4. unless otherwise provided for by the Deposit Agreement and the Applicable Laws, to return the amount of overpaid interest in the manner and on the conditions established by the Deposit Agreement;
7.2.5. with the Bank's consent, to pledge to the Bank the Deposit or part thereof as security for the obligations of the Client or a third party under a Loan granted by the Bank, by concluding the relevant Pledge / Security Agreement;
7.2.6. if the Deposit Agreement is lost, to obtain a duplicate of the lost document from the Bank on the basis of a written application. In the Remote Access System (Altyn-i Service), the Client shall independently download a duplicate of the Deposit Agreement.
7.3. The Bank shall have the right:
7.3.1. to refuse to accept an amount of money into the Savings Account if that amount is less than or exceeds the amount specified in the Deposit Agreement or is less than the Minimum Amount established by the Bank for opening a Deposit. This condition shall not apply to additional contributions to the Savings Account if they are provided for by the Deposit Agreement;
7.3.2. within the duration period of the Deposit Agreement, to use the Deposit amount at its own discretion;
7.3.3. to charge fees for the provision of services in accordance with the Bank's Tariffs, effective as of the date of the provision of services, in the manner provided for in this Deposit Agreement, these General Conditions, and the Comprehensive Agreement, unless otherwise provided for by the Applicable Laws;
7.3.4. to fulfill requirements of third parties to withdraw money from the Client's Account without his/her consent and to suspend debit transactions, freeze money in accounts in cases provided for by the Applicable Laws, the Deposit Agreement;
7.3.5. if the Bank detects any errors in the operations of payments and/or transfers on the Account, Savings Account, or if the Bank detects an unauthorized payment and/or transfer, without prior notice and additional consent from the Client, to make a refund for an erroneous or unauthorized payment and/or transfer in accordance with the procedure established by the Comprehensive Agreement, these General Conditions and within the time limits determined by the Bank independently;
7.3.6. to close the Savings Account in cases and in the manner prescribed by the Applicable Laws of the Republic of Kazakhstan, the Deposit Agreement;
7.3.7. unilaterally to change the Interest rate on the Deposit when the Deposit term is extended. In this case, the annual effective interest rate shall also be changed on the basis of the amended Deposit terms and the requirements of the Applicable Laws.

The Parties agree that no supplementary agreement to the Deposit Agreement shall be concluded if the terms of the Deposit Agreement are amended so as to improve the Depositor's position or if the

Interest rate is increased or reduced when the Deposit Agreement is extended. The Bank shall notify the Depositor of such changes and of changes to the Bank's Tariffs in accordance with the procedure and by the methods provided for in the Comprehensive Agreement and these General Conditions.
7.3.8. unilaterally, without the Client's prior consent, to discontinue acceptance of the Deposit and/or restrict / suspend further extension of the Deposit Agreement, and to amend and/or supplement the Comprehensive Agreement and these General Conditions by notifying the Client thereof in accordance with the procedure established by the Comprehensive Agreement and these General Conditions at least 10 (ten) Business Days before the proposed effective date of the amendments and/or supplements.

After the Deposit Agreement is amended and/or supplemented, it shall continue to be effective as amended/supplemented.
7.3.9. In case of termination of acceptance of the Bank Deposit/prolongation of the Deposit Agreement, to transfer the balance of the Deposit and its due interest to the Depositor's Account. In case the Depositor doesn't have an Account, for any reason, or if it is impossible to pay the Deposit and interest for other reasons, the Deposit and the accrued capitalized interest remain on the above Savings Account in accordance with this clause after the Deposit expiration or the extension period till called for by the Depositor. At the same time, in accordance with this paragraph, after the expiration of the Deposit or the term of prolongation, an interest shall not be accrued on the money on the Savings Account.
7.3.10. to accept Deposits from and for the benefit of residents and non-residents of the Republic of Kazakhstan, as well as stateless persons.

Any individual, regardless of age, may act as a Depositor; transactions on behalf of minors, including actions to dispose of a Deposit on their behalf, shall be concluded / performed by their legal representatives in accordance with the Applicable Laws and the Bank's internal documents.

Minors aged 16 to 18 shall conclude the Deposit Agreement independently.
7.3.11. The Bank shall have the right unilaterally, at its discretion, to change the Minimum Deposit Amount for newly accepted Deposits, including Deposits being extended.
7.4. The Bank undertakes:
7.4.1. to open a Savings Account in the name of the Client, to credit the amount of the Deposit, to ensure the safety of the Deposit and its accounting during the term of the Deposit Agreement;
7.4.2. to accrue and pay the amount of interest on the Deposit in accordance with the provisions of the Deposit Agreement;
7.4.3. to return the Deposit amount to the Client (in full or in part) upon receipt of the Client's request to return the deposit (in full or in part) in the manner provided for in the Deposit Agreement, unless otherwise provided for by the Applicable Laws;
7.4.4. to guarantee the confidentiality of the Deposit in accordance with the Applicable Laws, the Deposit Agreement. Without the consent of the Client, certificates to third parties relating to the Deposit shall be provided only in cases provided for by the Applicable Laws, the Deposit Agreement.

8. Miscellaneous
8.1. If the Depositor does not claim the Deposit on the Deposit expiry date, and if provided for by the Deposit terms, the Deposit shall be extended automatically for a term equal to that specified in the Agreement/Application for opening a Savings Account, at the rate established by the Bank's Tariffs on the date the Deposit Agreement is extended. Extension shall be carried out in accordance with the Deposit Agreement until the Bank decides to stop accepting money into that type of Deposit and/or to restrict/suspend further extensions of the Deposit Agreement, unless otherwise provided for by the relevant Deposit Agreement and the Applicable Laws.
8.2. Having considered the Client's Application to amend the Deposit terms, the Bank shall have the right to reject that application if the Client's Instruction is contrary to the requirements of the Applicable Laws, the Bank's internal procedures or the product terms and/or may cause the Bank to breach the Applicable Laws.
8.3. If, as of the time of expiration of the Deposit or the term of the extension of the Deposit Agreement, the Bank has stopped accepting this type of Deposit, the extension of the term of the Deposit Agreement shall not be made, and the amount of the Deposit shall be transferred by the Bank to the Account.

8.4. If money held in a Savings Account operating as an Escrow Account is not claimed when the circumstances occur or the conditions provided for by the Escrow Account Agreement are fulfilled, and the period for the occurrence or fulfilment of those conditions expires, or if it is impossible to pay the money and Interest on other grounds, the money and accrued capitalized Interest, if any, shall be returned to the Account opened with the Bank by the Client who opened the Escrow Account.

V. General Conditions for issuing and using payment cards of international payment systems

1. Main provisions

1.1. These General Conditions for Issuing and Using Payment Cards of International Payment Systems (hereinafter referred to as the General Conditions) govern the relations between the Bank and the Client / Additional Cardholder associated with the provision of banking services for issuing and servicing payment cards of International Payment Systems (IPS).

1.2. The General Conditions and the Comprehensive Agreement shall be deemed accepted by the Bank's Client if the Client accedes to these General Conditions in their entirety by concluding an Agreement with the Bank/submitting an application/application form through which a Current Account is opened and/or a Card is issued (hereinafter, the Agreement/Application for Opening a Current Account and/or Issuing a Card), including through the Remote Access System (Altyn-i Service), or by submitting a Declaration (for Private Banking Clients). Together with these General Conditions, those documents constitute a Payment Card Agreement (Credit Agreement) concluded by adhesion in accordance with Article 389 of the Civil Code of the Republic of Kazakhstan. The General Conditions shall be communicated to the Client by being displayed at the Bank's premises and posted on the Bank's official website altynbank.kz, and may also be provided by the Bank at the Client's request in paper and/or electronic form.

1.3. The Rules for Use of the Card / Payment Card developed by the Bank and set out below in these General Conditions shall constitute an integral part of the Card / Payment Card Agreement.

1.4. The list of persons to whom Additional Cards / payment cards are issued shall be specified in the application for issue of an Additional Debit Card.

2. Terms of Payment Card Agreement

2.1. For the purpose of concluding the Payment Card Agreement, the Client shall submit to the Bank the Agreement / Application for opening a current account and/or issuing a Card, signed, including through the Remote Access System (Altyn-i Service), in accordance with the requirements of the Applicable Laws.

2.2. By signing, including through the Remote Access System (Altyn-i Service), the Agreement / Application for opening a current account and/or issuing a Card, the Client (Authorized Representative) confirms that the Client:

2.2.1. has received, read and understood, and agrees with, the provisions of the Comprehensive Agreement and the General Conditions; has acceded to them in full, without any comments or objections; and undertakes to perform all their provisions in full and on time;

2.2.2. assumes and agrees with the possible adverse consequences of failure to perform and/or improper performance of the provisions of the Payment Card Agreement;

2.2.3. may not rely on the absence of the Client's signature on these General Conditions or the Comprehensive Agreement as evidence that the Comprehensive Agreement or the General Conditions were not received by the Client, if the Bank holds the Agreement / Application for opening a current account and/or issuing a Card signed by the Client, including through the Remote Access System (Altyn-i Service).

2.3. The Bank shall open an Account and issue a Card / Additional Card, while having the right to limit the number of Cards opened, and shall service the Card / Additional Card and the Account; the Client / Additional Cardholder shall use the Card in accordance with the requirements of the Applicable Laws, the Payment Card Agreement and the relevant Rules.

2.4. The Client shall send subsequent and any other applications to the Bank in accordance with the General Conditions and the Comprehensive Agreement so that decisions may be made on providing Additional Services to the Client.

2.5. All applications of the Client accepted by the Bank containing a link to the Payment Card Agreement, General Conditions, are an integral part of the Payment Card Agreement.

3. General Conditions for receiving and maintaining Cards

3.1. The Card/Additional Card is the property of the Bank. The Bank reserves the right to perform operations related to the Client's Card transactions without notifying the Client and in accordance with the requirements of the Applicable Laws, internal documents of the Bank, Payment Card Agreement, business practices, and international banking practices.

3.2. The Bank shall independently assign the number to the Card/Additional Card.

3.3. The rules of the IPS, international banking practice, business practices, and internal documents of the Bank shall be applied to relationships related to opening, closing and maintaining the Account, issuing and servicing of the Card, Additional Card, in addition to the Applicable Laws, in the part that does not contradict thereto.

3.4. In the event of a conflict between the rules of the IPS and the Payment Card Agreement, the corresponding rules of the IPS shall be applied.

3.5. In the part not regulated by the Payment Card Agreement, the rules of the IPS shall apply.

3.6. As part of services for receiving wages and other payments from the Employer, the Client hereby authorizes the Bank to transfer the Card to the Client's Employer's authorized persons and to provide the Client's Employer's authorized person, by email in the form of an encrypted message in accordance with information security requirements, with information concerning the opened accounts. The Client assumes all risk and liability for any unauthorized use by the Client's Employer's authorized person of information received from the Bank.

3.7. In accordance with the requirements of the Applicable Laws and the Bank's internal documents, transactions connected with the following shall be performed using the Card/Account:

3.7.1. ensuring the availability of Client's money;

3.7.2. accepting (crediting) money in favor of the Client;

3.7.3. making payments by the Client to third parties using the Card in the manner prescribed by the Payment Card Agreement;

3.7.4. execution of orders of third parties on withdrawal of the Client's money on the grounds provided for by the Applicable Laws and/or Payment Card Agreement;

3.7.5. accepting cash from the Client in the manner prescribed by the Applicable Laws and/or Payment Card Agreement;

3.7.6. cash withdrawal using the Card;

3.7.7. payment of interest in the amount and manner determined by this Payment Card Agreement;

3.7.8. other operations stipulated by the Payment Card Agreement, the Applicable Laws, internal documents of the Bank, business practices, and international banking practice.

3.8. The Bank shall independently determine, establish and change standard limits and restrictions on operations in accordance with its internal documents. In this case, in the event of a change in the standard limits and restrictions on operations, the Bank shall notify the Client no later than 10 (ten) calendar days before the date of bringing the new standard limits and the restrictions into effect in the manner provided for in the Comprehensive Agreement. In case of disagreement of the Client with a change in the standard limits and restrictions on Card operations, the Bank shall be considered free from the obligations to maintain the Account/Cards of the Client under the relevant Payment Card Agreement and shall have the right to demand immediate repayment of the Debt.

4. Conducting operations (transactions) on the Card. Technical overdraft.

4.1. When paying for goods and services, receiving cash or carrying out other expenditure transactions, the Bank shall block (excludes from the amount of available funds) money for the amount of authorization. In order to prevent an overdraft on a payment card, the Client authorizes the Bank to block (exclude from the amount of available funds) money for the amount of authorization for a period not exceeding 30 (thirty) calendar days from the date of blocking. The authorization amount may differ from the withdrawal amount for the card transaction. The authorization amount shall be excluded from the amount of available funds until the transaction amount is withdrawn on the grounds provided for by the Bank's internal documents or until the Bank receives confirmation that the card transaction for the authorization amount was not completed.

4.2. The Client/Additional Cardholder shall be entitled to carry out Transactions only within the balance on the Client's Account.
4.3. Account Overdraft is not allowed. In case of a technical overdraft, the Bank shall block the Account and the Card/Additional Card.
4.4. The Account shall be blocked (cancellation or suspension of operations on the Account) by the Bank without the additional consent of the Client in cases and in the manner prescribed by the Applicable Laws, as well as in the event the Client has not provided/refused to provide the information requested by the Bank regarding the Transactions performed on the Account. The list of information and the cases in which it can/should be requested are established by the Applicable Laws, internal documents of the Bank/Group of Shareholders of the Bank.
4.5. The Client gives the Bank irrevocable consent to withdraw (debit) money by directly debiting the Client's Account or the Client's bank accounts (in tenge or a foreign currency) opened with the Bank, both under the Payment Card Agreement and under other agreements concluded between the Bank and the Client, without requiring any additional consent from the Client, in the cases provided for by the Comprehensive Agreement and the General Conditions, and in the following cases of withdrawing (debiting) money to pay:
4.5.1. the cost of the services of the Bank (including the cost of the services of the Bank for the implementation of the Operations, which were subsequently canceled, as well as the Bank's fees, provided for by the Tariffs);
4.5.2. the cost of annual Card servicing for the next year of service, including where the Client has not submitted an application to cancel the Card before its expiry date, in accordance with these General Conditions;
4.5.3. any Debt owed to the Bank (the Bank's fees and other types of Debt), in full (if sufficient money is available in the bank accounts) or in the amount of the money available in the bank accounts (if insufficient). If money is debited from the Client's bank accounts maintained in a currency other than the currency of the Debt, the Bank shall recalculate the Debt at the rate established by the Bank on the date of recalculation, taking into account the Bank's conversion fee;
4.5.4. any Debt arising from a technical overdraft;
4.5.5. any Debt if it is established that money was erroneously credited to the Account;
4.5.6. any Debt where money is credited to the account on the basis of forged payment documents and documents confirming the forgery of such payment documents are available;
4.5.7. amounts of fees charged by the International Payment System for servicing the Cards of the Client and/or the Additional Cardholder.
4.6. The Client also hereby authorizes the Bank to block money on the Card / Account if the Client fails to perform / improperly performs the requirements of the Payment Card Agreement or if money is erroneously credited (so that the Bank may make corrective entries).

5. Rights and obligations of the Parties:
5.1. The Bank shall have the right:
5.1.1. to refuse to issue a Card / Additional Card to the Client if the documents submitted do not comply with the requirements established by the Applicable Laws;
5.1.2. to suspend the Payment Card Agreement if the Client breaches the terms of the Payment Card Agreement or the Applicable Laws;
5.1.3. to unilaterally terminate (cancel) the Payment Card Agreement, close the Account at any time, for any reason, notifying the Client at least 30 (Thirty) calendar days before the expected date of termination of the Payment Card Agreement by means of the Comprehensive Agreement;
5.1.4. to record telephone conversations of the Client and/or Additional Cardholder with employees of the Bank's round-the-clock Client Support Service and use those recordings as evidence in pre-trial/court proceedings for settling a dispute between the Bank and the Client/Additional Cardholder. The Client agrees to this recording procedure and to the use of those recordings as evidence;
5.1.5. to amend and supplement the Payment Card Agreement and the Tariffs (for card transactions), by notifying the Client, by a method provided for in the General Conditions and the Comprehensive

Agreement, of the amendments and/or supplements to the Payment Card Agreement and the amount of service fees, no later than 15 (fifteen) calendar days before the proposed effective date of such amendments and supplements, unless another period is provided for by the Agreement and/or the Applicable Laws, using any method and procedure provided for by the Comprehensive Agreement and the Applicable Laws. If the Tariffs for payments and transfers by individuals are increased, the Client shall be notified at least 3 (three) months before the proposed effective date of the changes. If, within 15 (fifteen) calendar days from the date on which the Bank sends a notice of amendments / supplements to the terms of the Payment Card Agreement and the Tariffs (for card transactions), the Client does not send the Bank a written notice of withdrawal from the Payment Card Agreement concluded with the Bank due to rejection of the changes proposed by the Bank, such changes shall be deemed accepted by the Client, and the Client may not subsequently raise claims against the Bank concerning the amendments and supplements made. The Client shall have the right to withdraw from the Payment Card Agreement without paying an additional termination fee;

5.1.6. unilaterally to block the Card / Additional Card / Credit Limit in the following cases:

5.1.6.1. violations by the Client and/or the Additional Cardholder of the conditions of the Payment Card Agreement;

5.1.6.2. non-repayment by the Client of the Debt from the time of the Debt formation until the full repayment of the Debt;

5.1.6.3. risk of unauthorized payments using the Card / Additional Card;

5.1.6.4. there are grounds to believe that the Card/Supplementary Card and/or the Account are used to conduct fraudulent operations, legalize (launder) money and/or finance unlawful activities;

5.1.6.5. changes in legislation preventing Transactions from being performed;

5.1.6.6. circumstances which, in the Bank's opinion, may cause loss to the Client / Additional Cardholder and/or the Bank;

5.1.6.7. by a reasonable decision of the Bank;

5.1.6.8. receiving notification from the Cardholder about the loss, theft or unauthorized use of a payment card;

5.1.6.9. in other cases provided for by the Applicable Laws and the Bank's internal documents.

5.1.7. to withdraw the Card / Additional Card from the Client / Additional Cardholder in the following cases:

5.1.7.1. expiration of the Card/Additional Card;

5.1.7.2. non-fulfillment by the Client of his/her obligations to the Bank under the Payment Card Agreement;

5.1.7.3. the Client / Additional Cardholder refuses to use the Card / Additional Card;

5.1.7.4. by a reasonable decision of the Bank;

5.1.7.5. upon termination of the Payment Card Agreement.

5.1.8. to convert currency credited to the Account that differs from the Account currency at the Bank's currency selling rate on the Transaction date;

5.1.9. to use information related to use of the Card / Additional Card within the scope of / by the methods / in accordance with the procedure provided for by the Applicable Laws;

5.1.10. To stop servicing the Card/Additional Card at any time for any reason, unilaterally in accordance with the terms of the Comprehensive Agreement, the General Conditions and the requirements of the Applicable Laws;

5.1.11. to close and destroy an unclaimed Card / Additional Card after 3 (three) calendar months, or 6 (six) calendar months for Private Banking Clients, from the issue date;

5.1.12. not accept for consideration a claim concerning a Transaction submitted by the Client after 45 (forty-five) calendar days have elapsed from the Transaction date;

5.1.13. to cancel the Card when the Account is closed in the cases provided for by the General Conditions and the Comprehensive Agreement;

5.1.14. The Bank shall have the right unilaterally to suspend, block, cancel or reissue the Card without the Client's prior consent if it is established that the Card was issued erroneously due to a technical failure, software error, operational error, duplicate issue or another inadvertent error by the Bank;

5.1.15. if an erroneously issued Card is cancelled, the Bank shall notify the Client by any method provided for in the Agreement. Cancellation of the Card shall not restrict the Client's rights to funds held in a lawfully opened bank account, except in the cases provided for by the Applicable Laws and the Agreement.

5.2. The Bank shall be obliged:

5.2.1 to produce and issue the Card / Additional Card to the Client / Additional Cardholder within the periods determined by the Bank independently;

5.2.2 To notify the Client about the Card blocking (not related to the expiration of the Card) within 3 (Three) Business Days using the contacts provided by the Client in the last appeal to the Bank in the manner prescribed by the General Conditions, the Comprehensive Agreement;

5.2.3 Unless otherwise provided by the Applicable Laws, to credit the amount received to the Client's Account on the value date indicated in the accepted payment order to the Account;

5.2.4 upon the Client's written application, to provide Account Statements in accordance with the procedure provided for by the Payment Card Agreement, the Comprehensive Agreement and the Tariffs;

5.2.5 To inform the Client/ Additional Cardholder of its expiration 10 (ten) calendar days before the date of expiry thereof, in the manner provided by the General Conditions, the Comprehensive Agreement.

5.3. The Client shall have the right:

5.3.1 to arrange and/or discontinue use of the Card / Additional Card, paying a fee in accordance with the Bank's Tariffs, except in the cases provided for by the Comprehensive Agreement and the General Conditions;

5.3.2 to establish and/or change the limits for the use of money for a specified period for the Card/Additional Card by contacting the Bank using the methods specified in the Comprehensive Agreement and the Payment Card Agreement. To terminate the Payment Card Agreement at any time by notifying the Bank thereof in writing at least 30 (thirty) calendar days before the planned termination date of the Payment Card Agreement by submitting the relevant application;

5.3.3 To contact the Bank for consideration of the disputed Transaction, providing a slip, a merchant check, within 45 (forty-five) calendar days from the date of the disputed Transaction;

5.3.4 to block the Card / Additional Card in accordance with the procedure provided for by the Rules, the Comprehensive Agreement and the Agreement;

5.3.5 if the terms of the Payment Card Agreement are amended or supplemented, to terminate the Payment Card Agreement by submitting the relevant written application, without paying an additional termination fee, within the periods provided for by the Comprehensive Agreement and the Payment Card Agreement.

5.4. The Client/Additional Cardholder shall be obliged:

5.4.1 to use the Card / Additional Card in accordance with the terms of the Payment Card Agreement;

5.4.2 to be fully responsible for the use of the Card/Additional Card issued on his account;

5.4.3 to pay commissions of the Bank in the amount and manner established by the Tariffs;

5.4.4 to repay the Debt to the Bank in full and in a timely manner, including in the cases and in accordance with the procedure stipulated by the Payment Card Agreement;

5.4.5 within 3 (three) Business Days from the date of the relevant change, to provide the Bank with information on changes to the contact details or change of place of work / employer specified in the Client's most recent written application to the Bank;

5.4.6 to provide the documents necessary for the Bank in accordance with the requirements of the Applicable Laws;

5.4.7 to reimburse expenses incurred by the Bank due to the fault of the Client and/or the Additional Cardholder;

5.4.8 within 15 minutes from the moment of discovery, to notify the Bank about the loss, theft, unauthorized access of third parties to the Card/Additional Card, Account, current account by written or oral Application to the Bank in accordance with the General Conditions and the Comprehensive Agreement;

5.4.9 to return to the Bank any amount erroneously credited to the Account within 5 (five) calendar

days from receipt of the Bank's relevant demand, including by the methods provided for by the Comprehensive Agreement, the General Conditions, the Agreement and/or the Applicable Laws;
5.4.10 to comply with the requirements of the Applicable Laws when performing Transactions;
5.4.11 if the Account is closed, to pay the due amount of the fee for its servicing;
5.4.12 in case of termination of the Payment Card Agreement on the initiative of the Bank within 30 (Thirty) calendar days from the date of receipt of the Bank's notice, to fully repay the Debt to the Bank;
5.4.13 regularly monitor the status of the Client's Accounts, but at least 1 (one) time per month;
5.4.14 not to transfer the Card/Additional Card to third parties, not to disclose your PIN, details of the Card/Additional Card;
5.4.15 when submitting a written Application, as well as upon receipt of the Bank's notice of termination of the Payment Card Agreement, to return to the Bank all Cards/Additional Cards issued in accordance with the Payment Card Agreement;
5.4.16 to bear full financial liability for actions involving a breach of the requirements of the Payment Card Agreement.
5.4.17 Upon receipt of the Bank's notice, the Client undertakes immediately to discontinue use of an erroneously issued Card and to return to the Bank all funds, bonuses, rewards and other pecuniary benefits received as a result of the erroneous issue of the Card or a technical failure, in accordance with the procedure and within the periods established by the Bank and the Applicable Laws.

6. Responsibility of the Parties
6.1. The Bank shall be liable for:
6.1.1. disclosure of bank secrecy concerning the Client's transactions, except in the cases provided for by the Applicable Laws or agreements with the Client under other Agreements;
6.1.2. failure to fulfill the obligations stipulated by the Payment Card Agreement;
6.1.3. erroneous transaction on the account. The responsibility is limited to the cancellation by the Bank of an erroneous transaction.
6.2. The Bank shall not be liable for:
6.2.1. the quality of goods and services purchased by making payment with the Card / Additional Card;
6.2.2. the consequences of the Client's failure to apply to the Bank in a timely manner with an Application to block the Card, and the consequences of expiry of the Card / Additional Card;
6.2.3. Account Statements not received by the Client;
6.2.4. the inaccuracy of the information provided by the Client and/or the Additional Cardholder to the Bank;
6.2.5. the foreign exchange restrictions of the host country, as well as the amount of cash received at ATMs or bank branches, may to some extent affect the interests of the Client/Additional Cardholder;
6.2.6. failures in the operation of payment systems, electronic devices or Automated Teller Machines over which the Bank has no direct control;
6.2.7. the inability to provide any services or perform any obligations in the event that such impossibility is connected (directly or indirectly) with any dispute or circumstance beyond the control of the Bank;
6.2.8. any direct or indirect damages caused by the use or related to the use of the Card;
6.2.9. if the information on the Card, the Client's identifiers and their respective authenticators, and/or other information transmitted by the Client to the Bank during the Security Procedures becomes known to other persons as a result of the Client's unfair fulfillment of the conditions for their storage and use;
6.2.10. refusal to service the card by a third party.
6.3. The Client/Additional Cardholder shall be liable for:
6.3.1. improper fulfillment by the Client and/or the Additional Cardholder of the Payment Card Agreement and its annexes; improper use of the Card and/or the Additional Cardholder in full of the damage caused to the Bank and/or third parties;
6.3.2. the full amount of losses incurred by the Bank and/or third parties as a result of unauthorized use of Cards/Additional Cards by third parties before the Client and/or Additional Cardholder notified the Bank that the Card/Additional Card had been lost, used by an unauthorized person, or should be blocked

by the Bank;
6.3.3. damage caused to the Bank as a result of non-compliance by the Client and/or the Additional Cardholder of the Payment Card Agreement and the Rules, in full amount of the damage caused;
6.3.4. transfer of the Card/Additional Card or disclosure of the Card/Additional Card details, PIN, Password Verified by Visa/Secure Code, CVV2 code or CVC2 code to third parties in full of damage caused to the Bank and/or third parties;
6.3.5. non-compliance with the Applicable Laws in the course of carrying out Operations, Transactions in full amount of damage and/or losses caused to the Bank and/or third parties for such non-compliance;
6.3.6. the inaccuracy of the data provided to the Bank in full amount of damage and/or losses caused to the Bank and/or third parties resulting from the provision of such unreliable data;
6.3.7. consequences arising in connection with use of a Card in respect of which the Bank, on the basis of the Client's written or oral (by telephone) request, removed / changed / restored restrictions / limits (including internet restrictions) on use of the Card;
6.3.8. non-repayment and/or late repayment of the full amount of the Debt to the Bank in the manner and on the terms determined by the General Conditions, the Comprehensive Agreement;
6.3.9. transactions performed on the Internet using received one-time passwords;
6.3.10. performance of card transactions using the Card, including an Additional Card, on the Internet where such transactions are not confirmed by entering the 3D Secure / Secure Code Password, except for card transactions conducted at a merchant (service provider) that does not participate in the 3D Secure / MasterCard SecureCode programs;
6.3.11. consequences arising from the disconnection of the Verified by Visa or SecureCode service;
6.3.12. Technical overdraft allowance for the amount of Technical overdraft.
6.4. Limitation of Liability
6.4.1. The parties are exempt from liability for failure to fulfill obligations in the event that they are the result of force majeure circumstances.
6.4.2. Fulfillment of obligations not fulfilled in the event of force majeure shall be postponed for the duration and the time required for overcoming such circumstances.

7. The term of validity of the Payment Card Agreement and the conditions for its amendment or termination
7.1. The Payment Card Agreement takes effect from the date of opening a current account and/or issuing of a card by the Bank and is valid until the termination of the Payment Card Agreement upon closing the Account, provided that there are no unfulfilled obligations of the Client and/or the Additional Cardholder under the Payment Card Agreement.
7.2. The Bank shall have the right to terminate the Payment Card Agreement in accordance with the procedure provided for by these General Conditions.
7.3. If there is no need to use the Card, the Client shall have the right to terminate the Payment Card Agreement by notifying the Bank in writing. In this case, the Bank does not reissue the Cards. By submitting a written notice of termination of the Payment Card Agreement, the Client returns to the Bank all Cards and all issued Cards under the Payment Card Agreement shall be canceled on the date specified by the Client for termination of the Payment Card Agreement.
7.4. In case the Client disagrees with the changes and/or additions made to the Payment Card Agreement, the Tariffs, the Client shall have the right, before the date from which such changes and/or additions will be applied, to terminate the Payment Card Agreement, while repaying the entire amount of Debt to the Bank.
7.5. Failure by the Client to submit, within 15 (fifteen) calendar days from receipt of the Bank's notice, a written Application rejecting the terms of the Payment Card Agreement and the Tariffs as amended and supplemented shall mean that the Client agrees with the Payment Card Agreement and the Tariffs and accedes to them fully and in their entirety, as amended and supplemented.

VI. Rules for Use of the Payment Card

1. Card Issuance and Storage Procedure

1.1. The Bank shall issue the Card / Additional Card directly to the Client or to the Client's Authorized Representative.

1.2. At the Client's request, an Additional Card may be issued for the Account in the name of any person specified by the Client in the Application for issuance of an Additional Card, provided that such person submits all documents required by the General Conditions, the Comprehensive Agreement and the Applicable Laws, and that issuance of an Additional Card to that person does not contravene the Applicable Laws or the Bank's internal documents.

1.3. The transfer of the Card to third parties for use or as a pledge is prohibited. A Card presented by an unauthorized person to the Bank or within a Merchant's retail network shall be retained by the Bank or the Merchant.

1.4. The Card/the Additional Card shall be issued with an inactive status, which reduces the likelihood of carrying out any transactions on the Card before it is issued to the Client. The activation of the Card is carried out independently by the Client by carrying out any operation with entering the PIN code.

1.5. The Client must not expose the Card to adverse physical factors in order to avoid damage to the Card.

1.6. The Client is responsible for proper storage of the Card in places and in a manner precluding the possibility of unauthorized access/use by third parties.

1.7. The Client assumes all risks associated with the use of the Card, including those arising from unauthorized access to the Card/use of the Card by third parties and/or from information contained in the Account Statement and/or other information/correspondence intended for the Client.

2. Personal Identification Number (PIN)

2.1. After the Card is issued, the Client shall be able to generate a PIN electronically in the Personal Account of the Altyn-i Service or, for Private Banking Clients only, receive the PIN personally in an envelope on paper

2.2. The Personal Identification Number (PIN) is strictly confidential information. The PIN is not known to the Bank's employees or third parties and shall be kept secret by the Client throughout the period of use of the Card.

2.3. The following rules should be observed to ensure the secrecy of the PIN:

2.3.1. if the Client needs to write down the PIN code, then the Card and the record should be kept separately;

2.3.2. do not allow third parties to see the combination of digits of the PIN code entered using the keyboard of the electronic device (including the ATM);

2.3.3. when entering the PIN code, digits on the display of electronic devices (including the ATM) are displayed in the form of conventional symbols.

3. Performance of Transactions:

3.1. All Card Transactions performed using electronic devices (including an Automated Teller Machine) and confirmed by entering the correct PIN shall be deemed by the Bank to have been performed by the Client.

3.2. If the Client has not activated the Card (including a Credit Card) within 14 (fourteen) Business Days after receiving it, the Bank shall have the right to cancel the Card without the Client's prior consent. If the Card needs to be reissued, the Client shall have the right to apply to the Bank with the relevant application.

4. Conditions for Making Payments Using the Card

4.1. To perform Transactions, the Client shall present the Card to the cashier of the Merchant or cash disbursement point, perform actions using an Automated Teller Machine in self-service mode, perform

Transactions in another manner using the Card details, or use a terminal equipped with a contactless reader.
4.2. The Bank and the Client hereby agree that bills for Transactions performed by the Client shall be paid by the Bank withdrawing money through direct debit of the Client's Account and other bank accounts opened with the Bank, on the basis of these General Conditions and other agreements concluded between the Bank and the Client, in the cases determined by the Payment Card Agreement, without any additional consent from the Client.
4.3. Card Transactions are processed through an International Payment System (IPS). In accordance with the technical parameters of the International Payment System, Card Transactions are processed in two stages. At the first stage, the amount is reserved / blocked in the Account (hereinafter referred to as "Authorization"); at the second stage, it is debited from the Account. The Bank debits the amount through the International Payment System upon receipt of confirmation information from the Acquiring Bank.
4.4. To ensure that sufficient money is available in the Account to make the relevant settlements, the Client authorizes the Bank to block money in the Account in the Authorization amount for a period not exceeding 30 (thirty) calendar days from the blocking date.
4.5. Debiting (crediting) funds from (to) the Account as a result of use of the Card or Card number in an International Payment System shall be carried out on the basis of electronic data received from the International Payment System and/or the Bank's devices. The Bank and the Client recognize such electronic data as instructions to dispose of money in the Client's Accounts given by a person authorized to do so.
4.6. When Card Transactions are performed in a currency other than the Account currency, the rate established by the Bank shall be used for Authorization. When Card Transactions are performed in a currency other than the Account currency and other than the currency of settlement with the International Payment System, the foreign-exchange rate established by the Bank shall be used for Authorization, taking into account the fees charged by the Bank for such Transactions in accordance with the Tariffs effective at the time of the Transaction, unless otherwise provided for by the Applicable Laws.
4.7. The amount of a Card Transaction shall actually be debited on the basis of a payment document. When money is debited from the Account, the Bank's foreign-exchange rate effective on the date and at the time the payment document is received shall apply. The debit amount may be either less or greater than the Authorization amount, depending on fluctuations in the exchange rate of the currency in which the Transaction is performed as at the Authorization date or the date and time the payment document is received.
4.8. If the currency of the Card Transaction is the same as the currency in which the Account is maintained, no conversion shall be performed.
4.9. If the Bank does not receive confirmation information from the Acquiring Bank for debiting funds from the Account, the amount previously blocked shall become available for payments again after 30 (thirty) calendar days. Authorization may be cancelled only if the transaction for which it was requested did not take place (and this is confirmed in writing by the retail outlet / merchant or the Acquiring Bank).
4.10. The Bank shall not send a text message when a Card Authorization is cancelled or when an amount is released after 30 (thirty) calendar days.
4.11. The Client shall have the right to perform Card Transactions only within the available balance of the Account or the Credit Limit amount. Before each Card Transaction, the Client shall independently obtain information on changes to the available Card balance and perform Card Transactions only within the available Card balance.
4.12. If a Technical Overdraft arises, the Bank shall block the Client's Account. The Client undertakes to cover the Technical Overdraft immediately upon receipt of the Bank's notice.
4.13. To prevent unauthorized (fraudulent) Card Transactions, the Bank has established a system restriction on all types of Card Transactions performed outside the Republic of Kazakhstan and on the Internet. To remove such restrictions, the Client must change the limit in the personal account of the Altyn-i Service. The Client bears all risks associated with performing Transactions on the Internet.
4.14. The Client's Account may be replenished with cash through the Bank's cash desks, Automated

Teller Machines and service terminals, or by non-cash means.
4.15. Payments / transfers to a payment card made during the Operating Day shall be credited on the same Operating Day. Payments / transfers to a payment card made outside the Operating Day shall be credited on the following Operating Day.

5. Use of the Card to Obtain Cash
5.1. Cash withdrawal on the Card by the Client is carried out by the Bank's cash desks, at the cash points of the member banks of the relevant IPS or by using the ATM.
5.2. Cash is withdrawn from the Card in the currency of the host country. In some countries, the frequency and maximum amount of cash withdrawal from the Card may be limited by the legislation of the respective host country.
5.3. Due to the fact that the IPS rules may differ for different countries, the Bank is not responsible for collecting any additional remuneration (not related to the Tariffs of the Bank) by the cash points.
5.4. The Client shall obtain cash from an Automated Teller Machine in self-service mode.
5.5. After the Transaction is completed and the banknotes are removed from the Automated Teller Machine, a receipt shall be printed (if the Client selected the option to print a receipt). Due to the confidentiality of the information contained in the receipt, the Client is advised to take the printed receipt and never leave it near the Automated Teller Machine.
5.6. If the wrong PIN code is entered, an appropriate notification will appear on the ATM display and the Operation will be denied to the Client.
5.7. Transaction for a valid Card can be rejected for the correct PIN code for the following reasons (but not limited to):
5.7.1. the requested amount cannot be issued by banknotes contained in the ATM cassettes. It is necessary to request an amount which is a multiple of the minimum denomination of banknotes specified in the instructions to this ATM;
5.7.2. the requested amount exceeds the Automated Teller Machine's single cash-withdrawal limit. The requested amount must be divided into parts and the Transaction repeated several times;
5.7.3. the requested amount exceeds the balance of the Account. In this case, it is recommended to request a smaller amount, the amount of which can be specified by using the function of obtaining information on the balance of the Account;
5.7.4. the requested amount exceeds the daily limit for receiving cash through the ATM set by the Client/the Bank.
5.8. If, while working with the ATM, the Card and/or the issued banknotes during the waiting time (the waiting time may differ and depends on the technical settings of the ATMs of different Banks) are not withdrawn by the Client from the cash dispenser, the protection system will work and, for the safety of money by the Client, the Card and/or banknotes will be dragged inside the ATM and retained in a special compartment. In such cases, the return of the Card to the Client can be made by the Acquirer Bank only after clarification of the reasons for the Card's retention and consultation with the Bank, and recovery of the amount of the Card transaction withdrawn from the Account upon Authorization (or not withdrawn part of this amount) can only be made after ATM cash collection and clarification of the amount of cash not withdrawn by the Client. The Client has the right to contact the Bank for assistance in negotiations with the bank servicing this ATM.
5.9. The Bank shall determine the reason why the Card or cash was retained in the Automated Teller Machine no later than 30 (thirty) calendar days following the date on which the Client applies to the Bank orally (by telephone if the Card was retained) or, including at the Bank's request, in writing (if the Client's request concerns retained money, such requests shall be made only in writing at a Bank branch).

6. Use of the Card to Pay for the Merchant's Goods, Work and Services
6.1. Under the rules of the International Payment System, the Merchant may not increase the cost of goods, work or services when accepting the Card for payment compared with a cash payment. The Client shall notify the Bank of every case in which the cost of goods, work or services is increased.
6.2. The Merchant's cashier shall have the right to require the Client to present an identity document. If

the document is not presented, the cashier shall have the right to refuse to conduct the Client's Transaction.
6.3. When conducting the Card Transactions, the trading/service enterprise (or other institution through which the Card Transaction is conducted), provided the technical equipment is available, can convert the amount of the Card Transaction into tenge or other currency using the rate established by the bank or financial institution through which the Card Transaction is conducted.
6.4. The Bank shall not be liable for the actions of the Merchant's cashiers who fail to conduct Transactions or make errors when conducting them, in particular if a cashier fails to identify the Client and compare the Client's signature on the payment document with the signature on the Card and/or identity document. A signature on the sales receipt or entry of the correct PIN code confirms the accuracy of the information stated on the sales receipt.
6.5. Subject to the restrictions established by the Applicable Laws, the Client shall have the right to return a purchase paid for using the Card or to refuse a service paid for using the Card. For this purpose, at the Client's request and with the Merchant's consent, the cashier shall perform a "purchase return" Transaction.

7. Blocking the Card
7.1. If the Card is lost, stolen or used without authorization, the Card must be blocked in the personal account of the Altyn-i Service, or the Client must contact the Bank within 15 minutes, including through the Remote Access System (Altyn-i Service) or the twenty-four-hour Client Support Service at +7 (727) 356 57 77, and demand that the Card be blocked (hereinafter referred to as the Demand). The Client shall also have the right, at the Client's discretion, to apply to the Bank with an oral or written Demand to block the Card on other grounds.
7.2. The Request includes: last name, first name, patronymic of the Client, if possible additional information: date of birth, number and expiration date of the Card, and also the reason for blocking. It is desirable to specify the contact information – address, telephone number, e-mail address.
7.3. The Client hereby unconditionally agrees that the Card is considered to be in the possession and use of the Client in the absence of the properly registered Request, and Transactions conducted using the Card before registration of the Request by the Bank, are duly authorized by the Client. The Client is solely responsible for all transactions performed prior to blocking the Card.
7.4. If the Client submits the written Request to the Bank or to any member of the relevant IPS, blocking of the Card will take effect after the Bank registers the Request on behalf of the Client.
7.5. After the Card is blocked on the basis of the Demand, the Client shall independently issue a new Card in the Personal Account of the Bank's application. A mandatory condition for reissuing the Card is that the Client's Account contains an amount sufficient to cover the Bank's fee.
7.6. The Bank reserves the right to file claims against the Client in case of non-compliance with the requirements for the storage and use of the Card, non-observance of the PIN code secrecy (including after blocking of the Card), establishment of intentional unlawful actions of the Client.
7.7. Upon finding the Card, previously declared as lost one, the Client is obliged to immediately inform the Bank on this and to return the Card to the Bank. If the Card is not returned as specified in this clause, the Client assumes all risks caused by such non-return of the Card to the Bank, and also is obliged to reimburse the Bank for any additional expenses which the Bank may incur in connection with the withdrawal of the Card.
7.8. Cards shall be blocked:
7.8.1. without blocking the Client's Account — on the basis of an application by the Client or Additional Cardholder to the Bank's Client Support Service (call centre), or the Client may independently block the Card in the Personal Account of the application;
7.8.2. with the Client's Account being blocked — on the basis of a decision of Authorized State Bodies and officials in accordance with the procedures established by the Applicable Laws.
7.9. If the Bank has grounds to believe that there is a risk of unauthorized fraudulent transactions being conducted through the Client's Account, the Bank shall have the right to block the Account without prior notice to the Client.

7.10. A Card / Additional Card may be unblocked if it was blocked temporarily.
7.11. When Cards are blocked due to loss / theft or unauthorized use of the Card, the Card shall not be unblocked and shall be reissued; the Client shall be charged a Card reissue fee.

8. Retention of the Card
8.1. The retention of the Card at the service point is carried out in cases when:
8.1.1. the Card is blocked;
8.1.2. the person presenting the Card is not its Holder / Additional Cardholder;
8.1.3. the Client forgot the Card at the service point after conducting the Card Transaction.
8.2. The Card may be retained by an Automated Teller Machine, the Merchant's cashier, or the Bank's security service and/or authorized employee.
8.3. The Bank shall determine the reason why the Card was retained by the Automated Teller Machine no later than the Business Day following the day on which the Client applies to the Bank.
8.4. The Bank shall return a retained Card after making the relevant decision, depending on the reason for retaining the Card.
8.5. If the Card is retained by a bank outside Kazakhstan, return of the Card shall depend on the procedures of the bank whose device retained the Card.

9. Card Validity Period; Suspension and Discontinuation of Use; Withdrawal and Replacement of the Card
9.1. The Card indicates the expiration date (month and year). The Card is valid until the end of the last day of the month and year indicated on it, inclusive. All expired Cards are blocked and subject to delivery to the Bank.
9.2. Upon expiry of the Card and in the absence of other instructions from the Client, the Bank shall reissue the Card for a new term.
9.3. If the Client discontinues use of the Card, the Client may close Cards in the Personal Account of the Bank's application.
9.4. The Bank shall have the right, on the grounds provided for in the Payment Card Agreement, at any time to withdraw or block the Card and/or refuse to replace the Card without any compensation for the Client's possible expenses, followed by notice to the Client within 10 (ten) Business Days from the date of actual blocking.
9.5. The Client shall independently replace the Card or issue a new Card to replace a lost Card in the Personal Account, or this shall be done on the basis of the Client's application submitted to the Bank.
9.6. The Card shall be replaced in the following cases:
9.6.1. its validity period is expiring;
9.6.2. the Card is damaged, lost or stolen;
9.6.3. the PIN has been compromised;
9.6.4. at the request of the International Payment System;
9.6.5. at the Client's request;
9.6.6. when the Holder applies in order to prevent unauthorized Card Transactions;
9.6.7. at the Bank's discretion, if the Bank has grounds to believe that there is a risk of unauthorized fraudulent Card Transactions.
9.7. The Bank shall charge the Client for issue / reissue of the Card in accordance with the Bank's Tariffs. The Client shall reimburse the Bank for postal and telegraphic expenses, if required for the Bank duly to provide services, in the amount of the actual costs incurred.

10. Card Servicing
10.1. The Bank shall notify the Client of transactions using the Payment Card by providing Account Statements for the Client's Account or through text notifications.
10.2. The Bank shall provide the Client with Account Statements at the Client's request. In the Remote Access System (Altyn-i Service), the Client may independently generate Account Statements an unlimited number of times free of charge.

10.3. The Client shall pay the Bank a Card servicing fee in accordance with the Bank-approved Tariffs for Card services effective on the current date. The Bank shall provide information on the Tariffs to the Client when the Payment Card Agreement is concluded.

11. Procedure for Considering Client Submissions

11.1. It is recommended for the Client/Cardholder to keep sales receipts/slips to account for the expenses on the Account for settlement of possible disputes.

11.2. The Client has the right to demand copies of documents from the Bank confirming the correctness of withdrawal of money from the Account.

11.3. If the Client objects to a Card Transaction, the Client shall submit a claim to the Bank within 45 (forty-five) calendar days from the date of the Card Transaction, with mandatory supporting documents attached (sales receipts, slips, and so forth).

11.4. A payment is authorized if it is made by a person authorized to make that payment and does not contravene the Applicable Laws. Where payment is made by money transfer, the payment shall also be authorized provided that the instruction was accepted by the money sender's bank in compliance with the established procedure for protective measures against unauthorized payments.

11.5. A payment and/or money transfer from the Card / Account made without compliance with the requirements established by the Rules and the Applicable Laws, as well as a payment or money transfer made using forged payment instruments, shall be unauthorized.

11.6. Claims for unauthorized payments are accepted by the Bank in writing not later than 45 (forty-five) calendar days from the date of the Card Transaction. If the claim is submitted later than the agreed period, the unauthorized transaction is deemed to be confirmed and the Bank is entitled to reject such claim.

11.7. The Bank shall consider a claim concerning an unauthorized payment within no more than 15 (fifteen) calendar days from receipt of the written claim. Following the investigation, within 15 (fifteen) calendar days from receipt of the claim, the Bank shall either reimburse the unauthorized payment amount to the Account or send the Client, by a method provided for in the Payment Card Agreement, a notice refusing reimbursement of the unauthorized payment amount and stating the reason.

11.8. If the Bank needs to obtain information from other entities in order to consider a claim concerning an unauthorized payment, the consideration period for transactions within the Republic of Kazakhstan shall not exceed 30 (thirty) calendar days from the date on which the Client's written claim is received. The claim-consideration period may exceed 30 (thirty) calendar days by no more than 30 (thirty) calendar days if the submission concerns a Card Transaction conducted abroad. The Bank shall notify the Client of a decision to extend the claim-consideration period, in the manner provided for by the Payment Card Agreement, no later than 3 (three) calendar days after that decision is made. In this case, the period for considering a claim concerning an unauthorized payment shall not exceed 60 (sixty) calendar days from the date on which the written claim is received.

11.9. In other cases provided for by the legislation of the Republic of Kazakhstan, the periods and procedure for the Bank to consider a claim shall be determined in accordance with the Applicable Laws.

11.10. In case of validity of the claim for unauthorized payment of the Client following the results of the investigation, the Bank shall make an adjustment to the Transaction conducted, as well as other necessary actions to resolve the situation that has arisen.

11.11. If the claim is recognized as unjustified one on the grounds of the features and facts confirming the violation of the Rules by the Client/the Cardholder, or his/her participation in fraudulent transactions using the Card, the Bank refuses to refund the unauthorized payment amount, and the Client shall reimburse the Bank all expenses associated with the examination of the claim, including, but not limited to, payment of commission fee to the Bank for consideration of the claim, fines of the IPS/the Payment Card System, which in some cases can exceed the amount of the unauthorized payment. The Bank is entitled to debit the amount of incurred expenses from the Client's Account on the basis of the Payment Card Agreement and without any additional consent of the Client.

11.12. When considering disputed issues on the card transactions, the Bank has the right, at its discretion, to provide detailed information on the disputed Transaction of the Client to a third party involved in the investigation of disputed issues on the Card Transactions.

11.13. The Bank shall send the Client information on the results of considering the submission, including in writing (upon request), by any method provided for in the Payment Card Agreement, the General Conditions or the Comprehensive Agreement, within the periods specified above.

12. For Client's information

12.1. To receive information from the Bank in a timely manner, the Client shall notify the Bank of any change in the Client's residential address and/or telephone number.

12.2. For all matters concerning use of the Card, the Client may contact the twenty-four-hour Client Support Service at + (727) 356 57 77; +7 (727) 3305777; WhatsApp: +7 771 330 57 77.

VII. General Conditions for Renting Safe Deposit Boxes

1. Procedure for Renting a Safe Deposit Box. Rental Term and Safe Deposit Box Rental Fee.

1.1. These General Conditions determine the general procedure and conditions for the provision of safety deposit boxes for lease to the Clients. Specific terms and conditions, the amount of commission fees and the procedure for the payment thereof and other conditions are the subject of a separate agreement between the Bank and the Client.

1.2. The Bank shall rent Safe Deposit Boxes for storing Valuables to individuals who have reached the age of 18 (eighteen). Persons aged 16 (sixteen) to 18 (eighteen), except minors declared fully legally capable (emancipated) by a decision of the guardianship and trusteeship body / a court decision and minors who have married, shall have the right to conclude Agreements only with the written consent of their legal representatives (parents, adoptive parents, guardians, and so forth).

1.3. When renting out a Safe Deposit Box, the Bank shall not issue the Client any registered safe-custody documents. Valuables placed by Clients in Safe Deposit Boxes shall not be inventoried, and the Bank shall not conduct any prior or subsequent inspection or expert appraisal of the Valuables.

1.4. The Bank shall rent out Safe Deposit Boxes in a mechanical safe depository that meet the following parameters: small safe deposit box, medium safe deposit box and large safe deposit box.

1.5. Each Safe Deposit Box shall have its own individual number.

1.6. The Safe Deposit Box shall be provided to the Client for temporary use on the basis of an Agreement concluded with the Bank.

1.7. If the Client rents several Safe Deposit Boxes, a separate Agreement shall be concluded for each Safe Deposit Box.

1.8. Each time the Client applies to the Bank, including to conclude an Agreement, extend the Safe Deposit Box rental term, replace the lock or for other purposes, the Client must provide the original identity document.

1.9. A mandatory condition for renting Safe Deposit Boxes to the Client is that the Client has an Account in tenge with the Bank. Such Accounts do not include special accounts from which the Applicable Laws do not permit Money to be withdrawn to meet the obligations of the account holder.

1.10. The Client agrees that the Bank shall charge fees for all types of transactions related to renting a Safe Deposit Box without acceptance, by directly debiting the Client’s Account or the Client’s bank accounts opened with the Bank and/or other organizations carrying out certain types of banking operations and other credit institutions.

1.11. Safe Deposit Box leasing, extending the Safe Deposit Box lease period at the Bank is carried out on the basis of a one-time payment of commission fee for the entire lease period by depositing money or transferring money to the Client’s Account in the amounts established by the Tariffs in effect at the date of conclusion of the Agreement.

1.12. The Bank reserves the right to change the amount of rent for use by the Client of the Safe Deposit Box when extending the Agreement, in accordance with the Tariffs in effect at the time of the extension of the Agreement.

1.13. During the term of the Agreement, the Bank shall not replace the Safe Deposit Box. If the Client wishes to replace a rented Safe Deposit Box of one size with a Safe Deposit Box of another size, the Agreement with the Client shall be terminated before expiry of its term (in accordance with these General Conditions, the Comprehensive Agreement and/or the Agreement), and an agreement shall be concluded for renting another Safe Deposit Box of the required size (if available) for a new term. The fee for the unused Safe Deposit Box rental period shall not be refunded to the Client.

1.14. If the Client does not claim the contents of the Safe Deposit Box after expiry of the period specified in the Agreement and/or the General Conditions, and if the Client appears to collect the Valuables after expiry of the Safe Deposit Box rental term, regardless of whether an agreement is concluded for a new term, access to the Safe Deposit Box shall be provided after the Client pays a fee for failure to vacate the Safe Deposit Box on time equal to the fee for 1 month’s rental of the Safe Deposit Box in accordance with the Bank’s Tariffs effective on the payment date; if that period is exceeded, the same tariff shall

apply for each subsequent monthly period after expiry of the rental term.
1.15. The prolongation of the Agreement is carried out in the presence of a sufficient amount for the rental of the Safe Deposit Box located on the Client's Account and the consent of the Client.
1.16. 10 (ten) calendar days before the Safe Deposit Box rental term expires, a Bank employee shall notify the Client by telephone, using a call-recording function, of the need to extend the Agreement or vacate the rented Safe Deposit Box. The Client agrees and confirms that if the Client does not confirm extension, the Agreement shall not be extended and the Client's attendance card shall record the date and time of the call or calls to the Client. If the Client appears to collect the Valuables after the Agreement termination date specified in the Notice, where either Party refuses to extend the Safe Deposit Box rental term under the Agreement, access to the Safe Deposit Box shall be provided after the Client pays a fee for failure to vacate the Safe Deposit Box on time equal to the fee for 1 month's rental of the Safe Deposit Box in accordance with the Bank's Tariffs effective on the payment date; if that period is exceeded, the same tariff shall apply for each subsequent monthly period after expiry of the rental term, unless otherwise provided for by the Applicable Laws.
1.17. If the Client (or the Client's heir, legal representative or attorney) does not appear at the Bank after one month from the day following expiry of the Safe Deposit Box rental term, from the day following the Agreement termination date where either Party withdraws from the Agreement, if there is a risk that the Client has placed property prohibited from storage in the Safe Deposit Box, or in the cases provided for by the Applicable Laws, the Bank shall forcibly open the Safe Deposit Box and transfer its contents to the Bank's vault for further storage (if perishable objects, substances or property are found among the contents of the Safe Deposit Box, the Bank shall have the right to destroy them). Further storage and return of the Client's Valuables shall be carried out in accordance with the procedure established by the Applicable Laws and the Bank's internal documents.
1.18. When the Client subsequently applies, the Valuables shall be released from the Bank's vault after the Client has paid, in accordance with the Bank's Tariffs effective on the payment date, the following fees, unless otherwise provided for by the Applicable Laws, for:
1.18.1. untimely release of the Safe Deposit Box for one month's lease;
1.18.2. - replacement of the lock of the Safe Deposit Box;
1.18.3. - storage of the Valuables in the Bank's vault.
1.19. When the Client's heir subsequently applies, the Valuables shall be released from the Bank's vault in accordance with the procedure established by the legislation of the Republic of Kazakhstan and the Bank's internal documents.

2. Access to the Safe Deposit box. Placement and storage of Valuables in the Safe Deposit Box, the list of property prohibited for storage. Procedure of opening and closing the Safe Deposit Box.
2.1. The Bank shall grant the Client access to the safe depository after issuing the Client a key to the Safe Deposit Box; the Bank shall issue the key after the fee for the entire Safe Deposit Box rental term has been paid and the Agreement has been concluded.
2.2. In the presence of a Bank employee, the Client shall verify that the Key and the Safe Deposit Box are in good working order and may be used for their intended purpose.
2.3. The Client shall have access to the Safe Deposit Box on the Bank's Operating Days.
2.4. Before opening the Safe Deposit Box, the Client shall present to a Bank employee the original of the Client's identity document; the Client's attorney shall also present the original power of attorney; and the legal representative shall present the original identity document and a document confirming the person's status as legal representative.
2.5. When using the Safe Deposit Box, the Client shall not take any action that could cause the Safe Deposit Box and/or its keys to break, become damaged or fail.
2.6. It is forbidden for the Client to place and store the following property in the Safe Deposit Box:
2.6.1. firearms, gas weapons and cold arms;
2.6.2. explosive, noxious, radioactive, toxic, poisonous substances;
2.6.3. narcotic, psychotropic, chemical, flammable substances;
2.6.4. items and substances withdrawn from civil circulation or restricted in civil circulation in

accordance with the Applicable Laws;
2.6.5. food, living organisms and objects of biological origin.
2.7. The Safe Deposit Box may not be used:
2.7.1. for storing perishable items, substances or property, or items, substances or property that may cause the spread of parasites;
2.7.2. for storing items, substances or property that may cause any damage / breakdown / deterioration of the Safe Deposit Box, including rendering it inoperable;
2.7.3. for storing other property the free circulation of which is prohibited in the territory of the Republic of Kazakhstan.
2.8. Claims of the Client on the number or quality of Valuables with the external integrity of the Safe Deposit Box are not accepted, as until the moment of independent or forced opening of the Safe Deposit Box by the Bank, the Bank does not have information on the cost, quality, quantity, etc. parameters of Valuables placed in the leased Safe Deposit Box.
2.9. The Client shall return the Safe Deposit Box Key to the Bank after expiry of the Safe Deposit Box rental term.
2.10. The Safe Deposit Box has 2 locks — the Client's lock and the Bank's lock — with corresponding keys.
2.11. Safe Deposit Box is opened/closed simultaneously with the keys of the Bank (master key) and the Client. An employee of the Bank goes out of the Safe Depository. Further, the Client independently manages the contents of the Safe Deposit Box: places/removes Valuables, that is, uses the Safe Deposit Box without the involvement of the Bank.
2.12. After completion of independent work with the Safe Deposit Box, the Client calls an employee of the Bank, after that the Client and an employee of the Bank close the Safe Deposit Box each with their own key.
2.13. If the Safe Deposit Box key is lost / broken and/or the Safe Deposit Box lock is damaged / impaired / broken through the Client's fault, the Bank shall replace the Safe Deposit Box lock on the basis of the Client's application and after the Client pays the lock replacement fee in the amounts established by the Bank's Tariffs effective on the payment date.
2.14. At each visit to the Safe Deposit Facility, the Client shall sign the client-visit registration card before entering.
2.15. The Bank has the right not to allow using the leased Safe Deposit Box by the Client in the following cases:
2.15.1. the Client breaches these General Conditions and/or the Comprehensive Agreement / Agreement;
2.15.2. failure of the Client to provide identity documents;
2.15.3. the Client does not have the key to the Safe Deposit Box;
2.15.4. availability of the Client's lease arrears for the use of the Safe Deposit Box until its full payment;
2.15.5. the arrest, imposed in accordance with the Applicable Laws, of the Client's property (Valuables) placed in the rented Safe Deposit Box.

3. Rights and obligations of the Parties
3.1. The Client shall have the right:
3.1.1 to use the Safe Deposit Box throughout the rental term in accordance with the terms of the Agreement;
3.1.2 to use the Safe Deposit Box to store Valuables permitted for storage;
3.1.3 to issue a power of attorney to an attorney / attorneys to conclude the Agreement and use the Safe Deposit Box, which shall be executed in accordance with the requirements of the Applicable Laws and the Bank's internal documents;
3.1.4 to propose that the Bank conclude a new agreement for use of the Safe Deposit Box for a new term;
3.1.5 to require the Bank duly to perform its obligations.
3.1.6 to authorize the Client's legal representative to conclude the Agreement on behalf of the Client in the cases provided for by the Applicable Laws of the Republic of Kazakhstan.

3.2. The Client shall be obliged:
3.2.1 to pay for the Bank's services in accordance with the terms of the Agreement and the Bank's Tariffs;
3.2.2 to have a current account in tenge with the Bank and, if none, to open an Account;
3.2.3 in the presence of a Bank employee, to test the operability of the Safe Deposit Box key provided by the Bank for access to the Safe Deposit Box;
3.2.4 not to use the Safe Deposit Box to store property prohibited from storage under these General Conditions;
3.2.5 when using the Safe Deposit Box, not to perform actions that may cause the Safe Deposit Box or its key to break / become damaged / deteriorate;
3.2.6 not to make a duplicate key;
3.2.7 to pay the fee for failure to vacate the Safe Deposit Box on time;
3.2.8 to reimburse in full all expenses incurred by the Bank in forcibly opening the Safe Deposit Box and all costs incurred by the Bank due to breakage / damage / deterioration of the Safe Deposit Box through the Client's fault, that is, the costs of repairing / restoring the Safe Deposit Box incurred as a result of the Client's failure to comply with the terms of the Agreement governing use of the Safe Deposit Box;
3.2.9 at the request of a Bank employee, to leave the safe depository;
3.2.10 within 5 (five) Business Days from the date of a change, to notify the Bank of changes to the details of the identity document, place of residence, telephone numbers and other data previously provided by the Client;
3.2.11 to keep the Safe Deposit Box key secure;
3.2.12 in the event of loss \ theft \ damage of the Safe Deposit Box key, immediately to notify the Bank thereof. If the Client fails to notify the Bank of the loss of the Safe Deposit Box key in a timely manner, the Bank shall not be liable for the safekeeping of the Safe Deposit Box contents;
3.2.13 on the day the Safe Deposit Box rental term expires, to vacate the Safe Deposit Box and surrender it, together with the key and in undamaged condition, to a Bank employee;
3.2.14 if withdrawing from the Agreement before expiry of the Safe Deposit Box rental term, to vacate the Safe Deposit Box on the Agreement termination date and surrender it, together with the key and in undamaged condition, to a Bank employee;
3.2.15 to pay the fee for storage of the contents removed when the Bank forcibly opens the Safe Deposit Box;
3.2.16 at the Bank's request, to provide additional necessary documents within the period specified in the request;
3.2.17 at the Bank's request, to present items to be placed in the Safe Deposit Box for visual inspection and/or examination by special technical means to identify items prohibited from placement and storage under these General Conditions;
3.2.18 if a power of attorney authorizing an attorney to use the Safe Deposit Box is revoked, immediately to notify the Bank thereof and provide supporting documents (where representation is based on a power of attorney);
3.2.19 to comply with other obligations provided for by the Applicable Laws and the Agreement.
3.3. The Bank shall have the right:
3.3.1. in accordance with the terms of the Agreement, to charge the Client for services provided to the Client in accordance with the Bank's effective Tariffs;
3.3.2. to examine, using special technical means, Valuables to be placed or already placed by the Client in the Safe Deposit Box, on the conditions and in accordance with the procedure established by the Bank and pursuant to the Rules for Renting Safe Deposit Boxes to the Bank's Clients;
3.3.3. to block the Client's access to the Safe Deposit Box in the cases provided for by the General Conditions and the Agreement;
3.3.4. to require the Client to pay the fee for failure to vacate the Safe Deposit Box on time;
3.3.5. to require the Client to reimburse expenses associated with:
3.3.5.1. replacement of the Safe Deposit Box lock if the key is lost / broken or the Safe Deposit Box

lock is damaged / impaired / broken through the Client's fault;
3.3.5.2. implementation of repair or replacement of the Safe Deposit Box in case of storage by the Client of substances and property which caused breakage or damage of the Safe Deposit Box;
3.3.5.3. replacement of the Safe Deposit Box lock as a result of the Bank forcibly opening the Safe Deposit Box;
3.3.6. to forcibly open the Safe Deposit Box and draw up an opening report in the cases specified in the General Conditions;
3.3.7. to accept the Client's proposal to extend the Safe Deposit Box rental term;
3.3.8. if the Agreement is extended, to require payment of a fee for the entire additional period of use of the Safe Deposit Box in accordance with the Bank's tariff effective on the Agreement payment date;
3.3.9. not to allow the Client access to the Safe Deposit Box if the Client has Debt owed to the Bank under the Agreement;
3.3.10. to destroy perishable objects, property or substances found in the Safe Deposit Box when it is forcibly opened and not collected by the Client (or the Client's heir, legal representative or attorney), if the Applicable Laws permit the Bank to destroy such objects, property or substances, after notifying the Client by one of the Notice methods used by the Bank 10 (ten) Business Days before the destruction date;
3.3.11. to take ownership of property held in the Safe Deposit Box in the event of its forced opening, after 5 (five) years have elapsed since the Safe Deposit Box was forcibly opened and the Valuables were accepted into the vault in accordance with the established procedure under the Bank's internal documents;
3.3.12. to require the Client duly to perform the obligations under the Comprehensive Agreement, these General Conditions and the Agreement;
3.3.13. to require the Client to pay a fee for storage of the contents removed when the Bank forcibly opens the Safe Deposit Box;
3.3.14. independently to debit fees from any of the Client's Accounts;
3.3.15. to require the Client to vacate the Safe Deposit Box in the event of:
3.3.15.1. replacement of the Safe Deposit Box lock, including if the Client loses the key, the key is stolen, or the Client damages it and/or damages the Safe Deposit Box lock;
3.3.15.2. work to improve the safe depository and/or the Safe Deposit Box;
3.3.15.3. relocation to another premises of the safe depository premises in which the Safe Deposit Boxes are located;
3.3.15.4. suspension or discontinuation of safe deposit operations. In this case, no later than 30 (thirty) days before the work \ suspension or discontinuation of safe deposit operations, the Bank shall notify the Client thereof and invite the Client to move or remove the Valuables from the Safe Deposit Box.
3.3.16. If Safe Deposit Boxes are available, the Bank shall offer the Client the opportunity to replace the Safe Deposit Box that is to be vacated with a Safe Deposit Box located in the same or other premises, in accordance with the procedure provided for by the General Conditions.
3.3.17. If the Client does not agree with the conditions proposed by the Bank and a new Safe Deposit Box cannot be provided, the Client shall have the right to discontinue further performance of the Agreement by notifying the Bank in writing. In this case, the Bank shall refund part of the fee for the unused Safe Deposit Box rental period;
3.3.18. to assign or transfer any rights and obligations under the Comprehensive Agreement, the General Conditions and the Agreement, provided that this does not contravene the procedure established by the Applicable Laws. Such assignment, transfer or novation shall not require the Client's additional consent. The requirements and restrictions imposed by the Applicable Laws on the Bank's relations with the Client under the agreement shall apply to the Client's legal relations with the third party to whom the right (claim) has been assigned.
3.4. The Bank shall be obliged:
3.4.1. to provide the Client with a Safe Deposit Box that is in good working order and suitable for storing Valuables;
3.4.2. to provide the Client with access to the Safe Deposit Box on the Bank's Operating Days so that

the Client may deposit and remove Valuables;
3.4.3. to take the necessary measures to protect the Safe Deposit Box against access by unauthorized persons;
3.4.4. 10 (ten) Business Days before expiry of the Safe Deposit Box rental term, to notify the Client of the need to extend the rental term or vacate the Safe Deposit Box.

4. Safe Deposit Box lease through an Authorized Representative or the Client's legal representative
4.1. Documents relating to the lease and use of the Safe Deposit Box may be prepared and signed on behalf of the Client by either the Client's Authorized Representative or legal representative. In that case, all required documents shall be made out in the Client's name.

5. Special Conditions. Procedure for the Client's Use of the Safe Deposit Box with a Joint User
5.1. When the Client and the Joint User apply jointly to the Bank, a Safe Deposit Box may be provided for the Client's and Joint User's joint use (rental) on the basis of an Agreement/submitted Application/Declaration containing an indication of accession to the General Conditions and the Comprehensive Agreement, provided that the Client and the Joint User submit to the Bank all documents required by the Applicable Laws and the Bank's internal documents and that the Client and/or Joint User pay the fee for use of the Safe Deposit Box.
5.2. The provision of joint access to the Safe Deposit Box and the implementation of the joint use (lease) of the Safe Deposit Box for the Client and the Collective user are carried out only in the presence of each of them and a representative of the Bank.
5.3. In case of joint use of the Safe Deposit Box, the Client and the Collective user independently determine the grounds and terms and conditions for the joint use of the Safe Deposit Box.
5.4. The provisions of the General Conditions, the Comprehensive Agreement and the Agreement/Application/Declaration concerning the procedure and conditions for Safe Deposit Box Transactions conducted by the Bank, the rights and obligations of the Parties, and liability for breach of the Agreement shall apply equally to the Client and the Joint User. The Client and the Joint User shall be jointly and severally liable under the Agreement.

6. Responsibility of the Parties
6.1. The Bank shall be liable for maintaining bank secrecy in accordance with the Applicable Laws.
6.2. The Client shall reimburse the Bank in full for the expenses / costs arising as a result of the Bank carrying out:
6.2.1. the forthcoming replacement of the Safe Deposit Box lock if the Client loses / breaks the Safe Deposit Box key and/or the Safe Deposit Box lock is damaged / impaired / broken through the Client's fault — the Safe Deposit Box lock replacement fee;
6.2.2. forcibly opening the Safe Deposit Box in the cases provided for in the Agreement — the Safe Deposit Box lock replacement fee;
6.2.3. repair / restoration of the Safe Deposit Box if it is broken / damaged / deteriorated through the Client's fault.
6.3. For failure to vacate/late vacation of the Safe Deposit Box after expiry of the Safe Deposit Box rental term, regardless of whether a new agreement is concluded for a new term, the Client shall pay the Bank a fee for failure to vacate the Safe Deposit Box on time equal to the fee for 1 month's rental of the Safe Deposit Box under the Bank's Tariffs in effect on the payment date and, if that period is exceeded, at the same rate for each subsequent monthly period after expiry of the rental term. Access to the Safe Deposit Box shall be provided after the Client pays the Bank the fee for failure to vacate the Safe Deposit Box on time.
6.4. If either Party withdraws from the Agreement before expiry of the Safe Deposit Box rental term and the Safe Deposit Box is not vacated by the Agreement termination date, the Client shall pay the Bank a fee for failure to vacate the Safe Deposit Box on time equal to the fee for 1 month's rental of the Safe Deposit Box under the Bank's Tariffs in effect on the payment date and, if that period is exceeded, at the same rate for each subsequent monthly period after expiry of the rental term. Access to the Safe

Deposit Box shall be provided after the Client pays the Bank the fee for failure to vacate the Safe Deposit Box on time.
6.5. If prohibited objects, substances or property are placed and stored in the Safe Deposit Box, the Client shall be liable as provided for by the Applicable Laws.
6.6. The Bank shall not be liable:
6.6.1. the contents of the Safe Deposit Box due to the lack of reliable information on the contents, for the consequences of placing items, substances and property in the Safe Deposit Box, if such items, substances and property are prohibited to be placed in the Safe Deposit Box;
6.6.2. in case of seizure and confiscation of Valuables placed in the Safe Deposit Box, in the presence of relevant decisions of courts, authorized state bodies and officials, bailiffs;
6.6.3. for the safety of Valuables in the case of using the Safe Deposit Box by another person, in addition to the Client, who is allowed access to the Safe Deposit Box in accordance with the power of attorney issued by the Client, or a document certifying the status of legal representative;
6.6.4. in other cases provided for by the Applicable Laws.

7. Validity and termination of the Agreement
7.1. The Agreement shall be concluded for a term of one month to one year. In the cases provided for in the Agreement, the term of the Agreement (the Safe Deposit Box rental term) may be extended on the terms of and in accordance with these General Conditions, the Comprehensive Agreement and the Agreement, provided that, upon extension, the Client pays the fees specified in the Bank's Tariffs in effect when the Agreement term is extended. The Agreement shall terminate after all settlements between the Parties have been completed in full, including payment by the Client to the Bank of a fee for failure to vacate the Safe Deposit Box on time equal to the fee for 1 month's rental of the Safe Deposit Box under the Bank's Tariffs in effect on the payment date and, if that period is exceeded, at the same rate for each subsequent monthly period after expiry of the rental term.
7.2. Upon expiry of the Agreement or its early termination, the Client (or the Client's heir, legal representative or Authorized Representative) shall vacate the Safe Deposit Box and return it, together with the key or keys, to the Bank in undamaged condition.
7.3. The Bank, 10 (ten) calendar days prior to the expiration of the Safe Deposit Box lease, notifies the Client of the need to extend the term of the Agreement or release the Safe Deposit Box leased by him/her.
7.4. In case of termination of the Agreement before its expiration initiated by the Client, the commission fee paid by the Client for the full period of the Safe Deposit Box lease is not refundable.
7.5. The Client has the opportunity to verbally (with a record of the conversation on the recording telephone number) offer the Bank to extend the term of the Agreement before the expiration of the lease period of the Safe Deposit Box by making an advance payment of the commission fee for the entire new lease period.
7.6. If the Client applies to the Bank to extend the Safe Deposit Box rental term while breaching the Agreement by failing to vacate the Safe Deposit Box in a timely manner, a new Agreement shall be concluded with the Client. The new Agreement shall be concluded with the Client after payment of the fee for failure to vacate the Safe Deposit Box on time and the Safe Deposit Box rental fee for the new term in the amounts established by the Bank's Tariffs on the fee payment date.
7.7. If the Client fails to vacate the Safe Deposit Box upon expiry of its rental term, the Client shall pay a fee equal to one month's Safe Deposit Box rental fee under the Bank's Tariffs in effect on the payment date. The Client shall not be admitted to the Safe Deposit Box until an additional payment has been made for the entire period of use of the Safe Deposit Box after expiry of the Agreement.
7.8. The Bank shall have the right, at any time and on any grounds (at the Bank's discretion) and without compensation for loss, unilaterally to withdraw from performance of the Comprehensive Agreement, the General Conditions and the Agreement, by notifying the Client, by the methods provided for in the Comprehensive Agreement, 10 (ten) calendar days before the Agreement termination date.
7.9. If either Party withdraws from the Comprehensive Agreement, the General Conditions or the Agreement, the Client shall collect the Valuables no later than the Agreement termination date specified in the notice of the Party withdrawing from the Agreement.

7.10. If no other available Safe Deposit Box can be provided to the Client when the Safe Deposit Box lock / key is lost / damaged / impaired through the Client's fault, the Agreement shall be terminated before expiry of its term on the day the Bank serves the Client with notice of termination of the Agreement by the Bank's withdrawal from the Agreement.
7.11. If the Client dies or is declared missing, matters concerning the transfer of Valuables to the Client's heirs shall be resolved in accordance with the Applicable Laws, the Bank's internal documents, the Comprehensive Agreement, the General Conditions and the Agreement.

8. Procedure and cases of forced opening of the Safe Deposit Box
8.1. The Bank shall have the right to open the Safe Deposit Box forcibly, without the Client being present, in the following cases:
8.1.1. there is information that the Client is using the Safe Deposit Box to store property prohibited from storage and listed in these General Conditions and/or the Agreement;
8.1.2. there is information that the Client is not complying with the rules for use of the Safe Deposit Box;
8.1.3. the Client (or the Client's heir, legal representative or Authorized Representative) fails to appear after one month from the day following expiry of the rental term;
8.1.4. documents are received from a court, Authorized State Body, official of a state body or private enforcement officer having the right, in accordance with the Applicable Laws, to make decisions on forcibly removing contents held in the Safe Deposit Box rented by the Client;
8.1.5. in other cases provided for by the Applicable Laws.
8.2. Beginning on the Safe Deposit Box rental expiry date, on each Business Day the Bank shall notify the Client, by any method provided for by the Comprehensive Agreement, of the need to pay the fee for failure to vacate the Safe Deposit Box on time and to vacate the rented Safe Deposit Box or conclude a new Agreement for a new term, if necessary.
8.3. The Bank shall not later than 10 (ten) calendar days prior to the Bank's forced opening of the Safe Deposit Box send to the Client a notification of the Bank's forced opening of the Safe Deposit Box indicating the date of opening.
8.4. The contents removed when the Bank forcibly opened the Safe Deposit Box and held in the vault of the Bank's branch/outlet shall be released to the Client (or the Client's heir, legal representative or attorney) upon an application (in any form) by the Client (or the Client's heir, legal representative or attorney) and after payment of the fee for:
8.4.1. late vacation of the Safe Deposit Box — at the cost of one month's rental for each month of use of the Safe Deposit Box after expiry of the Agreement;
8.4.2. replacement of the lock from the opened Safe Deposit Box (if necessary);
8.4.3. storage of the Client's Valuables in the vault of the Bank's branch / outlet — in accordance with the tariffs effective on the payment date.
8.5. When the Client (or the Client's heir, legal representative or attorney) applies to the Bank for the Valuables from the opened Safe Deposit Box, the package (sack or bag) shall be opened in the presence of a Bank employee and the head of the Bank's structural/specialized structural unit. After the package (sack or bag) is opened, the Client (or the Client's heir, legal representative or attorney) states in the application that the Valuables and other property have been received in full, that the person has no and will have no claims against the Bank, states the full name (including patronymic, if any), signs the application and indicates the date. The application of the Client (or the Client's heir, legal representative or attorney) shall be attached to the Client's file. Claims by the Client regarding the quantity or quality of the Valuables and other property shall not be accepted because the Bank had no information on the value, quality, quantity or other parameters of the Valuables and other property found in the Safe Deposit Box.
8.6. The removed Valuables shall remain in the Bank's vault for one year from the Safe Deposit Box rental expiry date. If the Client appears at the Bank within one year from the rental expiry date, the Valuables shall be released to the Client after payment of the Bank's expenses in accordance with the Agreement. If the Client fails to appear for more than one year from the rental expiry date, the removed

Valuables shall be sold in accordance with the procedure provided for by the Applicable Laws. Money received from the sale shall be applied toward reimbursement of the Bank's expenses. If the amount received from the sale of the removed Valuables exceeds the amount to be reimbursed to the Bank, the remaining difference shall be credited to the Client's account or, if this is not possible, held in a specially opened bank account for 5 (five) years, after which it shall be written off as income of the Bank.

8.7. If the proceeds are insufficient to repay the debt owed to the Bank, the debt shall be recovered from the Client judicially / extrajudicially in accordance with the Applicable Laws.

VIII. Security procedure

1. General provisions

1.1. The security of Electronic Banking Services (hereinafter referred to as EBS) provided through the Remote Access System (Altyn-i Service) shall be ensured by the Bank in strict compliance with the requirements of the Applicable Laws and the Bank's internal documents.

1.2. The Bank shall provide the necessary set of organizational measures and software and hardware information-security tools designed to Identify and Authenticate the Client when electronic documents are created, transmitted and received, in order to establish the Client's rights to receive Electronic Banking Services and to detect errors and/or changes in the content of transmitted and received electronic documents.

1.3. Access to Electronic Banking Services shall be provided through the mobile application / Remote Access System (Altyn-i Service) for mobile devices running the iOS and Android operating systems, and by telephone, and only after the Client has completed the Registration or Authorization procedure (for registered Clients).

1.4. In order to ensure the confidentiality of the transmitted and received information, the Altyn-i Service uses a protocol that provides secure data transmission between hosts on the Internet.

1.5. Operations (transactions) of clients are accompanied by identification and authentication procedures with the aim of unambiguous confirmation the client's rights to receive electronic banking services. The methods of identification and authentication are determined by the Bank and are subject to change without prior notification of the Client.

1.6. When using the Altyn-i mobile application after successful Client Authentication, "quick" access to the functionality of the mobile application can be provided (if such a function is activated by the Client). In case of activation of the "quick" access function Client Authentication can be carried out using a PIN code, a graphic or a biometric key.

1.7. In order to improve security, Cards/payment cards are equipped with chips and use 3D Secure technology to conduct secure transactions online.

1.8. The Bank shall establish standard limits and restrictions for the types and amounts of Transactions and the number of Cards/payment cards and shall communicate them to the Client by publishing the information on the Internet resource: altynbank.kz. Banks servicing Automated Teller Machines, payment terminals and Internet services may additionally establish their own limits and restrictions on servicing Cards/payment cards.

1.9. To prevent fraudulent Transactions, the Bank shall have the right at any time unilaterally to change standard limits and restrictions and to reject / limit / block any card Transactions / Cards / Accounts for an unlimited period without notifying or obtaining the Client's consent.

1.10. To receive Electronic Banking Services by telephone, the Client must have access to a telephone operating in tone-dial mode. The telephone call shall be initiated by the Client. For the purpose of identifying and authenticating the Client, the Client Support Service shall have the right to request any data stored in the Bank's Remote Access System (Altyn-i Service) that were provided by the Client or received by the Bank as a result of providing services to the Client. Electronic Banking Services by telephone shall be available only to Clients who hold Accounts registered with the Altyn-i Service in accordance with the Comprehensive Agreement, the General Conditions and other banking service agreements concluded between the Bank and the Client.

1.11. The Bank has all the necessary information and never, under any circumstances, makes telephone calls, sends out emails, emails, requests transfer of client identifiers and/or authenticators, and does not distribute mobile applications or updates to them via emails or electronic messages.

2. Security measures when using the Altyn-i mobile application

2.1. Use the capabilities of Altyn-i mobile applications only from your personal devices. Do not carry out identification/authentication procedures on other workstations and/or mobile devices.

2.2. Download the Altyn-i mobile applications and their updates only from official sources:

2.2.1. the application store for the iOS mobile platform — App Store;
2.2.2. the application store for the Android mobile platform — Google Play.
2.3. Install official updates of the operating system of the mobile device in due time, especially if they are connected to security.
2.4. Do not remove the mobile device manufacturer's restrictions through jailbreak/rooting operations. Such manipulations not only threaten the operation of the mobile device, deprive it of technical support and void the manufacturer's warranty obligations, but also make the mobile device vulnerable.
2.5. When installing a new application on a mobile device, always pay attention to the permissions it requires for its operation, especially the ability to access SMS messages. If the permissions are suspicious or clearly do not correspond to the functionality of the application, it is better to refuse to use it.
2.6. In case of loss/theft of a mobile device with which the identification/authentication procedures are carried out, or an unexpected termination of the SIM card, contact your mobile operator as soon as possible and block the SIM card, and inform the Bank on this fact by contacting the Client Support Service.
2.7. When replacing a mobile device, delete the Altyn-i mobile application from the old mobile device.
2.8. Use the built-in security features of the mobile device, such as a password, passcode, graphical key or biometric key.
2.9. Never disclose / transfer Authenticators for the Altyn-i mobile application to anyone.
2.10. Shut down the work in personal account correctly by pressing the "Exit" button.

3. Security Measures When Using Altyn-i Payment Cards
3.1. Restrict access to your payment card; keep it in a place inaccessible to unauthorized people. We recommend to store a payment card separately from cash and documents, especially when traveling.
3.2. Do not give the Card to other persons, except an employee at the point of sale (salesperson, cashier, waiter and the like); do not let the Card out of your sight and require that Transactions with it be performed only in your presence.
3.3. When using ATMs and/or payment terminals, make sure that the device is secure (no protruding wires that do not match in color with the rest of the device, foreign devices).
3.4. When entering a PIN code, cover the keyboard with your palm or purse/wallet.
3.5. Use virtual payment cards intended for Internet Transactions.
3.6. Do not use the Digital Card for long-term storage of your money; use it only to place temporarily the amount required to make a payment and only immediately before making the payment on the Internet. If money remains on the Digital (virtual) Card after Internet payments are made, we recommend transferring it to your other Accounts and Cards (non-virtual) for further storage.
3.7. Use the services of trusted internet resources (shops, services) when making Internet payments.
3.8. Never enter the payment card's PIN on Internet resources.
3.9. When paying online, use 3D Secure technology, which allows carrying out additional authentication of the operation (transaction).
3.10. Never disclose / transfer Card / payment card Authenticators to anyone.

4. Security measures in obtaining electronic banking services by telephone
4.1. Electronic Banking Services by telephone shall be provided only at the Client's initiative; that is, the Client shall initiate the telephone call.
4.2. Ignore telephone calls during which someone, under various pretexts, attempts to obtain your personal data, identifiers or passwords.
4.3. If you have any doubts concerning the identity of a Bank employee (or a person purporting to be a Bank employee), discontinue communication and contact the altynbank.kz Client Support Service at the telephone numbers specified on the altynbank.kz internet-resource page, in the Altyn-i mobile application or on the reverse of the Altyn-i payment card.

5. Actions in case of unauthorized access to information constituting bank secrecy, Compromise or

suspicion of it

5.1. If unauthorized access to information constituting bank secrecy, Compromise or suspected Compromise is identified, immediately take measures to mitigate possible loss:

5.1.1. Block the Card / payment card and/or the mobile device and/or the Subscriber Identity Module (SIM) card;

5.1.2. report the unauthorized access to information constituting bank secrecy, Compromise or suspected Compromise to the Client Support Service at the telephone numbers specified on the altynbank.kz internet-resource page, in the Altyn-i mobile application or on the reverse of the Altyn-i payment card;

5.1.3. follow the instructions of the Client Support Service employee.

5.2. If the Bank detects unauthorized access to information constituting bank secrecy, its unauthorized alteration, an unauthorized payment and/or money transfer, or other unauthorized actions, the Bank shall notify the Client in respect of whom such actions occurred within the time limits provided for by the Applicable Laws.

5.3. The Bank immediately takes all necessary measures to eliminate the consequences of unauthorized actions and prevent them in the future.

6. Evidence of the provision/receipt of electronic banking services

6.1. The Bank shall retain confirmation of the sending and/or receipt of messages on the basis of which Electronic Banking Services were provided to the Client, in strict compliance with the requirements of the Applicable Laws and the Bank's internal documents.

6.2. Electronic documents are stored in the format in which they were formed, sent or received, while respecting their integrity and immutability, and do not require printing or otherwise displaying the contents of the electronic document on paper for storage.

6.3. When providing electronic services through the telephone, the Bank has a confirmation of the initiation by the Client of a payment service received in accordance with the security procedures established by the internal documents of the Bank and the Agreement.

6.4. At the Client's request, the Bank shall provide confirmation of the sending and/or receipt of electronic documents confirming the provision (receipt) of Electronic Banking Services, in accordance with the procedure and within the periods provided for by the Agreement, the Comprehensive Agreement and the General Conditions.

7. Final provisions

7.1. The Bank is obliged to cooperate in investigating, taking action and preventing unauthorized payments.

7.2. The Bank undertakes to assist the Client and, in accordance with the procedure established by the Applicable Laws, to represent the Client's interests if fraudulent Transactions using the Card / payment card are investigated.

IX. Regulation and Conditions on the Collection and Use of Client Information, Financial Crime Risk Management Activities and Compliance with the Tax Laws of the Republic of Kazakhstan

1. Definitions

“Authorities” means any legal, administrative or regulatory body; any governmental, public or state agency; state institution or other authority; any Tax Authority, stock exchange, court, central bank or law-enforcement body; or any similar agents having jurisdiction over any part of the “Shareholder” Group.

“Client Information” means the Personal Data, confidential information, Technical Information and/or Tax Information of the Client or a Related Person (including relevant statements, applications and consents). “Client” means any individual who is a recipient of Services or intends to use the Services.

“Compliance Obligations” means the obligations of any member of the “Shareholder” Group to comply and conform with: (a) any applicable local or foreign regulatory legal acts, court decisions / orders, agreements between any member of the “Shareholder” Group and the Authorities, or agreements or treaties between Authorities applicable to the Bank or any member of the “Shareholder” Group (“Laws”), or international rules, as well as the Bank’s internal policies and procedures; (b) any requirements of the Authorities or reporting, regulatory reporting, disclosure or other obligations under the Laws; and (c) Laws requiring the Bank to identify its Clients.

“Controlling Person” generally means the individuals who exercise control over a legal entity (for a trust, this means the settlor, trustee, protector, beneficiaries or class of beneficiaries and any other individuals who exercise ultimate effective control over the trust; for a legal entity other than a trust, this term means persons holding equivalent or similar management positions).

“Tax Information” means any documentation or information (and accompanying statements, applications and consents) relating directly or indirectly to the tax status of the Client (whether the Client is an individual or a business enterprise, non-profit organization or other legal entity) and of any owner, “Controlling Person”, “Principal Owner” or ultimate owner of the Client which, in the Bank’s reasonable opinion, is required to comply with (or facilitate compliance with, or avoid non-compliance with) any obligation of a member of the “Shareholder” Group to any Tax Authority. “Tax Information” includes, without limitation, information on: tax residence and/or location of an organization (if applicable), residence taken into account for tax purposes, taxpayer registration number, Tax Forms, and specific Personal Data (including name or names, residential address or addresses, age, date of birth, place of birth, nationality and citizenship).

“Tax Authorities” means local or foreign tax authorities, tax services, fiscal, budgetary or monetary authorities.

“Tax Forms” means any forms or other documentation that may be issued or requested from time to time by a Tax Authority or the Bank to confirm the tax status of an account holder or a Related Person thereof.

“Principal Owners” means any individual entitled to more than 10% of the profit or holding, directly or indirectly, more than a 10% interest in an enterprise.

“Personal Data” means any data, including, but not limited to, biometric data, regardless of the medium — paper, electronic and/or other tangible medium, and so forth — on which such information is provided in connection with the Services, relating to an individual (and to legal entities in those countries where data-privacy law applies to legal entities) by which that person may be identified, including, but not limited to, confidential personal data, name or names, residential address or addresses, contact information, age, date of birth, place of birth, nationality, citizenship, and personal and family status.

“Related Person” means an individual or legal entity whose information (including Personal Data or Tax Information) is provided by or on behalf of the Client to the Bank, its affiliates or any member of the “Shareholder” Group, or is otherwise obtained by any member of the “Shareholder” Group in connection with the provision of Services. In relation to the Client, a Related Person may include, without limitation, any guarantor or pledgor of the Client, director or employee of a company, partners or members of a partnership, any “Principal Owner”, “Controlling Person” or ultimate owner, trust owner, trustee, account holder, payer of any payment, representative, agent or nominee of the Client, or any other individual or legal entity related to the Client and connected with the Client's banking transactions conducted within the "Shareholder" Group.

"Loss" means any claims, expenses, costs (including, without limitation, any legal-support costs or other costs of professional services), damage, debts, charges, tax, liability, obligation, causes of action, litigation or judgment, however calculated or arising, whether direct or indirect, consequential, unforeseen or punitive.

"Services" means, without limitation, (a) opening, maintaining and closing the Client's bank accounts; (b) providing the Client with loans and other products and services provided for by banking legislation (including, for example, securities transactions, Investment Advice, brokerage services, agency services, custodial or other services), considering applications and assessing creditworthiness and compliance with established product requirements; and (c) maintaining the overall relationship between the Bank and the Client, including marketing or advertising financial services or related products to the Client, market research, insurance, audit and administrative purposes.

"Technical Information" means any information, regardless of the medium (paper, electronic, and so forth) on which such information is transmitted in connection with an application and/or the provision of Services, including information relating to devices (hardware model, operating-system version, unique device identifiers), cellular networks (including telephone number), registration data, log information, data on hardware events, including failures and actions within the system, browser settings, type and language, the date and duration of actions in the Bank's systems and third-party systems, Internet Protocol addresses, information from system journals (logs), unique network addresses of nodes on the Internet, cookie files serving as a unique identifier of the Client's internet browser, data on the Client's actual location, unique application identifiers, the contents of local data storage and anonymous identifiers. The Bank shall have the right to associate Technical Information with the Client and/or the Services that are provided to and/or requested by the Client.

"Financial Crime" means money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions and/or violations, or attempts to circumvent or violate any Laws or rules relating to such matters. References to items in the singular include references to items in the plural (and vice versa).

Other terms and definitions shall be used in the meanings established by the Comprehensive Agreement, the Applicable Laws and the Bank's internal documents.

2. Collection, Processing and Dissemination of Client Information

These terms explain how the Bank will use information about the Client and Related Persons. By using the Services, the Client agrees that the Bank, its affiliates and members of the Shareholder Group will use Client Information in accordance with these terms. Client Information will not be disclosed to anyone (including other members of the Shareholder Group), except where: • the Bank is required to disclose information under the Laws; • the Bank has a public-law obligation to disclose information; • the Bank's legitimate business purposes require disclosure of information; • disclosure is made with the Client's consent; or • information is disclosed in accordance with the terms set out in these Provisions.

Collection

2.1. The Client consents to the Bank, its affiliates and other members of the Shareholder Group collecting, processing and transferring Client Information (including relevant information about the Client, the Client's transactions, the Client's use of the Bank's products and services, and the relationship between the Client and the Shareholder Group). Client Information may be requested from the Client (or a person acting on the Client's behalf) and may also be collected by the Bank on its own behalf, or by members of the Shareholder Group, from other sources (including publicly available information) created using other information available to the Bank or any member of the Shareholder Group.

Processing

2.2. The Client consents to the Bank, its affiliates and/or members of the Shareholder Group processing, transferring and disclosing Client Information in connection with the following Purposes: (a) applying for and/or providing the Services and any transactions requested or approved by the Client; (b) performing Compliance obligations; (c) conducting Financial Crime Risk Management activities; (d) recovering any amounts owed by the Client; (e) conducting creditworthiness checks and obtaining or providing credit references; (f) enforcing or protecting the rights of the Bank, its affiliates or a member of the Shareholder Group; (g) meeting the internal operational needs of the Bank, its affiliates or the Shareholder Group (including, without limitation, credit risk management, systems and product development and planning, insurance, audit and administrative purposes); (h) managing the overall relationship between the Bank and the Client (including marketing or advertising financial services or related products to the Client and market research); and/or (i) enabling any third party to provide services (the "Purposes").

Transfer

2.3. By using and/or applying for Services, the Client agrees that the Bank may (where necessary and appropriate to achieve the Purposes) transfer and disclose any Client Information to the following recipients (who may also collect, process, transfer and disclose such Client Information where necessary to achieve the Purposes):

a. the Bank's affiliates and any member of the "Shareholder" Group;

b. any subcontractors, agents, service providers or partners of the "Shareholder" Group (including its employees, directors and workers);

c. in response to any requests from Authorities and regulators in any jurisdiction, in accordance with law;

d. any person acting on behalf of the Client; payees; beneficiaries; nominees; intermediaries; correspondent banks and agent banks; settlement chambers; clearing or settlement systems; market counterparties; tax agents; exchange or trade repositories; stock exchanges; and companies in which the Client owns securities (where the Bank holds such securities for the Client);

e. any party acquiring rights or assuming risk in or in connection with the provision of Services;

f. other financial institutions, credit-rating agencies or credit bureaus for obtaining or providing credit references;

g. the fund manager of any third party providing asset-management services to the Client;

h. any broker to whom the Bank provides recommendations and additional information;

i. in connection with any transfer, sale, merger or acquisition of the Bank's business, wherever located, including cross-border transfer and disclosure of information in jurisdictions that do not have data-protection Laws providing the same level of protection as the jurisdiction in which the Services are provided.

3. Client Obligations

3.1. The Client undertakes to notify the Bank promptly and, in any event, in writing within 30 days of any change in Client Information periodically provided to the Bank, its affiliates or a member of the Shareholder Group, and to respond to any request from the Bank, its affiliates or a member of the Shareholder Group.

3.2. The Client confirms that each Associated Person, information on which (including Personal Data or Tax Information), the Client submits to the Bank, its affiliates or a member of the Shareholder Group, has been notified and has given consent to the collection, processing, disclosure and transmission of information on it in accordance with the Terms and Conditions set forth in these Terms and Conditions. The Client is obliged to inform the Associated Persons that they may have rights to access and modify their Personal Data. If necessary, as determined by the Bank, the Client provides the Bank with documentary evidence of the consent of the collection and processing of personal data collected by the Client from the Associated Person for the transmission of personal data to a third party, including to the Bank, the processing of personal data by the Bank, and if it is impossible to document the existence of consent, will collect such consent, and then confirm to the Bank their receipt. Responsibility for the lack of consent of the Associated Person to the collection and processing of personal data, to transmission of personal data to a third party, including to the Bank, the processing of personal data by the Bank, is the responsibility of the Client. If any measures are applied to the Bank for violation of the legislation of the Republic of Kazakhstan on personal data, the Client is obliged to reimburse the Bank, at the request of the Bank, for any expenses and losses incurred by the Bank.

3.3. In cases when:

The Client refuses to provide Client Information reasonably requested by the Bank; or

The Client refuses to give or revokes any consent that the Bank may need to process, transfer or disclose Client Information for the specified Purposes; or

the Bank, its affiliates or a member of the “Shareholder” Group suspects the possible commission of a Financial Crime, or the Client presents a potential Financial Crime risk to a member of the “Shareholder” Group, the Bank shall have the right to:

a. refuse to provide new Services, or continue providing all or part of the Services, to the Client, and reserve the right to terminate all business relations with the Client;

b. take the measures necessary for the Bank, its affiliates or a member of the “Shareholder” Group to perform the Compliance Obligations; and/or

c. block or close the Client’s account or accounts.

In addition, the Client’s refusal to provide Tax Information concerning the Client or Related Persons, and accompanying statements, applications and consents, may result in the Bank making its own determination as to the Client’s status, including filing a report concerning that Client with the Tax Authorities, and may result in the Bank or other persons withholding amounts that any Tax Authority may lawfully require and paying such amounts to any Tax Authority.

4. Data protection

4.1. Regardless of whether Client Information is processed within the national jurisdiction or abroad, it shall be protected, in accordance with data protection legislation, by the confidentiality and security procedures applicable to members of the Shareholder Group, its employees and third parties.

5. Financial Crime Risk Management Activities

5.1. The Bank, its affiliates and members of the “Shareholder” Group shall and may take any measures they consider appropriate, in their sole and absolute discretion, to perform the Compliance Obligations in connection with the detection, investigation and prevention of Financial Crimes (“Financial Crime Risk Management Activities”).

Such measures may include, without limitation:

(a) screening an application to withdraw funds, an application for Services, or any payment sent to, by or on behalf of the Client;

(b) requesting information concerning the source of funds in respect of the information being processed, as well as concerning the recipient of funds;

(c) making further inquiries concerning the status of an individual or legal entity, the application of any sanctions regime to such person, or confirmation of the Client’s identity and status.

5.2. To the extent permitted by law, neither the Bank, its affiliates nor any other member of the “Shareholder” Group shall be liable to the Client or any third party for any Loss incurred by the Client or a third party in connection with a delay in, blocking of or refusal to make any payments or provide all or part of the Services, or otherwise as a result of Financial Crime Risk Management Activities.

6. Compliance with Tax-Law Requirements

6.1. The Client acknowledges that the Client is personally responsible for understanding and complying with the Client’s tax obligations (including, without limitation, tax payments or filing tax returns or other necessary documentation relating to payment of all relevant taxes) in all jurisdictions in which such obligations arise and which relate to opening and using accounts and/or Services provided by the Bank, its affiliates and/or members of the “Shareholder” Group. Some countries may have tax laws with extraterritorial effect, regardless of the place of registration, permanent residence, citizenship or incorporation of the Client or Related Person.

6.2. The Bank, its affiliates and/or any member of the “Shareholder” Group do not provide tax advice. The Client is advised to obtain independent legal support and/or tax advice.

6.3. The Bank, its affiliates and/or any member of the “Shareholder” Group shall have no liability in respect of the Client’s tax obligations in any jurisdiction that they may create, including, without limitation, any obligations that may relate specifically to opening and using an account or accounts and/or services provided by the Bank, its affiliates and/or members of the “Shareholder” Group.

7. Other Conditions

7.1. If any term set out in these Provisions conflicts or is inconsistent with a term relating to any other service, product, business relationship, account or agreement between the Client and the Bank, these Provisions shall prevail. Any consents and permissions requested by the Bank and provided by the Client in relation to Client Information shall continue to apply in full to the extent permitted by the applicable legislation of the Republic of Kazakhstan.

8. Survival after Termination

8.1. These Provisions shall remain in force notwithstanding termination, refusal to provide, or any discontinuation by the Bank, its affiliates or any member of the “Shareholder” Group of any Services to the Client, or closure of any of the Client’s accounts.

9. Accession to the Regulation

9.1. This Regulation shall enter into force from the date on which the Client accedes to the Comprehensive Agreement, on the date of applying for and/or being provided with the Service.

X. Rules for the provision of electronic banking services through the Altyn-i Service (Remote Access System)

1. List of Electronic Banking Services

1.1 The Electronic Banking Services provided by the Bank to individual Clients include:

1.1.1 Information and Banking Services:

1) providing information on the existence and numbers of the Client's bank accounts opened as part of servicing through the Altyn-i Service;
2) providing information (Account Statements) on balances and movements of money in any of the Client's bank accounts or payment cards opened as part of servicing through the Altyn-i Service;
3) viewing payment and transfer history;
4) creating template requests for making similar payments and transfers in the future;
5) requesting product interest rates;
6) activating / deactivating text notices for accounts / payment cards;
7) the ability to communicate with the Bank through a secure connection channel by electronic messages (the period and procedure for a response shall be determined by the Bank's internal procedures);
8) receiving messages and Notices from the Bank;
9) blocking / unblocking payment cards.

1.1.2 Transactional Banking Services:

1) opening / closing savings (deposit) accounts;
2) opening closing accounts / payment cards;
3) making payments and money transfers from the Client's accounts;
4) buying / selling foreign currency;
5) granting and servicing bank loans, and so forth;
6) other banking services.

2. Procedure and terms and conditions for the provision of electronic banking services

2.1. To access Electronic Banking Services through the Service, the Potential Client must register with the Altyn-i Service.

2.2. Registration as a Client shall be completed through the Altyn-i Service by filling in the electronic registration forms / questionnaire offered to the Potential Client — the Application Questionnaire — and performing the actions described in the Comprehensive Agreement.

2.3. The Bank shall offer the Potential Client the Comprehensive Agreement, the General Conditions and the Regulation for review and acceptance; these constitute mandatory conditions for the Bank to provide the Client with Electronic Banking Services through the Altyn-i Service.

2.4. When completing the Application Questionnaire through the Altyn-i Service, the Potential Client accedes fully and in its entirety to the Comprehensive Agreement and to other documents governing relations between the Parties and the procedure for providing banking services that are posted on the Bank's internet resource.

2.5. If the Potential Client does not agree with the Comprehensive Agreement and the Terms and Conditions, the Registration process shall be deemed incomplete, which means that the Potential Client shall not be a Client of the Altyn-i Service.

2.6. A Client who has registered with the Altyn-i Service confirms that:

- has received, read, understood and acceded to the Comprehensive Agreement in full, without any comments or objections, and undertakes to perform all its provisions in a timely manner and in full;
- understands and assumes all possible adverse consequences of non-performance and/or improper implementation of the provisions of the Comprehensive Agreement, General Conditions;
- received, read, understood and accessed the Terms and Conditions.

2.7. To register as a Client of the Altyn-i Service and create the Client's Personal Account, the Potential Client must specify in the electronic registration form — the Application Questionnaire — the Individual Identification Number and mobile telephone number belonging to the Potential Client, complete

Registration in the Altyn-i Service and provide other documents complying with the requirements of the Comprehensive Agreement and the General Conditions.

2.8. The Potential Client agrees to follow the required methods for verification of the Liveness procedure and/or the instructions of the Bank's Client Support Service during an interview / video interview.

2.9. After the Bank receives from the Potential Client all necessary documents and information required by the Bank, in a form and with content meeting the requirements established by the Applicable Laws and the Bank's internal documents, the Bank shall verify the Potential Client's data.

2.10. After the data have been checked, for the purpose of identifying the Potential Client and verifying the information provided by the Potential Client during Registration with the Altyn-i Service, the Client may be offered the opportunity to undergo the Liveness Procedure and/or a Video Interview with the Client Support Service, with the option of scheduling the interactive Video Interview. The Client irrevocably agrees that the Bank may record (by video and audio recording and photography) all negotiations/actions between them and that such recordings may serve as evidence in any consideration of disputes in any court concerning any matters relating to the General Conditions.

2.11. When making the Liveness procedure/conducting a video interview, the Client is obliged:

- to ensure high quality of communication;
- to ensure that the image of face matches the image on the identity document;
- to ensure sufficient lighting of the room in which the Client is located, in which the image of the Client's face will be contrasted.

2.12. If it is necessary to conduct a Video Interview, the Potential Client agrees that the Bank is entitled, with prior notice to the Potential Client, to reschedule the Video Interview, while coordinating with the Potential Client the time and date of the postponed Video Interview.

2.13. The Bank identifies the Potential Client with the documents provided at registration based on the results of the Liveness procedure and/or Video Interview.

2.14. If the results of checking the Liveness Procedure and/or Video Interview establish that the Potential Client provided inaccurate information in any part and/or that the actions and/or characteristics of the Potential Client do not comply with the requirements established by law and the Bank's internal documents, the Bank may refuse to provide the Potential Client with Electronic Banking Services through the Altyn-i Service. At the same time, the Potential Client's consent to the procedure and terms for collecting, processing, storing and transferring the Potential Client's personal data set out in the Terms and Conditions shall remain valid irrespective of the Bank's refusal to provide Electronic Banking Services.

2.15. If, during registration, the Potential Client provides information giving the Bank grounds to believe that the Potential Client may have tax obligations to a foreign state, the Potential Client shall complete the questionnaire offered by the Bank electronically, accurately and in full.

2.16. If the Potential Client successfully completes the Security Procedures, including the Video Interview, Registration of the Potential Client as a Client of the Altyn-i Service shall be deemed complete. The Potential Client shall acquire Client status and shall be shown the relevant Notice specifying the IBAN of the opened Account and/or the details of payment cards linked to the Account. The Client may subsequently use the Altyn-i Service to open Accounts and issue payment cards in other currencies, subject to the restrictions established by the Bank's internal documents, in accordance with the procedure provided for by the Comprehensive Agreement and the General Conditions.

2.17. When the Bank provides Electronic Banking Services, the Bank shall retain confirmation that the messages on the basis of which the Electronic Banking Services were provided to the Client were sent and/or received. The Bank's provision of an Electronic Banking Service to the Client shall constitute confirmation that the electronic document was received.

2.18. The Client pays for the provided Electronic Banking Services and/or other additional services in accordance with the Tariffs of the Bank in effect at the time of the provision of the Electronic Banking Service and/or any other additional service.

3. Grounds for Suspending or Terminating Electronic Banking Services

3.1. The Bank shall have the right at any time temporarily or completely to suspend the Client's access to the Altyn-i Service and/or temporarily or completely to suspend or terminate the provision of Electronic Banking Services and other Additional Services to the Client, including by closing the Account (all Accounts) through termination of the Comprehensive Agreement and the Agreement concluded under it, if the Client incorrectly specifies an Identifier and/or Authenticator; if, in the Bank's opinion, such a measure is necessary to ensure the security of the Altyn-i Service or Client Information; if the Client breaches the Security Procedure and/or the Comprehensive Agreement; in order to comply with the Applicable Laws or the Bank's internal documents; or in other cases at the Bank's discretion. The Bank shall notify the Client of suspension or termination of access to the Service by sending the Client the relevant notice, in the manner provided for by the Comprehensive Agreement, within 30 (thirty) calendar days after the provision of Electronic Banking Services is suspended/terminated; the Bank shall not be obliged to disclose the reasons/grounds for the suspension/termination.

3.2. At any time, the Bank may unilaterally, without notice to the Client, suspend the provision of and/or change the procedure for providing Electronic Banking Services through the Altyn-i Service and the Bank's Client Support Service in the event of abrupt changes in the Applicable Laws, changes in the financial and foreign exchange markets, a sharp change in exchange rates, or deterioration of the situation in the domestic and/or foreign financial markets compared with the situation existing on the date on which the Comprehensive Agreement and the General Conditions were concluded. Deterioration of the situation means changes as a result of which the Bank's continued provision of Electronic Banking Services becomes impossible and/or the expenses incurred (or that may be incurred) by the Bank in connection with its provision of Electronic Banking Services are (or may be) significantly exceeded.

3.3. Renewal of the provision of electronic banking services by the Bank is possible on the basis of the relevant Application of the Client submitted in the manner prescribed by the Comprehensive Agreement.

Appendix No. 1
to the Comprehensive Banking Service Agreement
for the Bank's Retail Clients

Conditions for Digitizing the Bank's Payment Card and Making Contactless Payments Using a Token

These Conditions for Digitizing the Bank's Payment Card and Making Contactless Payments Using a Token (the "Conditions") form an integral part of the Bank's Comprehensive Retail Banking Services Agreement (the "Comprehensive Agreement") and establish the specific features and procedure for the Bank's provision of payment-card digitization services, the Bank's rights, obligations and liability, as well as other aspects of the legal relationship between the Bank and the Client. Terms and definitions used in these Conditions shall have the meanings assigned to them in the Comprehensive Agreement.

1. General provisions

1.1. The Client shall accede to the Conditions by performing the following action: confirming consent to accede to the Conditions by pressing the "I Accept" button in the mobile payment service and entering the one-time code sent by the Bank, which shall be recognized as acceptance (the Client's full and unconditional acceptance of all provisions of the Conditions).

1.2. Tokenization shall be carried out using the mobile payment service installed on the Mobile Device. The Bank shall record the Client's accession to the Conditions electronically through the Bank's hardware and software system. Information from the Bank's hardware and software system may be used as evidence when disputes are considered, including in judicial proceedings.

1.3. The Conditions establish the procedure for the Bank to provide the Client with the service of digitizing a payment card through Tokenization, as well as the procedure for the Client to use the Token to perform transactions.

1.4. The Bank shall not charge the Client a fee for digitizing a payment card through Tokenization.

2. Use of the Token and Tokenization of the Payment Card

2.1. To perform transactions using the Token, the payment card must be digitized through Tokenization using the mobile payment service. By digitizing the payment card through Tokenization, the Client gives the Bank consent to perform transactions using the Token.

2.2. Following successful Tokenization, the Token shall be generated and stored in the secure cloud storage of the International Payment System and, in encrypted form, in a dedicated secure area of the mobile payment service.

2.3. Tokenization shall be performed after Verification of the Client and receipt by the Bank of the Client's consent to Tokenization by entering the code from a Short Message Service (SMS) message / Push Notification sent by the Bank, provided that the Client complies with all of the following conditions: stable connection of the Mobile Device to the Internet at a speed of at least 1 megabit per second, a battery charge on the Mobile Device exceeding 20 % (twenty percent), and no interference with the Tokenization process (closing the mobile payment service, hiding (minimizing) it from the Mobile Device screen, and so forth).

2.4. When the Token is used, all payment-card servicing conditions — Tariffs, established limits and restrictions, participation in incentive programs (promotions), and transaction information — shall remain unchanged.

2.5. The Client shall have the right independently, without the Bank's consent, to delete the Token from the Mobile Device. Deleting the Token from the Mobile Device shall terminate the Bank's processing of transactions using the Token.

2.6. Transactions using the Token shall be performed by holding the Mobile Device near a point-of-sale (POS) terminal.

2.7. To perform a transaction, the Client shall select the Token corresponding to the payment card with which the transaction will be performed.

3. Blocking the Token

3.1. Blocking the Token or deleting it from the Mobile Device memory shall not terminate the payment card for which the relevant Token was generated and shall not impose technical restrictions on its use (shall not block the payment card).

3.2. From the moment the payment card is blocked, the Token for that payment card on the Mobile Device shall be blocked in order to prevent unauthorized transactions.

3.3. If the Mobile Device is lost, the Client must contact the Bank through the Communication Channels or a Bank branch to block the Token contained on the lost Mobile Device. In this case, the Bank shall block only the Token; the payment card shall not be blocked.

3.4. The Token shall be deemed to be in the Client's possession and use unless a duly registered demand from the Client to block the Token has been received; transactions performed using the Token before the Client's Notice to block the Token takes effect shall be deemed duly authorized by the Client.

3.5. The Parties agree that the Client's Instructions to block the Token accepted through the Communication Channels, provided that the Client's identity is established, shall be deemed equivalent to the Client's written instructions received by the Bank on paper and certified by the Client's signature.

3.6. The Token shall be blocked after the Bank receives the Client's Notice to block the Token:

3.6.1. when applying through the Communication Channels — no later than 5 (five) hours from the time of application;

3.6.2. when applying to a Bank branch with a written application — no later than 1 (one) Business Day from the time of application.

3.7. If the Client incurs loss due to an unauthorized transaction or transactions as a result of the Bank's failure to perform, or untimely and/or improper performance of, the Client's instruction to block the Token, the Bank undertakes to compensate the Client for the damage caused in the amount of the unauthorized transaction or transactions.

3.8. The Client agrees that blocking the Card and/or seizing money held in the Account and/or suspending debit transactions on the Account on the grounds provided for by the Applicable Laws shall make it impossible to perform transactions using the Token.

4. Security Requirements

4.1. The Client shall comply with the following security requirements in order to prevent unauthorized transactions using the Token:

4.1.1. not to leave the Mobile Device unattended;

4.1.2. to ensure an appropriate level of security on the Mobile Device by using passwords and other available methods of locking / unlocking the Mobile Device;

4.1.3. to ensure that no fingerprints or other Authentication methods of another person, including facial recognition, are registered on the Mobile Device;

4.1.4. not to disclose the Mobile Device password to third parties;

4.1.5. to delete all personal data and financial information from the Mobile Device if its use is discontinued;

4.1.6. immediately to contact the Bank at the telephone number specified on the reverse of the payment card or at the Bank's telephone number specified on the Bank's internet resource if any unauthorized use of the Token is suspected or if the Mobile Device has been hacked, lost or stolen;

4.1.7. not to disable any security functions provided on the Mobile Device to protect the Token;

4.1.8. mandatorily to create a strong password and store only the Client's own Biometric Data (fingerprints, facial recognition data and others) for use of the Mobile Device;

4.1.9. to delete all personal data and financial information from the Mobile Device when transferring the Mobile Device to third parties;

4.1.10. not to subject the Mobile Device's operating system to hacking;

4.1.11. not to use the Mobile Payment Service while connected to public wireless networks;

4.1.12. not to perform Verification in the Mobile Payment Service on a Mobile Device or Devices belonging to a third party or parties.

5. Rights and obligations of the Parties

5.1. The Bank shall be obliged:

5.1.1. to execute the Client’s instructions received using the Token to perform transactions on the Account in accordance with the Comprehensive Agreement and the Rules of the International Payment System;

5.1.2. to take all possible measures to prevent the acceptance of Instructions using the Token without prior successful Verification of the Client (where such Verification is required by a decision of the Bank);

5.1.3. to block the Token on the Mobile Device within the periods provided for by the Conditions;

5.1.4. to advise the Client on matters concerning digitization of the payment card;

5.1.5. to ensure the confidentiality of information on Transactions performed using the Token;

5.1.6. at the Client’s request, to provide information on Transactions performed using the Token by providing an Account Statement in accordance with the Comprehensive Agreement and the relevant General Conditions.

5.2. The Bank shall have the right:

5.2.1. not to execute the Client’s Instructions to perform an Account Transaction using the Token if:

5.2.2. the Client’s Verification was not successful;

5.2.3. there are grounds preventing Transactions on the Account as provided for by the Applicable Laws, the Comprehensive Agreement, the relevant General Conditions and other agreements / arrangements concluded with the Client;

5.2.4. unless otherwise provided for by the Applicable Laws, to amend and/or supplement the Conditions by notifying the Client of such amendments and/or supplements no later than 15 (fifteen) calendar days before they take effect, by posting the said information on the Bank’s internet resource. Use of the Token after amendments and/or supplements to the Conditions take effect shall constitute unequivocal and indisputable evidence that the Client agrees with such amendments and/or supplements. If the Client does not agree with the amendments and/or supplements made to the Conditions, the Client shall discontinue use of the Token by deleting the Token from the Mobile Device or blocking the Token;

5.2.5. in the cases established by the Applicable Laws, to perform control and other functions in respect of the Client that are assigned to the Bank by the Applicable Laws and, in this connection, to request from the Client any necessary documents and/or written explanations concerning the nature and economic substance of proposed or completed transactions using the Token;

5.2.6. to restrict or suspend use of the Token or block the Token at any time, without Notice to the Client and for any reason, including if the Client fails to comply with the Conditions;

5.2.7. to refuse to digitize the Client’s payment card if the Client fails to complete Verification and/or the payment card is blocked.

5.3. The Client shall be obliged:

5.3.1. to comply with the Conditions;

5.3.2. to ensure the confidentiality and safekeeping of the Mobile Device, password, Subscriber Identity Module (SIM) card, and login and password for the account in the mobile payment service in a manner preventing third-party access to them, and immediately to notify the Bank of any suspicion that the Mobile Device, password or Subscriber Identity Module card may be used by unauthorized persons;

5.3.3. in the event of unauthorized Account Transactions using the Token, to assist the Bank in its investigation and provide the Bank with the following documents:

1) an application in the form established by the Bank or, at the Bank’s discretion, in free form, specifying the date and time when the Client became aware of the unauthorized Account Transaction using the Token and containing a detailed description of that Transaction;

2) confirmation that the Client was not involved in the unauthorized transaction (if available), for example: law-enforcement investigation materials if the competent authorities initiated criminal proceedings concerning the unauthorized Transaction, and so forth;

3) other documents and information relevant to the dispute or that the Bank may reasonably request when considering applications concerning unauthorized Transactions;

5.3.4. independently to review information on amendments and/or supplements made to the Conditions

on the Bank's internet resource;
5.3.5. to monitor whether the Account has a sufficient amount (current balance) for the Transaction being performed and to perform Transactions using the Token only within that balance, except where the Bank provides a Credit Limit, which shall be governed by a separate Credit Card Agreement.
5.3.6. when giving Instructions to the Bank, to ensure that the Account contains a sufficient amount to perform transactions, taking into account the fee for that Transaction payable in accordance with the Tariffs (if applicable);
5.3.7. within 7 (seven) calendar days, to inform the Bank of any change in the Client's mobile telephone number or discontinuation by the cellular operator of service for the Client's mobile telephone number. Upon receipt of such information, the Bank shall have the right to suspend transactions using Tokens until ownership of the mobile telephone number is confirmed by the Client applying to a Bank branch;
5.3.8. to comply with the security requirements set out in these Conditions.
5.4. The Client shall have the right:
5.4.1. to apply to the Bank for Advice on digitization of the payment card and use of the Token;
5.4.2. to block the Token by applying to the Bank in person or through the Communication Channels;
5.4.3. to apply to the Bank with applications, including when disputes arise in connection with Transactions performed using the Token, and to receive information on the results of consideration of applications, including in writing, within the periods provided for by the Applicable Laws.

6. Responsibility of the Parties
6.1. The Client shall be liable for:
6.1.1. maintaining the confidentiality of the password and other means of Verification;
6.1.2. use by third parties of the Mobile Device, login, password and other means of Verification to access the Mobile Payment Service;
6.1.3. Transactions performed using the Token, provided that the Token was not blocked in accordance with the Conditions;
6.1.4. breach of the security requirements specified in these Conditions, including where the Client uses a mobile device whose operating system has been hacked.
6.2. The Bank shall be liable for:
6.2.1. violations related to banking activities, in accordance with the Applicable Laws and the Comprehensive Agreement. In any event, the Bank's liability for breach of the Comprehensive Agreement shall be limited to the amount of actual damage caused to the Client by the Bank's unlawful actions / omissions. To obtain compensation for actual damage, the Client must apply to the Bank with a written application, attach supporting documents and specify the amount of actual damage. After receiving the said documents, the Bank shall make a decision on the Client's application.
6.3. The Bank is not liable:
6.3.1. the operation of the mobile payment service, its functioning and interaction with other applications installed on the Mobile Device, or the Client's inability to use the Mobile Payment Service to perform particular Transactions, including payments using the Token;
6.3.2. the inability to perform Transactions using the Token;
6.3.3. any blocking, suspension, cancellation or discontinuation of use of the payment card and/or Token;
6.3.4. any loss or damage incurred by the Client in connection with loss, theft or damage of the Mobile Device;
6.3.5. the security of information provided or stored by Providers or other third parties in connection with use of the mobile payment service (except where the Bank is the Provider);
6.3.6. a breach by Providers of security rules affecting any information collected, stored or sent.
6.4. The Client agrees that the Provider shall be responsible for operation of the mobile payment service.

7. Other Conditions
7.1. These Conditions shall remain effective until the payment card cancellation date, the termination date of the Comprehensive Agreement / Payment Card Agreement, or the date on which the Token is

deleted (whichever occurs first).

7.2. By accepting the Conditions for Digitizing the Bank’s Payment Card and Making Contactless Payments Using a Token, the Client understands and agrees that:

7.2.1. the operability of the mobile payment service (including when Transactions are performed using the Token) depends on the Provider;

7.2.2. access, use and the ability to perform Transactions through the Token depend exclusively on the operability of the mobile payment service itself installed on the Mobile Device, on the condition of the networks and wireless communications used by the mobile payment service installed on the Mobile Device, and/or on the Mobile Device;

7.2.3. the Bank does not control or influence the servicing of wireless communication networks or the system for disconnection / interruption of a wireless connection, and shall not be responsible for support of the Mobile Device’s operating system;

7.2.4. the Bank does not guarantee the confidentiality or security of data transmission in connection with electronic transmission of data through third-party connections outside the Bank’s control.