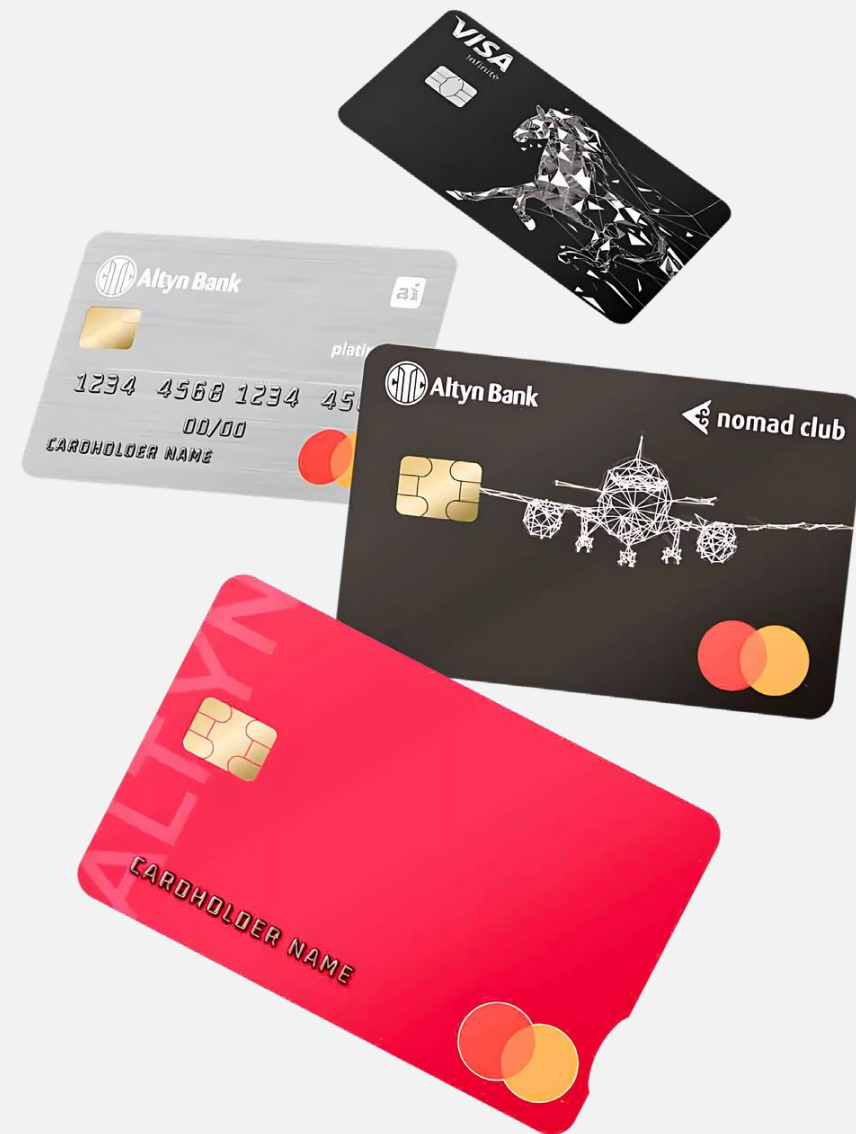




PAYROLL CARD PROGRAMME



Altyn Bank JSC (Joint-stock company) (SB (subsidiary bank) of China
Citic Bank Corporation Ltd)

ABOUT

CREDIT RATINGS

Moody's
BAA3

FitchRatings
BBB+

SHAREHOLDERS OF THE BANK:

The largest financial groups of China and Kazakhstan.



China CITIC Bank
Corporation Ltd. (CCBC)

50,1%



China Shuangwei
Investment Co., Ltd.

9,9%



Halyk Bank AO
«Народный Банк Казахстана»

40%

ADVANTAGES FOR YOUR EMPLOYEES.



01

CARDS

Online opening of debit and credit cards

- Mastercard
- Visa
- Union Pay

02

DISCOUNTS

The lowest lending rates on the territory of the Republic of Kazakhstan

- Unsecured loan (discount of up to 3,5%);
- Automobile loan from 24%;
- Mortgage from 0,1%

03

LOYALTY PROGRAMME

- Cashback up to 5%;
- 20% discount on train tickets;
- Nomad points 1 point-500 tenge, 1 point-200 tenge on the network of Air-Astana JSC;
- free withdrawal at any ATM (automatic teller machine) on the territory of the Republic of Kazakhstan;
- Worldwide cards delivery

04

ONLINE SERVICES

- UNIFIED QR (Freedom, BCC, RBK, HomeCredit, Halyk);
- Kaspi QR, Halyk QR;
- Transfers (SWIFT, MoneyGram, Zolotaya Korona (Golden Crown));
- Government services;
- Invest;
- Travel

DIGITAL BANK



LENDING



DIGITAL MORTGAGE



CARD ISSUANCE WITH
WORLDWIDE DELIVERY



TRANSFERS WITHIN THE
REPUBLIC OF KAZAKHSTAN
TERRITORY AND ABROAD



CHAT BOT ASSISTANT



GOVTECH
SERVICES



DIGITAL AUTOMOBILE
LENDING



ALL TYPES OF PAYMENTS



ONLINE DEPOSIT
MAINTENANCE



INSURANCE AND INVESTMENT
SERVICES



TOPPING UP OF CRYPTO
CURRENCY WALLET



UNIFIED QR code
(Freedom, BCC, RBK, HomeCredit, Halyk)



KASPI QR code
HALYK QR code

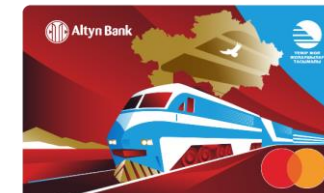


TRAVEL



CURRENCY EXCHANGE

DEBIT CARDS



MASTERCARD GOLD MASTERCARD PLATINUM VISA GOLD (REWARDS) VISA PLATINUM UNION PAY PLATINUM

Currency KZT,
USD, EUR
CNY (UPI)

Issuance fee
is 0 tenge

Cashback up to 5% Apple Pay,
(Details on the Samsung Pay,
bank's website) Google Pay

Withdrawal of salary from any ATMs
on the territory of the Republic of
Kazakhstan Free

MASTERCARD NOMAD CLUB

Currency
KZT,
USD,
EUR

Issuance fee
is 0 tenge

Nomad Points 500 Apple Pay,
tenge = 1 point 200 Samsung Pay,
tenge = 1 point on Google Pay
airastana.com

Withdrawal of salary from any ATMs
on the territory of the Republic of
Kazakhstan Free

MASTERCARD INDIVIDUAL DESIGN VISA PLATINUM MICROTAG

Currency
KZT,
USD

Issuance fee
is 0 tenge

Cashback up to 5% Apple Pay,
(Details on the Samsung Pay,
bank's website) Google Pay

Withdrawal of salary from any ATMs
on the territory of the Republic of
Kazakhstan Free

ALTYN EXPRESS

Currency
KZT

Issuance fee
is 0 tenge

➤ 20% discount on train tickets Apple Pay,
Samsung Pay,
➤ 5% cashback on transport (Details Google Pay
on the bank's website)

Withdrawal of salary from any ATMs
on the territory of the Republic of
Kazakhstan Free

CREDIT CARDS



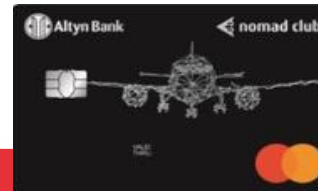
MASTERCARD PLATINUM VISA PLATINUM VISA PLATINUM MICROTAG

Currency KZT Limit up to
5 000 000 tenge

Cashback up
to 1% (Details
on the bank's
website)

Apple Pay,
Samsung Pay,
Google Pay

Grace period up to 60 days



MASTERCARD NOMAD CLUB

Currency KZT Limit up to
5 000 000 tenge

Nomad Points 500
tenge = 1 point 200
tenge = 1 point on
airastana.com

Apple Pay,
Samsung Pay,
Google Pay

Grace period up to 60 days



MASTERCARD INDIVIDUAL DESIGN

Currency KZT Limit up to
1 000 000 tenge

Cashback up
to 1% (Details
on the bank's
website)

Apple Pay,
Samsung Pay,
Google Pay

Grace period up to 60 days

PREMIUM CARDS FOR MANAGERS



BLACK EDITION WORLD ELITE

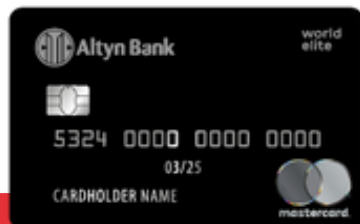
Currency KZT, EUR, USD	Cashback up to 5% (Details on the bank's website)
Free withdrawal	Travel insurance 1 500 000 USD
24/7 concierge service Organization of travel, leisure and services related to health, fitness and other	Apple Pay, Samsung Pay, Google Pay
Flexiroom Global Roaming	LoungeKey Worldwide access to airport business lounges
Fast Track Priority security pass at an airport	Discounts and offers from Mastercard International payment system



VISA SIGNATURE VISA INFINITE VISA INFINITE METALL

Currency KZT, EUR, USD	Cashback up to 5% (Details on the bank's website)
Free withdrawal	Travel insurance 2 500 000 USD
24/7 worldwide support and consultation Organization of travels Medical and Travel consultation	Contactless payments Apple Pay/Samsung Pay/Google Pay
Free access to business lounges under DragonPass program	Discounts and offers from VISA International payment system

PREMIUM CREDIT CARDS



MASTERCARD WORLD ELITE

Currency KZT Limit up to
7 000 000 tenge

Cashback up to
1% (Details on
the bank's
website)

Apple Pay,
Samsung Pay,
Google Pay

Grace period up
to 60 days

Health insurance
Concierge service
Lounge key



VISA INFINITE

Currency KZT Limit up to
7 000 000 tenge

Cashback up to
1% (Details on
the bank's
website)

Apple Pay,
Samsung Pay,
Google Pay

Grace period up
to 60 days

Health insurance
Concierge service
DragonPass
Business Lounge



UNION PAY DIAMOND

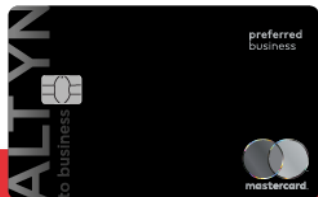
Currency KZT Limit up to
7 000 000 tenge

Cashback up to
1% (Details on
the bank's
website)

Apple Pay,
Samsung Pay,
Google Pay

Grace period up to 60 days

CORPORATE CARDS – FOR LEGAL ENTITIES



MASTERCARD BUSINESS PREFERRED

Currency KZT,
USD, EUR

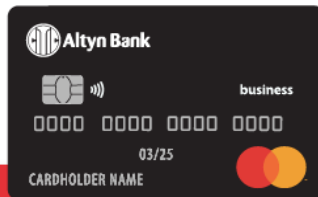
Issuance fee is
0 tenge

Card maintenance
(monthly fee) 2 500
tenge

Card tokenization
in Apple
Pay/Samsung
Pay/Google Pay
electronic wallet

Servicing in trade
network and service
enterprises
(payment via POS
(point of sale)
terminals) 0 tenge.

Card displaying in the
Altyn-i application



MASTERCARD BUSINESS

Currency KZT,
USD, EUR

Issuance fee is
0 tenge

Card maintenance
(monthly fee)
500 tenge

Card tokenization
in Apple
Pay/Samsung
Pay/Google Pay
electronic wallet

Servicing in trade
network and service
enterprises (payment
via POS terminals) 0
tenge.

Card displaying in the
Altyn-i application



UNION PAY CORPORATE PLATINUM

Currency KZT,
USD, EUR, CNY

Issuance fee is
0 tenge

Card maintenance
(monthly fee) 500
tenge

Card tokenization
in Apple
Pay/Samsung
Pay/Google Pay
electronic wallet

Servicing in trade
network and service
enterprises (payment
via POS terminals) 0
tenge.

Card displaying in
the Altyn-i
application

TERMS AND CONDITIONS OF THE BANK ON MORTGAGE LENDING

~ 100

PARTNERSHIP AGREEMENTS

~ 30

LEADING DEVELOPERS OF KAZAKHSTAN

WE ARE NO.1 IN DEVELOPER PARTNERSHIP PROGRAM

% rate from 0,1

Initial payment from 20%, possibly from 0%

Fee to choose from

No package of documents required, all online

MAX loan period
240 months

MAX amount
175 million tenge



How do I apply for a BI Group, Bazis-A, SENSATA and ULYTAU GROUP partnership mortgage?

- It is necessary to select a city, a residential complex and an apartment on the BI Group, Bazis-A, SENSATA and ULYTAU GROUP web-site.
- After selecting the apartment on the web-site, will be offered a choice of purchase method, it is necessary to select Mortgage from Altyn Bank.
- In the Altyn – I application, in the loans section, it is required to select the Mortgage with partners product, then fill in the rest parameters for the application.



CONSUMER LOAN

Rate from 11,5%

Up to 60 months

Amount up to 8 000 000

loan processing and
granting online

**APPLICATION
PROCESSING UP TO 2
MINUTES**

Free withdrawal of
loanable funds from any
ATM

For a preliminary consultation, it is possible to send an application on the following web-site: <https://altynbank.kz/ru/personal/consumer-credit>, write to the manager on WhatsApp or to call by the following telephone number: +77273565777v

ADVANTAGES OF AUTOMOBILE LENDING IN THE ALTYN-I

Fully comprehensive automobile insurance from Nomad for 1 years is provided to clients at the expense of the Bank

Automobile registration is **0%**

Availability of online services in 24/7 mode Full-fledged digital bank for servicing individuals (without visiting a notary in case of marriage)

Initial payment from 0% Possibility to make an automobile without an initial payment with a loan amount of up to 30 million

Rate from 24% The best conditions for standard rates in the market.

How do I apply

- Submit an application through our Astana Motors, Allur, Doscar, Aster, Orbis partners .
- After submitting the application, the Bank will process it and decide upon whether to grant the loan.
- After the loan is approved, the contract is signed and the borrower receives the keys to the automobile.



DEPOSITS TAILORED TO YOUR GOALS

Stable returns at a high interest rate

Minimum opening amount — from KZT 10,000

Deposits in multiple currencies — KZT, USD, EUR and GBP

Interest rate — up to 18% (annual effective interest rate: 19.56%)

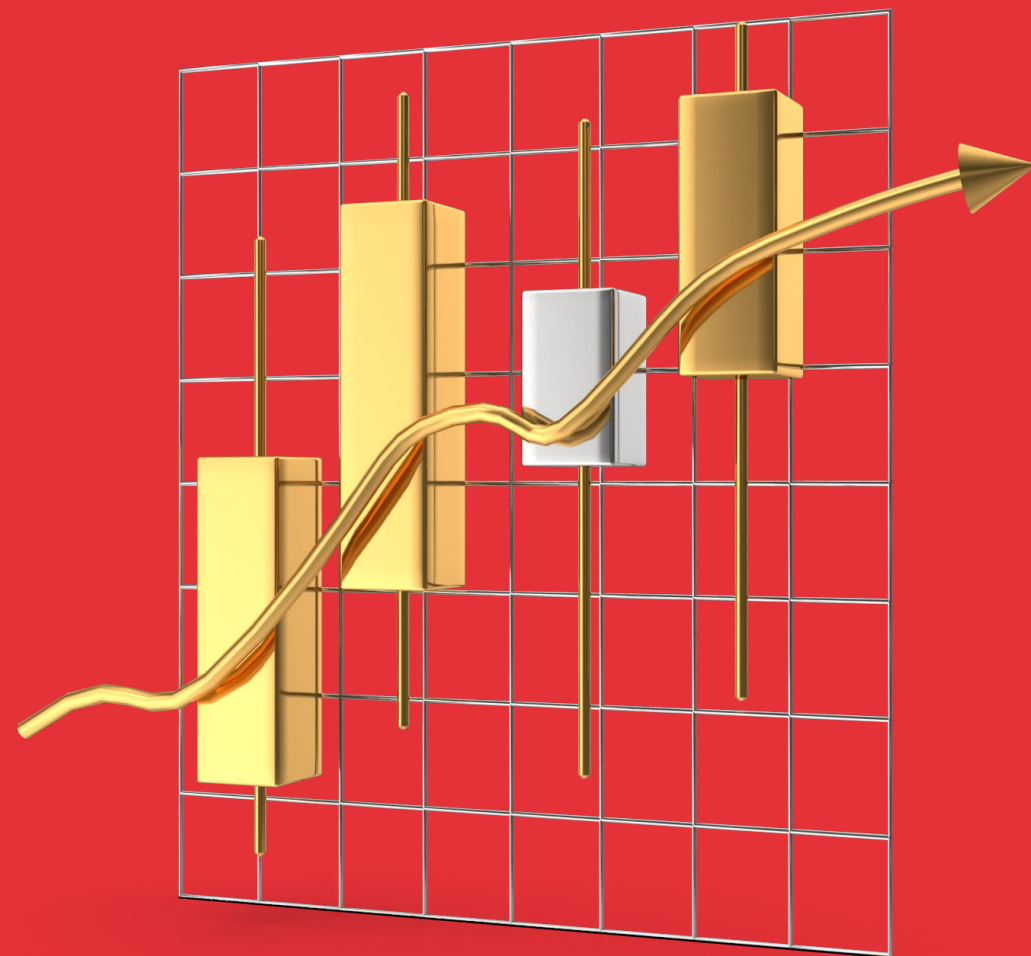
Term — up to 36 months

Rest assured that your savings are secure — your deposit is insured by KDIF



OPEN A DEPOSIT ONLINE AND MANAGE YOUR MONEY

You decide how and at what pace to save. The deposit terms adapt to your goals.



HOW DO I BECOME A PARTICIPANT IN THE PAYROLL CARD PROGRAMME?

Step 1

Sign up for the Altyn-I application



Step 2

Open a card



Step 3

Provide the details to the Accounting
Department



Step 4

Get your first salary



DONE! ALL THE PRIVILEGES ARE AVAILABLE TO YOU!



Altyn Bank

THANK YOU FOR YOUR TIME!