

Agreement on the Provision of Electronic Banking Services to Legal Entities

Almaty

JSC «Altyn Bank» (SB of China CITIC Bank Corporation Ltd), of the one part, and the Client, of the other part, hereinafter jointly referred to as the Parties and individually as a Party or as stated above, have entered into this Agreement on the Provision of Electronic Banking Services to Legal Entities (hereinafter, the Agreement) as follows.

Article 1. Subject Matter of the Agreement and Procedure for Its Conclusion

1.1. This Agreement is an adhesion agreement whose terms have been established by the Bank within the framework of the General Terms and Conditions for Servicing Legal Entities (hereinafter, the General Terms). This Agreement is concluded in accordance with Article 389 of the Civil Code of the Republic of Kazakhstan (hereinafter, the Civil Code) by the Client signing and submitting, and the Bank accepting, an Application for Connection to the Remote Banking System, which includes Altyn to Business Internet banking for legal entities (hereinafter, the System), integration through an API channel and DirectBank at JSC «Altyn Bank» (SB of China CITIC Bank Corporation Ltd).

1.2. All terms and definitions used in the Agreement shall have the meanings assigned to them in the Rules for the Provision of Electronic Banking Services in the System (hereinafter, the Rules), set out in Appendix No. 1 to the Agreement and forming an integral part thereof.

1.3. The subject matter of this Agreement is the provision by the Bank to the Client of Electronic Banking Services in the System, including through integration via the API channel and DirectBank.

1.4. The Parties acknowledge that documents in electronic form used to conduct transactions in the System (hereinafter, Electronic Documents), authenticated by dynamic identification using a one-time security code, shall, subject to successful identification and authentication by the System, be equivalent to hard-copy documents and give rise to the same rights and obligations of the Parties under the Agreement.

1.5. The Parties acknowledge that the information security system used by them under the Agreement is sufficient to protect against unauthorized access and to confirm the authorship and authenticity of Electronic Documents.

Article 2. Banking Services under the Agreement

2.1. The list of transactions conducted through the Client's Accounts and the terms of banking services in the System are set out in the Rules.

2.2. The Rules are binding on the Bank and the Client and apply to all transactions and actions relating to the Client's Accounts opened with the Bank.

2.3. The Rules and the Agreement are posted on the Bank's official website and made available to the Client for review and accession when the Client submits an Application for Connection to the System (hereinafter, the Application) in the form set out in Appendices No. 2, No. 4, and No. 5 to the Agreement.

2.4. By agreeing to the terms of this Agreement, the Client confirms that it has reviewed and agrees to the terms of the Agreement and the Rules.

2.5. Under the Agreement, each Party may transmit to or receive from the other Party, in electronic form, the documents specified in the Rules.

2.6. Electronic Documents shall be executed in accordance with the requirements of the laws of the Republic of Kazakhstan and the Rules.

Article 3. Dispute Resolution

3.1. The Parties shall take measures to settle any disputes, claims, conflicts, and disagreements by exchanging correspondence in accordance with the procedure established by the General Terms and Conditions of Banking Services for Legal Entities.

3.2. If negotiations cannot be conducted or disputes, claims, conflicts, and disagreements cannot be

resolved through an exchange of correspondence within 30 (thirty) calendar days from the date on which either Party first notifies the other Party of such claims, disputes, and the like, they shall be resolved by the courts in accordance with the laws of the Republic of Kazakhstan at the location of the Bank's head office in Almaty.

Article 4. Governing Law

4.1. This Agreement is made and governed in accordance with the laws of the Republic of Kazakhstan.

Article 5. Force Majeure

5.1. If either Party is prevented or delayed in performing its obligations by the force majeure circumstances described below, that Party's performance shall be suspended for a period proportionate to the duration of the force majeure circumstances and to the extent that they prevent or delay such performance. A Party whose performance of any obligation under the Agreement becomes impossible due to force majeure shall notify the other Party thereof in writing no later than 3 (three) Business Days after the occurrence of the force majeure circumstances and shall take all possible action to mitigate loss or damage to the other Party and restore its ability to perform its obligations under the Agreement. Failure to give notice, or late notice, shall deprive the Party of the right to invoke any force majeure circumstance as grounds for exemption from liability for failure to perform its obligations under the Agreement, unless such failure or delay in giving notice was directly caused by the relevant force majeure circumstance.

5.2. Force majeure means any circumstances beyond reasonable control, including, without limitation, earthquakes, floods, fires, other natural disasters, wars, civil or military disturbances, terrorism, epidemics, strikes, the issuance of laws, regulations, or orders of government authorities as a result of which a Party's proper performance of its obligations becomes unlawful or impossible, and other unforeseen circumstances beyond the reasonable control of the Party. Documents issued by the competent authorities of the Republic of Kazakhstan shall constitute evidence of such circumstances and their duration.

Article 6. Term of the Agreement

6.1. The Agreement shall enter into force on the date the Bank accepts the Application for Connection to the System signed by the Client and shall remain in effect indefinitely, provided that the Client pays the applicable fee in accordance with the Bank's tariffs.

6.2. The Agreement shall be terminated:

1) if all bank account agreements are terminated and the last of the Client's current accounts with the Bank through which transactions were conducted using the System is closed, from the date on which the last current account is closed and the last bank account agreement is terminated. In this case, the Parties shall complete all settlements under the Agreement no later than the date on which the Client's last current account is closed;

2) if there have been no transactions on the Account and/or no funds in the Account for more than 12 (twelve) consecutive months, by giving the Client 10 (ten) calendar days' notice;

3) if either Party withdraws from the Agreement after notifying the other Party thereof (by written notice) no later than 10 (ten) calendar days before the proposed termination date. Upon termination of the Agreement, the Parties shall perform all obligations to each other that arose previously and remain outstanding as of the termination date and shall complete all settlements no later than the termination date specified in the written notice of termination. The Rules may provide for specific cases in which the Parties may withdraw from the Agreement, without limiting either Party's right to withdraw from the Agreement in other cases.

*Appendix No. 1
to the Agreement on the Provision of Electronic Banking
Services to Legal Entities*

Rules for the Provision of Electronic Banking Services in the Altyn to Business System
JSC «Altyn Bank» (SB of China CITIC Bank Corporation Ltd)

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Article 1. Terms Used

1.1. Capitalized terms used in these Rules shall have the meanings assigned to them herein, unless a different interpretation is expressly stated in the text.

Client Automated Workstation (hereinafter, the Workstation) – a software suite installed on the Client's hardware and software for use of the System.

Request Authorization – granting an application (the Client's Information System) access to perform API operations permitted for the Client ID.

Payment Authorization – verification of a payment for compliance with the technical specification, regulatory requirements, and established restrictions associated with either party's API settings in the Bank's Information System on the basis of contractual relations.

Authentication – confirmation of the authenticity and proper execution of an Electronic Document in accordance with the requirements of the Security Procedures.

Bank – JSC «Altyn Bank» (SB of China CITIC Bank Corporation Ltd), including its branches and offices.

Accounting System – products distributed under licensing agreements on the unified 1C:Enterprise technology platform and purchased by the Client in its own name and at its own expense and used as the Client's accounting system.

Statement – a duly executed document (in hard copy or electronic form) showing the status of the Client's Account for a specified period.

Data – specific information/materials to which the Bank provides access through the API.

Applicable Law – the laws of the Republic of Kazakhstan, consisting of regulatory legal acts adopted in accordance with the prescribed procedure.

Agreement on the Provision of Electronic Banking Services to Legal Entities/Agreement – an agreement for remote banking services to legal entities in the Remote Banking System, including Altyn to Business Internet Banking for Legal Entities and integration via the API channel and DirectBank.

Application – the Application for Connection to the Altyn to Business Remote Banking System/Application for Connection to the Altyn Bank JSC Integration Service via API/Application for Connection to the Altyn Bank JSC Integration Service using DirectBank technology.

Corporate Internet Banking (CIB) – Altyn to Business Internet Banking for Legal Entities.

Identification – the process of establishing the Client's identity for the purpose of unambiguously confirming its right to receive Electronic Banking Services by entering the Client ID and Client Secret.

Integration – the process of combining the Bank's and the Client's Information Systems through the API channel/DirectBank for the automated exchange of data and documents as part of the provision of Electronic Banking Services.

Information System (IS) – an interconnected set of hardware and software used by the Client and the Bank to generate, transmit, and process requests and responses through the API.

Client – a legal entity or a separate subdivision of a legal entity (branch or representative office) that owns an Account in accordance with these Rules and the Agreement.

Compromise – loss of confidentiality.

General Terms – the General Terms and Conditions of Banking Services for Legal Entities/Branches/Representative Offices/Financial Institutions, drawn up in accordance with Applicable

Law and the Bank's internal policies, standards, and procedures and posted on the Bank's official website.

Operating Hours – a specified period during an Operational Day in which the Bank accepts instructions, orders to suspend the execution of instructions or to revoke such instructions, as well as instructions and/or documents relating to other Bank transactions. Operating Hours may differ for different types of transactions performed/services provided by the Bank. Information on Operating Hours is specified in the Bank's Tariffs and communicated to the Client by posting the relevant information on the Bank's official website or in accordance with the General Terms and/or Applicable Law.

Operational Day – a period during a Business Day established by the Bank (which may be changed by the Bank unilaterally from time to time) in which the Bank accepts (within Operating Hours) and processes instructions, orders to suspend the execution of instructions or to revoke such instructions, and conducts other Bank transactions. The Bank has the right, but not the obligation, to notify the Client of changes to the Operational Day.

User – a person specified by the Client in the Application who, in accordance with the Agreement, is granted access to the System and authority to receive Electronic Banking Services and to dispose of funds in the Client's bank account(s) opened with the Bank.

API User – a registered application (the Client's Information System), as well as an employee or authorized representative of the Client who has lawful access to authentication credentials (Client ID and Client Secret) and uses them to interact with the Bank's API in accordance with the Agreement.

Rules – the Rules for the Provision of Electronic Banking Services in the System, posted on the Bank's official website.

Private Key – part of a cryptographic key pair (public + private) used in the RSA algorithm for encryption, digital signatures, and authentication.

Security Procedures – a set of organizational measures and hardware and software used to protect information and intended to identify and authorize the Client when Electronic Documents are prepared, transmitted, and received, in order to establish its right to receive Electronic Banking Services, and to ensure confidentiality and prevent changes to the contents of Electronic Documents transmitted and received after Authentication and dispatch to the Bank.

Business Day – a day (other than Saturday, Sunday, and other official public holidays in the Republic of Kazakhstan) on which the Bank is open for operations and transactions or, in the case of an international funds transfer in a foreign currency, a day on which banks are open for operations in the Republic of Kazakhstan and in the country where that foreign currency is legal tender.

User Guide – instructions for using the System, posted on the Bank's official website or provided to the Client by email.

Bank Website/Internet Resource – the Bank's official website on the Internet at: www.altynbank.kz.

RBS System/Remote Banking System/Altyn to Business Corporate Internet Banking System/Altyn to Business RBS System/CIB/System – specialized software that allows the Client, a legal entity, to remotely manage its Bank Accounts opened with the Bank through the Internet. The System operates through the exchange of Electronic Documents between the Client and the Bank and includes functions for making payments, transferring own funds, accepting applications for non-cash currency conversion, and other services available as part of remote servicing.

Party/Parties – the Bank and/or the Client that have entered into the Agreement.

Account – the Client's bank account with the Bank in any currency, opened on the basis of a bank account agreement, a bank deposit agreement, or other agreements between the Bank and the Client under which bank accounts are opened. This also includes cases in which one or more bank accounts are opened under the relevant agreement.

Tariff – a tariff that determines the amount of the Bank's fee for banking services provided to the Client.

eToken pass Device (eToken pass) – a dynamic identification device that enables the Client, upon request, to independently generate a unique sequence of electronic digital characters (hereinafter, the One-Time Security Code) intended to identify the Client when logging into the System and to Authenticate Electronic Documents.

Electronic Banking Services – banking services provided remotely by the Bank to the Client through the System in accordance with the procedure and on the terms established by the Agreement and the Rules.

Electronic Document – any document, notice, request, order, instruction, direction, or other message submitted by the Client through the System in accordance with the Agreement and the Rules, which may be sent in any format acceptable to the Bank, but in which the information is presented electronically and confirmed by dynamic identification in the form of a One-Time Security Code generated by the eToken pass Device.

Access token – a digital marker (token) obtained by the Client's application during authorization, containing security information, identifying the Client's application in the Bank's Information System, and determining the Client's rights of access to API operations.

API (REST API) – an application-layer programming interface implemented by the Bank in a REST architecture that gives the Client access to Bank operations through standardized HTTP requests and JSON-formatted responses and is intended to integrate the Client's Information Systems with the Bank's Information System.

Client ID – a unique identifier of the Client's Information System assigned by the Bank/generated by the Client and used to identify the application when interacting with the Bank's API.

Client Secret – a secret key provided to the Client by the Bank together with the Client ID/generated independently and used for additional verification and authentication of the application when accessing the Bank's API.

DirectBank – technology that allows documents to be sent to and received from the Bank directly using the Client's Accounting System. The list of products supported by DirectBank technology is published by the Bank on the Bank Website.

VPN Tunnel – a logical connection established between the Bank and the Client over a data transmission network that ensures the confidentiality, integrity, and protection of information transmitted through the API.

1.2. These Rules govern relations between the Bank and the Client arising from the existence of one or more Accounts with the Bank. These Rules apply to all such Accounts.

1.3. These Rules have been developed and prepared in accordance with the requirements of Applicable Law and the Bank's internal documents.

Article 2. List of Electronic Banking Services

2.1. The Electronic Banking Services that may be provided through the System include:

- 1) acceptance of electronic payment orders for transfers in the national currency;
- 2) acceptance of electronic payment orders for transfers in foreign currency;
- 3) acceptance of electronic applications for the Client's conversion (purchase/sale/conversion) of foreign currency;
- 4) provision to the Client of electronic statements (a statement of Account status and movement of funds, and a preliminary statement for the Account for the current day);
- 5) provision of certificates to the Client;
- 6) integration of the Bank's and the Client's Information Systems;
- 7) acceptance from participants in export-import currency control of documents relating to currency control (upon provision of scanned copies of contracts, invoices, agreements, payment invoices, supplemental agreements, and other documents);
- 8) exchange of correspondence (letters, requests, notices, orders to cancel/suspend instructions, etc.);
- 9) acceptance of applications to open/close a savings account and place/withdraw a bank deposit and other transactions under the terms of the bank deposit agreement; acceptance of applications to open/close additional current accounts of the Client with the Bank and other transactions under the terms of the current account agreement;
- 10) acceptance of applications to issue/reissue a corporate payment card, set/change limits and restrictions, block and/or close a corporate payment card and a current account for card transactions, and review a disputed transaction;
- 11) acceptance of other documents agreed with the Bank.

2.2. The Bank may amend this list of Electronic Banking Services unilaterally (without the Client's

consent) by posting information on the Bank's official website, amending/supplementing these Rules, and/or by other means in accordance with the General Terms.

Any other non-payment information not included in the list set out in Clause 2.1 of Article 2 of the Rules may be transmitted, but such information shall not give rise to any obligation on the part of the Bank.

2.3. The amount of fees charged by the Bank for Electronic Banking Services provided is specified in the Bank's Tariffs.

Article 3. Procedure, Method, and Conditions for the Provision of Electronic Banking Services in the Altyn to Business RBS System

3.1. To use the Altyn to Business RBS System, the Client shall independently ensure the availability of the following hardware and software:

- 1) Microsoft Windows 11 operating system, version 24H2 or later;
- 2) document software: Microsoft Office; Adobe Acrobat Reader;
- 3) a connected network or local printer;
- 4) antivirus software with current, updated databases.

3.2. To use the Altyn to Business RBS System, the Client shall provide a package of duly executed documents in accordance with Applicable Law and the Bank's internal requirements.

3.3. The Client shall independently designate Users duly authorized by the Client to conduct the relevant transactions in the Altyn to Business RBS System by completing the Application in accordance with Appendix No. 2 to the Agreement or another form prescribed by the Bank. The Bank has the right, but not the obligation, to verify the Users' authority in the Altyn to Business RBS System against supporting documents. If the Bank deems it necessary, the Client shall, upon receipt of the relevant notice and within the period specified by the Bank, provide the Bank with documents confirming the Users' authority to conduct transactions on behalf of the Client in the Altyn to Business RBS System.

The Client shall independently monitor the authority of Users in the Altyn to Business RBS System and shall be fully responsible for keeping the information in the Application up to date.

3.4. The Client is guaranteed access to the Altyn to Business RBS System during the Bank's Operational Day, with remote access provided over secure Internet communication channels at: www.corp.altynbank.kz.

The Bank's Operational Day is established by the Bank and may be changed by the Bank unilaterally. Information on the duration of Operating Hours and/or changes thereto is posted on the Bank's official website and/or in the Tariffs and/or Statements.

3.5. To access the System, the Bank provides the Client, for each User specified in the Client's Application under Appendix No. 2 to the Agreement, with a user name (login), a one-time password generated by the Bank for access to the Altyn to Business RBS System, and an eToken pass Device, which the Client may use solely to receive Electronic Banking Services under the Agreement. The Bank sends the one-time access password in encrypted form to each User at the email address specified in Appendix No. 2 to the Agreement.

The eToken pass Device shall be transferred under an eToken pass delivery and acceptance certificate in the form prescribed by the Bank, certified by the signature of the Client's chief executive officer (or a person authorized by the Client to perform such actions) and the Client's seal (if any).

3.6. The Client undertakes to handle the eToken pass Device with care, not to transfer it to third parties, and not to disclose the login and password so as to prevent unauthorized access to the System by third parties.

3.7. If the Client is disconnected from the Altyn to Business RBS System and/or the eToken pass Device malfunctions, the eToken pass Device shall remain with the Client.

3.8. Electronic Banking Services shall be provided subject to successful identification of the Client in the Altyn to Business RBS System and Authentication of the Electronic Document.

3.9. Electronic Documents shall be accepted for execution during the Bank's Operational Day. The maximum time limits for the provision of Electronic Banking Services by the Bank during the term of the Agreement shall correspond to the time limits prescribed by Applicable Law.

3.10. Electronic Documents shall be prepared by a User, authenticated with the eToken pass

Device, and transmitted to the Bank through the Altyn to Business RBS System by the User(s) authorized by the Client. The Bank may regard such Electronic Documents as duly prepared, authenticated, and transmitted on behalf of the Client. The Bank shall not be required to verify the authenticity of the Client's instructions and/or the authority of the persons issuing them.

Where an Electronic Document is submitted as a scanned document certified by the signatures of the Client's authorized persons and a seal, the Bank shall not verify the authenticity of such signatures and seal or the authority of the persons who physically signed the document, provided that the Electronic Document has been authenticated by a User authorized by the Client under the Application.

3.11. The Client shall complete Electronic Documents in accordance with Applicable Law and subject to the conditions set out in the User Guide; the Client shall bear all liability, including for any potential damage caused by improper execution of Electronic Documents.

3.12. Electronic Banking Services shall be provided through the Altyn to Business RBS System in compliance with Applicable Law.

3.13. The Bank's acceptance of Electronic Documents for execution, refusal to execute Electronic Documents, and actions to execute Electronic Documents shall be carried out in accordance with Applicable Law, these Rules, the Agreement, the relevant bank account agreement and/or the General Terms, and other agreements governing relations between the Bank and the Client with respect to a specific Client Account.

3.14. After receiving an Electronic Document, the Bank shall, during the Operational Day, send an electronic message confirming the receipt, processing, or dispatch of the Electronic Document (such as "accepted," "processing," or "executed").

3.15. If, for any reason, the Client is unable to transmit Electronic Documents through the System in a timely manner, it shall take steps to deliver duly executed hard-copy documents to the Bank.

3.16. The Bank shall block a User's access to the System (suspend the provision of Electronic Banking Services) on the basis of the Client's written request or an oral request by the User/the Client's authorized representative to the Bank at the telephone number specified in Article 9 of the Rules if unauthorized use of the System is suspected, a password is compromised, an eToken pass is lost, and/or in other circumstances in which the Client suspects unauthorized access to the System.

3.17. The Bank shall block access to the Altyn to Business RBS System as soon as practicable (provided that the maximum period for providing the Electronic Banking Service may not exceed 1 (one) Business Day following the day on which the Bank receives the Client's Electronic Documents) after the User/authorized representative contacts the Bank and is identified. Identification shall be performed by confirming the Client's details and other information required to identify the User.

Integration via API and DirectBank

3.18. The integration service for the RBS System via API and DirectBank is provided to Clients that have entered into the Agreement with the Bank and obtained access to the Altyn to Business RBS System.

3.19. Authentication and identification of the Client and verification of its authority shall be performed in accordance with the procedure established by the Agreement and the Procedure.

3.20. Connection, disconnection, exchange of Electronic Documents, compliance with security requirements, and performance of functions via API and DirectBank shall be governed by the requirements for interaction with the RBS System established in the Agreement.

3.21. Integration via API means that the Bank grants the Client access to the API channel to obtain Statements and/or send Electronic Documents enabling exchange between the Bank and the Client's Information System, depending on the Electronic Banking Services selected by the Client in Appendix No. 4.

3.22. The terms of Integration, including the procedure for establishing a VPN tunnel and using identifiers (Client ID and Client Secret) and signing tools (the eToken pass Device when sending payment orders), shall be governed by this Agreement, the Application under Appendix No. 4, and the technical documentation provided to the Client by email.

3.23. Access to the API shall be provided after the Client signs Appendix No. 4 to this Agreement.

3.24. The DirectBank integration service enables the Client, using the Client's Accounting System interface and the Login and Password for the System, to exchange Electronic Documents between the Client's Accounting System and the System and to send Electronic Documents and/or information to the Bank/receive them from the Bank.

3.25. Access to DirectBank shall be provided after the Client signs Appendix No. 5 to this Agreement.

3.26. As a result of connection to the Integration Service, the Bank shall enable data exchange between the System and the Client's Accounting System. The Bank shall not be liable if such exchange is impossible due to a fault of the Client or the provider of the Client's Accounting System, modifications made by the Client/the provider of the Client's Accounting System, the configuration of the Client's or the provider's computing equipment, and/or the Internet connection.

3.27. The procedure for configuring integration of the Client's Accounting System and the procedure for data exchange shall be jointly determined by the owner/provider of the Client's Accounting System and the Bank.

3.28. After the Agreement enters into force, the Bank shall configure data exchange on the Bank's side. The Client may use the functions specified in Clause 3.24 of the Agreement after the Bank completes such configuration and after the Client performs the configuration steps in accordance with the procedure set out in Clause 3.27 of the Agreement. The Bank's obligations to enable data exchange shall be deemed performed in full when configuration on the Bank's side is completed, and the Bank shall not be liable if data exchange is impossible for the reasons specified in Clause 3.26 of the Agreement.

Article 4. Rights and Obligations of the Parties

4.1. The Parties undertake to:

- 1) comply with the provisions and requirements of the Agreement, the Rules, and Applicable Law when using Electronic Documents;
- 2) use telecommunications, information processing, storage, and security systems only on functional and properly operating equipment that has been checked for computer viruses and programs capable of harming the System and the Parties;
- 3) immediately notify the other Party of any suspected unauthorized access to telecommunications systems and of any loss or theft of an eToken pass Device;
- 4) immediately notify the other Party of any technical malfunction or other circumstance preventing the exchange of Electronic Documents;
- 5) maintain the confidentiality of information contained in Electronic Documents during the provision and receipt of Electronic Banking Services, except as provided by Applicable Law, the Agreement, the Rules, and/or other agreements between the Bank and the Client.

4.2. The Bank undertakes to:

- 1) after the Agreement is entered into and the Client pays the fee in accordance with the Bank's Tariffs, register the Client in the System and provide the Client with a user name (login), a one-time password, and an eToken pass Device to begin using the System;
- 2) provide, at the Client's request, instructions/training materials containing the User Guide for installing and using the System;
- 3) provide Electronic Banking Services in accordance with the Rules and the Agreement, including executing the Client's instructions to transfer funds from the Account that are transmitted to the Bank through the System and confirmed by the One-Time Security Code generated by the eToken pass Device;
- 4) provide the Client with technical support relating to operation of the System, subject to the Client's payment of the fee in accordance with the Bank's Tariffs;
- 5) upon receiving notice from the Client of suspected unauthorized access to the System or identifying suspected unauthorized access to the System or the Client's Workstation, immediately block all transactions involving Electronic Documents and messages (instructions) sent through the System until all circumstances have been clarified;

6) upon detecting unauthorized access to information constituting bank secrecy, unauthorized alteration thereof, an unauthorized payment and/or transfer of funds, or other unauthorized actions, notify the affected Client no later than the Business Day following detection and immediately take all necessary measures to remedy the consequences of such actions and prevent their recurrence;

For Integration via API:

7) provide the Client with access to the API in accordance with the Agreement and the technical specification;

8) ensure the confidentiality and security of information transmitted through the API;

9) notify the Client of changes to API operation at least 10 (ten) calendar days in advance;

10) maintain and provide technical support for the API channel during the Bank's business hours;

11) provide the Client with the parameters and file required to configure the VPN tunnel;

12) upon receipt of a correctly completed file from the Client, open the VPN tunnel and enable connection;

13) after the Agreement is entered into and technical readiness is confirmed, generate and provide the Client with unique identifiers (Client ID, Client Secret, and Private Key) for API access or use identifiers generated by the Client, depending on the Client's selection in the Application under Appendix No. 4;

14) enable authorization of the Client using the Client ID and Client Secret and receipt of an Access token;

15) accept and process through the API Electronic Documents confirmed by the Client using the eToken pass;

16) provide the Client with technical support on Integration matters;

17) upon receiving notice from the Client of suspected unauthorized access to the System, immediately block the Client's eToken pass and all transactions involving Electronic Documents sent via API until all circumstances have been clarified;

18) maintain the confidentiality of all information relating to the use of the Bank's API services, including information on Integration settings and other information relating to performance of the Agreement;

19) ensure the security of data obtained using the Bank's API services, including data constituting bank secrecy and personal data;

For Integration via DirectBank:

20) make the Integration Service available to the Client for use in accordance with the procedure and on the terms set out in this Agreement;

21) organize and ensure operation of the Integration Service on its side, except during scheduled maintenance periods, subject to Clause 3.26 of this Agreement;

22) improve the Integration Service by making changes to it;

23) notify the Client of changes to the Integration Service by any of the following methods, at the Bank's discretion: by publishing information on the Bank's website and/or posting it in the System and/or in the Client's Accounting System;

24) keep information relating to the Integration Service on the Bank's website up to date.

4.3. The Client undertakes to:

1) comply with the Security Procedures and all other Bank instructions concerning System security and be responsible for implementing, maintaining, and regularly reviewing security measures relating to access to and use of the System and information stored in the Client's computer and communication systems;

2) provide Internet access at its own expense and independently pay communication service providers for its use;

3) execute Electronic Documents in accordance with Applicable Law and the Rules. Payment orders shall include all mandatory details, including, in the “payment purpose code” field, the payment code designation (KNP) corresponding to the textual description of the payment purpose and, when paying taxes and other mandatory payments to the budget, the numerical designation of the budget classification code (KBK) corresponding to the textual name of that code and the payment purpose specified in the “payment purpose” field;

4) not modify, decompile, reproduce, or transfer the System to any third party;

5) maintain, at its own expense, its hardware and software used in accordance with the Rules in good working order;

6) submit to the Bank Electronic Documents confirmed by the One-Time Security Code generated by the eToken pass Device;

7) independently monitor the access levels, rights, and authority of Users in the System;

8) promptly notify the Bank of the termination/change of authority of Users specified in the Application submitted to the Bank and immediately give written instructions to block such persons' access to the System;

9) use the System in full accordance with the System operating instructions and recommendations provided by the Bank;

For Integration via API:

10) connect the Client's IS for Integration;

11) correctly complete and submit to the Bank the file required to open the VPN tunnel;

12) independently implement in its IS mechanisms for requesting an Access token and calling the API in accordance with the Bank's technical documentation;

13) independently maintain in good working order its hardware and software used for API integration;

14) use the API solely for the purposes set out in the Agreement and not provide access to third parties without the Bank's consent;

15) generate and send through the API Electronic Documents signed with the eToken pass Device in compliance with the Bank's requirements;

16) when selecting the exchange of Electronic Documents, use the eToken pass Device previously registered in CIB, not transfer it to third parties, and take all measures to prevent its loss or unauthorized use;

17) comply with the rules and requirements established by the Bank for use of the API, including security requirements, as well as the Security Procedures and the Bank's instructions;

18) ensure the confidentiality and safekeeping of identification credentials (Client ID, Client Secret, Private Key, eToken pass Devices, etc.);

19) be responsible for implementing, maintaining, and regularly reviewing security measures relating to access to the Client's Information System and information stored in its computer and communication systems;

20) maintain the confidentiality of all information relating to the use of the Bank's API services, including information on Integration settings and other information relating to performance of the Agreement;

21) ensure the security of data obtained using the Bank's API services, including data constituting bank secrecy and personal data;

22) immediately notify the Bank by any available means:

- upon detecting an unauthorized payment or suspecting unauthorized access to the Client's account(s) and/or the Client's application;
- if a password is compromised, an eToken pass Device is lost, or the authority of Users specified in the Application under Appendix No. 4 is terminated/changed, and immediately issue written instructions to block such persons' access;
- if technical malfunctions or other circumstances prevent the transmission of Electronic Documents via API;

- 23) review the information on the conditions for provision of banking services when operating through the API and on the Client's potential liability and risks in the event of failure to perform its obligations under the Agreement;
- 24) use the Bank's API services only for the purposes set out in the Agreement.

For Integration via DirectBank:

- 25) comply with the Agreement;
- 26) take all steps necessary to configure and update the Accounting System and integrate it with the System;
- 27) prevent access by any third party to the Integration Service, except Users whose authority under the Agreement allows them to obtain information on the Client's Accounts and/or dispose of the Client's Account, depending on the functions implemented using the Integration Service, in accordance with this Agreement.

4.4. The Bank has the right to:

- 1) refuse to accept the Client's Electronic Documents for execution if unauthorized access to the System is suspected;
- 2) modify the System's security mechanisms at its discretion;
- 3) block the Client's access to the System if unauthorized access to the System is suspected;
- 4) block the Client's access to the System if there have been no transactions on the Account and/or no funds in the Client's Account for three consecutive months (for current accounts). If there have been no transactions on the Account and no funds in the Account for more than twelve consecutive months, terminate the Agreement by withdrawing from it;
- 5) take any measures aimed at improving System security by requesting confirmation from the Client of Electronic Document details, requesting current lists of System Users, and by other means;
- 6) collect and process personal data, including transfer and cross-border transfer thereof to government authorities and third parties, for any purpose, including, without limitation, providing banking services to the Client, conducting inspections and audits of the Bank, insuring risks associated with the Client and the Agreement, collecting debts under the Agreement, and obtaining third-party advice in connection with the Agreement. The Bank shall ensure an appropriate level of protection and confidentiality of the personal data obtained in accordance with Applicable Law and internal procedures;
- 7) exercise other rights provided for by the Agreement, the General Terms, the Rules, and Applicable Law;

For Integration via API:

- 8) determine and amend the list of Services provided through the API by giving the Client prior notice;
- 9) suspend or terminate provision of services to the Client, notifying the Client thereof (in writing or electronically) no later than the Business Day following detection, in the event of:
 - the Client's breach of the procedures or terms of the Agreement;
 - malfunction of technical equipment supporting API services or a threat to the stable operation of the API or the Bank's IS;
 - the Bank's suspicion of a threat of unauthorized access to the Client's account(s) (the appearance of corrupted Electronic Documents or other circumstances giving rise to suspicion of a threat of unauthorized access);
 - identification of suspicious transactions;
 - identification of requests to the Bank's system using messages that do not comply with the technical specification;
 - or other cases prescribed by the laws of the Republic of Kazakhstan;The Bank shall resume the provision of services under the Agreement when the reasons for their suspension (termination) have been remedied.
- 10) refuse access to the API at its discretion, without

providing the Client with reasons;

11) refuse to carry out a Transaction for the Client or to accept Electronic Documents for execution, or suspend the execution of Transactions, if:

- the Client fails to provide complete details of the Transaction;
- the authority of the Authorized Person has expired;
- the content of the Client's instructions does not comply with the laws of the Republic of Kazakhstan;
- there are insufficient funds in the Client's Account through which the Transaction is to be conducted;
- an authorized body/person has ordered the Account(s) to be attached or imposed a restriction on the use of the Account(s);
- unauthorized access to the API channel is suspected;
- or in other cases established by the Agreement and/or the law.

12) modify the API, the API description, its functionality, and recommendations for use of the API;

13) modify the security mechanisms of the API channel and other elements of the Bank's Information System at its discretion;

14) establish technical and organizational restrictions on the Client's access to the API and conditions for acceptance of Electronic Documents through the API in order to comply with legal requirements and ensure security. The Client agrees to comply with such restrictions;

15) suspend, terminate, or resume the Client's right of access on the basis of the Client's applications made in free form and certified by the signature of the chief executive officer or a person authorized to take such action and by the Client's seal (if any), or sent through CIB using authorization with the eToken pass of the chief executive officer or a person authorized to take such action;

16) exercise other rights provided for by the Agreement, the General Terms, and Applicable Law.

4.5. The Client has the right to:

1) receive services in the System in accordance with the Agreement and the Rules;

1) obtain, by agreement with the Bank, additional eToken pass Devices upon payment of the fee established by the Bank's Tariffs;

2) amend the list of Users and authorized persons by submitting to the Bank an application in the form set out in Appendix No. 3 to the Agreement, certified by the signature of the chief executive officer or a person authorized to take such action and by the Client's seal. The application may be submitted to the Bank through the System, in which case it must be authenticated in the System by the chief executive officer or a person authorized by the Client to take such action;

3) obtain a new one-time password required to access the System if the password previously issued to the Client has been lost;

4) require the Bank to duly perform the Agreement and the Rules;

5) terminate the Agreement in accordance with Subclause 3) of Clause 6.2 of the Agreement;

For Integration via API:

6) use the API to receive and transmit Electronic Documents within the functionality provided for by the Agreement and selected in the Application under Appendix No. 4;

7) obtain advice from the Bank on Integration via API and receive technical documentation;

8) amend the list of Users and authorized persons by submitting to the Bank an application in the form set out in Appendix No. 4 to the Agreement, certified by the signature of the chief executive officer or a person authorized to take such action and by the Client's seal (if any);

9) obtain information on the status of its Electronic Documents by independently monitoring them in CIB;

10) require the Bank to duly perform the Agreement;

11) terminate the Agreement in accordance with its provisions.

4.6. The Client hereby represents that:

1) with respect to the personal data of the Client's Users and authorized persons, the personal data transferred and to be transferred in the future by the Client to the Bank under the Agreement and the Rules and supplemental agreements to the Agreement, and in other cases in which Applicable Law and/or the Bank's internal documents require the collection and processing of such personal data, the Client has obtained in advance from the Client's Users and authorized persons, in compliance with the Law of the Republic of Kazakhstan On Personal Data and Their Protection, consent to the collection and processing of personal data, the transfer of personal data to a third party, including the Bank, and the processing of personal data by the Bank;

2) if the Bank deems it necessary, the Client shall provide the Bank with documentary evidence that the Client has obtained from the Client's Users and authorized persons the requisite consents to the collection and processing of personal data, the transfer of personal data to a third party, including the Bank, and the processing of personal data by the Bank; if the existence of such consents cannot be documented, the Client shall obtain them and then confirm their receipt to the Bank;

3) the Client has obtained in advance from the Client's Users and authorized persons consent to the Bank's cross-border transfer of their personal data, including in accordance with the Law of the Republic of Kazakhstan On Personal Data and Their Protection, and shall provide documentary evidence of such consent at the Bank's request;

4) the Client guarantees compliance with Applicable Law in respect of transactions conducted through the System.

Article 5. Security Procedures, Authentication Procedure, and Confirmation of Rights to Receive Electronic Banking Services

5.1. Two-factor authentication procedures make it possible to reliably identify the Client and its right to receive Electronic Banking Services, detect distortions and/or changes in the contents of Electronic Documents on the basis of which Electronic Banking Services are provided to the Client, protect against unauthorized access to information constituting bank secrecy, and ensure the integrity of such information.

5.2. All information security procedures are performed on the Client's user personal computers, on the Internet, and on the Client's and the Bank's System servers.

5.3. To ensure the confidentiality of information transmitted and received, the System uses SSL encryption with the sha256 signature encryption algorithm (secure connection protocol) for all personal Internet banking applications; this is the industry-standard encryption used for Internet banking applications.

5.4. The Client shall ensure the availability of a modern browser that supports SSL encryption.

5.5. For Integration via API, modern industry standards for securing communication channels through data encryption are used to ensure the confidentiality of information transmitted and received. A unique encrypted communication channel established through a VPN tunnel is used to interact with the banking system.

5.6. For the purpose of identifying a User when logging into the System and when the Bank provides Electronic Banking Services, the System uses the following identification data: user name (login), password, and One-Time Security Code generated by the eToken pass Device.

5.7. When first logging into the System, the User shall use the user name (login), password, and One-Time Security Code generated by the eToken pass Device provided by the Bank.

5.8. After first logging into the System, the User shall replace the password provided by the Bank with the User's own password. To protect the System against access by third parties, passwords are recommended to meet the following minimum requirements:

- 1) The password may not contain the User's account name or any part thereof.
- 2) The password must be at least 8 (eight) and no more than 10 (ten) characters long.
- 3) The password must contain characters from three of the following four categories:
 - uppercase English letters from A to Z;
 - lowercase English letters from a to z;

- digits (0 to 9);
- special characters (for example, !, \$, #, %).

5.9. For the purpose of User Identification and Authentication when the Bank provides Electronic Banking Services, API Integration uses the following identification data:

- 1) Client ID and Client Secret, which may be generated by the Bank/the Client depending on the Client's selection in Appendix No. 4;
- 2) an eToken pass Device registered in CIB (used only when payment submission is selected).

The Client Secret must contain at least 12 characters: at least 1 uppercase letter, at least 1 lowercase letter, at least one digit from 0 to 9, and at least one special character (*, [, !, #, \$, %, ^, &, (,), @,]). These requirements apply to Client Secrets generated both by the Bank and by the Client.

5.10. Once an Electronic Document has been Authenticated using the eToken pass Device, the Electronic Document cannot be edited or its content changed unless the Client independently cancels Authentication of the Electronic Document in the System. The Client shall bear full responsibility for the accuracy of the Electronic Document's content.

5.11. When an Electronic Document is sent to the Bank, the System may require repeat Authentication using the eToken pass Device if the Client has not previously signed that Electronic Document.

5.12. The User may not disclose or transfer the User's user name (login), password, or eToken pass Device to any third party and shall keep them in a place inaccessible to any third party that ensures their safekeeping and integrity.

5.13. If the User repeatedly enters an incorrect password to access the System (more than five consecutive times), the Bank shall automatically block the User's account in the System. Once the account is blocked, the User's access to the System shall be suspended. To unblock the account, the User must contact the Bank's Corporate Products Department. The account shall be unblocked in accordance with the Bank's internal procedures.

5.14. Incorrect entry by the Client of the user name (login), password, and One-Time Security Code shall constitute grounds for the Bank not to provide an Electronic Banking Service.

5.15. For security purposes, the System provides for termination of the User's current session if the User remains inactive in the System for an extended period (more than 15 minutes). To regain access to the System, the User must repeat the login procedure. The User is prohibited from leaving the workstation without terminating the current session.

5.16. The Client assumes full responsibility for implementing, maintaining, and regularly monitoring the security arrangements for access to and use of the System, the eToken pass Device, and information stored in its computer systems, including, in particular, monitoring passwords used to access the System.

5.17. The Client shall immediately notify the Bank of any unauthorized access to the System or unauthorized transaction of which it is aware or which it suspects.

5.18. The Client confirms that all of the Client's Users and authorized persons have reviewed and will comply with the Security Procedures.

5.19. The Client agrees to indemnify and hold the Bank harmless from all claims and legal proceedings and to reimburse the Bank for costs, losses, and damages of any kind to which the Bank may be exposed as a result of the Client's failure to perform or improper performance of its obligations under this Article.

Article 6. Bank Fees

6.1. The Bank has the right to charge fees for services provided under the Agreement in accordance with the applicable Tariffs posted on the Bank's official website/provided by the Bank to the Client.

6.2. The procedure for charging fees for services under the Agreement is established by the General Terms. The Client gives the Bank its unconditional consent to withdraw (debit) fees for services provided by the Bank under the Agreement, as well as all expenses incurred by the Bank in connection with execution of the Client's Electronic Documents, by direct debiting of the Account by the Bank in

accordance with the Bank's Tariffs. The Agreement also constitutes a direct debit agreement for the Client's Account, under which the Client has given the Bank unconditional and indisputable consent to withdraw (debit) funds from the Account.

6.3. The Bank may suspend or terminate the provision of services under the Agreement if it is unable to collect fees from the Client, in accordance with the General Terms. If the Client pays for the services, the Bank may resume their provision to the Client by notifying the Client in writing or electronically.

6.4. The procedure for determining the currency exchange rate applied when banking services in foreign currency, including Electronic Banking Services, are provided is established by the General Terms.

Article 7. Liability of the Parties

7.1. The Parties shall be liable for failure to perform or improper performance of their obligations under the Agreement in accordance with the Agreement, these Rules, and Applicable Law.

7.2. The Parties shall be liable for disclosing to third parties information relating to conclusion and performance of the Agreement, except where such information must be provided in accordance with Applicable Law.

7.3. Neither Party shall be liable for losses incurred by the other Party through no fault of the first Party as a result of the use of Electronic Documents, including the execution of erroneous Electronic Documents, provided that such documents were duly executed and delivered by one Party and verified and accepted by the other Party.

7.4. The Bank shall be liable for the timely and correct performance of transactions on the basis of electronic payment documents in accordance with the Agreement, these Rules, and Applicable Law of the Republic of Kazakhstan.

7.5. The Client shall be liable for the accuracy and completeness of the data specified in Electronic Documents and for the safekeeping and non-disclosure of identification credentials.

7.6. The Bank shall not be liable:

- for losses incurred by the Client or loss of profit due to delay in or inability to transmit Electronic Documents, including via API and DirectBank, if caused by malfunctions or poor performance of Internet channels or improper functioning of the Client's IS used to exchange Electronic Documents with the Bank;
- for losses incurred by the Client as a result of any actions of third parties, including, without limitation, the Client's counterparties/employees, who for any reason have gained access to the Workstation, eToken pass Devices, or login password information, if this became possible due to the Client's carelessness, negligence, and/or wilful conduct;
- for the correct generation of electronic payment instructions/documents on the Client's IS if they do not comply with the Bank's requirements;
- for the execution/non-execution/correct execution of the Client's Electronic Documents if the Client did not promptly notify/did not notify the Bank of the termination or change in the scope of authority of the persons specified in the Application, or if the Client's employee holding the eToken pass Device was dismissed or deprived of the right to sign documents, lost or compromised the eToken pass Device, or allowed it to be used by other persons;
- for any damage that may be caused by improper execution of Electronic Documents.

7.7. The Client shall be responsible for the absence of consent to collect and process personal data, to transfer personal data to a third party, including the Bank, and for the absence of the consents specified in Clause 4.6 of the Rules. If any measures are imposed on the Bank for violating the laws of the Republic of Kazakhstan on personal data and their protection, the Client shall, at the Bank's request, reimburse the Bank for all expenses and losses incurred by the Bank.

7.8. Any issues relating to compensation for losses, including actual damage and loss of profit, arising from disclosure by the Client's authorized representative of login passwords or user names (logins) or their transfer, regardless of the reason, to third parties shall be resolved between the Client and the Client's authorized representative without the Bank's involvement.

7.9. The Parties acknowledge that the telecommunications and information security systems used under the Agreement are sufficient to ensure reliable operation of the System, protection against unauthorized access, and confirmation of the authenticity of Electronic Documents.

Article 8. Suspension, Resumption, and Termination of Electronic Banking Services

8.1. The Bank may suspend or terminate the provision of Electronic Banking Services to the Client on the following grounds:

- 1) the Client's breach of its obligations or the Security Procedures set out in the Agreement and/or the Rules;
- 2) requirements of authorized government authorities in the cases and in accordance with the procedure prescribed by Applicable Law;
- 3) compromise of the eToken pass Device. In this case, provided that the Client notifies the Bank of the compromise and requests suspension of the User's access rights, the Bank shall suspend the exchange of Electronic Documents signed with the User's compromised eToken pass until a new eToken pass Device is obtained;
- 4) malfunction during an Operational Day of technical equipment supporting the provision of Electronic Banking Services;
- 5) the need to conduct routine, unscheduled, or emergency maintenance during an Operational Day;
- 6) other grounds provided for by the laws of the Republic of Kazakhstan, the General Terms, or these Rules.

8.2. If Electronic Banking Services are suspended or terminated on any of the grounds specified in Clause 8.1 of the Rules, the Bank shall notify the Client by sending correspondence using one of the methods and in accordance with the procedure set out in the General Terms, except in cases prescribed by Applicable Law. The Bank shall promptly notify the Client of planned changes (updates) to the System that support its operation, including Integration, whose availability will be affected by the planned changes, and of the expected period of unavailability by posting notices on the Bank's official website or in the System.

8.3. When the reasons that caused suspension of the Client's right to receive Electronic Banking Services have been remedied, the Bank shall resume provision of Electronic Banking Services.

Article 9. Final Provisions

9.1. For matters relating to services in the System, the Client may call +7 727 2596998 on Business Days from 09:00 to 18:00 Astana time or visit the Bank/its branches at the addresses specified on the Bank's official website.

9.2. The Bank may unilaterally change its contact details by posting them on the Bank's official website.

9.3. The Client may not assign or transfer any rights or obligations in connection with the Agreement without the Bank's prior written consent. Any attempted assignment or transfer in breach of this Article shall have no legal force or effect.

9.4. These Rules, as an integral part of the Agreement, shall bind the Parties and their successors (including where the Client is reorganized by division or spin-off, resulting in the creation of several legal entities or the separation of one or more legal entities from a legal entity).

9.5. These Rules, as an integral part of the Agreement, constitute the entire understanding between the Parties and supersede all previous written or oral agreements and arrangements between them relating to the provision of Electronic Banking Services to the Client using the System. In all matters not provided for by these Rules or the Agreement, the Parties shall be governed by the General Terms posted on the Bank's official website and by Applicable Law. In the event of any discrepancy and/or conflict between this Agreement and the General Terms, the General Terms shall prevail.

9.6. The Bank reserves the right to amend the Agreement, the Rules, and the Tariffs. The Bank shall notify the Client of such amendments (except amendments to the Tariffs and to the list of transactions available when using the System, the amendment procedure for which is governed by other provisions of the Rules) at least 10 (ten) calendar days before their effective date. Notice shall be given

by sending the Client written notice (no confirmation of receipt by the Client is required) and/or by email and/or by posting information on the Bank's official website. Following such notice, if the Client does not agree with the amendments, it shall notify the Bank thereof in writing no later than the effective date of the amendments, and the Client may withdraw from the Agreement in accordance with Subclause 3) of Clause 6.2 of the Agreement, without penalty, except where expressly provided otherwise by these Rules. The Client assumes responsibility and all potential risks associated with failure to receive information on amendments to the Agreement, these Rules, or the Tariffs. After amendments to the Agreement and/or the Rules take effect, if the Client has not withdrawn from the Agreement, the Agreement and the Rules shall continue in force as amended.

9.7. Any costs incurred by the Bank if it becomes involved in legal proceedings between the Client and third parties, as well as any other Bank costs that may arise as a result of the Bank's relationship with the Client and are not governed by the Tariffs, shall be charged to the Client. The Bank shall issue the Client an invoice specifying the amount of such costs. The Client shall pay the invoice immediately upon receipt.

9.8. All documents relating to the Rules and the Agreement shall be drawn up in the state and/or Russian and/or English languages as agreed between the Bank and the Client. In the event of any discrepancy in interpretation, the Parties shall be guided by the Russian-language text of the relevant document.

Заявление на подключение к Системе Altyn to Business в АО «Altyn Bank» (ДБ China CITIC Bank Corporation Ltd)		Application for connection to the System Altyn to Business in the JSC “Altyn Bank” (SB of China CITIC Bank Corporation Ltd)		«Altyn Bank» АҚ (China CITIC Bank Corporation Ltd ЕБ) Altyn to Business Жүйесіне қосу туралы Өтініш	
Информация о Клиенте/ Client Information/ Клиент туралы ақпарат					
Юридическое название/ Legal name/ Заңды атауы				БИН/ Business identification number/ БСН	
Настоящим, в лице _____, действующего(-ей) на основании _____ (далее – «Клиент»), просит подключить к Системе Altyn to Business.		Hereby, represented by _____, acting pursuant to _____ (hereinafter – the "Customer"), asks to connect it to the Altyn to Business System.		Осымен негізінде әрекет етіп жатқан тұлға (бұдан әрі – «Клиент») Altyn to Business Жүйесіне қосуды өтінеді.	
Клиент просит зарегистрировать в Системе Altyn to Business следующих пользователей:		The Customer asks to register the following users in the Altyn to Business System of the JSC “Altyn Bank” (SB of China CITIC Bank Corporation Ltd):		Клиент келесі пайдаланушыларды «Altyn Bank» АҚ (China CITIC Bank Corporation Ltd ЕБ) Altyn to Business жүйесіне тіркеуді өтінеді:	
Информация о пользователях/ User Information/ Пайдаланушылар туралы ақпарат					
Ф.И.О/ Name/ ТАӨ	Документ, удостоверяющий личность (номер, срок действия документа) / An identity document (number, expiry date of the document) / Жеке басын куәландыратын құжат (нөмірі, құжаттың қолданылу мерзімі)	Телефон, e-mail/ Telephone, e-mail / Телефоны, e-mail	Категория подписи/ Signature category/ Қол қою категориясы*	Дополнительная информация/ Additional Information/ Қосымша ақпарат	
*Е – единственная подпись/ single signature/ жалғыз қолтанба А – право подписи «А»/ «А» signature/ «А» қолтанба В – право подписи «В»/ «В» signature/ «В» қолтанба N – без права подписи/ without signature right/ қол қойылмайды					
Подписывая настоящее Заявление, Клиент подтверждает:		By signing this Application, the Customer confirms:		Осы Арызға қол қою отырып, Клиент келесіні дәлелдейді:	

1. что вышеуказанные лица должным образом уполномочены на управление всеми Счетами Клиента в АО «Altyn Bank» (ДБ China CITIC Bank Corporation Ltd) (далее- Банк), а также на получение выписок и любой иной информации предоставляемой Банком.	1. that the above-mentioned persons are duly authorised to manage all the Customer's Accounts at the JSC “Altyn Bank” (SB of China CITIC Bank Corporation Ltd) (hereinafter – the "Bank"), as well as to receive the statements and any other information provided by the Bank.	1. жоғарыда көрсетілген тұлғалар Клиенттің «Altyn Bank» АҚ (China CITIC Bank Corporation Ltd ЕБ) (бұдан әрі - Банк) барлық Шоттарын басқаруға, сонымен қатар Банк беретін көшірмелер мен кез келген ақпаратты алуға өкілетті екенін;
2. что ознакомился, а также ознакомил вышеперечисленных Пользователей с Общими условиями, Договором о предоставлении электронных банковских услуг юридическим лицам в Системе Altyn to Business (далее – «Договор»), Правилами по порядку и условиям получения электронных банковских услуг в Системе, включая Процедуры безопасности, перечнем электронных банковских услуг, предоставляемых Банком на основании Договора, а также Тарифами Банка и выражает свое согласие с размерами комиссионного вознаграждения по оказанию Электронных банковских услуг, дает свое согласие на присоединение к Общим условиям, Договору в целом, принимает и безоговорочно соглашается с их условиями, а также с изменениями и дополнениями в Общих условиях, Договоре и в его приложениях, которые предоставляются при подаче настоящего Заявления и размещаются в сети Интернет на официальном сайте Банка при вступлении Договора в силу.	2. that has reviewed, and has made the aforementioned Users aware of, the General Terms and Conditions, the Agreement on Provision of Electronic Banking Services to Legal Entities in the "Altyn to Business" System (hereinafter referred to as the "Agreement"), the Rules on the Procedure and Terms of Receiving Electronic Banking Services in the System, including Security Procedures, the list of electronic banking services provided by the Bank on the basis of the Agreement, as well as the Bank's Tariffs, and expresses its consent to the amounts of commission fee for the provision of Electronic Banking Services, gives its consent to accession to the General Terms and Conditions, the Agreement as a whole, accepts and unconditionally agrees to their terms, as well as to any amendments and supplements to the General Terms and Conditions, the Agreement, and its appendices, which are provided upon submission of this Application and are posted on the Internet on the Bank's official website upon the entry into force of the Agreement.	2. жалпы шарттармен, «Altyn to Business» жүйесінде заңды тұлғаларға электрондық банктік қызметтер көрсету туралы шартпен (бұдан әрі – «Шарт»), Жүйеде электрондық банктік қызметтерді алу тәртібі мен шарттары туралы қағидалармен, соның ішінде Қауіпсіздік рәсімдерімен, Банктің Шарт негізінде көрсететін электрондық банктік қызметтерінің тізбесімен, сондай-ақ Банк Тарифтерімен танысқандығын, сонымен қатар жоғарыда аталған Пайдаланушыларды таныстырғандығын және Электрондық банктік қызметтерді көрсету бойынша комиссиялық сыйақы мөлшерлерімен келісетіндігін білдіреді, Жалпы шарттарға, тұтастай алғанда Шартқа қосылуға өз келісімін береді, олардың шарттарын, сондай-ақ осы Өтінішті беру кезінде ұсынылатын және Шарт күшіне енген кезде Банктің Интернет желісіндегі ресми сайтында орналастырылатын Жалпы шарттарға, Шартқа және оның қосымшаларына енгізілетін өзгерістер мен толықтыруларды қабылдайды және олармен сөзсіз келіседі.
Настоящее Заявление является неотъемлемой частью Договора. Заявление составлено, подписано на казахском и/ или русском и/ или английском языках. В случае возникновения любых разночтений, противоречий или несоответствий между текстами Заявления на разных языках, текст на русском языке имеет приоритет.	This Application is an integral part of the Agreement. The Application is executed and signed in Kazakh, and/ or Russian, and/ or English. In the event of any discrepancies, contradictions, or inconsistencies between the texts of the Application in different languages, the text in the Russian language shall prevail.	Осы Өтініш Шарттың ажырамайтын бөлігі болып табылады. Өтініш қазақ және/немесе орыс және/немесе ағылшын тілінде жасалған. Өтініштің түрлі тілдердегі мәтіндері арасында кез келген қайшылықтар, алшақтықтар немесе сәйкессіздіктер туындаған жағдайда, орыс тіліндегі мәтін басымдыққа ие болады.
_____ Подпись Первого Руководителя Signature of Chief Executive Бірінші жетекшісінің қолы	_____ М.П. Company stamp М.О.	_____ Дата подписи Signature Date Қол қойылған күні

Заявление на внесение изменений в систему дистанционного банковского обслуживания «Altyn to Business»		Application for amendments in the remote banking service system «Altyn to Business»		«Altyn to Business» қашықтан банк қызметін көрсету жүйесіне қосу туралы өтініш	
Настоящим просит внести изменения в действующий список Пользователей/Уполномоченных лиц в системе дистанционного банковского обслуживания «Altyn to Business». Полномочия ранее зарегистрированных Пользователей/Уполномоченных лиц, не указанных в настоящем Заявлении, сохраняют полную силу.		Hereby requests to amend the current list of Users/Authorized Persons in the remote banking service system «Altyn to Business». Powers of previously registered Users/Authorized Persons not specified in this Application shall remain in full force.		Осымен «Altyn to Business» қашықтан банктік қызмет көрсету жүйесіндегі Пайдаланушылардың/Уәкілетті тұлғалардың қолданыстағы тізіміне өзгерістер енгізуді өтінеді. Осы Өтініште көрсетілмеген бұрын тіркелген Пайдаланушылардың/Уәкілетті тұлғалардың өкілеттіктері толық күшін сақтайды	
Информация о Пользователях / Уполномоченных лицах/ User's / Authorized person's Information/ Пайдаланушылар / Уәкілетті тұлғалар туралы ақпарат					
Ф.И.О. на русском/ Name in Russian/ Орыс тіліндегі ТАӨ	Ф.И.О. на английском/ Name in English/ Ағылшын тіліндегі ТАӨ	ИИН/ Individual identification number/ ЖСН	Данные удостоверяющего документа (номер, срок действия) /An identity document (number, expiry date)/ Жеке басын куәландыратын құжат (нөмірі, құжаттың қолданылу мерзімі)	Номер сотового телефона/ Cell. phone number/ Ұялы телефон нөмірі	Электронный адрес/ E-mail address/ Электронды адрес
					Произвести действие/ To perform an action/ Әрекетті орындаңыз
					Присвоить категорию подписи (A/ B/ E/ N/ сложная)/ To set signature category (A/ B/ E/ N/ complex)/ Қол қою категориясы (A/ B/ E/ N/ күрделі қолтаңба)
					Серийный номер e-Token/ e-Token serial number/ e- Token сериялық нөмірі
					Дополнитель ные инструкции/ Additional instructions/ Қосымша ақпарат
					Без изменений/Without changes/ Өзгеріссіз қалдыру
					Без изменений/Without changes/ Өзгеріссіз қалдыру
					Без изменений/Without changes/ Өзгеріссіз қалдыру
Подписывая настоящее Заявление, Клиент подтверждает и гарантирует:		By signing this Application, the Customer confirms and ensures:		Осы Өтінішке қол қоя отырып Клиент:	
1. что вышеуказанные Уполномоченные лица должным образом уполномочены на управление всеми счетами Клиента в АО «Altyn Bank» (ДБ China Citic Bank Corporation Ltd), а также на получение выписок и любой иной информации, предоставляемой Банком.		1. that above mentioned Authorized persons are duly authorized to manage all the Customer's accounts opened in JSC "Altyn Bank" (SB of China CITIC Bank Corporation Ltd) as well as to receive bank statements and any other information, provided by the Bank.		1. жоғарыда көрсетілген Уәкілетті тұлғалар Клиенттің «Altyn Bank» АҚ (China Citic Bank Corporation Ltd ЕБ) (бұдан әрі - Банк) барлық шоттарын басқаруға, сонымен қатар Банк беретін көшірмелер мен кез келген ақпаратты алуға өкілетті екенін растайды және дәлелдейді.	

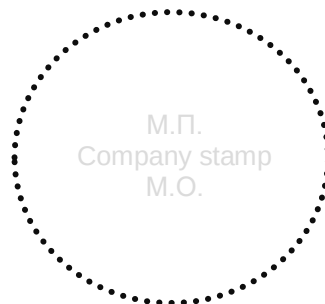
2. что ознакомился, а также ознакомил вышеперечисленных Пользователей с Общими условиями, Договором о предоставлении электронных банковских услуг юридическим лицам в Системе Altyn to Business (далее – «Договор»), Правилами по порядку и условиям получения электронных банковских услуг в Системе, включая Процедуры безопасности, перечнем электронных банковских услуг, предоставляемых Банком на основании Договора, а также Тарифами Банка и выражает свое согласие с размерами комиссионного вознаграждения по оказанию Электронных банковских услуг, дает свое согласие на присоединение к Общим условиям, Договору в целом, принимает и безоговорочно соглашается с их условиями, а также с изменениями и дополнениями в Общих условиях, Договоре и в его приложениях, которые предоставляются при подаче настоящего Заявления и размещаются в сети Интернет на официальном сайте Банка при вступлении Договора в силу.

Настоящее Заявление является неотъемлемой частью Договора. Заявление составлено, подписано на казахском и/ или русском и/ или английском языках. В случае возникновения любых разночтений, противоречий или несоответствий между текстами Заявления на разных языках, текст на русском языке имеет приоритет.

Подпись Первого Руководителя
Signature of Chief Executive
Бірінші жетекшісінің қолы

2. that has reviewed, and has made the aforementioned Users aware of, the General Terms and Conditions, the Agreement on Provision of Electronic Banking Services to Legal Entities in the "Altyn to Business" System (hereinafter referred to as the "Agreement"), the Rules on the Procedure and Terms of Receiving Electronic Banking Services in the System, including Security Procedures, the list of electronic banking services provided by the Bank on the basis of the Agreement, as well as the Bank's Tariffs, and expresses its consent to the amounts of commission fee for the provision of Electronic Banking Services, gives its consent to accession to the General Terms and Conditions, the Agreement as a whole, accepts and unconditionally agrees to their terms, as well as to any amendments and supplements to the General Terms and Conditions, the Agreement, and its appendices, which are provided upon submission of this Application and are posted on the Internet on the Bank's official website upon the entry into force of the Agreement.

This Application is an integral part of the Agreement. The Application is executed and signed in Kazakh, and/ or Russian, and/ or English. In the event of any discrepancies, contradictions, or inconsistencies between the texts of the Application in different languages, the text in the Russian language shall prevail.



2. жалпы шарттармен, «Altyn to Business» жүйесінде заңды тұлғаларға электрондық банктік қызметтер көрсету туралы шартпен (бұдан әрі – «Шарт»), Жүйеде электрондық банктік қызметтерді алу тәртібі мен шарттары туралы қағидалармен, соның ішінде Қауіпсіздік рәсімдерімен, Банктің Шарт негізінде көрсететін электрондық банктік қызметтерінің тізбесімен, сондай-ақ Банк Тарифтерімен танысқандығын, сонымен қатар жоғарыда аталған Пайдаланушыларды таныстырғандығын және Электрондық банктік қызметтерді көрсету бойынша комиссиялық сыйақы мөлшерлерімен келісетіндігін білдіреді, Жалпы шарттарға, тұтастай алғанда Шартқа қосылуға өз келісімін береді, олардың шарттарын, сондай-ақ осы Өтінішті беру кезінде ұсынылатын және Шарт күшіне енген кезде Банктің Интернет желісіндегі ресми сайтында орналастырылатын Жалпы шарттарға, Шартқа және оның қосымшаларына енгізілетін өзгерістер мен толықтыруларды қабылдайды және олармен сөзсіз келіседі.

Осы Өтініш Шарттың ажырамайтын бөлігі болып табылады. Өтініш қазақ және/немесе орыс және/немесе ағылшын тілінде жасалған. Өтініштің түрлі тілдердегі мәтіндері арасында кез келген қайшылықтар, алшақтықтар немесе сәйкессіздіктер туындаған жағдайда, орыс тіліндегі мәтін басымдыққа ие болады.

ФИО/Name/ТАӨ

Дата подписи
Signature Date
Қол қойылған күні

Заявление на подключение к Сервису интеграции АО «Altyn Bank» посредством API	Application for connection to the Integration Service of «Altyn Bank» JSC using API	API бойынша «Altyn Bank» АҚ интеграция қызметіне қосу туралы өтініш
Информация о Клиенте/ Client Information/ Клиент туралы ақпарат		
Юридическое название/ Legal name/ Заңды атауы		БИН/ Business identification number/ БСН
Настоящим, в лице _____, действующего(-ей) на основании _____ (далее – «Клиент»), просит подключить к Сервису интеграции с использованием API.	Hereby, represented by _____, acting pursuant to _____ (hereinafter – the "Customer"), asks to connect it to the Integration Service using API.	Осымен негізінде әрекет етіп жатқан тұлға (бұдан әрі – «Клиент») API пайдалана отырып, интеграция қызметіне қосуды өтінеді.
Клиент просит предоставить доступ к API следующим пользователям:	The Customer id requesting API access to the following users:	Клиент келесі пайдаланушыларға API-ге рұқсат беруді сұрайды:
Информация о пользователях/ User Information/ Пайдаланушылар туралы ақпарат		
Ф.И.О/ Name/ ТАӘ	Номер токена (только при выборе отправки платежей через API)/ Token number (only when sending payments via API)/ Токен нөмірі (тек API арқылы төлем жасау үшін)	
для получения следующих (-ей) услуг (-и) (подчеркнуть или отметить галочкой): ☐ получение выписок через API ☐ отправка платежей через API	to receive the following service(s) (underline or check the box): ☐ receive statements via API ☐ send payments via API	келесі қызметті (-терді) алу үшін (астын сызыңыз немесе құсбелгі қойыңыз): ☐ API арқылы үзінді көшірмелерді алу ☐ API арқылы төлемдерді жіберу
Подписывая настоящее Заявление, Клиент подтверждает, что:	By signing this Application, the Customer confirms, that:	Осы Арызға қол қоя отырып, Клиент келесіні дәлелдейді:
1. вышеуказанные лица должным образом уполномочены на управление всеми Счетами Клиента в АО «Altyn Bank» (ДБ China CITIC Bank Corporation Ltd)	1. the above-mentioned persons are duly authorised to manage all the Customer's Accounts at the JSC “Altyn Bank” (SB of China CITIC Bank Corporation Ltd) (hereinafter – the "Bank"), as well as to receive the statements and send payments in tenge.	1. жоғарыда көрсетілген тұлғалар Клиенттің «Altyn Bank» АҚ (China CITIC Bank Corporation Ltd ЕБ) (бұдан әрі - Банк) барлық Шоттарын басқаруға, сонымен қатар

(далее- Банк), а также на получение выписок и отправки платежей в тенге.		Банк беретін көшірмелер мен төлемдерді теңгемен жіберуге өкілетті екенін;
2. что ознакомился, а также ознакомил вышеперечисленных Пользователей с Общими условиями, Договором о предоставлении электронных банковских услуг юридическим лицам в Системе Altyn to Business (далее – «Договор»), Правилами по порядку и условиям получения электронных банковских услуг в Системе, включая Процедуры безопасности, перечнем электронных банковских услуг, предоставляемых Банком на основании Договора, а также Тарифами Банка и выражает свое согласие с размерами комиссионного вознаграждения по оказанию Электронных банковских услуг, дает свое согласие на присоединение к Общим условиям, Договору в целом, принимает и безоговорочно соглашается с их условиями, а также с изменениями и дополнениями в Общих условиях, Договоре и в его приложениях, которые предоставляются при подаче настоящего Заявления и размещаются в сети Интернет на официальном сайте Банка при вступлении Договора в силу.	2. that has reviewed, and has made the aforementioned Users aware of, the General Terms and Conditions, the Agreement on Provision of Electronic Banking Services to Legal Entities in the "Altyn to Business" System (hereinafter referred to as the "Agreement"), the Rules on the Procedure and Terms of Receiving Electronic Banking Services in the System, including Security Procedures, the list of electronic banking services provided by the Bank on the basis of the Agreement, as well as the Bank's Tariffs, and expresses its consent to the amounts of commission fee for the provision of Electronic Banking Services, gives its consent to accession to the General Terms and Conditions, the Agreement as a whole, accepts and unconditionally agrees to their terms, as well as to any amendments and supplements to the General Terms and Conditions, the Agreement, and its appendices, which are provided upon submission of this Application and are posted on the Internet on the Bank's official website upon the entry into force of the Agreement.	2. жалпы шарттармен, «Altyn to Business» жүйесінде заңды тұлғаларға электрондық банктік қызметтер көрсету туралы шартпен (бұдан әрі – «Шарт»), Жүйеде электрондық банктік қызметтерді алу тәртібі мен шарттары туралы қағидалармен, соның ішінде Қауіпсіздік рәсімдерімен, Банктің Шарт негізінде көрсететін электрондық банктік қызметтерінің тізбесімен, сондай-ақ Банк Тарифтерімен танысқандығын, сонымен қатар жоғарыда аталған Пайдаланушыларды таныстырғандығын және Электрондық банктік қызметтерді көрсету бойынша комиссиялық сыйақы мөлшерлерімен келісетіндігін білдіреді, Жалпы шарттарға, тұтастай алғанда Шартқа қосылуға өз келісімін береді, олардың шарттарын, сондай-ақ осы Өтінішті беру кезінде ұсынылатын және Шарт күшіне енген кезде Банктің Интернет желісіндегі ресми сайтында орналастырылатын Жалпы шарттарға, Шартқа және оның қосымшаларына енгізілетін өзгерістер мен толықтыруларды қабылдайды және олармен сөзсіз келіседі.
Настоящее Заявление является неотъемлемой частью Договора. Заявление составлено, подписано на казахском и/ или русском и/ или английском языках. В случае возникновения любых разночтений, противоречий или несоответствий между текстами Заявления на разных языках, текст на русском языке имеет приоритет.	This Application is an integral part of the Agreement. The Application is executed and signed in Kazakh, and/ or Russian, and/ or English. In the event of any discrepancies, contradictions, or inconsistencies between the texts of the Application in different languages, the text in the Russian language shall prevail.	Осы Өтініш Шарттың ажырамайтын бөлігі болып табылады. Өтініш қазақ және/немесе орыс және/немесе ағылшын тілінде жасалған. Өтініштің түрлі тілдердегі мәтіндері арасында кез келген қайшылықтар, алшақтықтар немесе сәйкессіздіктер туындаған жағдайда, орыс тіліндегі мәтін басымдыққа ие болады.
Подпись Первого Руководителя Signature of Chief Executive Бірінші жетекшісінің қолы	М.П. Company stamp М.О.	Дата подписи Signature Date Қол қойылған күні

*Приложение №5
к Договору о предоставлении электронных банковских
услуг юридическим лицам
Appendix No.5
to the Agreement on the provision of electronic banking
services to legal entities
Заңды тұлғаларға электрондық банктік қызметтер
көрсету туралы шартқа №5 қосымша*

Заявление на подключение к Сервису интеграции АО «Altyn Bank» по технологии DirectBank		Application for connection to the Integration Service of «Altyn Bank» JSC using DirectBank technology		DirectBank технологиясы бойынша «Altyn Bank» АҚ интеграция қызметіне қосу туралы өтініш	
Информация о Клиенте/ Client Information/ Клиент туралы ақпарат					
Юридическое название/ Legal name/ Заңды атауы				БИН/ Business identification number/ БСН	
Настоящим, в лице [], действующего(-ей) на основании [] (далее – «Клиент»), просит подключить к Сервису интеграции с использованием технологии DirectBank.		Hereby, represented by [], acting pursuant to [] (hereinafter – the "Customer"), asks to connect it to the Integration Service using DirectBank technology.		Осымен [] негізінде әрекет етіп жатқан [] тұлға (бұдан әрі – «Клиент») DirectBank технологиясын пайдалана отырып, интеграция қызметіне қосуды өтінеді.	
Клиент просит зарегистрировать к Сервису 1С DirectBank следующих пользователей:		The Customer asks to register the following users in the 1С DirectBank Service of the JSC “Altyn Bank” (SB of China CITIC Bank Corporation Ltd):		Клиент келесі пайдаланушыларды «Altyn Bank» АҚ (China CITIC Bank Corporation Ltd ЕБ) 1С DirectBank қызметіне тіркеуді өтінеді:	
Информация о пользователях/ User Information/ Пайдаланушылар туралы ақпарат					
Ф.И.О/ Name/ ТАӨ	Документ, удостоверяющий личность (номер ИИН) / An identity document (PIN number) / Жеке басын куәландыратын құжат (ЖСН нөмірі)	Телефон/ Telephone/ Телефоны	Адрес электронной почты/ Email address/ Электрондық пошта мекенжайы		
Подписывая настоящее Заявление, Клиент подтверждает, что:		By signing this Application, the Customer confirms, that:		Осы Арызға қол қоя отырып, Клиент келесіні дәлелдейді:	
1. вышеуказанные лица должным образом уполномочены на управление всеми Счетами Клиента в АО «Altyn Bank» (ДБ China CITIC Bank Corporation Ltd) (далее- Банк), а также на получение выписок и отправки платежей в тенге.		1. the above-mentioned persons are duly authorised to manage all the Customer's Accounts at the JSC “Altyn Bank” (SB of China CITIC Bank Corporation Ltd) (hereinafter – the "Bank"), as well as to receive the statements and send payments in tenge.		1. жоғарыда көрсетілген тұлғалар Клиенттің «Altyn Bank» АҚ (China CITIC Bank Corporation Ltd ЕБ) (бұдан әрі - Банк) барлық Шоттарын басқаруға, сонымен қатар Банк беретін көшірмелер мен төлемдерді теңгемен жіберуге өкілетті екенін;	

2. что ознакомился, а также ознакомил вышеперечисленных Пользователей с Общими условиями, Договором о предоставлении электронных банковских услуг юридическим лицам в Системе Altyn to Business (далее – «Договор»), Правилами по порядку и условиям получения электронных банковских услуг в Системе, включая Процедуры безопасности, перечнем электронных банковских услуг, предоставляемых Банком на основании Договора, а также Тарифами Банка и выражает свое согласие с размерами комиссионного вознаграждения по оказанию Электронных банковских услуг, дает свое согласие на присоединение к Общим условиям, Договору в целом, принимает и безоговорочно соглашается с их условиями, а также с изменениями и дополнениями в Общих условиях, Договоре и в его приложениях, которые предоставляются при подаче настоящего Заявления и размещаются в сети Интернет на официальном сайте Банка при вступлении Договора в силу.	2. that has reviewed, and has made the aforementioned Users aware of, the General Terms and Conditions, the Agreement on Provision of Electronic Banking Services to Legal Entities in the "Altyn to Business" System (hereinafter referred to as the "Agreement"), the Rules on the Procedure and Terms of Receiving Electronic Banking Services in the System, including Security Procedures, the list of electronic banking services provided by the Bank on the basis of the Agreement, as well as the Bank's Tariffs, and expresses its consent to the amounts of commission fee for the provision of Electronic Banking Services, gives its consent to accession to the General Terms and Conditions, the Agreement as a whole, accepts and unconditionally agrees to their terms, as well as to any amendments and supplements to the General Terms and Conditions, the Agreement, and its appendices, which are provided upon submission of this Application and are posted on the Internet on the Bank's official website upon the entry into force of the Agreement.	2. жалпы шарттармен, «Altyn to Business» жүйесінде заңды тұлғаларға электрондық банктік қызметтер көрсету туралы шартпен (бұдан әрі – «Шарт»), Жүйеде электрондық банктік қызметтерді алу тәртібі мен шарттары туралы қағидалармен, соның ішінде Қауіпсіздік рәсімдерімен, Банктің Шарт негізінде көрсететін электрондық банктік қызметтерінің тізбесімен, сондай-ақ Банк Тарифтерімен танысқандығын, сонымен қатар жоғарыда аталған Пайдаланушыларды таныстырғандығын және Электрондық банктік қызметтерді көрсету бойынша комиссиялық сыйақы мөлшерлерімен келісетіндігін білдіреді, Жалпы шарттарға, тұтастай алғанда Шартқа қосылуға өз келісімін береді, олардың шарттарын, сондай-ақ осы Өтінішті беру кезінде ұсынылатын және Шарт күшіне енген кезде Банктің Интернет желісіндегі ресми сайтында орналастырылатын Жалпы шарттарға, Шартқа және оның қосымшаларына енгізілетін өзгерістер мен толықтыруларды қабылдайды және олармен сөзсіз келіседі.
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_____ Подпись Первого Руководителя Signature of Chief Executive Бірінші жетекшісінің қолы	_____ М.П. Company stamp М.О.	_____ Дата подписи Signature Date Қол қойылған күні