

Approved:
Chairman of the Board
JSC Altyn Bank
(SB China Citic Bank Corporation Ltd)
Date: 24.02.2026

A list of personal data necessary and sufficient to carry out the activities carried out

JSC Altyn Bank (DB China Citic Bank Corporation Ltd) tasks

No.	Name of the task, including functions, powers, responsibilities	The purposes of collection and processing within the framework of the task being carried out	Designation of personal data for a specific purpose	Reference to documents or regulatory legal acts that contain direct instructions on tasks carried out by the owner and (or) operator
1.	Carrying out banking and other operations, providing services in accordance with the Bank's charter and the license issued to the Bank to carry out banking and other operations.	Conducting negotiations and/or correspondence with legal entities and authorized bodies (National Bank of the Republic of Kazakhstan, Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market), Credit Bureaus, Unified Accumulative Pension Fund, Kazakhstan Sustainability Fund, Problem Loans Fund, Damu Development Fund, Second-tier banks, State Revenue Committee of the Ministry of Finance of the Republic of Kazakhstan, law enforcement agencies, Public Service Centers, Real Estate Centers, Traffic Police, courts, the prosecutor's office, Shareholders/members of the Bank's Shareholder Group, etc. in order to obtain consultations and clarifications necessary for the development and/or implementation of strategies/action plans on banking activities and other operations. Ensuring the Bank's compliance with the requirements of the US Foreign Account Tax Compliance Act and the Multilateral Competent Authority Agreement on Automatic Exchange of Financial Account Information (FATCA/OECD).	Personal data with restricted access; Surname Name Patronymic (if any) Floor Information about change of surname, first name, patronymic. Birth details: date of birth; place of birth. Date of death. Citizenship data, country of residence. Address of place of residence, registration, date of registration at the place of residence or at the	Law of the Republic of Kazakhstan dated August 31, 1995 No. 2444 "On banks and banking activities in the Republic of Kazakhstan". Law of the Republic of Kazakhstan dated August 28, 2009 No. 191-IV "On combating the legalization (laundering) of proceeds from crime and the financing of terrorism." Law of the Republic of Kazakhstan dated May 21, 2013 No. 94-V "On personal data and their protection". Law of the Republic of Kazakhstan dated January 29,

2.	Formation of statistical reports, including for provision to third parties.	<p>Fulfilment of the Bank's obligations to counterparties, feedback with counterparties, including sending notifications, requests, information messages for the purpose of providing and receiving services, as well as for sending emails and other forms of sending/receiving information by telephone or email to the counterparty, as well as for the purpose of processing requests and applications from counterparties.</p> <p>Opening and maintaining bank accounts, accepting deposits in the Digital Bank and/or at a Bank branch: initial entry and confirmation of payment instructions and agreements in the Bank's main automated information system, issuance and servicing of payment cards, timely and accurate reflection of all banking transactions on personal accounts based on received primary documents, acceptance of payment instructions for the transfer and crediting of funds in local and foreign currencies, acceptance and execution of requests to change contact and other personal data, entry and removal of encumbrances on client bank accounts from third parties and government agencies, inheritance registration, account closure.</p> <p>Processing of any information about the Subject, including his personal data, photo and/or video images, including biometric personal data, recorded on electronic, paper and any other medium.</p> <p>Carrying out cash transactions: acceptance and issuance of cash, including acceptance and issuance of non-cash transfers without opening an account, exchange transactions with foreign currency.</p> <p>Carrying out safe transactions.</p>	<p>place of temporary stay (accommodation). Address of residence abroad. Contact phone numbers. Individual identification number (IIN). Business Identification Number (BIN). Portrait image (digitized photograph), video and audio recording, biometric data. Signature (handwritten and digital). Identity document details: name of the document; document number; date of issue of the document; validity period of the document; issuing authority. Information about marital status: marital status; marriage certificate details; divorce certificate data; surname, first name, patronymic of the spouse; details of the identity document of the spouse; degree of kinship; last names, first names, patronymics and dates of birth of other family members, dependents; presence of children (including adopted children, those in foster care) and their age;</p>	<p>2013 No. 73-V "On identity documents". Code of the Republic of Kazakhstan dated October 29, 2015 No. 375-V "Entrepreneurial Code." Code of the Republic of Kazakhstan "On Taxes and Other Mandatory Payments to the Budget (Tax Code)" Labor Code of the Republic of Kazakhstan dated November 23, 2015 No. 414-V 3PK. Social Code of the Republic of Kazakhstan dated April 20, 2023 No. 224-VII ZRK. Law of the Republic of Kazakhstan on the Securities Market dated July 2, 2003 No. 461. Law of the Republic of Kazakhstan dated July 26, 2016 No. 11-VI "On payments and payment systems". Law of the Republic of Kazakhstan dated July 6, 2004 No. 573-II "On credit bureaus and the formation of credit histories in the Republic of Kazakhstan". Law of the Republic of Kazakhstan on Restoration of</p>
3.	Providing the Subject of personal data with information about the services provided by the Bank, about the development of new products and services by the Bank; informing the Client about offers for the Bank's products and services;			
4.	Implementation of administrative and economic activities by the Bank.			

5.	<p>Identifying cases of fraud, theft of funds from an account, and other illegal actions, preventing such illegal actions in the future, and localizing the consequences of such actions.</p> <p>Implementation of measures for due diligence of the Personal Data Subject (client), his representative and beneficial owner.</p>	<p>Carrying out trust operations: managing money, rights of claim on bank accounts, loans in the interests and on behalf of the principal.</p> <p>Provision of brokerage services; consulting clients on cash flow management, investing and risk hedging;</p> <p>Conclusion of transactions for the purchase and sale of foreign currency, securities and financial instruments when they are traded on the primary and secondary organized and unorganized markets.</p> <p>Maintaining registers (lists) of persons/parties connected with the Bank by special relations.</p>	<p>data from children's birth certificates.</p> <p>Presence (absence) of a criminal record.</p> <p>Information on the presence of arrests and other restrictions, encumbrances provided for by law.</p> <p>Place of work and position.</p> <p>Information on the Bank's affiliates, persons connected with the Bank by special relationships, their spouses and close relatives, close relatives of the spouse:</p> <ul style="list-style-type: none"> - details and contents of the identity document; - individual identification number; - postal address; - the degree of kinship of close relatives; <p>Information on wages, tax deductions.</p> <p>Information on the subject's participation in the capital of legal entities – share of participation.</p> <p>Actions, purchase history, metadata (login time, frequency) of customer address books in the Altyn-i mobile application.</p>	<p>Solvency and Bankruptcy of Citizens of the Republic of Kazakhstan from December 30, 2022 No. 178-VII ZRK.</p> <p>Law of the Republic of Kazakhstan dated May 16, 2014 No. 202-V "On permits and notifications".</p> <p>Law of the Republic of Kazakhstan dated December 23, 1995 No. 2723 "On the mortgage of real estate."</p> <p>Law of the Republic of Kazakhstan dated January 7, 2003 N 370 "On electronic documents and electronic digital signatures".</p> <p>Law of the Republic of Kazakhstan dated November 24, 2015 No. 418-V "On Informatization".</p> <p>Law of the Republic of Kazakhstan dated May 13, 2003 No. 415 "On Joint-Stock Companies".</p> <p>Law of the Republic of Kazakhstan dated December 19, 2003 No. 508 "On Advertising".</p> <p>Resolution of the Board of the National Bank of the Republic</p>
6.	<p>Implementation of financial monitoring in relation to banking operations of the personal data subject (client).</p>	<p>Carrying out the following bank loan operations: reviewing the client's loan application, transferring data to the credit bureau, creating a client's credit file, obtaining consent from the subject of the credit history to provide information about him/her to the Credit Bureau and issuing a credit report, appraising the property provided as collateral; examining title, identification, technical and other documents for collateral; changing the schedule, term, reducing the interest rate, restructuring the loan, re-registration after the death of the borrower, replacing/adding a co-borrower/guarantor, consent to register the mortgaged property, releasing the collateral, canceling the requirement to replace the collateral, transferring the debt, selling under encumbrance, selling by concluding an earnest money agreement, legalizing redevelopment and updating the technical passport of the property, obtaining a duplicate of the purchase and sale agreement, partial and/or full repayment.</p>	<p>Information on the subject's participation in the capital of legal entities – share of participation.</p>	<p>Law of the Republic of Kazakhstan dated January 7, 2003 N 370 "On electronic documents and electronic digital signatures".</p>
7.	<p>Conclusion of any agreements with the Personal Data Subject and their subsequent execution.</p>	<p>Carrying out the following bank loan operations: reviewing the client's loan application, transferring data to the credit bureau, creating a client's credit file, obtaining consent from the subject of the credit history to provide information about him/her to the Credit Bureau and issuing a credit report, appraising the property provided as collateral; examining title, identification, technical and other documents for collateral; changing the schedule, term, reducing the interest rate, restructuring the loan, re-registration after the death of the borrower, replacing/adding a co-borrower/guarantor, consent to register the mortgaged property, releasing the collateral, canceling the requirement to replace the collateral, transferring the debt, selling under encumbrance, selling by concluding an earnest money agreement, legalizing redevelopment and updating the technical passport of the property, obtaining a duplicate of the purchase and sale agreement, partial and/or full repayment.</p>	<p>Information on the subject's participation in the capital of legal entities – share of participation.</p>	<p>Law of the Republic of Kazakhstan dated November 24, 2015 No. 418-V "On Informatization".</p>
8.		<p>Management of overdue and problem loans: debt collection, including through judicial and extrajudicial proceedings, correspondence with borrowers, guarantors, pledgers and other persons, including</p>	<p>Information on the subject's participation in the capital of legal entities – share of participation.</p>	<p>Law of the Republic of Kazakhstan dated December 19, 2003 No. 508 "On Advertising".</p>

9.	<p>Conducting research, promotions, and surveys by the Bank.</p> <p>Conducting personnel work and organizing the accounting of Bank employees.</p> <p>Attracting and selecting candidates.</p>	<p>legal entities, on issues related to the repayment of problem loans.</p> <p>Receiving, registering and supporting customer requests, complaints and inquiries, preparing responses to them, and providing feedback to customers;</p> <p>Evaluation and improvement of the quality of services, the Bank's operations, development of new services, promotion of services, conducting statistical and marketing research, including those related to the Bank's operations, conducting marketing activities, sending advertising messages and offers for participation in special promotions and events.</p> <p>Organization of the Bank's personnel records, maintenance of personnel records; assistance to employees in professional training, retraining and advanced training, other training and professional internship; calculation and accrual of wages, compensation and other payments, as well as compliance with other guarantees and provision of benefits in accordance with the requirements of the labor legislation of the Republic of Kazakhstan, collective agreements and acts of the Bank; calculation, withholding and transfer of taxes, as well as submission of tax reports in accordance with the requirements of the tax legislation of the Republic of Kazakhstan; provision of information to the authorized body on employment matters in accordance with the requirements of the legislation of the Republic of Kazakhstan on employment of the population; withholding and deductions of money for pension provision and compulsory social insurance of employees in accordance with the requirements of the legislation of the Republic of Kazakhstan on pension provision, on compulsory social insurance;</p>	<p>Email address, social media username, website, IP addresses, MAC addresses, HTTP header, application version, application token, and event token.</p> <p>Information about property (property status): motor vehicles (brand, place of registration, registration numbers, identification numbers (serial numbers) of motor vehicles); Information on registered rights to real estate: identification characteristics (address, address registration code, type of real estate, cadastral number, form of ownership, number of components, land category, divisibility, intended purpose, number of floors, total and living area); technical characteristics. Method and basis for obtaining real estate.</p> <p>Availability of bank loans in second-tier banks.</p> <p>Having a bank account.</p> <p>Bank payment card details.</p> <p>Information about the Subject's credit history.</p> <p>Power of Attorney Data.</p> <p>Information on education, advanced training and retraining: series, number, date of issue of</p>	<p>of Kazakhstan dated August 31, 2016 No. 217 "On approval of the Rules for the functioning of the interbank payment card system".</p> <p>Resolution of the Board of the National Bank of the Republic of Kazakhstan dated August 31, 2016 No. 207 "On approval of the Rules for opening, maintaining and closing client bank accounts."</p> <p>Resolution of the Board of the National Bank of the Republic of Kazakhstan dated August 31, 2016 No. 205 "On approval of the Rules for issuing payment cards, as well as requirements for activities related to servicing transactions using them on the territory of the Republic of Kazakhstan."</p> <p>Resolution of the Board of the National Bank of the Republic of Kazakhstan dated August 31, 2016 No. 201 "On approval of the Rules for the operation of the interbank money transfer system".</p> <p>Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated March 30, 2020 No. 29 "On approval of requirements for the on-site premises of banks with</p>
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		<p>organization of business trips (business trips) of employees; issuance of powers of attorney (including for representing the interests of the Bank before third parties); compliance with the access regime in the premises of the Bank; accounting of working hours.</p>	<p>the document on advanced training or retraining; name and location of the educational institution; qualification and specialty upon graduation from the educational institution.</p> <p>Information obtained from government databases, from the authorized pension payment organization, from databases of government agencies, organizations and individuals, directly and/or through third parties.</p> <p>Data from the certificate of state registration of an individual entrepreneur, legal entities, data from the license to carry out licensed activities.</p> <p>Data on administrative offenses (number, date, offense article, fine amount).</p> <p>Information on social benefits and social status (series, number, date of issue, name of the body that issued the document, which is the basis for providing benefits and status).</p> <p>Current employment history: full position, structural division, organization name; total and continuous length of service; addresses and telephone numbers, as well as details of other organizations with the full names of positions previously</p>	<p>centralized access to an automated banking information system."</p> <p>Resolution of the Board of the National Bank of the Republic of Kazakhstan dated December 23, 2019 No. 248 "On approval of the Rules for concluding a bank loan agreement, including requirements for the content, design, mandatory terms of a bank loan agreement, forms of loan repayment schedules, and a memo for the borrower - an individual."</p> <p>Resolution of the Board of the National Bank of the Republic of Kazakhstan dated March 27, 2018 No. 48 "On approval of the Requirements for ensuring information security of banks, branches of non-resident banks of the Republic of Kazakhstan and organizations carrying out certain types of banking operations.</p> <p>Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 29, 2019 No. 231 "Rules implementation of cash transactions and operations for the collection of banknotes, coins and valuables in second-tier banks, branches of non-resident banks of the Republic</p>
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