

Approved:
By decision of the Board of Directors
JSC Altyn Bank (SB of China CITIC Bank Corporation Ltd)
(Protocol No. 8 dated May 30, 2025)

**Standard agreement for comprehensive banking services for individual
entrepreneurs
in JSC "Altyn Bank" (SB of China CITIC Bank Corporation Ltd)**

Content:

1. Definitions	3
2. Basic Provisions	6
3. Payment for services and tariffs Jar	9
4. Rights and obligations of the parties	10
5. Responsibility of the Parties	16
6. Special conditions	17
7. Privacy and Security	19
8. Client's representations, consents and warranties	19
9. Transfer of rights and obligations	20
10. Other conditions	20
11. Notifications	22
12. Text Notification Service	23
13. Force Majeure	24
14. The procedure for filing claims and resolving disputes	24
15. General conditions for opening, servicing and closing a current account, making payments and transfers, and settlement and cash services	25
16. General conditions for opening deposits and conditions for conducting deposit transactions	33
17. General conditions for providing bank loans to individual entrepreneurs	39
18. Security procedure	51
19. Terms and Conditions on the collection and use of information about the Client, financial crime risk management activities and compliance with tax legislation of the Republic of Kazakhstan	54
20. Rules for the provision of Electronic banking services via the Altyn-i Service (Remote Access System)	58
21. The term of this Model Agreement	61

I. Standard agreement for comprehensive banking services for individual entrepreneurs

1. Definitions

Capitalized terms used in the text of the Standard Agreement for Comprehensive Banking Services for Individual Entrepreneurs (hereinafter referred to as the Standard Agreement) have the meaning specified in this Standard Agreement. Other terms and concepts used in the Standard Agreement have the meanings set forth in the Current Legislation and the Bank's internal regulatory documents.

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

Authorization is the fact of successful completion of identification and authentication procedures, as well as verification of the client's rights to receive electronic banking services.

Authenticator – secret information, unique objects, physical characteristics or their combinations that allow to confirm the authenticity of the Client and/or the operation (transaction), i.e. to authenticate. For example: a password, including a temporary and/or one-time password; a code, a signature, including in electronic/electronic digital form; a microchip and the data on it; biometric characteristics of the face, voice, fingerprints and other information, objects, characteristics and/or their combinations.

Authentication, including multi-factor authentication – verification of the Client's ownership of the identifier presented by him, as well as confirmation of the authenticity and correctness of the operation (transaction), the preparation of an electronic document in accordance with the requirements of the security procedure by verifying the compliance of the Client's authenticator with the identifier presented by him.

Bank - JSC «Altyn Bank» (SB of China CITIC Bank Corporation Ltd), its branches/divisions/employees.

Banking services, including Electronic banking services - services of the Bank related to the Client obtaining access to his/her bank account(s) to obtain information about the amount of money in the bank account(s), transactions carried out on the bank account(s), making payments and money transfers, settlement and cash services, opening or closing a bank account(s), opening a deposit and carrying out deposit transactions, providing loans, issuing and/or carrying out other types of banking operations provided by the Bank via telecommunications lines, via satellite communications or other types of communications.

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

Biometric data is a set of unique characteristics of an individual that allows them to be identified. These characteristics may include, but are not limited to, fingerprints, irises, facial features, voice, handwriting, or gait. These characteristics are collected using special software and hardware. personal data that characterize the physiological and biological characteristics of the subject of personal data, on the basis of which his identity can be established.

Deposit - money transferred by the Client to the Bank on the condition of its return in nominal terms, regardless of whether it must be returned on first demand or after some period of time, in full or in parts with a pre-agreed surcharge (remuneration) or without it directly to the Client, or transferred on behalf of third parties.

Internal documents of the Bank (IDB) - policies, standards, procedures and other documents of the Bank.

Remuneration - means the fee for the provided Loan, paid by the Borrower to the Bank in the amount and on the terms specified in the Loan Agreement.

Account statement - information provided by the Bank on the status of the account and the movement of funds, generated in the form established by the Bank for a certain period of time.

Annual effective interest rate - the interest rate on the Deposit in a reliable, annual, effective comparable calculation, calculated in accordance with the Current legislation.

Repayment Schedule – a document that is an integral part of the Loan Agreement, containing the number and date of conclusion of the Loan Agreement, the amount, currency of the loan, the date of preparation of the Repayment Schedule, repayment dates and amounts of the next payments

indicating the amounts of repayment of the Principal Debt, interest and their total value; the balance of the Principal Debt on the date of the next repayment; the total final amounts of the Principal Debt and Interest subject to payment and their total value, as well as a list of loan repayment methods proposed by the Bank with the Borrower's note on the selected method.

Shareholder Group - A shareholder of the Bank, any of its affiliates, subsidiaries, related persons, or any of their branches and divisions, the same meaning has the same meaning as "any member of the Shareholder Group".

Current legislation - current legislation of the Republic of Kazakhstan, as well as international treaties (agreements, conventions) ratified by the Republic of Kazakhstan in the established manner.

Money – cash and non-cash money in any currencies.

Trusted device – a mobile device on which the client has installed the Altyn - i mobile application. The Trusted device attribute is established based on the results of Verification, which eliminates the possibility that another person has completed the procedure instead of the Client.

Agreement - unless otherwise provided, any of the agreements and transactions concluded within the framework of this Model Agreement:

Current account agreement;

Deposit agreement;

Loan agreement;

Security Agreement – an agreement regulating the relationship between the Bank and the Borrower and/or a third party, in connection with the provision by the Borrower and/or such third party in favor of the Bank of security for the fulfillment by the Borrower of obligations under the Loan Agreement, including, but not limited to: a pledge agreement, a guarantee, both together and separately.

Application, Application-questionnaire (agreement) – any expression of the Client's will, granting the Bank authority to perform actions related to the establishment and/or implementation of legal relations on banking services, set out in written/electronic form, upon signing which the Client accepts the terms of service in the Bank and is an integral part of this Standard Agreement.

Debt - any and all debts of the Borrower to the Bank under the Standard Agreement, the Loan Agreement, including, but not limited to, the amount of the Principal Debt on the Loan, Overdraft, Remuneration, Bank commissions, penalties (fine, fine), other debts that may arise for the Borrower in relation to the Bank in accordance with the provisions of this Standard Agreement, the Loan Agreement.

Borrower – an individual, a party to a credit relationship, who is an Individual Entrepreneur, receiving and accepting the obligation to repay the Credit to the Bank within the established period, having concluded this Standard Agreement, the Credit Agreement with the Bank.

The pledgor is a person whose real estate or movable property, or a share in it, serves as security for the Loan.

Identifier – a unique feature of the Client that allows distinguishing it from other Clients, i.e. identifying it. For example, an identity document and its details; individual identification number; unique sequence of characters; mobile device data; subscriber number in cellular networks; Client biometric data and other unique data and (or) their combinations.

Identification/Verification/Dynamic Identification/ Validation - a method of concluding a transaction on electronic media, within the framework of Article 152 of the Civil Code of the Republic of Kazakhstan (hereinafter referred to as the Civil Code of the Republic of Kazakhstan), in which the fact of signing a document (Standard Agreement, Application for Accession, any other documents) is confirmed during the procedure for establishing (including in the future) the identity of the Client by using a one-time (one-time) code via mobile/other devices/gadgets, including (1) for the purpose of unambiguously confirming his/her rights to receive Electronic Banking Services; (2) in order to establish the identity of the Client and confirm his/her rights: to sign all necessary documents and agreements, to provide/receive information about the Client from legal sources of information (Databases); and (3) in order to confirm the fact of his/her accession

to the Standard Agreement and the unconditional consent of the Client to the Scoring , which requires obtaining the Client's Consent to the exchange of information about him/her between the Bank and the owners of the Database/a set of actions of the Bank (including in the future) aimed at checking documents and information about the Client; to verify the identity of the Client; to confirm the data, telephone numbers of the Client, as well as other information about the Client, both according to the submitted documents and according to the databases. Includes, among other things, a set of actions of the Bank aimed at compliance with the requirements of the AML/CFT Law. The Parties recognize the exchange of documents during Dynamic Identification within the framework of the specified article of the Civil Code of the Republic of Kazakhstan as the exchange of electronic messages, passwords, OTP passwords, SMS messages and other secure methods of document exchange.

An individual entrepreneur is an individual who carries out entrepreneurial activity without forming a legal entity.

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

Capitalization of remuneration is the addition of accrued remuneration to the amount of the Deposit.

Client - an individual entrepreneur who uses or intends to use the services of the Bank, and who has also entered into a Standard Agreement with the Bank, which includes the application as an integral part.

Credit (Loan) – a sum of money issued by the Bank to the Borrower, subject to payment of a fee for use, on the terms of repayment, urgency, and payment.

Credit Agreement – Application for a loan, Loan Agreement – an agreement between the Bank and the Borrower on the provision and receipt of a loan, establishing the terms of repayment, the term and rate of remuneration, regulating the rights and obligations of the Borrower and the Bank and concluded in accordance with this Standard Agreement and constituting an integral part thereof.

Minimum deposit amount - the minimum amount of money sufficient to open and maintain a Deposit, in accordance with the terms of the Deposit Agreement. The minimum Deposit amount is set by the Bank independently within the limits of the Deposit amounts.

Mobile application – an application installed on the Client’s mobile device (smartphone or other device) for working in the Altyn - i Service.

Operational day - a period of time of the Business day established by the Bank, during which the Bank is open to process instructions/orders to suspend the execution of the Client's instructions, as well as to conduct banking and other operations. Information about the Bank's Operational Day is communicated to the Client by posting the relevant information in the Bank's premises and on the Bank's official Internet resource: altynbank.kz.

Principal debt - the actual balance of the Borrower's debt excluding interest, commission, penalties (fines, fines) and other payments stipulated by the Loan Agreement for the issued Credit

Security procedure - a set of organizational measures and software and hardware means of information protection, designed to identify and authenticate the Client when compiling, transmitting and receiving electronic documents in order to establish his rights to receive Electronic Banking Services and detect errors and (or) changes in the content of transmitted and received electronic documents.

Liveness procedure – a procedure for automatically checking for signs of manipulation and/or forgery of the client’s actual participation in the registration process, conducting banking services in the Bank’s Remote Access System.

Business day – any day except Saturday, Sunday and other official holidays in the Republic of Kazakhstan, when the Bank is open to conduct banking operations, as well as to receive and process instructions / orders to suspend the execution of the Client’s instructions.

Savings account - a bank account opened by the Bank for the Client to reflect contractual relations, which reflects all transactions carried out within the framework of the Deposit Agreement.

Remote access system – Altyn - i service – is a software and hardware information complex of the Bank, which ensures the provision of Electronic banking services by the Bank to the Client.

Customer Support Service is the Bank's information and reference service that provides information and consulting support to the Bank's divisions and provides the necessary information to Clients on the Bank's products and services, and, in the cases and within the limits provided, provides interactive support to the Bank. The volume and content of the necessary information are determined by the Bank independently. The Bank's Customer Support Service telephone number is +7 (727) 3305777. E-mail address: info @altynbank.kz.

The interest rate on the Deposit is the nominal interest rate on an annual basis, established by the Bank for this type of Deposit in accordance with the Deposit Agreement.

Party/Parties - Bank and/or Client.

Account - the Client's bank account in any currency (currencies), opened by the Bank at the Client's request in accordance with the terms of the Agreement/application/ application form.

Tariffs - established by the Bank, the current amounts of the Bank's commissions charged for the banking and other services provided by the Bank, which may be changed in the manner prescribed by this Standard Agreement and published on the Bank's official Internet resources altynbank.kz.

Current rate – means the currency exchange rate set by the Bank independently at the time of the currency conversion transaction.

Notification is a message from the Parties in Kazakh and/or Russian and/or English, sent in the manner and in the manner provided for by the Model Agreement.

The authorized body is the authorized state body of the Republic of Kazakhstan that, within the limits of its competence, regulates and supervises the provision of banking services by banks.

A digital document is an electronic document available in a digital document service used and provided to government agencies, individuals and legal entities.

An electronic document is a document in which information is presented in electronic digital form and certified by means of an electronic digital signature.

An electronic digital signature or EDS is a unique set of symbols consisting of a closed (secret) and open (public) key issued by the Certification Authority to the Client. The EDS confirms the immutability of the Electronic Document after it has been signed by the EDS, as well as the authorship of the Electronic Document.

Push notification – short pop-up notifications that appear on the screen of a Mobile Device, which also contain a generated unique sequence of electronic digital symbols.

SMS message - a text message sent from the Client's mobile phone to the Bank or by the Bank to the Client's mobile phone via a mobile operator.

2. Basic Provisions

2.1. This Standard Agreement regulates the relationship between the Bank and the Client arising in connection with the opening and servicing of one or more Accounts in the Bank, the implementation of payments and transfers and a range of other financial and payment services provided by the Bank.

2.2. The standard agreement has been prepared in accordance with Current legislation and internal regulatory documents of the Bank, the Bank Shareholder, the Shareholder Group on issues of opening, maintaining, closing bank accounts, making payments and other issues covered in the Standard Agreement. To gain access to Electronic Banking Services, the Client goes through the security procedure and provides the Bank with an Application Form, which is also an application for opening an Account.

2.3. The Standard Agreement is an accession agreement concluded in accordance with the provisions of Article 389 of the Civil Code of the Republic of Kazakhstan, the terms of which are uniform for all Clients and may be accepted by the Client only by accession to this Standard Agreement as a whole on the basis of the Application Form and/or other relevant applications, agreements in the forms established by the Bank, duly executed and signed by the Client, by providing/confirming in any way that does not contradict the requirements of the legislation of the

Republic of Kazakhstan, including, but not limited to:

- in writing on paper;
- in the form of an electronic document signed with an electronic digital signature, dynamic identification;
- in any other way using elements of protective actions that do not contradict the legislation of the Republic of Kazakhstan, which are determined by the Bank. In this case, the accepted Application-questionnaire is an integral part of this Standard Agreement.

2.4. The Client receives the keys of the digital signature independently at the Registration Centers of the national certification center, located at the NAO "Government for Citizens" (Population Service Centers), located in the cities and regional centers of the Republic of Kazakhstan, or through a legal entity - a certification center that confirms the authenticity of the registration certificate.

2.5. The validity period of the digital signature is established by the National Certification Authority of the Republic of Kazakhstan or the certification authority – a legal entity that has the right to issue digital signatures. In case of expiration of the digital signature keys, the Client independently applies to the Government for Citizens JSC and/or the certification authority – a legal entity for the purpose of their extension.

2.6. The Parties hereby acknowledge that the Electronic documents used in the Remote Access System, certified by EDS/ SMS (OTP) - Validations and corresponding to the requirements established by this Model Agreement, are equivalent to the corresponding paper documents and give rise to similar rights and obligations of the Parties under this Model Agreement.

2.7. The standard agreement regulates the relationship between the Bank and the Client arising in connection with the opening and servicing of one or more Accounts in the Bank, the provision of Loans, the execution of payments and transfers, including within the framework of the Loans provided, and a set of other financial and payment services provided by the Bank. The Client independently determines the list of necessary Accounts and/or services. The Bank charges the Client commissions according to the Tariffs for those services that are actually provided to the Client.

2.8. The Client's signature on the relevant Application/Agreement/Notification, other document, in paper/electronic form, which contains a reference to the Standard Agreement, indicates that the Client:

- a) received, read, understood and agree with the provisions of the Model Agreement;
- b) accepts and agrees with the possible adverse consequences of non-fulfilment and/or improper fulfilment of the provisions of the Model Agreement;
- c) shall not have the right to refer to the absence of his signature on the Standard Agreement as evidence that the Standard Agreement was not received by him, if the Bank has an Application and/or Agreement signed by the Client, including electronically and/or by means of Verification/Validation;
- d) has given his/her unconditional Consent to the collection and processing of personal and other data from/to the relevant authorized state body(-s) of the Republic of Kazakhstan, including databases, while the Client is aware that the list of personal data includes all data contained about him/her in state and non-state databases in accordance with the current legislation of the Republic of Kazakhstan. Including (but not limited to): IIN; details of the document certifying the identity of the Client; registration addresses/place of residence; information on pension savings; information on marriage registration (if any); on the availability and characteristics/forms of ownership (movable/immovable property); details of title/registration documents; as well as all data that are recognized by the Legislation of the Republic of Kazakhstan or the Bank as personal data of the Client and his/her close relatives/owners.

2.9. In accordance with the terms of the Standard Agreement, the Bank provides the following banking services:

- services for receiving and making payments and (or) money transfers using a bank account/phone number/other identifiers selected by the Client and provided by the Bank at their discretion;
- services for settlement and cash management, acceptance of cash for crediting to bank accounts, including third parties, and issuance from the Client's bank accounts;
- provision of information on the availability and numbers of the Client's bank accounts opened within the framework of the service;
- opening/closing of savings (deposit) accounts;
- services for processing payments initiated by the client in electronic form and transferring the necessary information to the Bank to make the payment and/or transfer or accept money for these payments.

In addition to providing the above services, the Bank carries out other types of banking operations, the list of which is determined by the Bank independently.

2.10. The procedure and maximum period for the provision of banking services shall be established by the Bank in accordance with the requirements of the Current Legislation.

2.11. Registration/opening of an Account by the Client in the Service Altyn - i is carried out remotely independently through the Bank's Mobile Application, in accordance with the requirements of the Bank's internal documents and the Security Procedure with mandatory Biometric Identification or using Biometric data.

2.12. To Authorize in the Service Altyn - i via the Bank's mobile application the Client can use Biometric data.

2.13. In case of password recovery/change in the Personal Account of the Altyn-i service, it is necessary to pass Biometric authentication using Biometric data and enter a new password in accordance with the requirements specified in the system.

2.14. In case of changing the Trusted Device, when performing transactions, the Client undergoes Biometric authentication using Biometric data.

2.15. Liveness Procedure verification methods and/or the Bank's Customer Support Service instructions if an interview is required.

2.16. When undergoing the Liveness procedure /conducting a Video interview, the Client is obliged to:

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

2.17. In the event that, based on the results of the verification of the Liveness and /or Video interview procedure, it is established that the Client has provided false information in any part thereof and/or that the Client's actions and/or characteristics do not comply with the requirements established by law and the Bank's internal documents, the Bank has the right to refuse the Client the provision of Electronic Banking Services in the Altyn - i service. In this case, the Client's consent to the procedure, conditions for collecting, processing, storing and transferring the Client's personal data will remain valid regardless of the Bank's refusal to provide Electronic Banking Services.

2.18. This Standard Agreement regulates the relationship between the Bank and the Client arising in connection with the opening and servicing of one or more Accounts in the Bank, the implementation of payments and transfers and a range of other financial and payment services provided by the Bank.

2.19. Information on payment services provided by the Bank is contained on the Bank's Internet resources altynbank.kz and is provided at the first request of the Client in the manner prescribed by the Current Legislation and this Model Agreement.

2.20. The Bank offers the Client for review, acceptance, compliance and guidance this Model Agreement, Rules on the general conditions for conducting transactions, including Tariffs, posted on the Bank's Internet resources altynbank.kz .

- 2.21. Any information and/or documents, notifications, announcements, advertising information are addressed by the Bank to the details specified by the Client.
- 2.22. All payment services provided by the Bank in foreign currency are carried out in accordance with the procedure established by the Current legislation, internal documents of the Bank, including, but not limited to, the prohibition on implementation of settlements in foreign currency between residents of the Republic of Kazakhstan.
- 2.23. All banking transactions performed by the Client via Electronic Banking Services in accordance with the terms of this Standard Agreement, performed after the Operating Day, are considered to be performed on the next Business Day.
- 2.24. Unless otherwise provided by the Standard Agreement concluded between the Bank and the Client, the amounts of commissions charged by the Bank for the banking services provided, including payment services, are determined in the Tariffs.
- 2.25. The bank has the right to charge a fee (commission) for the services it provides. by direct debiting any Client Accounts opened with the Bank and/or other banks and/or organizations carrying out certain types of banking operations, and other credit institutions for the amount of the fees without his prior consent, within the timeframes and with the frequency established by the Bank, and the Client hereby gives his irrevocable consent to such direct debiting of the Account. The Client is obliged to ensure that there is an amount on the Account sufficient and necessary to pay the Bank's fees, as established by the Bank's Tariffs. In the event of insufficient funds on the Account in the currency in which these fees are to be written off, the Bank has the right to convert the necessary equivalent of the fee amount from Accounts in another currency and cover the fee amount. The conversion is made at the Current Exchange Rate of the Bank set by the Bank on the day and time of the write-off.
- 2.26. In the event that the Client sends a written/electronic notice to the Bank on the refusal of the Standard Agreement, the latter is considered terminated, if this does not contradict the Current Legislation, without any penalties, except for cases expressly stipulated by this Standard Agreement and/or another Agreement, and subject to the Client fulfilling all outstanding obligations to the Bank at the time of termination.
- 2.27. The Client agrees and pays for the Bank's services in the amounts and on the terms stipulated by the Bank's current Tariffs, unless otherwise established by the Current Legislation, and also compensates for all expenses incurred by the Bank in connection with the provision of banking services to the Client, the Bank's execution of the Client's instructions/orders/instructions, in the currency in which the Client's instructions were executed, unless otherwise agreed in writing between the Bank and the Client, prior to the provision of services by the Bank. The Bank's fees may be paid by the Client in cash and by debiting the Client's current account.

3. Payment for services and tariffs Jar

- 3.1. Unless otherwise provided by the Standard Agreement concluded between the Bank and the Client, the amounts of commissions charged by the Bank for the banking services provided, including payment services, are determined in the Tariffs.
- 3.2. The Parties agree that the Bank has the right to charge a commission for the provision of the payment service for accepting payments and (or) transferring money to the Client's current account from the amount of the relevant payment and (or) transfer of money, if this is provided for by the Bank's Tariffs, and unless otherwise established by the Current Legislation.
- 3.3. The bank has the right to charge a fee (commission) for the services it provides. by direct debiting any Client Accounts opened with the Bank and/or other banks and/or organizations carrying out certain types of banking operations, and other credit institutions for the amount of the fees without his prior consent, within the timeframes and with the frequency established by the Bank, and the Client hereby gives his irrevocable consent to such direct debiting of the Account. The Client is obliged to ensure that there is an amount on the Account sufficient and necessary to pay the Bank's fees, as established by the Bank's Tariffs. In the event of insufficient funds on the Account in the currency in which these fees are to be written off, the Bank has the right to convert

the necessary equivalent of the fee amount from Accounts in another currency and cover the fee amount. The conversion is made at the Current Exchange Rate of the Bank set by the Bank on the day and time of the write-off.

3.4. In the event that the Client sends a written/electronic notice to the Bank on the refusal of the Standard Agreement, the latter is considered terminated, if this does not contradict the Current Legislation, without any penalties, except for cases expressly stipulated by this Standard Agreement and/or another Agreement, and subject to the Client fulfilling all outstanding obligations to the Bank at the time of termination. Termination of the Standard Agreement is formalized in the manner and within the timeframes stipulated by this Standard Agreement.

3.5. The Client pays for the Bank's services in the amounts and on the terms stipulated by the Bank's current Tariffs, unless otherwise established by the Current Legislation, and also compensates for all expenses incurred by the Bank in connection with the provision of banking services to the Client, the Bank's execution of the Client's instructions/orders/instructions, in the currency in which the Client's instructions were executed, unless otherwise agreed in writing between the Bank and the Client, prior to the provision of services by the Bank. The Bank's fees may be paid by the Client in cash and by debiting the Client's current account.

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

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

a) termination of this Standard Agreement, the commission paid by the Client for the services rendered by the Bank shall not be refunded to the Client;

b) absence of transactions on the Account initiated by the Client within the period specified by the Bank's internal documents, in accordance with the current legislation, the Bank has the right, after the expiration of the specified period, to write off the commission from inactive Accounts in accordance with the Bank's Tariffs and close the Account.

3.8. The Client hereby agrees with the tariffs of the organization – the owner of the payment acceptance system (the Bank's partner), in which he/she was serviced independently through the Client's interaction with the system via payment terminals, ATMs and other self-service means and has no claims against the Bank regarding the fees charged by the Bank's partner.

4. Rights and obligations of the parties

4.1. The bank is obliged to:

4.1.1. provide banking services to the Client in accordance with the requirements of the Current Legislation, on the terms and in the manner specified in the Standard Agreement;

4.1.2. keep confidential information, data and documents received by the Bank from the Client when providing banking services, related to banking, commercial and other secrets protected by law, except in cases where disclosure and/or provision of the said information, data and documents is required by the Client, or permitted in accordance with the Current Legislation and the terms of the Model Agreement, or in the event that the Client provides such consent;

4.1.3. upon detection of unauthorized access to information constituting a banking secret, its unauthorized modification, implementation of an unauthorized payment or transfer of money and other unauthorized actions arising in the provision of banking services by the Bank, the Bank shall immediately take all necessary measures to eliminate their consequences and prevent their occurrence in the future. If the Client has contacted the Bank with a request for an unauthorized payment, the Bank must, no later than the next Operational Day, send a Notification to the beneficiary or the beneficiary's bank about the unauthorized payment, in the manner prescribed by the Model Agreement. The Bank undertakes to cooperate in matters of investigation, taking measures and preventing unauthorized payments.

4.2. The Client is obliged to:

4.2.1. provide, inform the Bank of valid, current information when concluding the Standard Agreement, filling out Applications/Questionnaires/Application-Questionnaires and provide all

documents required by the Bank, also, upon request of the Bank, provide information, data and documents for the fulfillment of the requirements of the Current legislation and internal documents of the Bank, including, but not limited to, for the purpose of combating the legalization (laundering) of proceeds from crime and the financing of terrorism;

4.2.2. inform the Bank in cases of change of address, mobile phone number and other details or any other changes that are important for the Bank, no later than 5 (Five) Business Days, notify the Bank of this with attached copies of documents confirming such changes (if necessary). Failure by the Client to provide information on the change of details means the validity and relevance of the information previously provided to the Bank;

4.2.3. check all information received from the Bank, including Notifications/Statements. If the Client discovers any inaccuracies, incorrect and/or incomplete execution, or the presence of unauthorized banking transactions, the Client must immediately, no later than 1 (one) Business Day, notify the Bank of this in the manner prescribed by the Standard Agreement. In this case, if the Client has not received the relevant notification within the specified period, the Client thereby confirms their absence;

4.2.4. pay promptly and in full for the Bank's services in the currency, amounts and under the conditions established by the Tariffs, and also reimburse the costs incurred by the Bank in connection with its execution of the Client's instructions/orders;

4.2.5. familiarize yourself with and properly comply with the terms of the Standard Agreement;

4.2.6. independently monitor the execution of documents/orders/instructions by the Bank, including electronic ones, independently control the presence/absence of money in the account, independently familiarize yourself with the Bank's notifications published on the Bank's Internet resources [altyn bank.kz](http://altynbank.kz) and carry out the necessary measures in accordance with the Bank's published notices;

4.2.7. independently learn about changes in the Standard Agreement, Tariffs, published on the Bank's Internet resources altynbank.kz. The Bank is not responsible for the Client's lack of awareness of changes to the Standard Agreement, Tariffs.

4.2.8. independently and at their own expense ensure the connection of their mobile device and/or communication means to the Internet, access to the Internet, and also ensure the protection of their own mobile device and/or communication means from unauthorized access and malicious software. In the event of receiving Electronic Banking Services on mobile devices that do not belong to the Client, the Client agrees to bear all risks associated with a possible violation of the confidentiality and integrity of information, as well as possible illegal actions of other persons;

4.2.9. exclude the possibility of third parties using the Client's mobile phone number, which is the Client's Identifier for receiving Electronic Banking Services;

4.2.10. not to disclose/ transfer to third parties identifiers and corresponding Authenticators used for Identification and Authentication of the Client when logging into the Remote Access System and when providing Electronic Banking Services by the Bank. In this case, all expenses and losses that may arise in connection with the disclosure/transfer by the Client to other persons of information about their own Authorization parameters, the code for withdrawing cash from ATMs, etc., shall be borne by the Client independently, and the Bank is not obliged to reimburse such expenses and losses;

4.2.11. upon detection of facts or signs of security violations of the Bank's hardware and software information complex that ensures the Bank's provision of Electronic Banking Services to the Client, immediately suspend its use and report these facts to the Bank.

4.3. The Bank has the right to:

4.3.1. check the information provided by the Client when concluding the Standard Agreement, submitting Applications/Questionnaires/Application-Questionnaires, providing documents, and rendering banking services by the Bank;

4.3.2. introduce limits, restrictions on transactions and other procedures security measures aimed at reducing the Client's potential losses from illegal actions of third parties;

4.3.3. verify the Client's instructions (including verification of powers of attorney issued by the Client to third parties) by calling the Client on the phone using the contacts specified by the Client in the Bank;

4.3.4. to refuse to enter into this Standard Agreement and/or any of the Agreements on the grounds stipulated by the Current Legislation, the Agreement and/or to unilaterally terminate this Standard Agreement and/or any Agreement, as well as to refuse to provide/provide a banking service (product), to conduct/suspend a debit transaction on the Account in cases and subject to:

- failure by the Client and/or his representative to submit documents or information requested by the Bank in accordance with the Legislation and internal regulatory documents of the Bank;
- submission by the Client and/or his representative of invalid (lost, expired) or inaccurate documents and information;
- the impossibility of establishing the intended purpose and nature of business relations;
- availability of information about the Client and/or his representative, and/or his beneficial owner in the relevant list of the Agency of the Republic of Kazakhstan for Financial Monitoring;
- if one party/participant in the operation/transaction or obligation under the transaction is a person registered/located in a country with significant risks of money laundering/terrorist financing, determined by an international organization or a foreign state, or if such a person participates in the execution of this operation/transaction;
- if the banking document is signed by an unauthorized person of the Client;
- the presence of suspicions that business relations are used by the Client for the purpose of legalizing (laundering) proceeds of crime or financing terrorism;
- in other cases stipulated by the Legislation, Agreements concluded with the Client;

4.3.5. transfer, assign to third parties the rights under this Standard Agreement in whole or in any part thereof. For the purposes of such assignment, the Bank has the right to transfer information about the Client and any relations between the Bank and the Client based on the Standard Agreement to third parties on the terms of confidential use;

4.3.6. not to follow the instructions/orders/instructions of the Client, including those related to the implementation of payments/transfers in cases stipulated by the Current Legislation and/or the Standard Agreement and/or the internal documents of the Bank;

4.3.7. independently expand/change the range of new services provided by the Bank in connection with the Client having an Account. The Client is informed about such services by posting them on the Bank's Internet resources alty.nbank.kz. The information provided in this way automatically becomes an integral part of this Standard Agreement from the date of posting on the Bank's Internet resources alty.nbank.kz;

4.3.8. monitor the change of the SIM card by the mobile phone number connected by the Client to the Remote Access System and, if such facts are identified, suspend the provision of services until the Client confirms the change of the SIM card;

4.3.9. check the fact that the Client owns a telephone number connected to the Remote Access System and, if it is discovered that the telephone number belongs to a third party or that the telephone number has been otherwise alienated, the Bank has the right to refuse the Client connection/disconnect the telephone number to the Remote Access System;

4.3.10. block the Client's access to the Remote Access System in the event of repeated incorrect entry of a permanent password, as well as upon detection of facts and signs of a breach of information security;

4.3.11. when concluding this Standard Agreement and/or any Agreement, when the Client applies to the Bank, to carry out surveillance, photography, video recording, audio recording, including recording of telephone conversations, without notifying the Client of the recording. The Client agrees that the Bank has the right to store such recordings for 5 (five) years;

4.3.12. receive the Client's instructions by telephone if there is no technical possibility of accepting the instructions in the Remote Access System;

4.3.13. without giving reasons, refuse to establish business relations or terminate business relations with any individual or legal entity, refuse to conduct, terminate a transaction or suspend a

transaction of the Client, if such refusal, termination or suspension is due to one (or more) of the following circumstances:

- the effect of international economic sanctions against countries, individuals and legal entities, including those listed and/or established by OFAC (Office of Foreign Assets Control), the UN Security Council, the European Union, the intergovernmental organization FATF (Financial Action Task Force);
- requirements of the legislation of the Republic of Kazakhstan, including on combating the legalization (laundering) of proceeds from crime and the financing of terrorism, of the country of residence of the Client or its counterparty;
- requirements of the Bank's internal documents.

In this case, the Bank will not bear any liability for the Client's losses caused by the refusal of the Bank, a correspondent bank participating in the transaction, to execute, terminate execution, or suspend the Client's payment instructions, as well as by failure to establish or termination of business relations with the Client, in connection with compliance with the legislation of the Republic of Kazakhstan and international standards on combating the legalization (laundering) of proceeds from crime and the financing of terrorism, or in cases of international transfers, the standards of the legislation of the relevant foreign state;

4.3.14. perform other actions provided for by the Model Agreement;

4.3.15. at any time, temporarily or completely suspend the Client's access to the Remote Access System or terminate the provision of Electronic Banking Services and other additional services to the Client, including by closing the Account (all Accounts), by terminating this Standard Agreement, the Agreement concluded within its framework, in connection with unsuccessful dynamic Identification and Authentication of the Client when logging into the Remote Access System, expiration of the EDS, as well as in the event of unsuccessful Authentication of the Client, as well as if, in the opinion of the Bank, such a measure is necessary to ensure the security of the Remote Access System, the Client's information and/or in the event of a malfunction of the technical means ensuring the provision of Electronic Banking Services; violation by the Client of security requirements and/or the terms of the Standard Agreement; on other grounds stipulated by the laws on banks and banking activities, on payments and payment systems, on AML/CFT, the Civil Code of the Republic of Kazakhstan, in order to comply with the requirements of the Current legislation, internal documents of the Bank, in other cases at the discretion of the Bank. The Bank shall notify the Client of the suspension or termination of access to the Remote Access System or the suspension or termination of the provision of Electronic Banking Services by sending the Client a corresponding notice in the manner prescribed by this Model Agreement, within 30 (Thirty) calendar days after the suspension/termination of the provision of Electronic Banking Services, while the Bank is not obliged to disclose the reasons/grounds for the suspension/termination. In elimination of the reasons that led to the suspension of the Client's right to receive Electronic Banking Services, the Bank resumes the provision of Electronic Banking Services to the Client with subsequent notification in writing or in electronic form, except for cases of suspension or termination of the provision of Electronic Banking Services on the grounds stipulated by the laws on banks and banking activities, on payments and payment systems, on AML/CFT, the Civil Code of the Republic of Kazakhstan ;

4.3.16. temporarily or completely suspend the Client's access to the Remote Access System at the Client's request. Restoration of the provision of Electronic Banking Services by the Bank is possible on the basis of the relevant Client's Application submitted in the manner prescribed by this Standard Agreement;

4.3.17. at any time, without notifying the Client, suspend the provision and/or change the procedure for the provision of Electronic Banking Services, in the event of abrupt changes in the financial and currency markets, or a worsening of the situation in the domestic and/or foreign financial markets compared to that which existed on the date of conclusion of this Standard Agreement;

4.3.18. provide the Client with information about the payment service upon the Client's request/demand;

4.3.19. notify the Client of the execution of his payment orders by sending notifications in any form or by providing a Statement of the Client's account;

4.3.20. suspend operations on the Client's Account with subsequent closure of the Account if the Bank has received information confirming the fact of liquidation of the individual entrepreneur

4.3.21. The Bank has the right, without explanation, to refuse to establish business relations, to provide banking services, including but not limited to Electronic Banking Services, to conduct a separate banking transaction and to terminate business relations with the Client, and/or to close the Account unilaterally, and/or to refuse to execute orders/conduct the Client's transactions on the Account in cases and on the grounds stipulated by the Current Legislation, the requirements of international/intergovernmental agreements, and/or foreign legislation affecting the Bank's activities, and/or international practice, and/or the terms of agreements concluded with correspondent banks/third parties, and/or the established procedures of the Bank, Banking Services Agreements, including in the event of a violation by the Client of the Standard Banking Services Agreement and/or the Current Legislation in part and/or in whole, as well as on the grounds stipulated by the Current Legislation on combating the legalization (laundering) of proceeds from crime and the financing of terrorism, the fulfillment of legal requirements for the purposes of AML/CFT, in including in the case of:

1) absence of Money in the Account for more than 1 (one) year;

2) the presence of Money in the Account, but the absence of transactions on it for more than 1 (one) year, with the exception of the Savings Account;

3) the impossibility for the Bank to implement measures to properly verify the Client and/or the transactions/deals performed by him/her, confirming the compliance of the transaction with the requirements of the Current Legislation, including through the Remote Access System;

4) the implementation, in the opinion of the Bank, by the Client of dubious, unusual, suspicious transactions;

5) if the Client is included in the national list of organizations and individuals associated with the financing of terrorism and extremism and/or in the list of individuals or organizations subject to global, international economic, political and other sanctions, and/or in the internal bank list of individuals or organizations, including in cases where the performance of such transactions by the Bank may entail the application of restrictions and/or the above sanctions to the Bank;

6) the emergence, in the process of studying the Client and/or transactions carried out by the Client in the Bank, including through the Remote Access System (including an attempt to carry out such a transaction, a transaction in the process of being carried out or a transaction already carried out), of suspicions that business relations are being used by the Client and/or may be used for the purposes of legalization (laundering) of proceeds from crime or financing terrorism, including those aimed at evading the implementation of international economic sanctions;

7) the Bank's identification of a threat of improper performance of any of the Client's obligations under the Standard Agreement (including, but not limited to, challenging the validity of the Standard Agreement);

8) changes in the provisions of the Current Legislation that affect the proper fulfillment by the Bank of the requirements of the Current Legislation, the Model Agreement, and international treaties ratified by the Republic of Kazakhstan;

9) the initiation of legal proceedings by or against the Client that may adversely affect the proper performance by the Client of obligations under the Standard Agreement and/or adversely affect the business reputation of the Bank;

10) the existence of a threat of violation by the Bank of the requirements of the Current Legislation, international treaties ratified by the Republic of Kazakhstan, or the application of sanctions to the Bank, supervisory response measures by the Authorized Body or the threat of their application;

- 11) if the Authorized Body, using a reasoned judgment, classifies the transaction concluded by the Bank as a transaction with preferential terms or the Client as a person connected with the Bank by special relations;
- 12) if, in the opinion of the Bank, there is an unfavourable change in the conditions for the Bank to carry out its activities, or the fulfillment of obligations under the Standard Agreement entails a deterioration in the financial situation/damage for the Bank, including in cases established by the Current Legislation and the Bank's procedures;
- 13) the Client's refusal to provide the Bank with documents and/or information, and/or additional information, including written explanations (including on the Client's tax residency, the source of origin of the money, the intended use of the money used, confirming the compliance of the transaction with the requirements of the Current Legislation), their untimely provision, and/or their provision incompletely, invalid/inaccurate documents/information, or if the document contains signs of forgery/falsification, as well as the presentation of documents in a form/type that do not comply with the requirements of the Current Legislation, and/or international treaties, and/or established procedures of the Bank;
- 14) submission by the Client of questionable and/or inaccurate information/documents, and/or contradictory information/documents within the framework of the Bank's measures for due diligence of the Client or transactions/transactions carried out by the Client;
- 15) repeated refusals by the Bank to carry out transactions on the Account, including through the Remote Access System;
- 16) if the Client is an inactive taxpayer, information about whom has been transferred to the Bank by an authorized state body in the field of taxation;
- 17) the Client has tax arrears, arrears in social payments;
- 18) opening an anonymous Account or an Account in a fictitious name;
- 19) if the Bank or the transaction carried out by the Client is recognized as fraudulent;
- 20) if there are decisions and/or orders from authorized government bodies and officials presented to the Client's Account to suspend expenditure transactions on the Account, demands from third parties to withdraw Money from the Account and/or an arrest/restriction has been imposed on the Money in the Account, provided that the amount of Money on which the arrest/restriction is imposed is insufficient;
- 21) if the transaction carried out by the Client, including an attempt to carry out such a transaction, may be classified as a payment transaction with signs of fraud and/or in the presence of requirements of the Current legislation in the field of combating fraud in the provision of financial products and (or) services;
- 22) on other grounds as a result of which the Bank has grounds to believe that the transaction being carried out contradicts/violates the requirements established by the Current Legislation and/or this Model Agreement.

4.4. The Client has the right to:

- 4.4.1. receive information on the current Tariffs for the Bank's services, additional information on transactions, marketing campaigns conducted by the Bank, the terms of transactions, including those not covered by this Standard Agreement, by contacting directly the Bank, the Bank's branch, the structural subdivision of the branch, the Bank's Support Service, or by reviewing the information posted on the Bank's Internet resource alty.nbank.kz;
- 4.4.2. change your identification and authentication data by contacting the Bank;
- 4.4.3. receive documents confirming the fact of conducting banking operations on paper, in the Bank's branches, in the Altyn - i Service upon presentation of documents / Digital documents certifying the identity of the Client, in accordance with the requirements or via the telecommunications network. In this case, the Bank reserves the right to determine the form of such confirmation, unless otherwise provided by the Current legislation. The Parties agree that the fact of issuing documents does not require documentary (written) confirmation in each case;

4.4.4. challenge disputed banking transactions within 45 (forty-five) calendar days from the date of the transaction on the Account, unless otherwise provided by this Model Agreement, the Current Legislation, otherwise, the transaction completed is considered confirmed;

4.4.5. terminate this Standard Agreement in the manner prescribed by the Standard Agreement, having first paid off all existing debt to the Bank and all claims of third parties, having claimed all money and closed all deposits and accounts.

5. Responsibility of the Parties

5.1. The parties shall be liable for improper performance of their obligations in accordance with the law and this Model Agreement.

5.2. For improper execution or unjustified refusal to execute the Client's instructions, if the Bank is at fault, the Bank, upon the Client's written request, shall pay a fine in the amount of 0.01% of the instruction amount, but not more than 1,000 tenge of the instruction amount. In this case, the Bank's liability is limited in any case to actual damages, and the Bank is not obliged to compensate the Client for any lost profits.

5.3. In the event that as a result of the Client's payment the Bank is held liable due to the fault of the Client, the Client agrees, at the Bank's request, to compensate the Bank for damages arising as a result of the payment made.

5.4. The Bank shall not be liable:

- for any damages and losses of the Client that arose due to the Client's own negligence and/or as a result of the Client's failure to fulfill or improper fulfillment of its obligations under this Standard Agreement, as well as in the event of suspension and/or change in the procedure for the provision of banking services by the Bank in the event of abrupt changes in the financial and currency markets that lead to a worsening of the situation. In this case, a worsening of the situation is understood to mean such changes as a result of which the Bank's further provision of any banking services appears impossible and/or the expenses that the Bank bears (may bear) in connection with the provision of any banking services by the Bank are significantly exceeded (may be exceeded);
- towards the Client and any third party for failure to execute or improper execution of the Client's instructions, Applications submitted by the Client when receiving banking services, or for irregularity, inaccuracy, incompleteness or untimeliness of transmitted/received information or data, which occurred through no fault of the Bank, if this is the result of a failure, defect or shutdown of the Bank's computer systems, as well as due to any malfunctions of any computer, telephone/mobile telephone or other equipment by means of which the transmission, receipt and/or confirmation of receipt of banking services is carried out, in the event that information about the Client's accounts or transactions carried out by the Client becomes known to third parties as a result of wiretapping or interception of information in communication channels during their use;
- for errors, delays or the inability of the Client to access banking services related to the malfunction of the equipment and/or other device of the Client and/or other third parties and the lack of Internet;
- for funds, products and services provided and/or rendered by a third party, by means of which banking services are rendered;
- for hacking/unauthorized/illegal access to the Client's data, identifiers and corresponding authenticators in various combinations and other information used by the Bank for the Identification and Authentication of the Client in accordance with the Bank's internal documents, the use of the Client's identifying features obtained as a result of hacking/illegal access (including the Client's account data, the Client's mobile phone known to the Bank), for the purpose of accessing banking services on behalf of the Client for any purposes, including for receiving banking services on behalf of the Client;
- for failures in the operation of the Internet, communication networks, arising for reasons beyond the control of the Bank and resulting in the untimely receipt or non-receipt by the Client of Bank Notifications and reports/statements on Accounts. The Bank is released from property liability in the event of technical failures (disconnection/damage to power supply and communication

networks, failure of the software of the processing center and the Bank's database, technical failures in payment services), as well as in other situations beyond the control of the Bank, resulting in the Bank's failure to fulfill the terms of this Standard Agreement and/or any Agreement concluded between the Bank and the Client;

- for losses caused to the Client as a result of suspension or refusal to carry out transactions on the Account, Deposit and/or seizure of funds in the Client's Account/Deposit and/or freezing of funds carried out in accordance with the Current Legislation, based on decisions/actions of authorized bodies, as well as for losses caused to the Client as a result of writing off funds from the Client's Account by third parties based on collection orders and/or payment requests that do not require the Client's consent;
- in the event that the Client's instructions/orders/instructions contain incorrect payment details and/or payment amounts;
- in the event of impossibility of providing banking services due to circumstances beyond the control of the Bank, including: due to failure of third-party organizations to provide the Bank with services necessary for the implementation of services by the Bank; improper performance (delay in payment) by intermediary banks;
- if information about the Client's accounts, the Client's information provided by the Client when completing the Security Procedures, the Identifiers and the corresponding Authenticators, the transactions carried out by the Client become known to third parties as a result of wiretapping or interception of information in communication channels during their use;
- if information about the Identifiers and the corresponding Authenticators, and/or other information transferred by the Client to the Bank during the Security Procedures, Video Interview, Liveness procedure becomes known to other persons as a result of the Client's unfair fulfillment of the conditions for their storage and use;
- for the consequences of the execution of Instructions authorized by unauthorized persons, and in cases where, using Security Procedures, the Bank could not establish the fact of the submission of an order to the Bank by unauthorized persons who are not the Bank's Client;
- for the consequences of the Client's failure to promptly notify the Bank of the loss/theft/provision to third parties of account information, authentication, attempts at unauthorized access to the Bank's hardware and software information system that ensures the Bank's provision of Electronic Banking Services to the Client (or the execution of such access), as well as the SIM card of a telephone connected to the text notification service, or a telephone (if there is no SIM card) connected to the text notification service;
- for obtaining unauthorized access to the Remote Access System (or performing such access) through unauthorized access of third parties to text notifications;
- when the Bank provides Electronic Banking Services, the Bank shall not be liable for delays and/or distortions in the receipt of Electronic Banking Services by the Client caused by a malfunction of the Client's computer equipment and/or communication facilities or other external factors, damage to any of the Client's software and/or the technical condition of the communication lines.

6. Special conditions

6.1. The Client shall respect the Bank's commitment to protecting its reputation and the Bank's policy of adhering to international standards of combating money laundering and attitude towards suspicious/unusual transactions. In case of deposit/credit/payment/withdrawal of large amounts (large amount is determined by the Bank independently, individually) on the Client's accounts, the Bank has the right to demand, and the Client is obliged to provide, within the time limit set by the Bank, supporting documents that are the basis for the Client's payments/instructions, including confirming the legality of the origin of the money. If the specified documents are not provided, the Bank considers the legality of the money, the validity of the payments to be unconfirmed and has the right not to credit the money to the Client's account/not to make payments and other instructions of the Client and/or, in an extrajudicial manner, refuse to fulfill the Banking Services

Agreement and close the Account(s), thereby terminating the maintenance and servicing of the Account(s).

6.2. The Bank has the right to demand from the Client the provision of any information, data and documents that, in the opinion of the Bank, are necessary for the provision of banking services to the Client, including without limitation the crediting/debiting of funds and the deposit/withdrawal of cash to/from the Account (s).

6.3. In the event that the documents/information requested by the Bank have not been provided or do not satisfy the Bank for any reason, the Bank has the right to refuse to provide/implement banking services to the Client, whose rights to subsequently use the Account will be restored with the consent of the Bank. In this case, the Bank is not obliged to explain or justify any reasons for its dissatisfaction with the documents, information, data provided by the Client. A statement by the Bank, made in writing or orally about dissatisfaction with the documents, information, data provided by the Client, will be the exclusive and sufficient basis for refusing to provide/implement the relevant banking services to the Client.

6.4. The Client hereby acknowledges and agrees that the Bank actively works to prevent the Bank from being involved in criminal activities and money laundering schemes, including, without limitation, money laundering, terrorist financing, fraud, corruption, etc. The Bank's operating standards are aimed at preserving and protecting the Bank's reputation, as well as ensuring that the Clients' faith in the Bank's integrity is not undermined. In this regard, the Bank, at its own discretion, sets certain requirements for the Bank's Clients and transactions/payments/money transfers made by the Bank's Clients, which may be changed from time to time. If such transactions/payments/money transfers do not meet the requirements, policies, standards and procedures of the Bank/Shareholder Group, the Bank has the right to refuse to provide its services to the Client.

6.5. The Client is notified and agrees that the Bank, following the Shareholder Group's policy on preventing the financing of terrorism and persons subject to criminal prosecution or suspected of money laundering in accordance with the jurisdiction of any country, is authorized to suspend, refuse to carry out a transaction or terminate transactions on the Client's account if the Bank suspects the above circumstances for the purpose of conducting an investigation (and the Bank does not have to substantiate or prove its suspicions). At the same time, the Bank will not bear any liability for the Client's losses caused by a delay or suspension of the execution of payment instructions, refusal to carry out the Client's transactions, even if such suspicions are not confirmed.

6.6. The Client is also notified and agrees that the Bank has the right to refuse to execute, suspend or terminate any transaction on the Client's Account if such refusal, suspension or termination is carried out by the Bank in accordance with the policy of the Shareholder Group requiring the Bank to comply with sanctions imposed in accordance with the jurisdiction of any country (for example, OFAC) or an international organization (including, but not limited to, FATF and the UN) on any basis on the Client and / or the effect of which extends to the Client. At the same time, the Bank will not bear any liability for losses to the Client caused by the Bank's refusal to execute, suspension or termination of the execution of the Client's payment instructions in connection with the above sanctions;

6.7. The Client agrees that the Bank has the right to select, at its own discretion, a correspondent bank to conduct the Client's transaction. In this case, the Client is notified and agrees that the Bank is not responsible for the actions of correspondent banks participating in the transaction, including if the correspondent bank, in accordance with the requirements of the legislation of the relevant foreign state, international treaties, international economic sanctions, its internal regulatory documents, policies and procedures:

- suspends the Client's transaction for an indefinite period in order to obtain any necessary additional information about the transaction being performed;
- refuses to complete the Client's transaction without specifying the reasons for such refusal;
- blocks the Client's money for an indefinite period;

- requests any necessary documents to carry out the transaction;

6.8. When making transfers from the Account/without using the Account (including international ones), the Client expresses his/her unconditional and irrevocable consent to the Bank providing, at the request of the correspondent bank participating in the Client's transaction, information and explanations concerning the transaction and the persons participating in it. In the event of a request from the Bank to provide information, explanations or documents that the Bank does not have, but which must be provided to the correspondent bank to complete the transaction, the Client undertakes to provide the Bank with such information, explanations or documents in the required volume and within the timeframe determined by the Bank;

6.9. In the event that a payment and (or) transfer of money for a foreign exchange transaction, the implementation of which may be aimed at withdrawing money from the Republic of Kazakhstan, evades compliance with the requirements of the currency legislation of the Republic of Kazakhstan, the Client authorizes the bank to transfer information about this payment and (or) transfer of money to currency control authorities and law enforcement agencies.

7. Privacy and Security

7.1. The Bank will take all measures within its power to ensure the confidentiality of information regarding the Client and his Accounts.

7.2. The Bank shall not be liable if confidentiality was violated due to the fault of the Client himself due to failure to comply with the Bank's recommendations regarding confidentiality, was known or became known to third parties from other sources.

7.3. The Client hereby irrevocably gives the Bank its consent, at its discretion, to transfer information about the Client and its transactions to members, affiliated companies of the Shareholder Group, third parties for any purposes, including fraud prevention, audit, provision of services by any third party, debt collection, satisfaction of a request from an authorized government agency, provision of services by processing (computer) centers outside the Republic of Kazakhstan, execution of the Client's instructions and execution of other agreements with the Client.

7.4. A more detailed procedure for collecting, processing and disclosing information about the Client, if necessary, may be regulated by the Parties in other documents.

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

7.6. The Bank operates in accordance with the confidentiality documents of the Shareholder Group.

7.7. In order to protect against unauthorized payments on the Client's Account, the Bank carries out the following actions:

– when carrying out transactions based on original payment documents on paper, the Bank carries out a visual verification of the signatures of the Client/Authorized persons and (if any) the Client's seal with the samples of the signature and seal of the Client (if any) available in the Bank according to the list of documents provided when opening the Account;

– when carrying out transactions based on the Client's electronic payment documents, protection against unauthorized payments is carried out in the manner prescribed by the Security Procedure and the relevant agreements of the Parties. In this case, the Client's payment documents cannot be accepted and processed through unauthorized systems (fax/e-mail).

8. Client's representations, consents and warranties

8.1. The following statements, consents and warranties of the Client are true and correct on the date of accession to this Standard Agreement and/or any Agreement and/or execution of the Application and will remain such throughout the entire term of the Standard Agreement:

a. The Client complies with all requirements of the Current Legislation and currently does not have any significant legal claims, demands, or lawsuits from either the state and its bodies or any third party;

- б. The Client uses the Account in full compliance with the Current Legislation;
- в. The Client is aware of the liability for violation of the Current Legislation, including those regulating issues of currency control;
- г. The Client is duly notified of the Bank's obligation to take, in the event of the Client's violation of the provisions of the Current Legislation regulating currency control issues, all actions necessary in accordance with the Current Legislation, including notifying law enforcement and other authorized bodies of such violation;
- д. all information provided by the Client for the purpose of executing the Standard Agreement (including, but not limited to, information on security and financial position) is true, complete and accurate;
- е. there have been no significant changes in the Client's financial position since the date of the last provision of such information to the Bank;
- ж. The Client and/or his authorized representatives have all necessary rights and powers to conclude and execute the Standard Agreement;
- з. the signing of the Standard Agreement does not and will not contradict the provisions of the Current Legislation, any agreements to which the Client is a party, and/or any decisions/resolutions of authorized bodies;
- и. The Standard Agreement and all other agreements relating to it are legal, valid and fully binding on the Client;
- к. The Client confirms that he/she does not object to the Bank using, when concluding this Standard Agreement and/or any Agreements, the conclusion of which is provided for within its framework and other documents related to banking services, a facsimile copy of the signature of an authorized person of the Bank, a seal;
- л. The Client confirms that he/she is aware of his/her right to contact the Bank in the event of a dispute regarding the received banking service, to an authorized body or to the court.

9. Transfer of rights and obligations

9.1. The Client hereby confirms its unconditional and irrevocable consent that the Bank has the right to assign, transfer or transfer all and any of its rights and obligations, in part or in full, under this Standard Agreement and / or any Agreement any third parties and as long as this does not contradict the procedure established by the Current Legislation. In such cases, the execution of any additional documents between the Bank and the Client regarding the assignment, transfer or transfer of the rights and obligations of the Bank is not required, except in cases where this is a direct requirement of the Current Legislation.

9.2. The Client hereby confirms its unconditional and irrevocable consent that the Bank, for the purposes of the assignment, transfer or transfer of its rights and obligations, as defined in paragraph 9.1 of this article, has the right to provide any third parties with any and all information related to the existence and implementation of this Standard Agreement and / or any Agreement. These powers are valid provided that the Bank has reached all necessary agreements with such third parties on maintaining confidentiality.

9.3. , without the express written consent of the Bank, to assign, transfer or transfer all or any of its rights and obligations, in part or in full, under this Standard Agreement and / or any Agreement to any third party.

10. Other conditions

10.1. The Bank has the right, at its own discretion, without any additional consent of the Client, to make changes to the list of documents required for the provision of banking services if required by the Current Legislation and/or the Bank's internal documents. If, in connection with such changes in the conduct of banking operations when providing banking services by the Bank, it is necessary to provide additional documents, the Client, by concluding this Standard Agreement and / or any Agreement, expresses its consent and undertakes to provide them within the time period specified by the Bank in accordance with the list specified by the Bank.

10.2. The Bank has the right to make changes/additions to this Standard Agreement and /or any Agreements, Tariffs, unless otherwise established by the Current Legislation. The Bank shall inform the Client of such changes/additions by posting the amended present Standard Agreement , Tariffs on the Bank's Internet resources [altyn bank.kz](http://altyn.bank.kz) within 10 (Ten) calendar days from the date of their approval, unless otherwise provided by this Standard Agreement and / or any Agreement. If the Client does not agree with the changes, the Client should notify the Bank by sending a corresponding written statement. The Client undertakes to independently learn about the changes made to this Standard Agreement, Tariffs published on the Bank's Internet resources [altyn bank.kz](http://altyn.bank.kz). The Bank shall not be liable for the Client's ignorance of the changes to this Standard Agreement, Tariffs. The Client assumes responsibility and all possible risks associated with failure to receive information about changes to this Standard Agreement, Tariffs. After the changes to this Standard Agreement come into effect , if the Client has not withdrawn from this Standard Agreement, this Standard Agreement continues to operate in its amended form. Failure by the Client to submit to the Bank a written statement of non-acceptance of the terms of this Standard Agreement, Tariffs within 10 (Ten) calendar days from the date of posting information on the amendments, shall mean the Client's consent to the new terms of this Standard Agreement, Tariffs and accession to them in whole and in full, taking into account the amendments made.

10.3. In the event of termination/closure of a banking product (Credit, Deposit, and/or others), the Bank offers the Client a choice of methods for further use of this product, the concluded Agreement for which is valid on the date of termination/closure:

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

10.4. When conducting operations, the Bank uses Astana time.

10.5. The Bank has the right to use the services of third parties when fulfilling its obligations and the Client's instructions and providing the Client with other services in accordance with this Standard Agreement, but not limited to cases where the use of third parties is directly established by the Current Legislation. The Bank shall not be liable for the actions of third parties. Despite the fact that the Bank is not liable for the actions of third parties, if the Client incurs losses, the Bank will always provide all possible assistance to the Client in compensating the latter's losses if they were the result of the actions/inactions of a third party.

10.6. All transactions in foreign currency between residents and non-residents in the Republic of Kazakhstan are carried out in a non-cash manner through their Accounts, unless otherwise established by the Current Legislation.

10.7. The Client confirms its awareness of the liability for violation of the Current Legislation, of the Bank's obligations in terms of performing the functions of a currency control agent and monitoring transactions for the purpose of combating money laundering, legalization of proceeds from crime, and the financing of terrorism, established by the Current Legislation, as well as notification by the Bank of law enforcement agencies and other authorized bodies of violations of the Current Legislation committed by the Client.

10.8. The Client is obliged to comply with the Current legislation governing the conduct of conversion transactions and the use of converted money.

10.9. The titles of the articles and other headings contained in this Model Agreement and /or any Agreements, are used for convenience and do not contain any limitations, characteristics or interpretations of any provisions of the said documents.

10.10. If any one or more provisions of this Model Agreement and / or any Agreement become invalid or illegal in any way, this shall not in any way affect or weaken the validity, legality or enforceability of the remaining provisions contained in the said documents, however, it is established that in such cases the Parties agree to make every effort to replace the invalid provision with a new legally valid one.

10.11. Any costs incurred by the Bank in the event of its involvement in legal proceedings between the Client and third parties shall be charged to the Client. The Bank shall present the Client with an invoice for payment indicating the amount of costs. The Client shall be obliged to pay the

invoice immediately after receiving the invoice. In addition, any other costs of the Bank not specified in the Bank's Tariffs, but which may arise as a result of the Bank's relations with the Client, shall also be charged to the Client. The Bank shall present the Client with an invoice for payment with a detailed description of all costs incurred by the Bank. The Client shall be obliged to pay the invoice immediately after receiving the invoice.

10.12. This Standard Agreement and all documents related to this Standard Agreement are drawn up in Kazakh and Russian and/or English. In case of discrepancies, the Russian text shall prevail.

11. Notifications

11.1. The Parties hereby agree and confirm that any Notices from the Bank to the Client shall be deemed to be in writing and received by the Client when such Notices are sent by the Bank to the Client in one of the following ways:

- a. personal delivery;
- б. via WhatsApp;
- в. by phone/ push notification in the Bank's mobile application;
- г. by email;
- д. via mobile communications;
- е. by posting relevant information on the Internet resource of the Bank [alтын bank.kz](http://alтынbank.kz);
- ж. by posting relevant information in the media;
- з. by posting relevant information in branches/offices and structural divisions of the Bank;
- и. by placing the relevant information on the bank machine screen;
- к. via courier or other postal service;
- л. via the Remote Access System ;
- м. other means that allow for the exchange of information.

The date of receipt of the Notification by the addressee shall be considered to be:

- for Notices that are delivered in person or via a courier service or other postal service – the date of delivery of the postal item;
- for Notifications sent by telephone/email/mobile communication – the date of sending the Notification;
- for Notifications posted in the media/ on the Bank 's Internet resource /on the ATM screen – the date of posting the Notification.

11.2. The Parties hereby agree and confirm that any Notifications from the Client to the Bank are considered to be executed in writing (on paper (standard form developed by the Bank or in free form) and received by the Bank when such Notifications are sent by the Client to the Bank in one of the following ways:

- a. delivery to an authorized employee of the Bank against signature of receipt;
- б. via courier service;
- в. by e-mail, as well as by post or via the Remote Access System.

11.3. The Client shall reimburse the Bank for expenses, including, but not limited to, postal and telegraph expenses, expenses for translation from/into foreign language(s), verification, notary services and other expenses, if such are required for the proper provision of services by the Bank, in the amount of actual costs.

11.4. The Bank shall not be liable in case of loss of correspondence by the courier. The Client and/or the Bank may refuse delivery of correspondence at any time by notifying the other Party in writing.

11.5. The Client understands and assumes all and any risks of using any means of operational communication for the purposes of sending and/or receiving Notifications (including, but not limited to, the risk of any intentional actions of third parties, including fraud, unauthorized access to the information sent, as well as the loss of such information before it is received by the Client/Bank, caused by problems in the operation of the means of operational communication, service providers or equipment used to transmit Notifications).

11.6. The Bank shall also not be liable for any losses that the Client may incur in connection with sending Notifications using means of operational communication, including, but not limited to, losses of the Client arising as a result of non-receipt/late receipt of Notifications by the Client, malicious actions of third parties, unless it is proven that such losses were the result of negligence or intentional failure of the Bank to fulfill its obligations.

11.7. In the event that one of the Parties undergoes any changes in its contact information/details that the other Party uses and/or may use to send a Notice (for example, but not limited to, changes in the legal or work (actual) address, fax/phone number, e-mail address, etc.), then the Party undergoing such changes must immediately (in all cases, no later than seven calendar days from the date of such change) send a Notice of this to the other Party.

11.8. The Bank shall not be liable for the failure to receive or the untimely receipt of Notifications by the Client caused by a change in the Client's contact information/details, of which the Client has not notified the Bank in writing in accordance with this Standard Agreement.

12. Text Notification Service

12.1. The text notification service is a service provided by the Bank for sending notifications in the form of SMS and Push messages. notifications on transactions on the Client's Account, informational messages regarding the Bank's products and other notifications.

12.2. The Bank has the right to suspend and/or terminate the provision of the text notification service at any time for any reason without notice or explanation. In this case, the Bank is not obliged to reimburse the Client and/or any third parties for any expenses, losses, damages incurred as a result of the suspension and/or termination of the provision of the text notification service.

12.3. The Bank sends information to the Client's mobile phone number registered in the Bank's system until the suspension and/or termination of the text notification service, even if such information is a banking secret and/or other secret protected by law.

12.4. The Client guarantees the Bank that third parties will not have access to the mobile (cellular) telephone number specified by the Client in the application.

12.5. If it is impossible or impractical for the Bank to provide the text notification service to the Client, the Bank shall make reasonable efforts to notify the Client thereof, but shall not be obligated to do so.

12.6. The Bank shall not be liable for delays and/or distortions in the receipt by the Client of information via text notifications caused by a malfunction of computer equipment and/or communication equipment or other external factors, damage to any software and/or the technical condition of the communication lines of providers.

12.7. The Bank does not check and is not obligated to check the actual ownership of the mobile (cell) telephone number specified in the Application by the Client for the purpose of providing the text notification service and does not bear any responsibility for the receipt of text notifications by any third party who lawfully/illegally owns and/or uses this mobile (cell) telephone number.

12.8. The Bank shall not be liable:

- on claims from persons - owners of mobile phone numbers indicated by the Client in the Application Form;
- for failure to deliver a notification (message) to the Client's mobile phone, if this is due to reasons beyond the control of the Bank (the message was not sent by the mobile operator, the holder's phone is unavailable for a long time, etc.);
- for damages and the fact of disclosure of banking secrets that arose as a result of the Client allowing third parties to use a mobile phone, the number of which is used to provide text notification services;
- for damages arising from the loss or transfer by the Client of his own mobile phone to unauthorized persons;
- in the event of incorrect payment details and/or payment amount being indicated in the notification (message), as well as in the event of disputes and disagreements arising between the Client and the payment recipients, if the disputes and disagreements do not relate to the provision

of the text notification service; for the consequences of the execution of the Instruction/Application for Electronic Banking Services from the Client, transmitted to the Bank using the Client's mobile phone number, including in the event of the use of the Client's mobile phone by an unauthorized person.

12.9. In case of loss, destruction, illegal/legal seizure of a mobile (cellular) telephone number connected to the text notification service, the Client undertakes to immediately suspend/terminate use of the text notification service by contacting the Bank's Support Service.

12.10. The Bank independently determines the delivery procedure, delivery times and format of text notifications in accordance with the Bank's internal documents, including for the purpose of providing banking services.

13. Force Majeure

13.1. Force Majeure means any circumstances beyond the reasonable control of a Party, including, but not limited to, fires, floods, strikes, earthquakes, wars and riots, failure to make payments as a result of a failure of the banking system of Kazakhstan, the adoption of laws or other regulatory legal or administrative acts.

13.2. In the event of Force Majeure, the Party that is prevented from fulfilling its obligations must notify the other Party in writing of the occurrence of Force Majeure and of the impact of Force Majeure on the fulfillment of such obligations by that Party. If a Party fails to notify of Force Majeure as provided for in this Model Agreement, it shall lose the right specified above, except in cases where it has become impossible for such Party to send a notification to the other Party as a result of Force Majeure.

13.3. After the termination of Force Majeure, the Party involved in it must notify the other Party in writing of the termination of Force Majeure and resume the performance of its obligations.

14. The procedure for filing claims and resolving disputes

14.1. Any disagreements and disputes between the Parties in connection with the fulfillment of the terms of this Standard Agreement/Agreements shall be resolved through negotiations. If such disputes are not settled during the negotiations, these disputes shall be subject to consideration in court, as provided for by the legislation of the Republic of Kazakhstan at the location of the executive body of the Bank.

14.2. If the Bank discovers any errors/inaccuracies that have arisen during the execution of an operation on the Account and/or existing in the information provided to the Client, including in the Notifications, the Bank is obliged to correct such errors/inaccuracies. At the same time, except for cases expressly provided for by the Current Legislation, the Bank shall not be liable for losses incurred by the Client in connection with the correction of the discovered errors/inaccuracies. The Bank also has the right, without the consent of the Client, to adjust settlements by crediting/debiting the Account.

14.3. The Client is obliged to immediately check all information (including correspondence, Account Statements and other information) received from the Bank. In addition, the Client is obliged to check the correctness of the Bank's execution of the Client's instructions. If the Client discovers any inaccuracies, incorrect and/or incomplete execution of the Client's instructions, the presence of unauthorized transactions, he/she must immediately notify the Bank orally by telephone and then in writing.

14.4. If the Client does not protest in writing the incorrectly executed transactions on the Account within 30 (thirty) calendar days from the date of their execution, they will be considered to have been approved and accepted by the Client in full. In this case, the adverse consequences associated with the implementation of the said transactions are the risk and responsibility of the Client. If arithmetic errors are detected, the Bank is obliged to correct them as soon as possible.

14.5. The Client has the right to demand that the Bank provide copies of documents confirming the validity of the transactions carried out on the Account.

14.6. The Client is advised to keep receipts to record the expenditure of funds on the Account

and to resolve possible disputes.

14.7. If the Client's claim is recognized as justified, the Bank will adjust the transaction performed, as well as take other necessary actions to resolve the situation that has arisen. In any case, the Bank's liability is limited to actual damage, and the Bank is not obliged to compensate the Client for any lost profit.

14.8. In the event that the Client's claim is found to be unfounded, the Client shall reimburse the Bank for all expenses related to the consideration of the presented claim, including, but not limited to, the Bank's fees for consideration of the claim, fines to the relevant payment system, which in some cases may exceed the amount of the disputed transaction. The Bank has the right, on the basis of this Standard Agreement and without any additional consent of the Client, to debit (withdraw) the Account for the amount of expenses incurred.

14.9. The Client hereby agrees that when deciding on the authenticity of the Client's signature on payment documents, the Bank and the Client will be guided by the following rule: a signature on a payment document may be considered counterfeit in the event that the signature on the payment document does not match the Client's signature (first or last name) on the identity document.

14.10. For all claims and disputes, including those related to unauthorized payment services, the Client shall submit a written request to the Bank. Depending on the nature of the claim or dispute, the Bank shall independently determine the period for its consideration in accordance with the provisions of the Current Legislation, internal documents of the Bank/Bank Shareholder, Bank Shareholder Group, and the relevant international payment system.

14.11. In the event of an unjustified refusal by the Bank to execute the Client's instructions or improper execution of the Client's instructions, the fact of which is established by a court decision that has entered into legal force, the Bank shall pay the Client the amount of actual damages, without any penalties or fines. The Bank shall not pay the amount of lost profits by the Client.

14.12. By joining this Standard Agreement, the Client provides the Bank with written consent to refund money for an erroneous, unauthorized payment and/or money transfer, money transfer based on a counterfeit payment document, upon establishing the fact of an erroneous crediting of money to the Account by crediting or debiting the Account without additional prior notice or consent of the Client and provision of any documents. At the same time, the Bank has the right, before establishing the details of the recipient of the money to whom the refund of money for an erroneous, unauthorized payment and/or money transfer, erroneous crediting of money to the Account should be made, to refuse to execute the Client's payment instructions within the amount of money for the erroneous, unauthorized payment and/or money transfer made and for the erroneous crediting of money to the Account. In this case, the Bank shall not be liable for losses arising as a result of such a refund of money for an erroneous, unauthorized payment and/or transfer of money, erroneous crediting of money to the Account, or refusal to execute the Client's payment documents in accordance with this clause, with the exception of those incorrectly executed settlements that arose due to the fault of the Bank.

14.13. In the event of no movement of funds on the Client's Account for more than the period established by the Current Legislation, the Bank shall recognize the account as inactive and block it in order to maintain the safety and security of the Client's funds in accordance with the internal documents of the Bank. In this case, the Bank has the right to write off the corresponding commission in accordance with the approved Tariffs.

15. General conditions for opening, servicing and closing a current account, making payments and transfers, and settlement and cash services

15.1. Basic provisions, procedure for opening an account, and managing funds in the Client's Account

15.1.1. After the registration of an individual entrepreneur as a Client in the Remote Access System/ or servicing of an existing individual entrepreneur, the Bank, on the basis of the Application -questionnaire/Application for opening a current Client account, in the form

established by the Bank, and also after accepting all documents that must be provided to the Bank in accordance with current legislation and internal documents, opens an Account for the Client.

15.1.2. The Bank opens an Account in the amount and currency in accordance with the terms of the relevant Application or a separate Agreement containing a direct indication of accession to this Standard Agreement, and provides services for its maintenance, carries out transactions on the Account in strict accordance with the requirements of the Current legislation, established procedures of the Bank, and Tariffs.

15.1.3. The account is opened no later than the next Operational Day, provided that the Client provides a full package of documents. The Client's signing of the Application Form /Application for opening a current account to this Standard Agreement means the Client's accession to this Standard Agreement as a whole.

15.1.4. The Account is opened after the Client has been properly checked in accordance with the requirements of the legislation governing the counteraction of legalization (laundering) of proceeds from crime and the financing of terrorism and after receiving from the Client all necessary documents established by the Bank, the Current Legislation, in form and content corresponding to the requirements established by the Current Legislation and the internal documents of the Bank.

15.1.5. The Bank has the right, at its own discretion, without any additional consent from the Client, to make changes to the list of documents required for opening/maintaining/closing Accounts, if required by the Current Legislation and/or the Bank's internal documents. If, in connection with such changes, the provision of additional documents is required for opening/maintaining/closing an Account, the Client undertakes to provide them within the time period specified by the Bank in accordance with the list specified by the Bank.

15.1.6. The Client has the right to open additional Accounts in other currencies available in the Remote Access System. Additional Accounts are opened on the basis of the relevant Client Applications, confirmed by the Client, in the manner established by the Security Procedures.

15.1.7. The Bank independently makes a decision on opening or refusing to open an Account, and also has the right to limit the number and currencies of accounts opened.

15.1.8. In accordance with the provisions of the Current Legislation, the Bank's internal documents on the current account carry out operations related to:

- implementation of money transfers from the Client's Account to other accounts of the Client, including to Savings Accounts in the relevant currency, or to the accounts of other persons (residents and non-residents of the Republic of Kazakhstan);
- crediting to the Account in tenge or in foreign currency (depending on the Account currency), received in cash or by bank transfer from other accounts of the Client or other persons (residents and non-residents of the Republic of Kazakhstan);
- by depositing into the Account and issuing cash to the Client from the Account in the Account currency;
- provision of statements on the Account at the Client's request on transactions carried out on the account;
- making payments and transfers ;
- implementation of purchase/sale transactions of cash and non-cash currency in accordance with the Client's applications for conversion;
- placement of funds by the payer, with the condition that they are blocked without the right of the account holder to carry out expenditure transactions until the obligation towards which the funds were placed is fulfilled;
- provision of other banking services to the Client, as provided for by this Model Agreement, current legislation and business practices applied in banking practice.

15.1.9. Services and transactions are carried out both in the national currency of the Republic of Kazakhstan and in foreign currencies, subject to the Client paying for such services and transactions in accordance with the current Tariffs and providing the necessary documents to the Bank.

15.1.10. The funds in the Account are managed by the Client giving written instructions, unless otherwise provided by the Current Legislation. Instructions on the management of funds in the Account must be executed by the Client in accordance with the forms established by the Bank. The Client has the right to provide the Bank with instructions in another form, provided that such instructions contain all the information necessary for the proper execution of the Client's instructions by the Bank, as provided for by the Current Legislation, the internal documents of the Bank. In such a case, the Bank independently generates a payment document in the form required by the Current Legislation or used by the Bank. Such a service is paid for by the Client in accordance with the Tariffs.

15.1.11. Any other methods of providing instructions on how to manage funds in the Account must be agreed upon in advance between the Bank and the Client, after which these instructions will be accepted by the Bank for execution. The Client hereby agrees that, for the purpose of verification of the Client's instructions by the Bank, the Bank may call the Client's mobile number registered in the Bank's accounting system.

15.1.12. The Bank has the right not to execute the Client's instructions, including those related to making payments/transfers in cases stipulated by the Current Legislation, the Current Account Agreement, and the Bank's internal documents. In addition, the Bank does not accept payment documents for execution:

- a. containing unclear instructions; not completed or not signed on behalf of the Client;
- б. not containing information required by the Current Legislation;
- в. containing instructions on conducting operations that violate the current legislation;
- г. containing signs of forgery, including in cases where the payment document was transferred in violation of the procedure for protective actions against unauthorized payments established by the Current Legislation, the Standard Agreement between the sender and the sender's Bank, the Current Account Agreement;
- д. in the event of technical impossibility for the Bank to execute the instructions contained in the payment document;
- и.е. in other cases stipulated by the Current Legislation, internal documents of the Bank.

15.1.13. The Bank shall accept only those payment documents and other instructions that are executed in accordance with the requirements stipulated by the Current Legislation. Otherwise, the Bank shall return the instructions to the Client within the timeframes stipulated by the Current Legislation or shall send the Client a notice of refusal to execute the instruction, indicating the reason for the refusal, and the Bank shall not be liable for any losses or damages incurred by the Client in connection with the Bank's refusal to execute such instructions.

15.1.14. The Bank makes payments and transfers money in accordance with the Client's instructions within the available balance on the Account. If there are insufficient funds on the Account, the Bank has the right to return payment documents to the Client without execution or send a notice of refusal to execute to the Client within the time period stipulated by the Current Legislation. The Bank does not partially execute the Client's payment documents.

15.1.15. The Bank shall credit the Account for the amount transferred in favor of the Client (minus the expenses related to this transfer) within the timeframes established by the Current Legislation. The Client shall notify the Bank of the crediting of its Account for an amount that the Client did not expect and/or should not have received, no later than 3 (three) Business Days from the day when the Client became aware of the fact of crediting of such amount.

15.1.16. The Parties hereby agree that any and all instructions of the Client, including those on payment of taxes and other mandatory payments to the budget, are accepted only during the Operational Day, unless another period is specified in the Bank's Tariffs/agreed with the Bank, which are an integral part of this Standard Agreement. Instructions made by the Client after the Operational Day are accepted by the Bank on the following Operational Day.

15.1.17. The Client assumes all risk and responsibility associated with providing the Bank with instructions, including on the payment of taxes and other mandatory payments to the budget, after the expiration of the Operating Day.

15.1.18. The Client hereby declares and warrants that it assumes all risk and liability associated with incorrect indication of details in payment documents.

15.1.19. The Client is obliged to provide the Bank, upon its request, with documents confirming the validity of the payment.

15.1.20. The Client may indicate the value date in payment documents.

15.1.21. The Client's revocation of the instruction and suspension of the execution of the instruction shall be carried out in the manner and within the timeframes established by the Current Legislation.

15.1.22. The Bank transfers money from one Client Account to another opened with the Bank, subject to the Client's instructions, unless otherwise provided by the Current Legislation, the agreement of the Parties, the internal documents of the Bank, or this Standard Agreement.

15.1.23. The Bank has the right to write off commissions for carrying out banking operations in accordance with the Bank's current Tariffs from the Client's Account without his/her prior consent.

15.1.24. In the event that the Bank discovers errors made by it on the Account, in the confirmation, statement on the Account and/or other information that the Bank has provided to the Client, the Bank is obliged to immediately notify the Client thereof and, as soon as possible, make corrections to the incorrectly made calculations and in the statement/confirmation. In such cases, the Bank has the right to make adjustments to the calculations by crediting or debiting the Account without the prior consent of the Client. In this case, the Bank shall not be liable for losses incurred as a result of such corrections, with the exception of those incorrectly made calculations that were the result of gross negligence on the part of the Bank.

15.1.25. The Client hereby acknowledges and agrees that the Bank may use electronic systems and other methods that identify payments/money transfers by/in favor of the Client that do not meet the requirements of this Standard Agreement and the Current Legislation. If such a payment/money transfer is detected, the Bank has the right to refuse to execute the Client's payment document and/or demand the provision of any additional information necessary for the analysis of the said payment/transfer. If such information is not provided within the timeframes specified by the Bank, the Bank has the right to return the funds received in favor of the Client or refuse to execute the payment document.

15.1.26. The Client agrees to the provision by the Bank of information on payments/money transfers/payment documents to law enforcement agencies, the Authorized Body, as well as other government agencies and institutions in cases established by the Current Legislation.

15.1.27. All transactions in foreign currency between residents and non-residents in the Republic of Kazakhstan are carried out in a non-cash manner through their bank accounts, unless otherwise provided by the current legislation.

5.2. Cash services, foreign currency transactions, conversion services, debiting funds from the Account

15.2.1. Cash transactions include: acceptance by the Bank of cash in various currencies, recounting, sorting, packaging, change, exchange, crediting, withdrawal and issuance thereof, storage by the Bank of banknotes in various currencies and coins in the national currency. The specified cash transactions are carried out by the Bank within the timeframes established by the Current Legislation, internal documents of the Bank. The Bank has the right to refuse the Client to carry out a cash transaction in cases and on the grounds stipulated by the Current Legislation, this Standard Agreement, internal documents of the Bank.

15.2.2. The Bank shall credit the Client's Account for the amount of money actually received after their sheet-by-sheet recounting and packaging. Cash shall be issued within the limits of the balance on the Account minus the Bank's commission stipulated by the Bank's Tariffs, except for cases of Overdrafts. In case of cash withdrawal, the Bank shall have the right to require the Client to provide prior notice no less than 5 (five) business days prior to such withdrawal, indicating the amount to be withdrawn (in cases of withdrawal of amounts determined by the Bank to be large). In case of

subsequent refusal of the Client to make such withdrawal, the commissions written off by the Bank for cash withdrawal shall not be returned. In case of depositing cash into the Account by the Client in a large amount (the large amount shall be determined by the Bank independently, individually), the Bank shall have the right to demand documents confirming the origin of the deposited funds.

15.2.3. The Client hereby agrees that the funds deposited into the Account on his behalf may be received by the Client in cash at the branch/division of the Bank where they were deposited into the Account, or at another branch/division of the Bank on the territory of the Republic of Kazakhstan in the manner established by the Current Legislation and the internal documents of the Bank.

15.2.4. Cash services in foreign currency are provided in accordance with the requirements of currency legislation. When performing conversion in the process of cash transactions, the Bank applies the current exchange rate of the Bank on the date and time of the conversion.

15.2.5. The account may be used by the Client to carry out transactions with foreign currency in accordance with the Current Legislation.

15.2.6. The Client assumes the risk associated with opening and maintaining a Foreign Currency Account, which may arise due to restrictions imposed by government authorities in relation to foreign currency, including, but not limited to, the introduction of currency controls or currency restrictions, as well as taxes or other mandatory payments that may be applied to funds in the Account.

15.2.7. All transactions with foreign currency are carried out in accordance with the procedure established by the Current Legislation, internal documents of the Bank, including, but not limited to, the prohibition on settlements in foreign currency between residents of the Republic of Kazakhstan.

15.2.8. The exchange rate is set independently by the Bank at the time of the transaction or provision of the payment service.

15.2.9. The Client confirms his/her awareness of the liability for violation of the Current Legislation, of the Bank's obligations in terms of performing the functions of a currency control agent established by the Current Legislation, as well as notification by the Bank to law enforcement agencies and the Authorized Body of violations of the Current Legislation committed by the Client.

15.2.10. The Client authorizes the Bank to transfer information about this payment and (or) money transfer to currency control authorities and law enforcement agencies, if the payment and (or) money transfer for a currency transaction, the implementation of which may be aimed at withdrawing money from the Republic of Kazakhstan, evades compliance with the requirements of the currency legislation of the Republic of Kazakhstan.

15.2.11. Funds are written off from the Account only with the consent of the Client, except in cases expressly provided for by the Current Legislation, this Model Agreement, and the Bank's internal documents.

15.2.12. Payment instructions of a third party are accepted for execution and executed without additional consent of the Client on the basis of a decision of the relevant judicial or other state body of the Republic of Kazakhstan, as well as on other grounds stipulated by the Current Legislation. The Bank has the right to write off from the Client's accounts without his consent upon presentation to the Bank of instructions of third parties that do not require consent in accordance with the Current Legislation.

15.2.13. Payments and transfers received in the name of the Client from other organizations are credited by the Bank to the relevant Client Account in accordance with the internal documents of the Bank and the legislation of the Republic of Kazakhstan.

15.2.14. The Bank shall credit and debit funds to/from the Client's Account(s) using the Bank's current exchange rate set at the time of the transaction. In the event of a difference between the rate displayed to the Client when the transaction is carried out in the Remote Access System and the Bank's rate set at the time of the transaction, the Bank's rate set at the time of the transaction shall prevail.

15.2.15. In the Remote Access System, when the Client selects the type of payment/transfer and the Client provides the Bank with the relevant Instructions, an Instruction is generated, which specifies, among other things, the amount of the money transfer/payment, its type, currency, and other information necessary for the Bank to carry out the payment/transfer. The Client confirms the Instruction for carrying out the payment/transfer by means of Authentication and Identification, in the manner prescribed by Security procedure.

15.2.16. The Bank sends the Client via the Remote Access System an electronic confirmation of the execution of the Client's Instruction or information about the refusal to carry out the transfer/payment.

15.2.17. If the Bank is unable to identify the beneficiary as a client in the Remote Access System, the Client is given the opportunity to invite the beneficiary as a client to the Remote Access System by sending a corresponding notification or refuse to make a payment/transfer. In this case, the Client is responsible for the content of the notification. The costs of sending the notification are paid by the Client.

15.2.18. The Client gives his irrevocable consent to the Bank to write off funds on the basis of a payment order or payment request by direct debiting all and any Client Accounts opened with the Bank and/or other banks and/or organizations carrying out certain types of banking operations, and other credit institutions, both under this Standard Agreement and under other Agreements concluded between the Client and the Bank.

15.2.19. All amounts withdrawn by the Bank from the Account for the purpose of paying off the Debt shall be distributed in the manner prescribed by the Current Legislation.

15.2.20. The suspension of operations on the Account and/or seizure, freezing of funds on the Account is carried out by the Bank on the grounds and in accordance with the procedure established by the Current Legislation. The resumption of operations on the Client's account is carried out by the Bank in accordance with the requirements of the Current Legislation.

15.2.21. When an Overdraft is created, as well as in the presence of other unfulfilled obligations under the Standard Agreement, including, but not limited to, payment of commissions, the Bank has the right, without any additional consent of the Client, to write off (withdraw) money in the amount of the Debt on the basis of a payment order or payment request by direct debiting the Client's Account or the Client's bank accounts opened with the Bank and/or other banks and/or organizations carrying out certain types of banking operations and other credit institutions. In the event of an overdraft, the Bank blocks the Account until the Client pays the amount of the overdraft that has arisen.

15.2.22. Conversion is carried out within the balance of the Account and on the basis of the Client's application prepared in the form established by the Bank at the time of conversion and/or in the form agreed upon between the Bank and the Client. The conversion rate is agreed upon between the Bank and the Client. The Bank carries out conversion operations in accordance with the Current Legislation and in the presence of the Client's money:

- a) from foreign currency into Kazakhstani tenge;
- b) from Kazakhstani tenge into foreign currency;
- c) from foreign currency to another foreign currency.

In the absence of agreement on the conversion rate, the current rate set by the Bank at the time of the conversion shall be applied.

15.2.23. The Client has the right, at its own discretion, to authorize the Bank to convert money from any of the Accounts opened with the Bank from one currency to another.

15.2.24. Account statements are provided at the Client's request. A statement on paper is provided to the Client free of charge once a month. At the same time, in the Remote Access System the Client can independently generate account statements an unlimited number of times free of charge.

15.3. Procedure for termination of the Current Account Agreement and closing of the Account

15.3.1. The Bank and the Client have the right to terminate the Current Account Agreement in the

manner prescribed by the Current Legislation and this Standard Agreement. In the event of receipt of the Client's Application to close the Account, in the absence of reasons preventing the closure of the Account in accordance with the Current Legislation and this Standard Agreement, the Bank shall close the Account no later than 30 working days after receiving the Application from the Client. When closing the Account, the Bank reserves the right to write off fees for services in the amount stipulated in the Bank's Tariffs.

15.3.2. The Bank has the right at any time, without prior notice to the Client, for any reason and without explanation, to unilaterally and extrajudicially terminate the Current Account Agreement, close the Account, thereby terminating the maintenance and servicing of the Account, in the event of a violation by the Client of the Current Legislation, failure by the Client to fulfill its obligations related to the existence of an Account with the Bank, the formation of an unauthorized authorized negative balance on the Account, the Client's entry into the civil service of the Republic of Kazakhstan, criminal prosecution of the Client or his/her being brought to criminal responsibility, international prosecution of the Client, if there are any sanctions or restrictions imposed on the Client by foreign/international/national organizations (FATF , OFAC , UN, etc.), if the Bank has suspicions (and the Bank does not have to substantiate and prove its suspicions) that the Client is involved in terrorist activities and/or activities related to the legalization (laundering of proceeds) obtained by criminal means and/or carries out any other activity that entails or may entail criminal prosecution of the Client and/or occurrence of other conditions that may, in the opinion of the Bank, have any negative consequences for the Bank. Upon occurrence of these events, all obligations of the Client to the Bank are subject to immediate execution. At the same time, the Bank will not bear any liability for the Client's losses caused by delay or suspension of execution of payment instructions, instructions of the Client. If possible, the Bank has the right, but is not obliged to send the Client a subsequent notice of such refusal from the Current Account Agreement and closure of the Account in the manner provided for in this Agreement.

15.3.3. The Bank has the right to terminate the Current Account Agreement unilaterally in the event that the account is recognized as inactive and/or there is no money in the Client's Account for more than the period stipulated by the Current Legislation.

15.3.4. The Bank has the right to unilaterally terminate the Current Account Agreement any moment , any grounds , including in the event of a breach by the Client of the terms of this Standard Agreement and/or any Agreement/requirements of the Current Legislation, to terminate/refuse to provide banking services, including payment services, notifying the Client of this at least 10 (ten) Business Days before the planned date of termination (refusal), unless otherwise provided in this Standard Agreement and/or other Agreements, in the event of a breach by the Client of the terms of this Standard Agreement and/or other Agreements in part and/or in whole, as well as:

- determination by the Bank of the existence of a threat to the proper performance of any of the Client's obligations under this Standard Agreement and/or any Agreement (including, but not limited to, in connection with challenging the validity of the terms of this Standard Agreement and/or another Agreement), or the inaccuracy and/or incompleteness of the documents and/or information provided to the Bank or requested by the Bank; and/or
- the presence of a threat of violation by the Bank of the requirements of the Current Legislation, policies/procedures or rules of the Bank Shareholder, or the Bank Shareholder Group, international treaties ratified by the Republic of Kazakhstan;
- violation by the Client / identification by the Bank of the unreliability of any of the Client's Statements, confirmations and guarantees set out in documents signed/accepted by the Client, including, but not limited to: Statements, questionnaires, and also in the event that the Client's Statements, confirmations and guarantees are misleading; and/or
- violation by the Client of its obligations to provide reliable information and documents related to the receipt and servicing of the Loan, as well as those provided by the Bank to credit bureaus; and/or

- changes in the requirements of the Current Legislation that affect the proper fulfillment by the Bank of the requirements of the Current Legislation, this Model Agreement and/or another Agreement; and/or
- initiation of legal proceedings by or against the Client that may adversely affect the proper performance by the Bank, the Client of obligations under this Standard Agreement and/or adversely affect the business reputation of the Bank; and/or
- in the event that the Bank does not have the Client's consents required in accordance with the Current Legislation, international treaties ratified by the Republic of Kazakhstan;
- in other cases provided for by this Model Agreement and/or any Agreement.

In this case, the Bank shall not have to prove or in any other way confirm the grounds for the Bank's refusal to provide banking services, including payment services.

15.3.5. The Current Account Agreement may not be terminated and the Account may not be closed if there are outstanding financial and other obligations, including unpaid commissions, except for cases stipulated by the Current Legislation. Following a notice from either Party to terminate the Current Account Agreement, the Parties shall be obliged to fully fulfill all remaining outstanding obligations. All obligations of the Client to the Bank shall be subject to full and immediate fulfillment. The Client agrees that the Bank has the right to satisfy its claims by direct debiting or withdrawing money from the Account. If it is not possible to terminate the Client's or the Bank's obligations to third parties on behalf of the Client due to the nature of the remaining obligations, the Client shall be obliged to provide, upon request of the Bank, appropriate security for the fulfillment of its existing obligations to the Bank.

15.3.6. The Client shall not have the right to close the Account and terminate the Current Account Agreement if at least one current Agreement concluded between the Bank and the Client contains a reference to the Account to be closed as a bank Account to and/or from which mutual settlements between the Parties are made, as provided for by such Agreement. In this case, the Parties undertake to take measures to amend such Agreements in terms of indicating the number of another bank Account (another Account) opened with the Bank, or another method of making mutual settlements between the Parties that does not involve the use of the Account.

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

15.3.8. The Account is replenished in cash or by bank transfer in accordance with the legislation of the Republic of Kazakhstan.

15.3.9. The Client, in accordance with the Tariffs approved by the Bank, pays the Bank a commission fee for the services provided by the Bank.

15.3.10. In the event that the Bank incurs expenses for the Client's obligations, including, but not limited to, the payment of commissions, for the fulfillment of obligations under the Standard Agreement, The Bank has the right, without any additional consent from the Client, to withdraw money in any currency in the amount of the current and overdue Debt from the Client's Account or any of the Client's bank accounts opened with the Bank and/or other banks and/or organizations carrying out certain types of banking operations and other credit institutions in a non-acceptance manner, by way of direct debit.

15.3.11. Withdrawal of funds from the Account is carried out only with the consent of the Client, except for cases expressly provided for by the legislation of the Republic of Kazakhstan, this Model Agreement, the internal procedures of the Bank, and other agreements concluded between the Bank and the Client.

15.3.12. Operations on the Account are carried out on the basis of the relevant Client Application for the service, completed in the form established by the Bank, subject to the Client successfully completing the Security Procedures.

15.3.13. The Account shall be closed at the initiative of the Client in accordance with the Client's

application, for the Account to be closed within a period of no more than 10 (ten) Business Days from the date of receipt by the Bank of the Client's application and in the absence of grounds preventing the Account from being closed in accordance with the Current Legislation, this Standard Agreement. In the event of the Account being closed, pay the due amount of the Account servicing fee.

15.3.14. The Account may also be closed at the initiative of the Bank unilaterally in accordance with the terms of this Standard Agreement/Current Legislation.

15.3.15. Within 5 (five) Business days after the fulfillment of all existing obligations by the Client and the Bank, the remaining Money in the Account is transferred to another bank account of the Client in the Bank or another bank, or to the notary's deposit.

16. General conditions for opening deposits and conditions for conducting deposit transactions

16.1. Procedure opening a Savings Account and accepting a Deposit

16.1.1. The Bank sets maximum interest rates on Deposits, maximum amounts and terms of accepted Deposits, which the Bank may change in the manner established by this Model Agreement and/or another agreement, application, request, unless otherwise provided by the current legislation of the Republic of Kazakhstan. The maximum interest rates on Deposits, maximum amounts and terms of Deposits in effect in the Bank are presented by the Bank for public information in the Rules on the general terms of conducting transactions, posted on the official Internet resource of ah Bank: altynbank.kz.

16.1.2. In accordance with the provisions of the Current legislation, the Bank's internal documents on the Savings Account carry out operations related to:

- acceptance of money from the Client in cash/non-cash form, unless otherwise provided by the Deposit Agreement and/or the Current Legislation;
- payment of remuneration in the amount and manner determined by the Deposit Agreement;
- ensuring the availability and use of the Deposit amounts by the Bank;
- return of the Deposit (in full or in part) under the conditions stipulated by the Deposit Agreement and (or) the Current Legislation;
- with the acceptance of the Deposit as security;
- execution of instructions from third parties to withdraw the Client's money on the grounds provided for by the Current Legislation and (or) the Deposit Agreement.

16.1.3. /Deposit Agreement within 3 (three) Business Days and, if there is consent, the Bank signs the Deposit Agreement and/or sends the relevant Notification via the Remote Access System, after which the Bank opens a Savings Account for the Client.

16.1.4. The application / Deposit Agreement, based on the Client's instructions, defines the Deposit currency, Deposit amount, Deposit term, interest rate, annual effective interest rate on the Deposit, frequency of interest payment, as well as other conditions for placing the Deposit. A mandatory condition for accepting Deposits is that the Client has a current account in the currency of the Deposit being made, or opens one if there is none.

16.1.5. Opening and termination of a Deposit are made through the Client's Account in the Deposit currency. The Deposit amount is transferred to the Client's Savings Account by bank transfer from the Client's Account. By submitting an application/concluding a Deposit Agreement, the Client gives consent to the Bank to write off money in the amount of the Deposit, additional contributions from the Client's Account with the Bank and transfer them to the Client's Savings Account by direct debiting of the Account.

16.1.6. The admissibility of additional contributions to the Deposit is determined by the relevant agreement/application for opening a Savings Account.

16.1.7. The number of the Savings Account opened for the Client is reflected in the application/Deposit Agreement. For each application/Deposit Agreement, the Bank opens a separate Savings Account.

16.1.8. The Bank has the right to refuse to open a Savings Account for the Client without giving

any reasons. In this case, the Bank shall not be liable for any losses or expenses incurred by the Client in connection with the Bank's refusal to accept the Deposit.

16.1.9. In the event of opening a Savings Account, the Bank undertakes to accept the Deposit from the Client, pay remuneration on it and return the Deposit in the amount, in the manner and within the timeframes stipulated by the Deposit Agreement, Tariffs and Current Legislation.

16.1.10. If the Deposit is placed via the Remote Access System on a weekend/holiday or after the end of the Business Day (closing of the Operating Day in the Remote Access System) determined by the Bank for accepting the Deposit, the day of placement of such Deposit shall be considered the following Business Day.

16.1.11. By means of the Remote Access System, if provided for by the terms of the Deposit Agreement, it is possible to accept additional contributions and partial withdrawals, which are made through the Client's current accounts in the currency in which the Deposit is maintained.

16.1.12. Deposits are guaranteed in accordance with the Law of the Republic of Kazakhstan dated July 7, 2006 No. 169-III "On mandatory guarantee of deposits placed in second-tier banks of the Republic of Kazakhstan". In the event of a change in the terms of guaranteeing deposits due to a change in the Current legislation, the guarantee terms shall apply to the Deposit, including cases of extension of the Deposit Agreement, taking into account changes in the legislation.

16.1.13. Conversion of the Deposit into another currency under the concluded Deposit Agreement is not allowed. Conversion of the Deposit is carried out by terminating the concluded Deposit Agreement and conducting a conversion between the Client's current accounts with the subsequent conclusion of a new Deposit Agreement with another Deposit currency using the remuneration rates and observing the conditions on the Minimum Deposit Amount provided for the Deposit in such currency on the date of conclusion of the Deposit Agreement.

16.1.14. After the conclusion of the Deposit Agreement, the Bank, at the Client's request, issues him a payment document certifying the opening of the Deposit, issued in the name of the Bank's Client. The Remote Access System displays the Notification of the opening of the Deposit in the form established by the Bank.

16.2. Order accrual of interest on the Deposit

16.2.1. For the purposes of calculating interest on the Deposit, the day of acceptance of the Deposit, including subsequent additional contributions or partial withdrawal of the Deposit amounts (if any) to the Savings Account and the day of return of the Deposit amount are considered as one day.

16.2.2. The interest on the Deposit is accrued from the date of receipt of the Deposit amount and subsequent additional contributions and capitalized interest (if any) to the Savings Account, based on the term and amount, at the rate specified in the Deposit Agreement, or at the rate applied after the extension of the Deposit.

16.2.3. When conducting transactions (opening, withdrawal, replenishment) on the Deposit via the Remote Access System, the remuneration for the Deposit is accrued and paid in the amount, within the timeframes, and in the manner established by the Deposit Agreement, from the Business Day of receipt of money/ withdrawal of money to/from the Deposit(s), or on the next Business Day, if the transactions are carried out by the Bank after the completion (closing of the Operating Day in the Remote Access System) of the Business Day determined by the Bank for accepting the Deposit.

16.2.4. The interest rate specified in the application/ request/ Deposit Agreement remains unchanged for the entire term of the Deposit and applies to all additional contributions to the Deposit during the term specified in the Deposit Agreement. The interest rate may be floating, if this condition is specified in the application/ request/ Deposit Agreement. The interest rate may change upon extension of the Deposit Agreement - by the rate set by the Bank's Tariffs on the date of such extension, including the application of a floating rate. If the expiration date of the current Deposit coincides with a weekend/holiday or other circumstances, the Bank shall carry out the extension on the first subsequent Business Day, unless otherwise provided by the Bank's internal rules and the Deposit Agreement. Upon extension of the Deposit, the amount of the annual effective interest rate shall change simultaneously.

16.2.5. The annual effective rate of remuneration is calculated in accordance with the requirements established by the Current Legislation.

16.2.6. The Bank accrues remuneration daily in the Deposit currency. The frequency of payment and capitalization of remuneration (if such a condition is selected) is specified in the application/Deposit Agreement.

16.2.7. The remuneration is accrued on a daily basis based on 28 - 31 days per month (the actual number of days in the month) and 365 (three hundred sixty-five) days per year. The remuneration rate accrual base is established by the Bank independently and is specified in the application/request/Deposit Agreement.

16.2.8. In case of planned closing of the Deposit Agreement, the amount of remuneration for the last day is not accrued, unless otherwise provided by the terms of the Deposit

16.2.9. Depending on the conditions chosen by the Client, the remuneration for the Deposit is paid to the Client in the following order:

- by non-cash transfer to the Client's Account, provided that the currency of the Client's Account corresponds to the currency of the Deposit, while capitalization of the accrued remuneration on the amount of the Deposit is not performed;
- to the Deposit (to the Savings Account), provided that the Client has chosen capitalization of the remuneration (adding the remuneration to the Deposit amount). In such a case, the Client and the Bank hereby agree that the accrued remuneration will capitalize the Deposit amount, and the payment of the Deposit together with the accrued capitalized remuneration will be made in the manner stipulated by the Deposit Agreement.

16.2.10. When paying remuneration, the Bank has the right to withhold taxes that must be paid by the Client in connection with the receipt of income in the cases, amounts and in the manner established by the Current Legislation.

16.3. Procedure for accepting additional contributions to the Deposit and withdrawing money from the Deposit, return of the Deposit

16.3.1. Additional contributions are accepted if this is provided for by the terms of the Deposit Agreement, in the currency corresponding to the Deposit currency. In this case, the amount of the Deposit increases by the amount of additional contributions.

16.3.2. Additional contributions are made by the Client by transferring money from the Client's Account to the Savings Account or by depositing cash through the Bank's cash desks to the Savings Account. In cases where additional contribution (s) are accepted, the actual storage period of the relevant part of the Deposit equal to the amount of the additional contribution is taken into account when calculating the remuneration.

16.3.3. The possibility and conditions of partial withdrawal of funds from the Deposit are provided for and specified in the application/Deposit Agreement. If possible, partial withdrawal of funds from the Savings Account may be carried out up to the Minimum Deposit Amount without loss of accrued remuneration, unless otherwise provided by the Deposit terms.

16.3.4. In case of partial withdrawal of funds from the Savings Account, from the date of such partial withdrawal of funds, the remuneration continues to accrue on the amount of the balance of the Deposit, unless otherwise provided by the terms of the Deposit.

16.3.5. Unless otherwise provided by the Deposit Agreement, the return of the Deposit or part of the Deposit shall be made by the Bank at the first request of the Client or upon the expiration of the term established by the Deposit Agreement. In this case, the Bank may apply a penalty for partial or full withdrawal of the Deposit in accordance with the terms of the Deposit Agreement.

16.3.6. In the event that the Bank receives a request from the Client for early return of part or the full amount of the Deposit, the Bank shall return part or the full amount of the Deposit and shall pay the accrued remuneration in the manner and on the terms established by the Deposit Agreement, within 7 (seven) or 30 (thirty) calendar days from the date of receipt of the Client's request, depending on the type of Deposit, in the ways provided for in this Standard Agreement, unless otherwise provided by the terms of the Deposit Agreement or the requirements of the

Current Legislation .

16.3.7. The full amount of the Deposit is returned by transferring money to the Client's Account; a part of the Deposit is returned by transferring it to the Client's Account or by issuing cash through the Bank's cash desks.

16.3.8. This Model Agreement is also an agreement for direct debiting of a bank account, according to which the Client has provided the Bank with unconditional, irrevocable consent to withdraw money from the Savings Account/Account for the purpose of returning the amounts of overpaid interest on the Deposit in the manner and under the conditions established by this Standard Agreement.

16.3.9. Direct debiting of the Savings Account/Account to repay amounts of overpaid interest on the Deposit is carried out by the Bank independently, without the Client providing any additional consent or prior notification to the Client on the basis of the Deposit Agreement.

16.3.10. In the event of a full or partial withdrawal of the Deposit by the Bank, the Client or third parties before the expiration of the Deposit term, after which the Deposit amount becomes less than the Minimum Amount, the Deposit Agreement is considered terminated, unless otherwise stipulated by the terms of the Deposit Agreement, and the Bank recalculates the remuneration for the entire term of the Deposit at the rate and conditions specified in the Deposit Agreement, while:

- under Deposit Agreements that provide for capitalization of remuneration, the amount of accrued or capitalized remuneration for the actual term of the Deposit, if such a condition exists, is withheld and not paid. The Bank pays the principal amount of the Deposit, taking into account additional contributions (if any) to the Client's Account;

- under Deposit Agreements that provide for payment of accrued remuneration to the Account, the amount of accrued and paid remuneration, if such a condition exists, is withheld from the principal amount of the Deposit. The Bank pays the principal amount of the Deposit taking into account additional contributions (if any) and withholding the accrued and paid remuneration to the Client's Account for the actual term of the Deposit Agreement.

16.3.11. If instructions from third parties are issued to the Deposit to withdraw funds that do not require the consent of the Client, then the Bank, if there is money in the Savings Account, shall execute the instructions of the third party in accordance with the Current legislation. If, as a result of executing the instructions of third parties:

- the terms of the Deposit Agreement are violated and there is no prohibition on the execution of expenditure transactions on the Savings Account, then the Deposit Agreement shall cease to be effective, including in the event that the balance does not allow for the reversal of previously capitalized/paid remuneration within the limits of the Deposit balance;

- the terms of the Deposit Agreement are violated and there is a ban on expenditure transactions on the Savings Account, the Bank suspends the accrual of remuneration and after the ban on expenditure transactions is lifted, the Deposit Agreement ceases to be valid;

- the terms of the Deposit Agreement have not been violated and there is/is no prohibition on expenditure transactions on the Savings Account, the Deposit Agreement continues to be in effect under the terms stipulated by the Deposit Agreement.

16.3.12. If there are insufficient funds in the Client's Savings Account to execute instructions from third parties to withdraw funds, the Bank has the right to write off the corresponding amount from any of the Client's Accounts by direct debiting them, or, if there are insufficient funds in the Client's accounts, the Client is obliged to pay the Bank the missing amount within 5 (five) business days from the date of the Bank's demand to the Client.

16.3.13. The return of the Deposit made in foreign currency shall be made in the same currency, unless otherwise provided by the Current Legislation or by agreement of the Parties.

16.3.14. The return of the full amount of the Deposit at the initiative of the Bank may be made by the Bank unilaterally with prior notification of the Client, in the manner prescribed by this Standard Agreement, no less than 10 (ten) Business Days before the expected date of return of the full amount of the Deposit in the following cases:

- termination by the Bank of accepting new deposits of this type;

- making a decision on limiting/terminating the extension of B deposits;
- provided for by the current legislation.

16.3.15. Upon receipt by the Bank of information confirming the liquidation of an individual entrepreneur, the accrual of remuneration on the Savings Account shall cease from the date of receipt of the specified document by the Bank, with subsequent actions within the framework of the requirements of the Legislation of the Republic of Kazakhstan.

16.4. Closing the Savings Account. Term of the Deposit Agreement. Procedure for termination of the Deposit Agreement.

16.4.1. The Bank shall close the Savings Account on the day of return of the full amount of the Deposit (taking into account additional contributions and partial withdrawals) in the manner and amount stipulated by the Deposit Agreement and these Standard Agreements. The Bank shall not require additional authority from the Client to close the Savings Account. The Savings Account may also be closed in other cases stipulated by the Current Legislation and/or the Deposit Agreement. From the date of closure of the Savings Account, the Deposit Agreement provided for this Savings Account shall be terminated.

16.4.2. The cases and procedure for closing a Savings Account, terminating a Deposit Agreement, as well as the cases and procedure for extending (prolonging) the term of the Deposit are determined by the Deposit Agreement and this Standard Agreement.

16.4.3. In the event of termination of the Deposit Agreement, the Client authorizes the Bank to close the Savings Account in compliance with the requirements of the law and within the timeframes stipulated by the Bank's internal procedures, but no later than 7 (seven) or 30 (thirty) calendar days, depending on the type of Deposit, from the date of termination of the Deposit Agreement, unless otherwise provided by the terms of the Deposit Agreement or the requirements of the Current Legislation.

16.4.4. If the day on which the Deposit and/or accrued remuneration must be returned under the Deposit Agreement falls on a non-working day, then the Deposit is paid out on the next Working Day.

16.4.5. The Bank has the right, in the event of the Client's violation of the Current Legislation, the Client's failure to fulfill its obligations related to the presence of a Savings Account with the Bank, as well as in the event of the occurrence of conditions that, in the opinion of the Bank, may have negative consequences for it, to unilaterally refuse to execute the Deposit Agreement at any time, for any reason, notifying the Client thereof no later than 10 (ten) calendar days before the planned date of actual termination of the Deposit Agreement. In this case, all obligations of the Client to the Bank are subject to full and immediate execution.

16.4.6. Following a statement by either Party to terminate the Deposit Agreement, the Parties are obligated to fully fulfill all remaining outstanding obligations.

16.5. Rights and obligations of the Bank and the Client.

16.5.1. The Client has the right to:

16.5.1.1. to claim the amount of the Deposit (in full or in part) and receive the accrued remuneration in accordance with the Deposit Agreement, unless otherwise provided by the terms of the Deposit and the Current Legislation;

16.5.1.2. upon request, receive statements, certificates on the status of the Savings Account and on transactions carried out on the Savings Account. The commission for the provision of these services is charged in accordance with the Bank's Tariffs, unless otherwise provided by the Current Legislation. At the same time, when providing these services by electronic generation, including when the Client independently generates these documents in the Remote Access System, no commission is charged;

16.5.1.3. unless otherwise provided by the Deposit Agreement, place additional contributions in the manner provided by the Deposit Agreement.

16.5.2. The Client undertakes to:

16.5.2.1. make a Deposit in an amount equal to the sum of money specified in the Deposit Agreement. This condition does not apply to additional contributions to the Savings Account, if such are provided for in the Deposit Agreement;

16.5.2.2. unless otherwise provided by the Deposit Agreement, pay for the Bank's services in accordance with the Tariffs in effect at the Bank on the date of provision of services, in the manner prescribed by the Deposit Agreement, unless otherwise provided by the Current Legislation;

16.5.2.3. unless otherwise provided by the Deposit Agreement and the Current Legislation, return the amount of overpaid remuneration in the manner and under the conditions established by the Deposit Agreement;

16.5.2.4. with the consent of the Bank, provide the Bank with a Deposit or part of the Deposit as collateral, as security for the obligations of the Client or a third party under a loan provided by the Bank, with the conclusion of a corresponding money pledge agreement;

16.5.2.5. In case of loss of the Deposit Agreement, when the Client applies on the basis of a written application, the Bank issues a duplicate of the lost document. In this case, the Client independently downloads a duplicate of the Deposit Agreement in the Remote Access System.

16.5.3. The Bank has the right:

16.5.3.1. The Bank has the right to refuse to accept a sum of money into the Savings Account if such sum of money is less than or exceeds the sum of money specified in the Deposit Agreement or less than the minimum sum established by the Bank for opening the Deposit. This condition does not apply to additional contributions to the Savings Account, if such are provided for by the Deposit Agreement; within the term of the Deposit Agreement, use the Deposit amount at its own discretion; charge fees for the provision of services in accordance with the Bank's Tariffs in effect on the date of provision of services, in the manner stipulated by this Deposit Agreement, this Standard Agreement, unless otherwise provided by the Current Legislation; fulfill the demands of third parties to withdraw money from the Client's Account without his consent and suspend debit transactions, freeze money in accounts in cases stipulated by the Current Legislation, the Deposit Agreement.

16.5.3.2. In the event that the Bank discovers errors made by it in transactions on payments and/or transfers on the Account, Savings Account or the Bank discovers an unauthorized payment and/or transfer, the Bank, without prior notice and additional consent of the Client, has the right to return money for the erroneous or unauthorized payment and/or transfer in the manner established by this Standard Agreement and within the timeframes determined by the Bank independently.

16.5.3.3. The Bank has the right to close the Savings Account in the cases and in the manner stipulated by the Current Legislation of the Republic of Kazakhstan, the Deposit Agreement; to unilaterally change the interest rate on the Deposit in the event of an extension (prolongation) of the Deposit term. In this case, the amount of the annual effective interest rate is simultaneously changed based on the amended terms of the Deposit and the requirements of the Current Legislation.

16.5.3.4. The parties agree that, in the event changes in the terms of the Deposit Agreement for the benefit of the Depositor, as well as in the event of a change in the remuneration rate towards an increase or decrease upon extension of the Deposit Agreement, an additional agreement to the Deposit Agreement shall not be concluded. The Bank shall notify the Depositor of such changes, as well as of changes in the Bank's Tariffs, in the manner and by the methods stipulated by this Standard Agreement.

16.5.3.5. The Bank has the right to unilaterally, without prior agreement with the Client, stop accepting the Deposit and/or limit/suspend further prolongation of the Deposit Agreement, make changes and/or additions to this Standard Agreement, notifying the Client thereof in the manner established by this Standard Agreement, at least 10 (ten) business days before the expected date of entry into force of the changes and/or additions. After changes and/or additions have been made to the Deposit Agreement, it shall continue to operate in the amended/supplemented form.

16.5.3.6. In case of termination of acceptance of the Deposit/extension of the Deposit Agreement, transfer the balance of the Deposit and the remuneration due thereon to the Client's Account. In

case of absence of the Account of the Client, for any reasons, or if it is impossible to pay the Deposit and remuneration for other reasons, the Deposit and the accrued capitalized remuneration remain in the above-mentioned Savings Account in accordance with this clause after the expiration of the Deposit term or the extension term until demand by the Client. In this case, no remuneration is accrued on the money in the Savings Account in accordance with this clause after the expiration of the Deposit term or the extension term.

16.5.3.7. The Bank has the right to unilaterally, at its own discretion, change the minimum deposit amount for newly attracted deposits, including for extended deposits.

16.5.4. The Bank is obliged to:

16.5.4.1. open a Savings Account in the name of the Client, credit the Deposit amount, ensure the safety of the Deposit and its accounting during the term of the Deposit Agreement;

16.5.4.2. to accrue and pay out the amount of remuneration for the Deposit in accordance with the provisions of the Deposit Agreement;

16.5.4.3. return the amount of the Deposit to the Client (in full or in part) upon receipt of the Client's request for the return of the Deposit (in full or in part) in the manner prescribed by the Deposit Agreement, unless otherwise provided by the Current Legislation;

16.5.4.4. guarantee the confidentiality of the Deposit in accordance with the Current Legislation and the Deposit Agreement. Without the consent of the Client, information concerning the Deposit may be provided to third parties only in cases stipulated by the Current Legislation and the Deposit Agreement.

16.6. Other.

16.6.1. If the Client fails to claim the Deposit on the day of the Deposit expiration, if provided for by the terms of the Deposit, it is automatically extended for a period equal to the period specified in the application/Deposit Agreement, at the rate set by the Bank's Tariffs on the day of the Deposit Agreement extension. The extension is carried out in accordance with the Deposit Agreement until the Bank makes a decision to stop accepting money for this type of Deposit and /or to limit/suspend further extension of the Deposit Agreement , unless otherwise provided by the relevant Deposit Agreement.

16.6.2. The Bank, having reviewed the Client's application to change the terms of the Deposit, has the right to refuse to accept the said application if such instruction from the Client contradicts the requirements of the Current Legislation, the Bank's internal procedures, changes in the terms of the product and may lead the Bank to a violation of the Current Legislation.

16.6.3. If at the time of expiration of the Deposit term or the extension term of the Deposit Agreement, the Bank has stopped accepting this type of Deposit, the extension of the Deposit Agreement term will not be made, and the Deposit amount will be transferred by the Bank to the Account.

17. General conditions for providing bank loans to individual entrepreneurs

17.1 General terms of the loan

17.1.1. The Bank provides various lending instruments on terms of repayment, urgency, and payment in accordance with the procedure established by the Current Legislation and the Bank's internal documents.

17.1.2. Detailed terms and conditions for the provision of lending instruments, the list, procedure for use, accrual of the Bank's Remuneration and other conditions are the subject of a separate written agreement between the Bank and the Borrower.

17.1.3. The Borrower confirms that prior to concluding and signing the Loan Agreement, he/she has received and is sufficiently familiarized orally with the following information on the Loan: the maximum term for the provision of the Loan, the maximum amount and currency of the Loan, the type of interest rate and the maximum amount of the interest rate on the Loan, the calculation of the interest rate in annual percentage and its amount in a reliable, annual, effective, comparable calculation (real cost) on the date of application; an exhaustive list and amounts of commissions,

Tariffs and other expenses related to obtaining and servicing (repayment) of the Loan; the maximum term for making a decision on issuing the Loan and the possibility of its extension by the Bank; the liability and risk of the Client in the event of default on obligations under the Loan; the condition of a possible reduction in the term when choosing the method of repaying the principal debt in equal installments and a possible change in the amount of the monthly payment in the event of partial early repayment of the Loan; a list of documents required for concluding the Loan Agreement.

17.1.4. The Borrower confirms that prior to the conclusion of the Loan Agreement, he was provided with draft Loan Repayment Schedules for choosing the method of repayment of the Loan: annuity and differentiated; he was given the date of the monthly payment on the loan, the necessary time to familiarize himself with the terms of the Loan Agreement.

17.1.5. The Borrower confirms **that** prior to concluding the Loan Agreement, he/she has read the Bank's Tariffs and is ready to bear the costs in accordance with the Bank's current Tariffs. At the same time, he/she agrees with the condition that the Bank's acceptance of the Application - Questionnaire/Application (agreement) for receiving the Loan for consideration, as well as possible additional costs incurred by him/her (costs, duties and overhead costs required for the preparation of documents for receiving the Loan, for conducting an examination, etc.) are not an obligation of the Bank to provide the Loan or reimburse the costs incurred by the Borrower, including in the event of the Bank's refusal to provide the Loan.

17.1.6. The Borrower confirms that he/she has been notified of the general term for consideration of the Application-Questionnaire/Application (agreement) for receiving a Loan, which is no more than 10 working days from the date of the relevant decision. He/she has been notified of his/her right to appeal to the Bank, the Authorized Body or the court in the event of a dispute regarding the received banking service.

17.1.7. The Borrower hereby agrees that if the Loan is provided in foreign currency, the Bank, during the term of the Loan Agreement, has the right to unilaterally change the currency of the Loan to the currency of the Republic of Kazakhstan, and such change will be considered by the Parties as an improving condition.

17.1.8. If the Borrower agrees to change the currency of the Loan, the interest rate shall be set by the Bank. All debt on the Loan as of the date of notification by the Bank of the change in the currency of the Loan, starting from the date of change in the currency of the Loan, shall be paid to the Bank in the currency of the Republic of Kazakhstan. The current Debt of the Borrower on the Loan previously provided to the Borrower in foreign currency shall be converted into the currency of the Republic of Kazakhstan, at the exchange rate of the foreign currency to the Kazakhstan tenge set by the Bank on the date of such conversion. If the Borrower disagrees with the change in the currency of the Loan or with the interest rate set by the Bank, the Bank shall be considered free from obligations under the relevant Loan Agreement and shall have the right to demand immediate repayment of the Debt from the Borrower.

17.1.9. The type of Credit Agreement concluded with the Bank is determined by the Client independently, depending on the type of Application for a loan sent by the Client to the Bank via the Remote Access System.

17.2. Terms of repayment of the Loan/Debt

17.2.1. The procedure, conditions, frequency, order, dates of repayment of the Debt, measures taken by the Bank for failure to fulfill or improper fulfillment by the Borrower of obligations under the Loan Agreement, methods and ways of repaying the Debt, including the Credit, Remuneration, the minimum amount to be repaid under the Loan Agreement are determined in accordance with the terms of such agreement.

17.2.2. If the date of payment of the next payment under the Loan Agreement falls on a weekend or holiday, then the next payment is made on the first working day following the weekend or holiday, without payment or other types of penalties.

17.2.3. Full or partial early repayment is made on the basis of a written application from the

Borrower, including one initiated via the Remote Access System. In case of partial early repayment of the Loan amount, the Bank shall revise the Repayment Schedule. In case of full/partial early repayment, the Borrower shall pay the Bank the Remuneration for using the Loan, accrued up to and including the date of full/partial early repayment. Revision of the Repayment Schedule does not entail the obligation of the Parties to conclude an additional agreement to the Loan Agreement. The amended Repayment Schedule shall be attached to the Loan Agreement and shall replace the previously valid one, with which the Client agrees.

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

17.2.5. In case of non-payment of the next payment for the return of the Principal Debt and the accrued Remuneration, or payment less than the amount of the next payment specified in the Repayment Schedule to the Loan Agreement, the payment is considered overdue in the unpaid part.

17.2.6. Overdue Debt under the Loan Agreement is considered to be:

- untimely or incomplete repayment of the minimum amount to be repaid/amount according to the Repayment Schedule;
- untimely or incomplete repayment of the amount of overdue debt, commission;
- untimely or incomplete payment of the amount of penalties (fines, fines);
- other Debt presented for repayment under the Loan Agreement and/or at the request of the Bank.

17.2.7. All payments made by the Borrower to repay the Debt under the Loan Agreement must be made by depositing cash or by bank transfer, in the currency of the Loan or in foreign currency with conversion into the currency of the Account and are considered received upon their actual receipt by the Bank. The Bank is authorized to debit the Account and other accounts of the Borrower on the basis of the Loan Agreement and without any additional consent of the Borrower to repay the Borrower's Debt.

17.2.8. The order of repayment of the Debt, unless otherwise established, the current legislation stipulates that the repayment of the Debt, if it is insufficient to fulfill the Borrower's obligation, is carried out in the following order:

- Principal Debt Outstanding;
- Remuneration Outstanding;
- Penalty (fine, penalty) in the amount determined in accordance with the Loan Agreement and the Current Legislation;
- The amount of the Principal Debt for the current payment period;
- Remuneration accrued for the current payment period;
- Debt on commissions and other payments related to the issuance and servicing of a loan;
- Bank's costs for obtaining execution.

Upon expiration of ninety consecutive calendar days of delay, the amount of the payment made by the Borrower under the bank loan agreement concluded with the individual entrepreneur, if it is insufficient to fulfill the Borrower's obligation under the bank loan agreement, shall repay the Borrower's debt in the following order:

- Principal Debt Outstanding;
- Remuneration Outstanding;
- The amount of the Principal Debt for the current payment period;
- Remuneration accrued for the current payment period;
- Penalty (fine, penalty) in the amount determined in accordance with the Loan Agreement and the Current Legislation;
- Commissions and other payments related to the issuance and servicing of a loan;
- Bank's costs for obtaining execution.

17.2.9. The Borrower undertakes to provide a renewed/extended insurance agreement for the

Collateral/additional Collateral within the period specified in the Bank's requests/notifications, in cases stipulated by the Collateral Agreement. The Borrower shall be liable in the manner prescribed by the Standard Agreement, including by paying a penalty (fines, fines) in the event of a breach of this obligation by the Borrower. In the event of the Borrower's failure to fulfill its obligations to insure the Collateral within the period specified in the Bank's requests/notifications, the Borrower confirms and agrees that the Bank has the right to insure the real estate at its own expense in accordance with the terms of the Loan Agreement and this clause of this Standard Agreement and subsequent reimbursement of the amount from the Borrower's accounts, with the Bank being the beneficiary. The Client hereby gives the Bank irrevocable consent to withdraw funds in any currency and in the amount payable by the Borrower for insurance of the Collateral (in case of insurance of real estate at the expense of the Bank), by direct debiting the Borrower's Account or the Borrower's bank accounts opened with the Bank and/or other banks and/or organizations carrying out certain types of banking operations and other credit institutions, to convert the amounts thus collected into the currency of the Borrower's unfulfilled obligations at the exchange rate of the currency to the tenge in effect at the Bank on the date of conversion at the time of write-off.

17.2.10. The repayment schedule is drawn up on the date of issuance of the Loan. If the terms of the Loan change, which entails a change in the amount (size) of the Borrower's monetary obligations and (or) the term of their payment, the Bank draws up and issues a new Loan Repayment Schedule to the Borrower in the manner prescribed by the Standard Agreement. These changes are communicated to the Borrower in the ways stipulated by this Standard Agreement, including becoming available for viewing by the Borrower in the Remote Access System, in connection with which The borrower is considered to be notified of the adjustments made.

17.2.11. All banking transactions performed in the Remote Access System in accordance with these General Terms and Conditions, including the conclusion of the Credit Agreement, payments to repay the Debt, performed after 18:00 Astana time, are considered to be performed on the next Business Day.

17.2.12. Interest on the Loan is accrued on the amount of the Principal Debt at the rate in accordance with the terms of the Loan Agreement.

17.2.13. The size of the annual effective rate is calculated by the algebraic method, successive approximations, the integration method, using computer programs, in accordance with the methodology developed by the Authorized Body, and is specified in the Loan Agreement.

17.3. Violation Events

17.3.1. The Bank has the right to unilaterally declare the termination of all or any of its obligations under the Loan Agreement and/or to early present the entire amount of the Debt to the Borrower for collection upon the occurrence of any of the following events and without the additional consent of the Borrower, notifying the Borrower 1 business day in advance, unless otherwise stipulated by the terms of the Loan Agreement:

- violation or non-fulfilment and/or improper fulfilment by the Borrower and/or the Related Party and/or the Pledgor of the requirements of the Current Legislation, or any of the terms of the Loan Agreement and/or the Security Agreement, or the documents related thereto;
- determination by the Bank of the existence of a threat to the proper performance of any of the monetary and/or any of the non-monetary obligations of the Borrower/Pledgor under the Loan Agreement, Security Agreements (including, but not limited to, in connection with challenging the validity of the Standard Agreement and/or Security Agreement, the presentation by third parties of claims to the property that is the Security), the existence of obligations of the Borrower/Related Party/Pledgor to a third party for a significant amount, in the opinion of the Bank;
- violation by the Borrower/Related Party/Pledgor, or the Bank's discovery of the unreliability of any of the statements, confirmations and guarantees of the Borrower/Related Party/Pledgor set out in the documents signed/accepted by the Borrower, including, but not limited to: applications, questionnaires, and also in the event that the statements, confirmations and guarantees of the

Borrower/Related Party/Pledgor are misleading;

- violation by the Borrower/Pledgor of their obligations to provide reliable information and documents related to the receipt and servicing of the Loan, as well as those provided by the Bank to credit bureaus;
- deterioration of the financial condition of the Borrower, identified as a result of monitoring conducted by the Bank;
- changes in the requirements of the legislation of the Republic of Kazakhstan that affect the proper execution of the Standard Agreement by the Bank;
- if the Security or any part thereof is irreparably damaged;
- the initiation of legal proceedings by or against the Borrower that may adversely affect the proper performance by the Borrower of its obligations under the Standard Agreement or obligations under the Security Agreements;
- in the event that the Bank does not have the consent of the Borrower/Pledgor required in accordance with the law;
- in case of improper use of the Credit within the framework of the current legislation of the Republic of Kazakhstan;
- determination by the Bank of the existence of a threat to the proper performance of any of the obligations of the Borrower/Related Party/Pledgor under the Loan Agreement and/or Security Agreement;
- complete or partial loss of legal capacity by the Borrower;
- involvement of the Borrower or Related Party and/or Pledgor in legal proceedings with the amount of the claim which, in the opinion of the Bank, represents or may represent a threat to the completeness and timeliness of the fulfillment of the obligations of the Borrower and/or Related Party and/or Pledgor under the Loan Agreement, under the Security Agreement;
- any Debt of the Borrower and/or Related Party is not repaid within the established period or there is a need to require repayment of the Debt before the established period;
- all or a substantial part of the Borrower's property is wholly acquired, seized, expropriated or nationalized by the state or any third party;
- any of the Security Agreements concluded to secure the Borrower's obligations under the Loan Agreement is recognized as invalid in accordance with the procedure established by law;
- at any time if for the Bank or for the Borrower and/or the Related Party and/or the Pledgor the performance of any or all obligations under the Loan Agreement, under the Security Agreement becomes contrary to the Current Legislation or such obligations cease to be lawful, valid, binding and enforceable;
- The Borrower and/or the Related Party fail to comply with court orders of the relevant jurisdiction for the payment of amounts due from it;
- other circumstances which, in the opinion of the Bank, threaten or may create a threat to the completeness and timeliness of the fulfillment by the Borrower and/or the Related Party and/or the Pledgor of their obligations under the Loan Agreement, under the Security Agreement, including, but not limited to, the deterioration of the financial condition of the Borrower and/or the Related Party, identified as a result of monitoring conducted by the Bank;
- The Borrower and/or the Related Party, the Pledgor fail to fulfill their obligations under other banking agreements concluded before or after the signing of the Loan Agreement, the Security Agreement;
- upon termination of the employment relationship between the Borrower and/or Related Party and its employer before the expiration of the term for which the Loan is provided;
- failure by the Borrower and/or Related Party and/or Pledgor to provide any of the consents required in accordance with the requirements of the Applicable Law/Shareholder for the provision, servicing/maintenance of the Account/Credit/conclusion of the Loan Agreement/Security Agreement/collection/processing of data/submission of reports;
- reduction in the loan security ratio by more than 30%;

- the Borrower's move to a permanent place of residence outside the Republic of Kazakhstan;
- change in the Borrower's marital status;
- any of the joint property of the spouses in the possession of the Borrower is divided;
- other cases of the threat of damage, loss, seizure, other restrictions and/or encumbrances on the collateral;
- if, as a result of the provision of the Loan, the Bank violates the requirements of the legislation or any of the regulations established by the authorized government body;
- changes in the requirements of the Law that affect the proper execution of the Loan Agreement by the Bank;
- as a result of a technical failure of the Remote Access System.

17.3.2. The Bank has the right to charge any and all expenses incurred in connection with the occurrence of the Event of Default to the account of the Borrower and/or the Related Party.

17.3.3. The Bank has the right to unilaterally terminate (refuse) this Standard Agreement/Loan Agreement at any time, for any other reasons not specified in clause 17.3.1. of this Standard Agreement, by notifying the Client thereof at least 30 (thirty) calendar days prior to the planned date of termination (refusal) of this Standard Agreement/Loan Agreement, in the ways provided for by this Standard Agreement, unless another period of termination (refusal) is provided for by this Standard Agreement, the Loan Agreement.

17.4. Liability of the parties for failure to perform or improper performance of obligations under the Agreement

17.4.1. The Parties shall be liable in accordance with the Loan Agreement, this Agreement, and the Current Legislation.

17.4.2. The Borrower shall be liable in the manner prescribed by the Loan Agreement, including by paying penalties (fines, fines) in the event of a breach by the Borrower of any of the obligations under the Loan Agreement.

17.4.3. Payment of penalties and compensation for damages does not release the Borrower from the proper performance of the violated obligations under the Loan Agreement.

17.5. Liability of the parties for failure to perform or improper performance of obligations under the Agreement

17.5.1. The Bank has the right (unless otherwise provided by the Current Legislation or the Loan Agreement):

- without acceptance, by way of direct debit, withdraw money in any currency of the amount of the current and overdue Debt of the Borrower under the Credit Agreement from any accounts of the Borrower, except for cases established by the current legislation, opened in the Bank and/or other banks and/or organizations carrying out certain types of banking operations, and other credit organizations, convert the amounts thus collected into the currency of the Borrower's unfulfilled obligations at the rates in effect in the Bank at the time of conversion at the time of write-off; and/or

- file a claim in court for the recovery of the Debt with the transfer of legal costs, including state fees and costs associated with the proceedings in court, and other expenses of the Bank to the account of the Borrower, including by foreclosing on any property of the Borrower in the manner established by the Current Legislation; and/or

- the Loan Agreement to any third parties (including collection agencies) taking into account the provisions of the Current Legislation.

17.5.2. The Bank has the right to unilaterally declare the termination of all or any of its obligations under the Loan Agreement and demand that the Borrower, within 10 (ten) business days from the date of sending the notice of early repayment (of unilateral extrajudicial refusal of the Loan Agreement), fulfill all obligations under the Loan Agreement, as well as other transactions concluded between the Bank and the Borrower, and apply the measures specified in paragraph 17.5.1. of this Standard Agreement in the following cases:

- the Borrower fails to meet the deadline set for the repayment of the Loan and/or the deadline set for the payment of the Interest on the Loan for more than the period specified in paragraph of this Standard Agreement; and/or

- the occurrence of the circumstances specified in clause 17.3.1 of this Model Agreement.

17.5.3. The Bank has the right to unilaterally change the terms of the Credit Agreement in the direction of their improvement for the Borrower, including for a period of time determined by the Bank, including the possibility of:

- reduction of the size of the remuneration rate;
- reduction of the amount of commissions under the Loan Agreement and other commissions;
- provision of a grace period for repayment of the Debt, as well as the conditions for its provision;
- reducing the minimum amount to be repaid for the Debt;
- changes in the Credit currency,

in this case, the conclusion of an additional agreement on this between the Parties is not required. In the event that the Bank applies improving conditions, the Bank shall send a notification to the Borrower about the change in the terms of the Credit Agreement in the ways provided for by this Standard Agreement.

17.5.4. The Bank has the right to demand early repayment of the Loan amount and the Remuneration thereon if the Borrower violates the deadline established for the repayment of the next part of the Loan and (or) payment of the Remuneration by more than 40 (forty) calendar days, in the manner prescribed by the Standard Agreement.

17.5.5. The Bank has the right to assign its rights and/or obligations under the Loan Agreement, with the transfer of any necessary information and documents about the Borrower and/or the Loan to third parties, including collection agencies. In this case, the Bank is obliged to notify the Borrower:

- prior to the conclusion of an agreement on the assignment of the right of claim on the possibility of transferring rights (claims) to a third party, as well as on the processing of the personal data of the Borrower in connection with such assignment in the manner provided for by this Model Agreement or in a manner that does not contradict the legislation of the Republic of Kazakhstan;

- on the completed transfer of the right (claim) to a third party in the manner stipulated by this Standard Agreement or in a manner not contrary to the legislation of the Republic of Kazakhstan, within 30 (thirty) calendar days from the date of conclusion of the assignment agreement, indicating the full volume of the transferred rights of claim, as well as the balance of the current and overdue Debt broken down into the Principal Debt, Remuneration, commissions, penalties and other types of amounts payable, as well as the purpose of further payments to repay the Credit - to the person to whom the rights of claim have been transferred.

17.5.6. When the Bank assigns a right (claim) under the Standard Agreement to a third party, the requirements and restrictions imposed by the legislation of the Republic of Kazakhstan on the relationship between the creditor and the Borrower under the agreement shall apply to the legal relationship between the Borrower and the third party to whom the right (claim) has been assigned.

17.5.7. The Bank has the right to carry out checks of the financial condition of the Borrower and the fulfillment of obligations by the Borrower.

17.5.8. The Bank shall have the right to receive the repayment of the Debt at any time at the expense of any and all money in any currency, except for cases stipulated by the current legislation, which are available on the bank accounts of the Borrower opened in any banks or financial institutions registered both in the territory of the Republic of Kazakhstan and abroad, both in one lump sum in full and in parts, on the basis of the Credit Agreement by direct debiting any bank accounts of the Borrower without acceptance, in the event of occurrence or presence of overdue Debt of the Borrower of violation of any obligations under the Credit Agreement, as stipulated by the Credit Agreement. To convert the amounts collected in this way into the currency of the Borrower's Credit at the rates in effect in the Bank on the date of conversion.

17.5.9. The Bank has the right to accept payments and money transfers (accept execution) from third parties received for crediting to the Borrower's Account, in accordance with this Standard Agreement, Tariffs, taking into account the norms of the Current Legislation.

17.5.10. The Bank has the right to provide the Borrower with the services of an insurance agent for the period of the Credit Agreement, taking into account the norms of the Current legislation. The Bank is not responsible for the actions of the insurer.

17.5.11. The Bank is obliged, in the event of a delay in the fulfillment of obligations under the Loan Agreement, to notify the Borrower by telephone calls and/or by sending him a corresponding notice in the Remote Access System, and/or by the methods stipulated by the Loan Agreement, this Standard Agreement, within 30 (thirty) calendar days from the date of the delay in the fulfillment of obligations about the occurrence of a delay in fulfillment and the need to make payments to repay the Debt under the Loan Agreement, indicating the amount of the overdue Debt, and about the consequences of the Borrower's failure to fulfill his obligations, as well as about the possibility of settling the debt by changing the terms of the Loan Agreement if there are objective reasons.

17.5.12. The Bank is obliged, within fifteen calendar days from the date of receipt of the Borrower's written application, to consider the proposed changes to the terms of the Loan Agreement and notify the Borrower in writing of:

- agreement with the proposed changes to the terms of the Standard Agreement;
- their proposals for changing the terms of the Standard Agreement;
- refusal to change the terms of the Loan Agreement, indicating the reasoned justifications for such refusal.

17.5.13. If the date of repayment of the Loan and/or Remuneration falls on a weekend or holiday, the Borrower has the right to pay the Remuneration and/or Principal on the following Business Day without paying a penalty or other types of fines. based on a written application from the Borrower, including one initiated through the Remote Access System.

17.5.14. The borrower has the right, upon application, to receive, and the Bank is obliged to receive free of charge within a period of no more than 3 (three) working days from the date of registration of the application with the Bank:

- information on current and overdue debt broken down into Principal, Remuneration, commissions, penalties (fines, fines) and other amounts payable no more than once a month, in writing;
- information on the amount of the partial or full amount of the Debt due for repayment, broken down into: Principal, Remuneration, commissions, penalties (fines, fines) and other amounts payable, indicating the overdue amount of the Debt in the event of partial or full early repayment.

The borrower agrees to receive the specified information (certificates) in the Remote Access System.

17.5.15. The Borrower has the right, after prior written notice to the Bank, to repay the Loan early, partially or in full, after 12 (twelve) months from the date of receipt of the Loan without paying a penalty or other types of fines, but with payment of the accrued Remuneration. The amount of partial early repayment is determined by the terms of the Standard Agreement. In this case, early partial or full repayment of the Loan is made by the Bank after prior notice by the Borrower one business day before the planned date of repayment of the Loan in writing.

17.5.16. The Borrower has the right, within 14 (fourteen) calendar days from the date of receipt of the notice of change in the terms of the Credit Agreement towards their improvement for the Borrower, to refuse the improving terms proposed by the Bank by sending a corresponding written notice to the Bank. If the Bank does not receive the Borrower's notice of refusal, the changes are considered accepted by the Client.

17.5.17. The borrower has the right to contact the Bank in writing if any disputes arise regarding the banking services received, and the Bank is obliged to prepare a response within the timeframes established by the Standard Agreement and/or Current Legislation.

17.5.18. The borrower has the right, within 30 calendar days from the date of the occurrence of the delay in the fulfillment of the obligation under the agreement, to visit the Bank and submit a written statement containing information about the reasons for the occurrence of the delay in the fulfillment of the obligation under the Credit Agreement, income and other confirmed circumstances (facts) that justify his application for amendments to the terms of the agreement, including those related to:

- a change towards a decrease in the rate of remuneration under the contract;
- changing the currency of the remaining principal amount of a bank loan issued in foreign currency to the national currency;
- deferment of payment on the principal debt and (or) interest;
- changing the method of debt repayment or the order of debt repayment, including repayment of the principal debt in priority order;
- changing the term of the contract;
- forgiveness of overdue principal debt and (or) remuneration, cancellation of penalties (fines, fines).

17.5.19. The borrower undertakes to:

- within 15 (fifteen) business days from the date of change of their personal/contact details, change in their profile, or notify the Bank by sending a notice of change: address (place of residence), change of surname, first name, patronymic (if it is indicated in the identity document), replacement of identity documents, telephone numbers (landline) (contact information used to contact the Borrower, and the method of communication) / email address, payment details, as well as data specified in the application, questionnaire and the Loan Agreement. The Borrower undertakes to confirm the validity of the data provided for the purpose of concluding the Loan Agreement at least once a year. Failure by the Borrower to provide notice after 1 (one) year from the date of conclusion of the Loan Agreement and each subsequent year means confirmation by the Borrower of the validity (relevance) of the data provided upon conclusion of the Loan Agreement;

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

- within 30 (thirty) calendar days from the date of the Bank's request, provide the documents required by the Bank in order to comply with the requirements of the current legislation and the terms of the Credit Agreement. The requests may specify a different deadline for providing the necessary documents than that specified in this subparagraph, in which case the deadline for providing the necessary documents will be that specified in the requests;

- in the event of a change of place of employment, the Borrower undertakes to provide the Bank with a certificate of income from the accounting department for the first month and a certificate and/or a copy of the employment contract from the new employer within 10 (ten) working days after the expiration of the first month of work;

- notify the Bank about receiving a loan (s) from other second-tier banks of the Republic of Kazakhstan until the Borrower has fully fulfilled its obligations under the Loan Agreement within 10 (ten) business days from the date of approval of the loan (s) by other second-tier banks of the Republic of Kazakhstan.

17.5.20. The Borrower undertakes to use the Credit only in accordance with the purpose of the Credit specified in the Credit Application. The Borrower undertakes to provide original documents confirming full repayment of the refinanced bank loan (s) in another bank(s) within 7 (seven) business days after the issuance of the Credit.

17.5.21. The Borrower undertakes to check all notifications, demands and/or other correspondence including, but not limited to, containing information on the amount of the Debt, including the amounts of penalties (fines, fines) accrued by the Bank due to improper fulfillment by the Borrower of obligations to the Bank, which are sent by the Bank in the Remote Access System. If within 14 (fourteen) calendar days from the date of sending such notification to the Borrower, the Bank does not receive objections or any other information from the Borrower

regarding this notification, the notification will be considered correct and received by the Borrower; subsequently, the Borrower will not have the right to make any claims to the Bank, citing non-receipt of such notification, demand and/or other correspondence.

17.5.22. The Borrower undertakes to repay the Debt within the timeframes and under the conditions stipulated by the Loan Agreement, the Repayment Schedule and this Standard Agreement.

17.5.23. The Borrower is obliged to notify the Bank of early repayment by the Borrower, partial or full, 1 (one) Business Day in advance by sending a corresponding Application in the form established by the Bank.

17.5.24. The Borrower confirms that all information provided to the Bank for the purpose of concluding the Loan Agreement is complete, reliable and valid at the time of provision of such information.

17.5.25. The Bank exercises control over the intended use of the Credit in accordance with the Bank's internal documents and/or the Agreement.

17.6. Restrictions for the Bank

17.6.1. The bank does not have the right:

- unilaterally change upwards the amounts and procedure for calculating Tariffs, fees and other payments for servicing the Loan established on the date of conclusion of the Loan Agreement with the Borrower;
- unilaterally introduce new types of commissions and other payments within the framework of the concluded Loan Agreement;
- impose on the Borrower the obligation to insure his life and health;
- charge penalties or other types of fines for early repayment of the Loan, except for those provided for by the Current Legislation;
- charge a penalty or other types of fines if the date of repayment of the Loan and/or Remuneration falls on a weekend or holiday, as well as other restrictions provided for by the Current Legislation.

17.7. Documents and information provided by the Borrower

17.7.1. If the Bank discovers that the Borrower has provided counterfeit or invalid, unreliable documents and/or information to obtain a Loan, the Bank has the right to unilaterally and without notifying the Borrower:

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

17.7.2. If the Bank determines that the Borrower has provided false or invalid, inaccurate documents and/or information to obtain a Loan, the Bank also has the right to contact law enforcement agencies, the Financial Police, the Credit Bureau, the State Pension Payment Center and other authorized organizations and institutions, including collection agencies.

17.7.3. The Borrower hereby agrees that the Bank has the right to request any information about the Borrower without additional notification of the Borrower:

- State Pension Payment Center; and/or
- Unified accumulative pension fund; and/or
- credit bureaus; and/or
- telecom operators; and/or
- any other authorized organizations and institutions.

17.7.4. If there is any suspicion regarding the authenticity or validity of the documents and/or information provided by the Borrower, the Bank has the right to block the Borrower's Account at any time, without additional consent or notification of the Borrower. Such blocking may be carried

out for an unlimited period of time.

17.7.5. The Borrower hereby consents and authorizes the Bank to provide to the credit bureaus any information about the Borrower, about all transactions on the provision of financing by the Bank to the Borrower, as well as information related to the fulfillment by the Parties of their obligations, and the methods of securing these obligations and other information subject to provision to the credit bureaus in accordance with the legislation on credit bureaus. The Borrower also consents to the provision by the credit bureaus to the Bank of the above information and a credit report on the Borrower.

17.8. Other conditions

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

17.8.2. The Bank provides the Loan upon provision by the Borrower of all properly executed documents required by the Bank.

17.8.3. In the event that any provision of the Loan Agreement is or becomes illegal or invalid under the Current Legislation, the remaining provisions of the Loan Agreement shall remain in full force and effect.

17.8.4. Any claims or disagreements arising from or related to the Loan Agreement that are not settled between the Parties through negotiations/exchange of letters shall be resolved in accordance with the Current Legislation in the court at the location of the executive body of the Bank.

17.8.5. Other conditions and relationships between the Parties not specified or regulated by the Loan Agreement are determined and regulated by this Model Agreement and the Current Legislation.

17.8.6. The Borrower hereby irrevocably consents to the Bank, at its discretion, to transfer to the Bank's affiliated companies and members, affiliated companies of the Shareholder's Group, third parties information about the Borrower and its transactions for any purposes, including fraud prevention, audit, provision of services by any third party, debt collection (including organizations working with problem loans), satisfaction of a request of an authorized government agency, provision of services by processing (computer) centers, processing of messages and e-mails outside the Republic of Kazakhstan, execution of the Borrower's instructions, execution of other agreements with the Borrower.

17.8.7. The more detailed procedure for collecting, processing and disclosing information about the Borrower is regulated by the Terms and Conditions on the collection and use of information about the Borrower, financial crime risk management activities and tax compliance.

17.8.8. The Application for a Loan, the Questionnaire, this Standard Agreement and Tariffs, and the Repayment Schedule, as well as all appendices to the Loan Agreement and other applications entailing an obligation to change the terms of the Loan Agreement and requiring the approval of the Bank, as well as the Repayment Schedules that were subsequently issued by the Bank due to changes in the amount and/or term of the Loan (without concluding an additional agreement) are an integral part of the Loan Agreement and become available for viewing by the Borrower in the Remote Access System, in connection with which the Borrower is considered to be notified of the changes made.

17.8.9. The Bank has the right to assign, transfer or transfer any rights or obligations under the Loan Agreement without prior written notice to the Borrower.

17.8.10. The Borrower hereby grants the Bank the right to withdraw money, without acceptance, by direct debit, in any currency, the amount of the current and overdue Debt of the Borrower under the Credit Agreement from any accounts of the Borrower, except for cases established by the current legislation, opened in the Bank and/or other banks and/or organizations carrying out certain types of banking operations, and other credit institutions, to convert the amounts thus collected into the currency of the Borrower's unfulfilled obligations at the rates in effect in the Bank on the date of conversion at the time of write-off.

17.8.11. The Borrower hereby agrees to the use and affixing, when concluding the Loan Agreement, via the Remote Access System, of a photocopy of the Bank's seal on the Loan

Agreement.

17.8.12. The Loan Agreement shall be terminated in the manner and under the conditions stipulated in the Loan Agreement/this Standard Agreement and/or the Current Legislation.

17.8.13. The Bank provides the Borrower with a Loan under the terms of the Loan Agreement concluded between the Borrower and the Bank, which shall prevail in the event of any discrepancy with this Standard Agreement. The relations between the Parties in the part not regulated by the Loan Agreement shall be regulated in accordance with the Current Legislation, this Standard Agreement. The Bank shall, at its own discretion, determine the possibility and expediency of providing a Loan.

17.8.14. By submitting the Application - Questionnaire, the Borrower confirms that the provisions of the terms of the Loan Agreement, this Standard Agreement and the Security Agreement fully comply with the interests of the Borrower, and do not contain any provisions that are burdensome for the Borrower.

17.8.15. The Bank has the right to require the Borrower to provide security for the full and timely fulfillment by the Borrower of its obligations under the Loan Agreement and this Standard Agreement.

17.8.16. The proper fulfillment of the obligations under the Loan Agreement by the Borrower may be ensured by a pledge, guarantee, penalty, or other means of security provided for by the Current Legislation. The Bank has the right to demand insurance of the property provided as security for the obligations of the Borrower.

17.8.17. The security must be free from any third party claims or other encumbrances. The security may be provided by the Borrower itself or by third parties with the consent of the Bank.

17.8.18. The conclusion of a Credit Agreement between the Bank and the Client, the provision of a Credit is possible in accordance with the provisions agreed upon by the Bank and the Client and set forth in this Standard Agreement, as well as upon the provision by the Client of all documents, consents, Applications, the completion of all screen forms requested in the Remote Access System and in the absence of facts of improper fulfillment of obligations.

17.8.19. The terms of the Loan provided, including, but not limited to, the amount and term, are determined in the Loan Application.

17.8.20. The Client's signing of the Application, in the manner prescribed by the Security Procedures, means that the Client has read, understood, and agrees with the provisions of this Model Agreement, the Security Procedures, and the Regulations in full, without any comments or objections, fully and completely accedes to them, undertakes to properly comply with their requirements, bear the obligations stipulated by them, and gives his consent and grants the Bank the right to:

- processing and transfer to the Bank of his personal data, which he freely, independently and in his own interests transfers to the Bank in the Remote Access System, orally or in writing, using any means of communication, in accordance with the Current legislation on the protection of personal data;
- use of personal data for the purposes of concluding a Credit Agreement or refusing to issue a Credit, as well as for subsequent collection in court or pre-trial proceedings, in the event of a breach by the Client of his obligations under the Credit Agreement;
- verification of any information provided to the Bank about the Client;
- use of all received personal data until the Client has fully and properly fulfilled his/her obligations under the Loan Agreement;
- receiving information materials from the Bank about the onset of deadlines for fulfilling obligations under the Credit Agreement, advertising materials and information about the Bank's services and promotions by means of electronic communication: e- mail and text messages, sending notifications in the Remote Access System; in this case, for these information mailings, the use of any contact information transferred to the Bank is permitted;
- requesting information about the Client for the purpose of establishing his solvency from any third parties;

- the transfer of information by the Bank to credit bureaus for the purpose of obtaining information about the Client. The right to select a credit bureau for the purpose of obtaining information is granted to the Bank;

- to the Bank changing the terms of the Credit Agreement in the direction of improving them for the Client, recognizes all notifications sent to the Client in the Remote Access System as notifications sent in writing;

- filling in the data in the questionnaire on his behalf for the purpose of concluding the Credit Agreement.

17.8.21. The Client, by submitting the Application, confirms that all information specified in the Application and Questionnaire is complete, accurate, reliable and relates to the Client and complies with the requirements of the Current Legislation and this Standard Agreement.

17.8.22. The loan agreement is considered concluded from the moment the loan amount is transferred to the Client's bank account.

17.8.23. The Bank may refuse to provide the Client with a Loan, in which case the Bank shall not be liable for losses or expenses incurred by the Client in connection with the Bank's refusal to provide the Loan.

17.8.24. The Bank provides (issues) a Loan to the Client in the following order:

- In the event of a loan being granted, in accordance with the terms of the Loan Agreement concluded between the Bank and the Client, the Loan amount is credited by the Bank to the Client's Account.

17.8.25. Terms of provision of the Loan (type of Loan provided, purpose of the Loan, amount of the Loan, method of repayment of the Loan) are provided for in the Loan Agreement.

17.8.26. Methods of Loan Repayment: Debt repayment can be made in the following ways:

- any possible methods of repayment in non-cash form, including through an ATM and visits to the Bank's branches;

- implementation by the Bank of the right established by clause 17.5.1. of this Model Agreement.

Repayment is made in the amount of a part or the full amount of the Debt. When repaying the Debt, the date of repayment of any Debt on the Credit will be the date of actual crediting of the funds to the Client's Account.

18. Security procedure

18.1. General Provisions

18.1.1. The security of Electronic Banking Services provided through the Altyn-i service is ensured by the Bank in strict accordance with the requirements of the legislation of the Republic of Kazakhstan, regulatory legal acts of the National Bank of the Republic of Kazakhstan and internal regulatory documents of the Bank.

18.1.2. The Bank provides the necessary set of organizational measures and software and hardware for information protection, designed to identify and authenticate the client when drawing up, transmitting and receiving electronic documents in order to establish his rights to receive electronic banking services and to detect errors and (or) changes in the content of transmitted and received electronic documents.

18.1.3. Access to Electronic Banking Services is provided through the Internet resource Altyn-i.kz, Altyn-i mobile applications for mobile devices running iOS and Android operating systems, telephone, and only after the client has completed the registration or Authorization procedure (for registered clients).

18.1.4. In order to ensure the confidentiality of transmitted and received information, the Altyn-i Service uses a protocol that ensures secure data transfer between nodes on the Internet.

18.1.5. Operations (transactions) of clients are accompanied by Identification and Authentication procedures in order to unambiguously confirm the client's rights to receive electronic banking services. Identification and Authentication methods are determined by the Bank and may be changed without prior notice to the Client.

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

18.1.7. Standard limits and restrictions on the types and amounts of transactions, the number of Accounts are determined by the Bank and communicated to the Client by publishing information on the Internet resource Altynbank.kz.

18.1.8. In order to prevent fraudulent transactions, the Bank has the right to change standard limits and restrictions at any time, unilaterally, and also to reject/limit/block any transactions/accounts for an unlimited period of time without notifying or obtaining the consent of the Client.

18.1.9. In order to provide electronic banking services by phone, the Client must have access to a telephone operating in tone mode. The telephone call is initiated by the client. For the purpose of identification and authentication of the Client, the Customer Support Service has the right to request any data stored in the Bank Service, provided by the Client, or received by the Bank as a result of providing services to the Client. Provision of Electronic Banking Services by phone is available only to Clients who are owners of Accounts registered in the Altyn-i Service in accordance with this Standard Agreement and other banking service agreements concluded between the Bank and the Client.

18.1.10. The bank has all the necessary information and never, under any circumstances, makes phone calls, sends emails, electronic messages, with a request to transfer identifiers and (or) A authenticators customers, and does not distribute mobile applications or their updates via emails, electronic messages.

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

18.2.1. Use the capabilities of Altyn-i mobile applications only from your personal devices. Do not perform identification/authentication procedures on other people's workstations and/or mobile devices.

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

- application store for the iOS mobile platform - App Store;
- application store for the Android mobile platform - Google Play.

18.2.3. Install official updates for your mobile device's operating system in a timely manner, especially if they relate to security.

18.2.4. Do not remove restrictions from the mobile device manufacturer by escalating privileges (jailbreaking / rooting). Such manipulations not only jeopardize the functionality of the mobile device, deprive the right to its technical support and remove the manufacturer's warranty obligations, but also make the mobile device vulnerable.

18.2.5. When installing a new application on a mobile device, always pay attention to the permissions it requires to operate, especially the ability to access SMS messages. If the permissions are suspicious or clearly do not correspond to the functionality of the application, it is better to refuse to use it.

18.2.6. In case of loss/theft of the mobile device used for identification/authentication procedures, or unexpected termination of the SIM card, contact your mobile operator as soon as possible and block the SIM card, and also inform the Bank of this fact by contacting the Customer Support Service.

18.2.7. When replacing a mobile device, remove the Altyn-i mobile application from your old mobile device.

18.2.8. Use the standard security tools of your mobile device. For example, password, passcode, graphic or biometric key.

18.2.9. Never share/transfer authenticators for the Altyn-i mobile application to anyone.

18.2.10. Please exit your personal account correctly by clicking the "Exit" button.

18.3. Security measures when receiving electronic banking services by telephone

18.3.1. Provision of electronic banking services via telephone is carried out only at the initiative of the client, i.e. the initiator of the telephone call is the Client.

18.3.2. Ignore telephone calls that attempt to obtain your personal data and identifiers / authenticators under various pretexts.

18.3.3. If you have any doubts regarding the identity of a Bank employee (or a person posing as a Bank employee), stop communicating and contact Altyn-i Customer Support Service at the phone numbers listed on the Altyn-i Internet resource page or the Altyn-i mobile application.

18.4. Actions in case of unauthorized access to information constituting a banking secret, compromise or suspicion of it

18.4.1. In the event of detection of unauthorized access to information constituting a banking secret, compromise or suspicion of it, immediately take measures to reduce possible damage:

- 1) block your mobile device and/or SIM card;
- 2) report the fact of unauthorized access to information constituting a banking secret, Compromise or suspicion thereof to the Customer Support Service by calling the phone numbers listed on the Altyn-i Internet resource page, the Altyn-i mobile application;
- 3) Follow the instructions of the Customer Service representative.

18.4.2. If the Bank discovers unauthorized access to information constituting a banking secret, its unauthorized modification, the implementation of an unauthorized payment and/or transfer of money, or other unauthorized actions, the Bank shall notify the Client in relation to whom such actions were committed no later than the next business day after their discovery.

18.4.3. The Bank shall immediately take all necessary measures to eliminate the consequences of unauthorized actions and prevent them in the future.

18.5. Testimonies provision/receipt of electronic banking services

18.5.1. The Bank ensures the storage of confirmation of sending and (or) receipt of messages on the basis of which the client is provided with electronic banking services in strict accordance with the requirements of the legislation of the Republic of Kazakhstan, regulatory legal acts of the National Bank of the Republic of Kazakhstan and internal regulatory documents of the Bank.

18.5.2. Electronic documents are stored in the format in which they were generated, sent or received, maintaining their integrity and immutability, and do not require printing or other display of the contents of the electronic document on paper for the purpose of storage.

18.5.3. When providing electronic services via telephone communication, the bank retains confirmation of the client's initiation of the payment service, received in accordance with the security procedures established by the Bank's internal documents and the Standard Agreement.

18.5.4. At the Client's request, the Bank shall provide him with confirmation of the sending and (or) receipt of electronic documents confirming the provision (receipt) of the ECU, in the manner and within the timeframes stipulated by the Standard Agreement.

18.6. Final Provisions

18.6.1. The Bank undertakes to cooperate in matters of investigation, taking measures and preventing unauthorized payments.

18.6.2. The Bank suspends or terminates the provision of Electronic Banking Services to the Client in cases where the following is detected:

- violation by the client of the procedure and conditions for receiving Electronic Banking Services provided for in the Standard Agreement or suspicion of it;
- malfunctions of technical equipment ensuring the provision of electronic banking services;
- on other grounds provided for by laws on banks and banking activities, on payments, on AML/CFT, the Civil Code of the Republic of Kazakhstan.

18.6.3. In case of suspension or termination of provision of Electronic Banking Services on the grounds stipulated by clause 18.6.2. of the Security Procedure, the Bank shall notify the Client in

the manner established by this Model Agreement, except for cases of suspension or termination of provision of EBU stipulated by the laws on banks and banking activities, on payments, on AML/CFT, the Civil Code of the Republic of Kazakhstan. The corresponding notification shall be sent to the Client within 30 (Thirty) calendar days after suspension or termination of provision of Electronic Banking Services.

18.6.4. Upon elimination of the reasons that led to the suspension of the Client's right to receive Electronic Banking Services, the Bank shall resume the provision of Electronic Banking Services to the Client with subsequent notification in writing or in electronic form, except for cases of suspension or termination of the provision of electronic payment services on the grounds stipulated by the laws on banks and banking activities, on payments, on AML/CFT, the Civil Code of the Republic of Kazakhstan.

19. Terms and Conditions on the collection and use of information about the Client, financial crime risk management activities and compliance with tax legislation of the Republic of Kazakhstan

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

Client Information - Personal Data, confidential information, Technical Information and/or Tax Information of the Client or a Related Person (including relevant statements, declarations and consents). "Client" means any natural person who is a recipient of the Services or intends to use the Services.

Compliance obligations - the obligations of any member of the Shareholder Group to comply with and comply with: (a) any applicable local or foreign regulations, court decisions/orders, agreements between any member of the Shareholder Group and the Authorities, or agreements or treaties between the Authorities applicable to the Bank or any member of the Shareholder Group (the "Laws"), or international regulations, as well as the internal policies and procedures of the Bank, (b) any requirements of the Authorities or reporting, regulatory reporting, disclosure or other obligations under the Laws, and (c) Laws requiring the Bank to identify its Customers.

Controlling person - generally means individuals who exercise control over a legal entity (for a trust, this means the settlor, trustee, trustee, beneficiaries or class of beneficiaries and any other individuals who exercise ultimate effective control over the trust and, in the case of a legal entity other than a trust, this term means individuals in equivalent or similar control positions).

Tax Information - means any documentation or information (and accompanying statements, declarations and consents) relating directly or indirectly to the tax status of the Client (whether the Client is an individual or a business, not-for-profit organisation or other legal entity) and any owner, "Controlling Person", "Substantial Owner" or beneficial owner of the Client who, in the opinion of the Bank, acting reasonably, is required to comply with (or cause to be complied with, or to avoid non-compliance with) any obligations of a member of the "Shareholder" Group to any Tax Authority. "Tax Information" includes, without limitation, information on: tax residency and/or domicile - 2 of the organisation (if applicable), place of residence taken into account for tax purposes, taxpayer registration number, Tax Forms, specific Personal Data (including name (s), residential address(es), age, date of birth, place of birth, nationality, citizenship).

Tax authorities - local or foreign tax authorities, tax services, fiscal, budgetary or monetary authorities.

Tax Forms - any forms or other documentation that may be issued or requested from time to time by the Tax Authority or the Bank to confirm the tax status of the Account Holder or his Related Person.

Major Owners - means any individual who is entitled to more than 10% of the profits or who has, directly or indirectly, an interest in the enterprise of more than 10%.

Personal Data - any data, including but not limited to biometric data, regardless of the carrier paper, electronic and/or other tangible carrier, etc., on which such information is provided in connection with the Services, concerning an individual (and legal entities in those countries where the data privacy law applies to legal entities), by which it can be determined, including, but not limited to, sensitive personal data, name(s), residential address(es), contact information, age, date of birth, place of birth, nationality, citizenship, personal and family status.

Related Person means a natural or legal person whose information (including Personal Data or Tax Information) is provided by or on behalf of the Client to the Bank, its affiliates, any member of the Shareholder Group or which is otherwise obtained by any member of the Shareholder Group in connection with the provision of the Services. In relation to the Client, a Related Person may include, without limitation, any guarantor of the Client, pledgor, director or officer of the company, partners or partners of a partnership, any “substantial owner”, “controlling person” or ultimate owner, trustee, fiduciary, account holder, payer of any payment, representative, agent or nominee of the Client, or any other natural or legal person related to the Client that is connected with its banking operations carried out in the Shareholder Group.

Loss - any claim, expense, cost (including without limitation any legal fees or other professional fees), damage, debt, expense, tax, liability, obligation, action, proceeding or judgment, howsoever calculated and howsoever arising, whether direct or indirect, consequential, incidental or punitive.

Services - means, without limitation, (a) opening, maintaining and closing the Client's bank accounts, (b) providing the Client with loans and other products and services required by banking legislation (including, for example, securities transactions, investment advice, brokerage services, agency services, custodial or other services), reviewing applications, assessing the creditworthiness and suitability of the product and (c) providing general relations between the Bank and the Client, including marketing or advertising financial services or related products to the Client, market research, underwriting, auditing and administrative purposes.

Technical information - means any information, regardless of the medium (paper, electronic, etc.), on which such information is transmitted in connection with the request and/or when providing Services, including information related to devices (hardware model, operating system version, unique device identifiers), cellular networks (including phone number), registration data, log information, data on hardware events, including failures and actions in the system, as well as settings, browser type and language, date and duration of actions in the Bank's systems and third-party systems, Internet protocol addresses, as well as - 3 information from system logs, unique network addresses of nodes on the Internet, cookie files that serve as a unique identifier of the Client's Internet browser, data on the actual location of the Client, unique application identifiers, the contents of the local data storage and anonymous identifiers. The Bank has the right to link the Technical Information with the Client and/or the Services that are provided and/or requested by the Client.

Financial crime - money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions and/or breaches, or attempts to circumvent or violate, any Laws or regulations relating to these matters. References to entities in the singular include references to entities in the plural (and vice versa).

Other terms and definitions are used in the meaning set out in this Model Agreement, Current Legislation, and the Bank's internal documents.

19.1. Collection, processing and distribution of information about the client

These terms and conditions explain how the Bank will use information about the Customer and Related Persons. By using the Services, the Customer agrees that the Bank, its affiliates and members of the Shareholder Group will use Customer Information in accordance with these terms and conditions. Customer Information will not be disclosed to anyone (including other members of the Shareholder Group) unless: • the Bank is required to disclose the information by Law; • the Bank has a public law duty to disclose the information; • the Bank's legitimate business purposes require disclosure of the information; • disclosure is made with the consent of the Customer; or •

the Information is disclosed in accordance with the terms and conditions set out in these Terms and Conditions.

Collection

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

Processing

19.1.2. The Client agrees that the Bank, its affiliates and/or members of the Shareholder Group will process, transfer and disclose Client Information in connection with the following Purposes: (a) when applying for/or providing Services and any transactions requested or approved by the Client, (b) fulfilling Compliance obligations, (c) conducting Financial Crime Risk Management activities, (d) collecting any amounts owed by the Client, (e) conducting credit checks and obtaining or providing credit references, (e) enforcing or protecting the rights of the Bank, its affiliates or a member of the Shareholder Group, (g) for the internal operational needs of the Bank, its affiliates or the Shareholder Group (including, without limitation, credit risk management, systems and product development and planning, insurance, audit and administrative purposes), (h) ensuring the general relationship between the Bank and the Client (including marketing or advertising of financial services or related products to the Client, market research) and/or (and) provision of services by any third parties ("Purposes").

Broadcast

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

- a. affiliates of the Bank, any member of the Shareholder Group;
- b. any subcontractors, agents, service providers or partners of the Shareholder Group (including its officers, directors and employees);
- c. in response to any requests from Authorities and regulators of any jurisdiction in accordance with the law;
- g. any person acting on behalf of the Client, payees, beneficiaries, nominees, intermediaries, correspondent banks and agent banks, clearing houses, clearing or settlement systems, market counterparties, tax agents, exchange or trade repositories, stock exchanges, companies in which the Client holds securities (if the Bank holds such securities for the Client);
- d. any party acquiring rights or assuming risks in or in connection with the provision of the Services;
- e. other financial institutions, credit rating agencies or credit bureaus for the purpose of obtaining or providing credit references; g. any third party fund manager that provides asset management services to the Client; h. any broker to whom the Bank provides advice and additional information;
- i. in connection with any transfer of the Bank's business, sale, merger or acquisition, wherever located, including cross-border transfers and disclosures of information to jurisdictions that do not have Data Protection Laws that provide the same level of protection as the jurisdiction in which the Services are provided.

Client's Obligations

19.1.4. The Client undertakes to inform the Bank promptly and in any event within 30 days in writing if there are any changes in the Client Information provided from time to time to the Bank, its affiliates or a member of the Shareholder Group, and to respond to any request from the Bank, its affiliates or a member of the Shareholder Group.

19.1.5. The Client confirms that each Related Party, information about which (including Personal Data or Tax information) the Client provides to the Bank, its affiliates or a member of the Shareholder Group, has been notified of and has given consent to the collection, processing, disclosure and transfer of information about him/her in accordance with the terms and conditions set out in these Terms. The Client is obliged to inform Related Parties that they may have rights to access and change their Personal Data. If necessary, determined by the Bank, the Client shall provide the Bank with documentary evidence of the consents collected by the Client from the Related Party for the collection and processing of personal data, for the transfer of personal data to a third party, including the Bank, for the processing of personal data by the Bank, and if it is impossible to provide documentary evidence of the presence of consents, will collect such consents and then confirm their receipt to the Bank. Responsibility for the absence of consents from the Related Party for the collection and processing of personal data, for the transfer of personal data to a third party, including the Bank, for the processing of personal data by the Bank shall be assigned to the Client. In the event that any measures are applied to the Bank for violation of the legislation of the Republic of Kazakhstan on personal data, the Client undertakes to reimburse the Bank, at the request of the Bank, for any expenses and losses incurred by the Bank.

19.1.6. In cases where:

- The Client refuses to provide Client Information reasonably requested by the Bank, or
- The Client refuses or revokes any consent that may be required for the Bank to process, transfer or disclose Client Information for the designated Purposes, or
- the Bank, its affiliates or a member of the Shareholder Group have suspicions regarding the possible commission of a Financial Crime, or the Client poses a potential risk of a Financial Crime in relation to a member of the Shareholder Group, the Bank has the right to:
 - a. refuse to provide new or continue to provide all or part of the Services to the Client and reserves the right to terminate all business relations with the Client;
 - b. take such steps as are necessary for the Bank, its affiliates or a member of the Shareholder Group to fulfil its Compliance obligations; and/or
 - c. block or close the Customer's account(s). In addition, the Customer's failure to provide Tax Information, either its own or its Associated Persons', and accompanying statements, statements and consents, may result in the Bank making its own determination regarding the Customer's status, including reporting such Customer to the Tax Authorities, and may result in the Bank or others withholding amounts that any Tax Authority may lawfully require and paying such amounts to any Tax Authority.

19.2. Data protection

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

19.3. Financial Crime Risk Management Activities

19.3.1. The Bank, its affiliates and members of the Shareholder Group shall and may take any measures they consider adequate in their sole and absolute discretion to fulfil their Compliance obligations in connection with the detection, investigation and prevention of Financial Crime

(“Financial Crime Risk Management Activities”). Such measures may include, but are not limited to, the following:

- (a) verification of an application for withdrawal of funds, an application for provision of Services or any payment sent to or by or on behalf of the Client;
- (b) requesting information on the source of funds for the information being provided, as well as on the recipient of funds;
- (c) making further inquiries regarding the status of an individual or legal entity, the application of any sanctions regime in respect of them, or confirming the identity and status of the Client.

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

19.4. Compliance with tax legislation

The Client acknowledges that it is solely responsible for understanding and complying with its tax obligations (including, without limitation, paying or filing tax returns or other necessary documentation related to the payment of all relevant taxes) in all jurisdictions in which such obligations arise and relating to the opening and use of accounts and/or Services provided by the Bank, its affiliates and/or members of the Shareholder Group. Some countries may have tax laws with extra-territorial effect regardless of the place of incorporation, permanent residence, citizenship or registration as a legal entity of the Client or a Related Person. The Bank, its affiliates and/or any member of the Shareholder Group do not provide tax advice. The Client is advised to seek independent legal support and/or advice on tax matters. The Bank, its affiliates and/or any member of the Shareholder Group shall not be liable in any way for any tax liability of the Client in any jurisdiction that they may create, including, without limitation, any liability that may be specifically related to the opening and use of the account (s) and/or services provided by the Bank, its affiliates and/or members of the Shareholder Group.

19.5. Other conditions

In the event of any conflict or inconsistency between any term set out in these Terms and the terms of any other service, product, business relationship, account or agreement between the Client and the Bank, these Terms shall prevail. Any consents and permissions requested by the Bank and granted by the Client in relation to the Client Information shall continue to apply in full to the extent established by the current legislation of the Republic of Kazakhstan.

19.6. Survival after termination

These Terms shall remain in force notwithstanding any termination, refusal to provide or any discontinuance by the Bank, its affiliates or any member of the Shareholder Group of the provision of any Services to the Client or the closure of any Client account.

19.7. Accession to the Regulation

This Regulation shall enter into force from the date of the Client’s accession to this Standard Agreement on the date of the request for the Service and/or provision.

20. Rules for the provision of Electronic banking services via the Altyn-i Service (Remote Access System)

of JSC Altyn Bank (SB of China CITIC Bank Corporation Ltd) (hereinafter referred to as the "Rules") are developed in accordance with the current legislation of the Republic of Kazakhstan and the standards of the "Shareholder" Group and provide for the procedure and conditions for the provision of electronic banking services through the Altyn Service - i JSC Altyn Bank (SB of CITIC Bank Corporation Ltd) (hereinafter referred to as the “Service”).

20.1. List of electronic banking services

20.1.1. Electronic banking services provided by the Bank to individual clients include: Information and banking services:

- 1) Providing information on the availability and numbers of the Client's bank accounts opened within the framework of the Service;
- 2) Provision of information (statements) on balances and movement of funds on any bank account, payment card of the Client, opened within the framework of servicing in the Service;
- 3) View the history of payments and transfers;
- 4) Creation of template applications for making similar payments and transfers in the future;
- 5) Request interest rates on products;
- 6) Enable/disable text notifications for accounts/ payment cards;
- 7) The ability to contact the Bank through a secure connection channel via electronic messages (the response time and procedure are determined by the Bank's internal procedures);
- 8) Receiving messages from the Bank;
- 9) Implementation of blocking/unblocking of payment cards.

Transaction banking services:

- 1) Opening/closing savings (deposit) accounts;
- 2) Opening/closing accounts/ payment cards;
- 3) Making payments and transferring money from the Client's accounts;
- 4) Implementation of purchase/sale of foreign currency;
- 5) Provision of bank loans.

20.2. Procedure and conditions for the provision of electronic banking services

20.2.1. To gain access to Electronic Banking Services through the Service, a Potential Client must register with the Service.

20.2.2. Registration as a Client is carried out in the Service by filling out the electronic registration forms/questionnaires offered to the Potential Client – Application-Questionnaire and performing the actions described in the Standard Agreement.

20.2.3. The Bank offers the Potential Client for review and acceptance the Standard Agreement, General Conditions, and Regulations, which are mandatory conditions for the Bank to provide the Client with Electronic Banking Services in the Service.

20.2.4. When filling out the Application-Questionnaire in the Service, a potential client agrees in full and in whole to the Standard Agreement, as well as other documents regulating the relationship of the parties and the procedure for the provision of banking services, posted on the Bank's web portal altyn-i.kz.

20.2.5. In case of disagreement of the Potential Client with the Standard Agreement, the Regulation, the registration process will be considered incomplete, which means that the Potential Client will not be a Client of the Service.

20.2.6. The Client who has registered with the Service confirms that:

- has received, read, understood and acceded to the Model Agreement in full, without any comments or objections, and undertakes to promptly and fully comply with all of its provisions;
- understands and accepts all possible adverse consequences of non-fulfillment and/or improper fulfillment of the provisions of the Model Agreement, General Conditions;
- received, read, understood and agreed to the Regulation.

20.2.7. To register as a Client of the Service and create a Client's Personal Account, a Potential Client must indicate in the electronic registration form - Application-Questionnaire the IIN

number, mobile phone number belonging to the Potential Client, attach a photo of an identity document valid at the time of registration in the Service and other documents that meet the requirements of the Standard Agreement, General Conditions.

20.2.8. Liveness procedure verification methods and/or the Bank's Customer Service instructions when conducting the interview.

20.2.9. After receiving from the Potential Client all the necessary documents and information established by the Bank, in form and content corresponding to the requirements established by the current legislation and the internal documents of the Bank, the Bank verifies the data of the Potential Client.

20.2.10. After checking the data, in order to identify the Potential Client and verify the information provided by the Potential Client upon registration in the Service, the Client is offered to undergo the Liveness procedure and (or) a video interview with the Customer Support Service with the ability to schedule the time of the interactive video interview. The Client agrees without the possibility of revoking this consent that the Bank has the right to record (video and audio recording, photography) all negotiations/actions held between them, and that such recordings may serve as evidence in any consideration of disputes in any court on any issues related to the General Terms and Conditions.

20.2.11. When undergoing the Liveness procedure /conducting a video interview, the Client is obliged to:

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

20.2.12. If it is necessary to undergo a Video Interview, the Potential Client agrees that the Bank has the right, with prior notice to the Potential Client, to reschedule the time of the Video Interview, while agreeing with the Potential Client the time and date of the rescheduled Video Interview.

20.2.13. The Bank identifies the Potential Client with the documents provided during registration based on the results of the Liveness procedure and/or Video interview.

20.2.14. In the event that, based on the results of the Liveness and /or Video interview procedure check, it is established that the Potential Client has provided false information in any part thereof and/or that the Potential Client's actions and/or characteristics do not comply with the requirements established by law, the Bank's internal documents, the Bank has the right to refuse the Potential Client in providing Electronic Banking Services in the Service. In this case, the Potential Client's consent to the procedure, conditions for collecting, processing, storing and transferring the Potential Client's personal data established in the Regulation will remain valid regardless of the Bank's refusal to provide Electronic Banking Services.

20.2.15. If the Potential Client provides information during registration on the basis of which the Bank has grounds to believe that the Potential Client may have tax obligations to a foreign state, then the Potential Client is obliged to accurately and completely fill out the electronic questionnaire offered by the Bank.

20.2.16. In case of successful completion of the Security Procedures by the Potential Client, including the Video Interview, the registration of the Potential Client as a Client of the Service is considered complete. The Potential Client acquires the status of Client and is shown a corresponding notification indicating the details: IBAN of the opened Account and/or payment cards associated with the Account. Subsequently, the Client has the right to open Accounts and issue payment cards in other currencies, taking into account the restrictions established by the internal documents of the Bank by using the Service in the manner prescribed by the Standard Agreement, General Terms and Conditions.

20.2.17. When the Bank provides Electronic Banking Services, the Bank retains confirmation of sending and/or receiving messages on the basis of which the Client is provided with electronic banking services. Provision of the electronic banking service by the Bank to the Client will be considered confirmation of receipt of the electronic document.

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

20.3. Grounds for suspension or termination of provision of Electronic Banking Services:

20.3.1. The Bank has the right at any time to temporarily or completely suspend the Client's access to the Service and/or temporarily or completely suspend or terminate the provision of Electronic Banking Services and other additional services to the Client, including by closing the Account (all Accounts), by terminating the Standard Agreement, the Agreement concluded within its framework, due to the Client's incorrect indication of the Identifier and/or Authenticator, as well as in the event that, in the opinion of the Bank, such a measure is necessary to ensure the security of the Service, the Client's information and/or in the event of a violation by the Client of the Security Procedure and/or the terms of the Standard Agreement, in order to comply with the requirements of the Current Legislation, the Bank's internal documents, in other cases at the discretion of the Bank. The Bank shall notify the Client of the suspension or termination of access to the Service by sending the Client a corresponding notice in the manner prescribed by the Standard Agreement, within 30 (Thirty) calendar days after the suspension/termination of the provision of Electronic Banking Services, and the Bank is not obliged to disclose the reasons/grounds for the suspension/termination.

20.3.2. The Bank may at any time unilaterally and without notice to the Client suspend the provision and/or change the procedure for the provision of Electronic Banking Services rendered by the Bank through the Service, through the Bank's Customer Support Service in the event of sudden changes in the financial and currency markets, sudden changes in exchange rates, deterioration of the situation in the domestic and/or foreign financial markets compared to that existing on the date of conclusion of the Standard Agreement, General Terms and Conditions. In this case, a deterioration of the situation shall be understood as such changes as a result of which the further provision of Electronic Banking Services by the Bank appears impossible and/or the expenses that the Bank bears (may bear) in connection with the provision of Electronic Banking Services by the Bank (may be exceeded) are significantly exceeded.

20.3.3. Restoration of the provision of Electronic Banking Services by the Bank is possible on the basis of the relevant Client Application submitted in the manner prescribed by the Standard Agreement.

21. The term of this Model Agreement

21.1. This Standard Agreement is valid indefinitely.

21.2. Provided that there are no unfulfilled or improperly fulfilled obligations under the relevant Agreements/Applications/Debt, the Client has the right to completely terminate this Standard Agreement or the relevant Agreement by notifying the Bank of this intention no later than 10 (ten) business days prior to the expected date of termination by submitting to the Bank a corresponding written Application for termination in the form established by the Bank, unless another procedure is provided for by this Standard Agreement.

21.3. The Bank has the right to refuse to perform/terminate this Standard Agreement in the cases and in the manner stipulated by this Standard Agreement and/or another Agreement. In this case, the Client agrees that the Bank shall notify the Client of the refusal to perform/terminate the Standard Agreement in any of the ways stipulated by clause of this Standard Agreement.

21.4. In case the Bank/Client receives an Application/ Notification about the Bank/Client makes a decision to terminate this Standard Agreement and/or another Agreement, from the date of receipt of such Application/from the date of sending such Notification, the Bank has the right, unless otherwise provided by the Current Legislation, the relevant Standard Agreement:

- block the execution of banking transactions by the Client;

- stop accepting instructions and other orders from the Client for execution and crediting incoming funds to the Accounts and returning them to the sender no later than the Business Day following the day the funds were received;

In this case, the Client undertakes to pay off the existing Debt and commissions no later than the date specified in the Application/Notice of Termination of this Standard Agreement and/or other Agreement. Commissions previously paid to the Bank are not returned and are not taken into account towards the repayment of the debt to the Bank. If the Client fails to fulfill the obligations stipulated by this clause of this Standard Agreement, this Standard Agreement and/or other Agreement shall remain in effect in the relevant part until the Client has fully fulfilled its obligations under this Standard Agreement.