**The requirements of the Bank to Appraisal Companies:**

1. at least 3 (three) years of work experience in the field of valuation activities;
2. at least 2 (two) appraisers on the staff of the appraisal company;
3. at least 1 (one) appraiser on the staff of the appraisal company has the qualification "appraiser" of immovable property, movable property, intellectual property, intangible assets, valuation of business and the right to participate in business (in the aggregate);
4. at the time of consideration of inclusion of the appraisal company in the List, appraisers on the staff of the appraisal company must not have suspended certificates of qualification "appraiser", according to the data of the Internet resource (registers) of the relevant chambers of appraisers;
5. appraisers on the staff of the appraisal company shall be members of one of the chambers of appraisers of the Republic of Kazakhstan in accordance with the procedure and on the terms determined in accordance with the legislation of the Republic of Kazakhstan;
6. in respect of appraisers on the staff of the appraisal company, insurance of civil liability of the appraiser for professional activities shall be issued for the amount of not less than 5,000 (five thousand) monthly calculation indices per insured event;
7. absence of court rulings on unqualified appraisal by appraisers/appraisal company, including the appraiser who concluded an employment contract with it, in respect of whom a court ruling has been issued, for the last 3 (three) years;
8. absence of decisions of the expert council of the Chamber of Appraisers, of which the appraiser is a member, on unqualified appraisal by the appraiser according to the register of members of the Chamber of Appraisers at the time of the audit;
9. absence of the appraiser in the register of dishonest appraisers approved by the authorized body in the field of valuation activities;
10. absence of debts, the records of which are kept by the state revenue authorities and the Ministry of Justice of the Republic of Kazakhstan (register of debtors), more than 10 (ten) monthly calculation indicators;
11. absence of violations of obligations in respect of second-tier banks, microfinance organizations, leasing and other companies offering goods and services in installments for the last 3 (three) years;
12. absence of criminal record of the managers/founders of the appraisal company, as well as appraisers who signed an employment contract with it;
13. absence of information on the records of the Committee for Legal Statistics and Special Records of the General Prosecutor's Office of the Republic of Kazakhstan on the commission by the person of an administrative offense resulting in deprivation of special rights; deprivation of permission or suspension of its validity, as well as exclusion from the register; suspension or prohibition of activity; administrative arrest;
14. absence of affiliation of the appraisal company, officials (managers/founders) of the appraisal company, as well as appraisers on the staff of the appraisal company with the Bank;
15. availability of consent of managers/founders of the appraisal company, as well as appraisers who have entered into an employment contract with the appraisal company, for collection and processing of personal data.