

As specified in the Rules for Rendering Banking Services and Addressing by the Banks and Entities Engaged in Certain Types of Banking Transactions of Client Appeals in the Course of Banking Services as approved by Resolution of the Management Board of the National Bank of the Republic of Kazakhstan No. 136 dated July 28, 2017, you are kindly informed of the an individual borrower's liability in case of breaching a bank loan agreement:

In case of breaching a bank loan agreement, the Bank may:

- accrue forfeit (penalty, fine);
- collect funds on the borrower's bank accounts;
- transfer the debt for pre-trial collection and settlement to a collection agency;
- take a legal action.