

Approved by:

the Management Board of "Jusan Bank" JSC
the Minutes dd. "23" 02 2022 No.24-22.

the Board of Directors of "Jusan Bank" JSC
the Minutes dd. "04" 03 2022 No04/03/22-01.

Front page
to the Bank Loan Contract No. _____

dd. "____" _____.

Borrower: _____ (Full name)

[Co-Borrower: _____ (Full name)]

1	Amount and currency of the loan	_____ tenge
2	Loan period	_____ months
3	Interest rate size	fixed; ___ (indicate rate in figures) interest per annum
4	Size of annual effective interest rate	___ (indicate rate in figures) interest per annum
5	Loan Repayment Method:	[annuity (with repayment by equal payments)] [differentiated (with repayment of the principal by equal shares)]_[other repayment method].
6	Repayment method	Cash and (or) cashless method.
7	Size of a forfeit (penalty, fine) for a breach of the obligations under the Contract	_____ (Indicate a size of penalty for a breach of the obligations under the Contract)

The Public Agreement stipulates for the right of the Borrower for partial or full early repayment of the principal. For exercising this right, the Borrower has to apply to the Bank with a relevant application[, unless otherwise provided by the Contract]¹.

The Borrower shall be entitled to submit to the Bank a written application that contains information about the reasons of occurrence of a delay of fulfillment of the obligations under the Contract, income and other confirmed obligations (facts) that justify the Borrower's application on making amendments in the Contract's terms.

¹Apply only at product lending.

Bank Loan Contract No.

dd. _____ . “ _____ ” _____ .

“Jusan Bank” JSC, hereinafter referred to as the “Bank”, represented by *indicate a position of the Bank’s authorized representative* Mr. (Mrs.) *indicate full name*, acting on the basis of *indicate a document on the basis of which the authorized representative acts*, from the one side, *Mr.(Mrs.) indicate full name of the Borrower*, hereinafter referred to as the “Borrower”,² [and *Mr.(Mrs.) indicate full name of the Co-Borrower*, hereinafter referred to as the “Co-Borrower”]³

If there are another Co-Borrowers, indicate them under a relevant number
Next paragraph to indicate with taking note of all Co-Borrowers

[Borrower and [Co-Borrower] [Co-Borrowers] collectively represent one Party, hereinafter on the text of this Contract, collectively referred to as the “Borrower”, at that all references to this Contract to the “Borrower” shall mean both the Borrower and [Co-Borrower] [Co-Borrowers] all together, and each separately, all rights and obligations of the Borrower shall be referred to the Borrower and [Co-Borrower] [Co-Borrowers] equally. The Borrower and [Co-Borrower] [Co-Borrowers] by signing this Bank Loan Contract shall be obliged properly fulfill the terms under the Contract and shall be liable for fulfillment of the obligations under the Contract fully and collectively,]⁴

from the other side, hereinafter collectively referred to as the “Parties”, and separately – the “Party”, concluded this Bank Loan Contract (hereinafter – the Contract), on terms of accession according to Article 389 of the Civil Code of the Republic of Kazakhstan to the Public Agreement for servicing the individuals, approved by the Bank’s Management Board (the Minutes No. _____ dd. _____) and the Board of Directors (the Minutes No. _____ dd. _____) (hereinafter – the Public Agreement), (*indicate details and dates of the Minutes of the authorized bodies that adopted the decisions on approval of the document, acting at the moment of preparation of the Contract*) [*indicate name and details of other document to which the Contract is accessed* (hereinafter – the Contract)]⁵, posted on the Bank’s Internet-resource at: www.jusan.kz, with all the changes and additions made to them about the following:

Capitalized and lowercase terms and definitions used in the Contract have the meanings defined in the Public Agreement, [Agreement,]⁵ unless otherwise expressly provided in the Contract and/or the Public Agreement.

The Bank provides the Borrower with a bank loan (hereinafter – the Loan) on the following terms:

1. General conditions of the Contract

1.1. Loan Purpose: [for the purchase of vehicles] [for urgent needs]⁶ [to refinance the debt of the Borrower _____]⁷ [to refinance the debt of the Borrower and urgent needs]⁸ [to purchase goods/services from an organization]⁹ (*exclude unnecessary*).

1.2. Loan amount and currency: _____ (*indicate the amount in figures*)(_____) (*indicate the amount in words*) _____ (*indicate the loan currency*).

1.3. Loan Term: _____ (*indicate the term in numbers*) months, from “ _____ ” _____ 20____ to “ _____ ” _____ 20____ .

² The Contract is applied to individuals who meet the requirements of the Bank's internal documents, including persons related to the Bank by special relations,

³ According to the text of the Contract, everything indicated in square brackets is accepted or excluded from the text of the Contract, depending on the content of the transaction, the presence of a decision of the relevant authorized body/person of the Bank, etc. If certain clauses/sub-clauses indicated in square brackets are excluded from the text of the Contract, if necessary, renumber the subsequent clauses/sub-clauses of the Contract.

⁴ If there is a Co-Borrower(s).

⁵ Public Agreement on cooperation in the framework of funding or other agreement/contract.

⁶ Apply the edition for lending secured by money, for unsecured lending.

⁷ Apply when refinancing a loan (s) of a Borrower from other financial institutions.

⁸ Apply the edition when refinancing the Borrower's loan(s) from other financial institutions and emergency funding.

⁹ Apply when issuing a loan for the purpose of purchasing goods and services.

1.4. Loan interest rate: fixed; ___ (enter the rate in figures) percent per annum, annual effective interest rate: ___% (enter the rate in figures) percent per annum. [Bank for ___ (___) (indicate the period in months in figures and words) months from the date of issuance of the loan, the right to temporarily reduce the amount of the fixed interest rate on the Loan and set it at _____ (indicate the amount of remuneration in numbers) percent(s) per annum, the annual effective interest rate as of the date of reduction of the interest rate under the Contract is _____ (indicate the size of the annual effective rate in figures) percent per annum.]¹⁰

1.5. Repayment method: Cash and (or) cashless method.

1.6. Loan Repayment method: [annuity (with repayment by equal payments)] [differentiated (with repayment of the principal by equal shares)] [other repayment method].

1.7. The order of repayment of debt under the Loan: sum of payment made by the Borrower under the Contract, in case, if it is insufficient to fulfill the obligations of the Borrower under the Contract, shall pay for the Borrower's debt as per the following order: 1) debt for the principal; 2) debt for interest; 3) forfeit (penalty, fine); 4) the sum of the principal for current period of the payments; 5) interest, accrued for current period of the payments; 6) debt for commissions and other payments, related to issue and servicing of the Loan; 7) the Bank's costs related to receipt of fulfillment.

Upon the expiration of ninety consecutive calendar days of delay, the amount of the payment made by the Borrower under the Contract, if it is not sufficient to fulfill the obligations of the Borrower under the Contract, shall repay the debt of the Borrower in the following order: 1) debt for the principal; 2) debt for interest; 3) the sum of the principal for current period of the payments; 4) interest, accrued for current period of the payments; 5) forfeit (penalty, fine); 6) debt for commissions and other payments, related to issue and servicing of the Loan; 7) the Bank's costs related to receipt of fulfillment.

1.8. The procedure for calculating and the amount of the forfeit (fine, penalty) for violation of the obligation to timely repay the principal debt and (or) pay remuneration under the Contract, including early payment at the request of the Bank: within 90 (ninety) days of delay – 0.5% of the amount of the overdue payment for each day of delay; after 90 (ninety) days of delay – 0.03% of the amount of the overdue payment for each day of delay, but not more than 10 (ten) percent of the amount of the loan issued for each year of the Contract.]¹¹

1.8. The procedure for calculating and the amount of the forfeit (fine, penalty) for violation of the obligation to timely repay the principal debt and (or) pay remuneration under the Contract, including early payment at the request of the Bank: within 90 (ninety) days of delay – 0.5% of the amount of the overdue payment for each day of delay, but not more than ten percent of the amount of the loan issued for each year of the bank loan contract. After 90 (ninety) days of delay, the forfeit (fines, penalties) is not charged.]¹²

1.9. Full list and amount of commissions and other payments, their amounts to be charged in connection with the issuance and servicing of the loan, the procedure/source of their payment :

[– Commission (indicate the name of commission, its amount in figures, in edition and procedure/source of payment).]

[– _____(indicate the name of payment, its amount in figures, in edition and procedure/resource of payment).]¹³

If there are no commissions and other payments the following shall be indicated:

[Commissions and other payments under the Contract are not provided for.]

1.10. Procedure, periodicity of repayment of the Loan and interest – repayment of the loan and payment of remuneration is carried out by depositing money in cash through the cash desk of the Bank, crediting money via a remote terminal, crediting it in a non-cash manner to the

¹⁰ If provided by the terms of the product.

¹¹ Apply when issuing a loan secured by a collateral of property subject to registration and (or) a pledge of money.

¹² Apply when issuing an unsecured loan.

¹³ It is necessary to indicate the full list of commissions and other payments, as well as their amounts to be charged in connection with the issuance and servicing of the Loan.

current account of the Borrower (including using a payment card) opened at the Bank, or by other means provided for by the current legislation of the Republic of Kazakhstan and by agreement of the Parties, with the frequency specified in Annex No. 1 to the Contract. All payments under the Contract must be made by the Borrower in such a way that the Bank receives the amounts of money due to it under the Contract in full, without any deduction, withholding from it the amounts of taxes, fees, duties, commissions and other payments, and if the implementation of deductions is mandatory, the Borrower is obliged to increase the amounts of money payable so that the Bank receives in full all amounts of money due to it under the Contract.

2. Collateral method

2.1. [The term of issuance of the Loan is providing by the Borrower for ensuring of fulfillment of the obligations on timely payback of the Loan and payment for interest for use it: _____ *(indicate the type of collateral: [name, series, year of issue, country of origin, location address and other individually defined features of the subject of pledge – vehicles/property], [money accepted as a pledge] (indicate the amount and currency of the money).)*]

[Loan collateral is not required.]¹⁴

[The Bank is released from liability to provide the Loan before provision of properly prepared and registered Contract(s) on ensuring of fulfillment of the obligations.]¹⁵

[A duly executed and registered contract (s) on securing the fulfillment of obligations under the Contract shall be provided by the Borrower to the Bank [on time ___ *(indicate the period during which the Contract on ensuring fulfillment of the obligations shall be provided upon the decision of the Bank's authorized body)*][during 30 (thirty) business days from the day of signing of the Contract.]¹⁶

3. Measures, taken by the Bank at failure to fulfill or improper fulfillment by the Borrower of the obligations under the Contract

3.1. In case of non-satisfaction of the requirements of the Bank, stipulated by the Public Agreement, as well as non-exercise by the Borrower of the rights provided for by the Public Agreement, or lack of agreement between the Parties to change the terms of the Contract in case of non-fulfillment or improper fulfillment by the Borrower of obligations under the Contract, the Bank takes measures reflected in the Public Agreement.

3.2. In case of non-fulfillment and (or) improper fulfillment by the Borrower of obligations under the Contract, the Bank has the right to take measures provided for by the Public Agreement, including, but not limited to: 1) consider taking action against the Borrower, 2) require payment by the Borrower of a forfeit (fine, penalty), 3) require the Borrower to fulfill all obligations under the Contract and other transactions concluded between the Bank and the Borrower ahead of schedule, 4) without additional consent of the Borrower, in an indisputable manner, withdraw/write off all any overdue amounts of debt under the Contract (including the forfeit/losses of the Bank) from all/any bank accounts of the Borrower opened with the Bank or any other banks, organizations engaged in certain types of banking operations (taking into account the requirements and exceptions provided for by the legislation of the Republic of Kazakhstan), 5) transfer the debt for pre-trial collection and settlement to a collection agency, 6) foreclose on the collateralized property extrajudicially, with the exception of cases provided for by the legislation of the Republic of Kazakhstan, or to collect the debt of the Borrower in court (including entrusting debt collection to third parties, in the manner prescribed by applicable legislation), 7) foreclose on any property of the Borrower in a judicial proceeding, 8) unilaterally terminate/suspend the provision of the Loan, 9) take other measures to collect the debt in accordance with the current legislation of the Republic of Kazakhstan and the agreement of the Parties. The need to apply one or another (or apply measures in the aggregate) is determined by the Bank independently.

4. Validity period of the Contract. Rights and obligations of the Parties

¹⁴ When issuing a loan within the framework of unsecured lending

¹⁵ In the case of providing unsecured lending / providing a loan secured by money, the information in square brackets is excluded.

¹⁶ If the deadline for providing an agreement on securing the fulfillment of obligations is not reflected in the decision of the authorized body of the Bank.

4.1. The Contract shall become effective from its signing by the Parties and valid before fulfillment by the Parties of all obligations under the Contract.

4.2. In addition to the rights and obligations defined by the Public Agreement, the Parties have the rights and perform obligations under the Contract]⁵.

4.3. Provision by the Borrower of a document confirming the intended use of the Loan, [not required]¹⁷ [required within 60 (sixty) calendar days from the date of receipt of the Loan]¹⁸ [required no later than _____ (*indicate a different period in accordance with the decision of the authorized body of the Bank*)]¹⁹.

4.4. When the Borrower returns to the trade organization the goods purchased at the expense of the Loan, or in case the Borrower refuses to receive the goods upon delivery, the Borrower confirms that he gives his unconditional consent to the early repayment of the Loan at the expense of funds that will be received from the trade organization to its current account, in the following order:

– if the funds are sufficient to fully repay the loan, the Bank has the right to cancel the amounts of accrued interest and not present a claim for payment of forfeit (fines and penalties) on the Loan;

– if the money received from the trade organization is insufficient to fully repay the Loan, the Bank makes a partial early repayment of the Loan while maintaining the original term and reducing the monthly payment on the Loan. In case of partial repayment of the Loan, the Borrower pays a fee for the use of the Loan until the date of return of the goods to the trade organization.]²⁰

5. Responsibility of the Parties

5.1. For violation of obligations, the Parties are liable in accordance with the legislation of the Republic of Kazakhstan, the Public Agreement[, the Agreement]⁵.

5.2. In addition to the liability stipulated by the Public Agreement, the Borrower undertakes to pay the Bank in case of non-fulfillment and/or improper fulfillment:

it is necessary to indicate the numbers of sub-clause of clause 9.1. of the Contract and the amount of forfeits (penalties, fines) for their violation, according to the following sample:

– obligations stipulated by sub-clause ___ clause 9.1. – of the Contract – forfeit (penalty) in the amount of _____ % (*indicate an amount of the forfeit established by the authorized body of the Bank*) from the amount _____ (*indicate according to the decision of the authorized body of the Bank*) for each day of delay in fulfillment of the obligation.]²⁰

5.3. In case of violation of the terms of the extension of the Insurance Contract, the Borrower undertakes to pay the Bank a forfeit (fine) in the amount of _____ (*indicate the amount of the forfeit in figures in accordance with the lending program*) percentage (s) of the amount _____ (*indicate in accordance with the terms of the product*) for each day of delay until the date of presentation to the Bank of documents confirming the extension of the Insurance Contract and payment of the insurance premium(s), except for cases when the Insurance Contract is concluded for the entire loan term. *in case of non-compliance with the amount established by the Public Agreement, indicate the amount of the forfeit established by the authorized body, in case of compliance – delete the clause*]²¹

6. Initial fee

6.1. [There is no initial fee.] [An initial fee: _____ (*indicate the amount of the initial payment in figures*) tenge, (_____)% (*indicate the amount of the initial payment as a percentage of the value of the acquired collateral*) from the cost of purchased vehicles]²²

¹⁷ If the loan amount is less than 0.02% of the Bank's equity.

¹⁸ In the case of lending within the framework of products/programs of lending to individuals for urgent needs, if the loan amount is more than 0.02% of the Bank's equity and for loans secured by collateral for the intended purpose.

¹⁹ Specify a different period in accordance with the decision of the authorized body of the Bank.

²⁰ Indicate if there are special conditions in clause 9

²¹ Indicated if the financing program/decision of the authorized body of the Bank provides for a forfeit for violation of the terms of prolongation under the Insurance Contract.

²² Exclude when lending secured by money, unsecured lending, commodity lending. If certain clauses/sub-clauses indicated in square brackets are excluded from the text of the Contract, if necessary, renumber the subsequent clauses/sub-clauses of the Contract.

7. Loan provision procedure

7.1. The Loan is provided *indicate the procedure of issue of the Loan: one time to full amount/indicate other procedure, stipulated for the decision of the Bank's authorized body/center of adoption of the decision of the Bank* in accordance with the terms of the Public Agreement[, the Agreement]⁵ by transfer on the Borrower's current account (including using a payment card) No. *indicate the account number of the Borrower*, opened in *indicate the name of branch* of "Jusan Bank" JSC [, with subsequent transfer to the current account of the Borrower opened with the Primary Lender]⁷ and ⁸[, with subsequent transfer to the current account of the Autosalon] [with subsequent transfer to the organization]⁹.

8. Insurance

8.1. The Insurance Contract is concluded for the period of _____(_____) *indicate the period in edition*) month(s) with further prolongation, except for cases when the Insurance Contract is concluded for all lending period (before full fulfillment by the Borrower of the obligations under the Contract). Prolongation of the insurance Contract in the Contract shall have the meaning of extension of the validity period of the Insurance Contract by provision not later than the day, next to the day of expiry of the validity period of previously concluded Insurance Contract, new valid Insurance Contract (insurance police) or the Supplemental Agreement to previously valid Insurance Contract on extension of the validity period of the Insurance Contract on extension of the validity period of the Insurance Contract, as well as the document(s) that confirm payment for insurance bonus and other required documents, as per the terms of the legislation of the RK and the Insurance Contract, except for cases when the Insurance Contract is concluded for all lending period.

[Properly prepared Insurance Contract is provided by the Borrower to the Bank before issue of the Loan. Before provision of properly prepared Insurance Contract the Bank shall be released from the liability of issue of the Loan.]²³

[Properly prepared Insurance Contract is provided by the Borrower to the Bank during *indicate the period during which the Insurance Contract shall be provided.*]²⁴

8.1. Insurance of the subject of collateral is made owing to the Bank's funds for all lending period [, except for cases of non-fulfillment of the obligations by the Borrower *indicate as per the term, provided for the programs of lending*]²⁵.

Information about the insurer: *Indicate information about the Insurer, name, details, telephone numbers and address.*]

8.1. The Insurance it is not provided.]

9. Special terms

9.1. Special terms: [_____ *reflect in accordance with the decision of the authorized body*] [*in the absence of special conditions, state in the following edition*] none.]

10. Miscellaneous

10.1. When servicing the Loan, the Bank accounts of the Borrower (hereinafter– the Account) are used: current account (including a current account using a payment card) in tenge: No. _____ [(for loan repayment), No. _____ (for crediting the Loan, hereinafter – the special account)]²⁶. Opening, maintenance and closing of the Account is carried out in accordance with the terms of the [Agreement]⁵ and the Comprehensive Agreement for Banking Services for an Individual posted on the Bank's Internet resource at: www.jusan.kz.

[The Borrower hereby consents to:

– for withdrawal (write-off) by the Bank of borrowed funds from a special account and transfer to the Seller's account as payment for vehicles.]²⁷

²³ Indicated in square brackets shall be in the text of the Contract in case, if the Loan is provided after provision by the Borrower to the Bank of properly prepared Insurance Contract.

²⁴ Indicated in square brackets shall be in the text of the Contract in case, if the Loan is provided before provision by the Borrower to the Bank of properly prepared Insurance Contract.

²⁵ Depending on the terms of financing.

²⁶ Apply when crediting borrowed funds to a special current account without using a payment card.

²⁷ Use when lending for the purchase of vehicles.

[– for withdrawal (write-off) by the Bank of the Loan from a special account and transfer to the account of the seller/organization as payment for the goods/service.]²⁸

[– for withdrawal (write-off) by the Bank of the Loan from a special account and transfer to the Borrower's account opened with the primary lender.]²⁹

[[Cashback] [Bonuses] (the amount credited by the Bank at the expense of the Bank's funds to the Borrower's account using payment card No. _____ *(indicate the card account number)* for making non-cash payments to repay the debt under the Loan using a payment card – _____ % *(indicate the amount in figures)* of the monthly fee paid. Terms of payment of [cashback][bonuses] *(indicate the terms of payment)*):

____]³⁰

[Other conditions provided by the product: _____ *(indicate other conditions in accordance with the terms of the product)*.

10.2. All disputes (disagreements) related to the Contract, not settled through negotiations, are subject to consideration in the manner prescribed by the Public Agreement.

10.3. In everything that is not provided for by the Contract, the Parties are guided by the Public Agreement, the legislation of the Republic of Kazakhstan.

If the Contract included other clauses that differ from the clauses of the Public Agreement (other periods, procedure of provision of reporting, obligations/liabilities and etc.), a priority shall be for the Contract's clauses.

If any term of the Contract becomes illegal or invalid, so this fact shall not influence on validity and legitimacy of the Contract's clauses. If as a result of making changes and/or additions in the legislation of the RK the Contract's clauses are contradictory to the standards of the legislation of the RK, so the Parties shall be guided by the relevant standard legislation of the RK.

10.4. By signing of the Contract, the Borrower confirms that:

1) The Bank provided for review and selection of the loan repayment method draft loan repayment schedules using the differentiated payment method and the annuity payment method;

2) The Bank provided, and the Borrower received a leaflet for an individual Borrower under a bank loan contract in the form established by the legislation of the Republic of Kazakhstan.

10.5. The Contract is made in _____ identical copies in state and Russian languages, each cope has equal legal force. In case of difference of the Contract's text in state and Russian language the Parties shall be guided by the Contract's text in Russian language.

11. LEGAL ADDRESSES, BANK DETAILS AND SIGNATURES OF THE PARTIES	
BANK	Borrower
"Jusan Bank" JSC, 242, Nazarbayev Ave., Medeu district, Almaty, BIN 920140000084, IIC KZ48125KZT1001300336 in NB RK, BIC TSESKZKA, BC 14,	Full name _____ IIN _____ ID _____ document _____ (passport): _____ <i>(indicate No., date and body that issued the document)</i>

²⁸ Use for commodity lending in case of crediting borrowed funds to a special current account of the Borrower.

²⁹ Apply when refinancing a loan (s) of a Borrower from other financial institutions.

³⁰ The conditions for paying out cashback or bonuses are reflected in the product passport.

<p>_____ <i>(indicate name of branch)</i> of “Jusan Bank” JSC, <i>(indicate zip code, address, telephones of the branch)</i>, BIN _____ <i>(indicate No. BIN)</i>. The Bank’s e-mail – info@jusan.kz Official web-site of the Bank – www.jusan.kz SIGNATURE/FACSIMILE + SEAL/Electronic copy of the seal [The Contract is signed by the Bank by affixing a facsimile copy of the original signature of the Bank's authorized person and an electronic copy of the Bank's seal.] [The Contract is signed by the Bank via the Communication Channel.]</p>	<p>Current account (s): – For [credit/] repayment of the loan: No _____ <i>(indicate the account number)</i>, opened in _____ <i>(indicate name of branch)</i> the branch of “Jusan Bank” JSC; [– special account: No _____ <i>(indicate the account number)</i>, opened in _____ <i>(indicate name of branch)</i> the branch of “Jusan Bank” JSC.]³⁰ [The contract is signed using the EDS (when joining the Public Agreement) / KSDI (in the event that the Borrower has previously joined the Public Agreement by signing with his own hand, using an EDS) via the Communication Channel]: _____ <i>(indicate zip code, address, address to send notifications and demands, contact telephone of the Borrower, e-mail, communication channel)</i> Telephone _____ <i>(indicate contact phone number)</i></p> <p>_____ Name in full handwritten</p> <p>(signature) _____</p>
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Annex No.1
To the Bank Loan Contract No. _____ dd. _____

Form of the Repayment Schedule is determined by the requirements of the legislation of the RK.