

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 No.04/03/22-01

Supplemental Agreement No. ____
to General Loan Agreement No. ____ dd. ____.

dd. ____ " ____ " ____ 20 ____ .

"First Heartland Jusan Bank" Joint Stock Company, 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, and

Mr.(Mrs.) indicate full name of the Borrower, hereinafter referred to as the "Borrower", from the other side,

[and Mr.(Mrs.) indicate full name of the Co-Borrower, hereinafter referred to as the "Co-Borrower", from a third party] ¹

If there are another Co-Borrowers, indicate them under a relevant number

Next paragraph to indicate with taking note of all Borrowers and Co-Borrowers (if any).

[Borrower and [Co-Borrower] [Co-Borrowers] collectively represent one Party, hereinafter on the text of this Supplemental Agreement, collectively referred to as the "Borrower", shall be liable for the fulfillment of these obligations in full jointly and severally, at the same time, all references in the General Loan Agreement to the Borrower mean both the Borrower, [Co-Borrower,] [Co-Borrowers,] taken together, and each of them separately, while all rights and obligations of the Borrower refer to the Borrower [Co-Borrower] [Co-Borrowers] equally.]²

The Bank and the Borrower, hereinafter collectively referred to as the "Parties", and individually as indicated above or the "Party", have entered into this Supplemental Agreement No. ____ (hereinafter – the Supplemental Agreement) to the General Loan Agreement No. ____ dated " ____ " ____ (hereinafter – the Agreement), on the following:

1. Clause [Sub-clause] indicate the number of the clause/sub-clause stated in the new edition of the Agreement stated as follows:

"(state the above clause/subclause in the edition of the standard form of the General Loan Agreement to the Public Agreement for Servicing the Individuals)".

2. The remaining terms of the Agreement, unaffected by this Supplemental Agreement, remain unchanged and retain their legal force.

3. This Supplementary Agreement shall enter into force on the date of its conclusion by the Parties and shall be valid until the Parties fully fulfill all obligations under the Agreement and the Application(s).

4. This Supplemental Agreement is an integral part of the Agreement.

5. The Supplementary Agreement is made in ____ identical copies in the state and Russian languages, having the same legal force, each of which is considered the original, one copy for each of the Parties. In case of discrepancies in the text of the Supplementary Agreement in the state and

¹ According to the text of the Supplementary Agreement, everything specified in square brackets is accepted or excluded from the text of the Agreement, depending on the content of the transaction, the 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 Supplementary Agreement, if necessary, renumber the subsequent clauses/sub-clauses of the Supplementary Agreement.

² If there are several Borrowers and/or Co-Borrower(s)

Russian languages, the Parties shall be guided by the text of the Supplementary Agreement in Russian.

6. Legal addresses and details of the Parties:

BANK: “Jusan Bank” JSC, 242, Nazarbayev Ave., Medeu district, A26F8T9, Almaty; BIN 920140000084, IIC KZ48125KZT1001300336 in NB RK, BIC TSESKZKA, BC 14, Certificate of state re-registration of a legal entity dd. 18.03.2021, official web-site of the Bank – www.jusan.kz, e-mail: info@jusan.kz; mycard@jusan.kz (card transactions).

indicate name of branch of “Jusan Bank” JSC, indicate zip code, address, telephones of the branch, certificate of accounting re-registration/registration of branch No. indicate the number of the certificate and the date of issue/certificate of accounting re-registration/registration of a branch dd. indicate the date of issue, BIN indicate BIN No.

[**Borrower:** indicate full name, zip code, address, address to send notifications and demands, contact telephone of the Borrower, e-mail, identity card (passport) indicate the number, date of issue and the authority that issued the document, IIN indicate IIN No..]

[**Co-Borrower:** indicate full name of Co-Borrower, indicate zip code, address, address to send notifications and demands, contact telephone of the Co-Borrower, e-mail, identity card (passport) indicate the number, date of issue and the authority that issued the document, IIN indicate IIN No..]

Signature of the Parties:

On behalf of the Bank:

_____ full name, position

Place of seal

[On behalf of the Borrower:] [Borrower:]

_____ full name (signature)

[signed by using KSDI via the Communication Channel – with a remote method of conclusion]

[[on behalf of the Co-Borrower:] [Co-Borrower:]

_____ full name