



*Approved by:
Management Board of Jusan Bank JSC
Minutes No. 90-21 dated July 22, 2021*

*Board of Directors
for persons related to Jusan Bank JSC by special relations
Minutes/Decision No. 06/08/21-01 dated August 6, 2021*

CONSENT TO THE COLLECTING AND PROCESSING OF PERSONAL DATA

1. The Client hereby provides the Bank with his/her unconditional consent:

1) to collection by the Bank from all sources and processing, dissemination by the Bank of any information about the Client including banking and other secrets protected by law, personal, biometric and (or) other data of the Client (his/her representative) (hereinafter referred to as the Information), as with or without automation, disclosure of the Information to third parties, their agents and other persons authorized by them, for transfer and receipt of the Information to / from credit bureaus, for the purpose of concluding and as part of execution of the Agreement and (or) other transactions with the Bank, in including the proper fulfillment by the Client of its obligations under them as well as in connection with the occurrence or possibility of occurrence between the Bank and (or) the Client and (or) third parties including those with which the Client and (or) the Bank are (is) associated by circumstances or relations, any relations including, but not limited to, those related to: provision of banking and other services including the commission before their provision and in the process of their provision of any actions/transactions (according to assessment and (or) insurance (if provided), etc.); sending notifications, demands as well as informing including about the services of the Bank; requesting and receiving any data and information; as well as in other cases in which there is a need to collect, process and disseminate the Information;

2) to provision / transfer and receipt by the Bank of the Information from / to official / legal sources including public databases of authorized bodies (hereinafter referred to as the Public databases), to receive information by the Bank from any possible public sources including information containing tax secrets in accordance with the Tax Code as well as other types of legally protected secrets directly and through credit bureaus / third parties, Kazakhstan Interbank Settlement Center RSE (hereinafter referred to as the KISC), official websites of authorized state bodies (the portal of the Electronic Government of the Republic of Kazakhstan / Electronic Licensing and other official sources), other organizations and persons provided through credit bureaus, credit bureaus with which the Bank has concluded an agreement on the provision and receipt of information, the Identification Data Processing Center (hereinafter referred to as the IDPC) on the basis of the KISC and other organizations/institutions entitled to receipt/provision of the Information - for the purpose of receiving up-to-date and reliable information by the Bank about the Client necessary for his/her identification including remote identification using biometric indicators;

3) to provision / issuing the Information to / from credit bureaus with which the Bank has concluded an agreement on provision and receipt of information and other organizations / institutions to the Bank directly or through third parties including information that will be received in the future;

4) to receiving the information about the Client by credit bureau from the Public databases, the IDPC as well as official and legal sources (the portal of the Electronic Government of the Republic of Kazakhstan/Electronic Licensing, official websites of authorized state bodies and other official sources) from the operators/owners of the Public databases including information containing tax secrets in accordance with the Tax Code as well as other types of secrets protected by law;

5) to provision of the information about the Client by owners of the Public databases, the IDPC as well as official and legal sources (the portal of the Electronic Government of the Republic of Kazakhstan / Electronic Licensing, official websites of authorized state bodies and other official sources) including information containing tax secrets in accordance with the Tax Code as well as other types of legally protected secrets from all Public databases to the Bank including those provided through credit bureaus and other organizations/institutions directly or through third parties as well as to credit bureaus directly or through third parties;

6) to provision of the available and future information to credit bureaus and the Bank directly or through third parties (including credit bureaus or through credit bureaus) to a legal entity that, by decision of the Government of the Republic of Kazakhstan, carries out activities for provision of public services in accordance with the legislation of the Republic of Kazakhstan;

7) to conduct a preliminary analysis by the Bank using confidential information about the Client from all legal sources (the Public databases, the portal of Electronic Government of the Republic of Kazakhstan/Electronic Licensing, and others) in order to comply with the requirements of the law and prepare proposals on the Bank's products/services;

8) to transfer of the information and (or) documents to the State Revenue Committee of the Ministry of Finance of the Republic of Kazakhstan and (or) its territorial divisions (hereinafter referred to as the state revenue body) including for the purposes of exchanging information and (or) documents between the state revenue body and the National Bank of the Republic of Kazakhstan on cash withdrawals during a calendar month in excess of the established limit amounts provided for by the requirements of regulatory legal acts of the Republic of Kazakhstan;

9) to receipt of the information by the Bank about balances and movement of money on an individual pension account and other information from the Unified Accumulative Pension Fund and other pension funds and / or State Corporation "Government for Citizens" NJSC, state and non-state organizations, including through credit bureaus¹;

10) to provision by the Unified Accumulative Pension Fund and other pension funds and / or State Corporation "Government for Citizens" NJSC, state bodies and other legal entities engaged in activities to attract pension contributions and pension payments, to pay pensions and benefits, available and future information directly to the Bank or through credit bureaus, the Information provided by an organization that carries out activities related to the collection and provision of information on the income of individuals, including State Corporation "Government for Citizens" NJSC, provided / received by the Bank from / to credit bureaus - on income, other information as well as on mandatory pension contributions deducted from income to the Unified Accumulative Pension Fund through credit bureaus and other organizations / institutions entitled to receive / provide the Information².

2. Hereby the Client guarantees that he/she has necessary duly executed consents of individuals (his/her employees / representatives / authorized persons) for the collecting and processing of their personal data by the Bank, for the transfer of personal data to a third party including the Bank, their collecting and processing by the Bank, for cross-border transfer of personal data, regardless of whether a relevant foreign state provides protection for the transferred personal data, if such transfer is not prohibited or limited by the legislation of the Republic of Kazakhstan (hereinafter referred to as the Consent), transferred and subject to transfer in the future to the Bank under the Agreement (for authorized persons and representatives) as well as in other cases when in accordance with the legislation of the Republic of Kazakhstan and (or) the internal documents of the Bank it becomes necessary to collect and process such personal data.

3. The collecting, processing and dissemination of the Information is carried out, among other things, for the following purposes:

1) to consider the Client's application for banking and/or other services that may be provided by the Bank in accordance with the legislation of the Republic of Kazakhstan;

2) to provide banking and / or other services prescribed by the legislation of the Republic of Kazakhstan that will be provided by the Bank on the terms of relevant contracts (agreements), execution of operations / payments, return of erroneously credited amounts, search for amounts, and etc.;

3) to consider a possibility of concluding and concluding transactions with the Bank, conducting operations by the Bank, performing the actions (instructions) by the Bank specified by the Client;

4) to fulfill the obligation of due diligence by the Bank (as a subject of financial monitoring) and financial monitoring of its client when establishing business relations and carrying out transactions of the Client in accordance with the legislation of the Republic of Kazakhstan, to fulfill obligations to correspondent banks and other financial institutions including cross-border transfer of the Information to the territory of foreign states including within the framework of carrying out operations at the instruction of the Client, performing the functions of currency control;

5) to perform activities (duties) by the Bank related to identification / authentication / authorization of the Client and to verify the reliability (correctness) of the information / data / algorithms / codes / symbols

¹ The conditions of this clause are applicable when concluding an agreement with an individual engaged in entrepreneurial activities without forming a legal entity / private notary / private enforcement agent / peasant farming / professional mediator / lawyer in accordance with the requirements provided for in Article 57 of the Law of the Republic of Kazakhstan "On Pension provision in the Republic of Kazakhstan" dated June 21, 2013 No. 105-V.

² The conditions of this clause are applicable when concluding an agreement with an individual engaged in entrepreneurial activities without forming a legal entity / private notary / private enforcement agent / peasant farming / professional mediator / lawyer in accordance with the requirements provided for in Article 57 of the Law of the Republic of Kazakhstan "On Pension provision in the Republic of Kazakhstan" dated June 21, 2013 No. 105-V.

/ identifiers / numbers provided / used by the Client / Bank, etc. (including by obtaining/verifying personal data and other information from sources available to the Bank and other sources available to the Bank) in order to minimize the risk of unauthorized transactions in accordance with the legislation of the Republic of Kazakhstan and the terms of relevant agreements;

6) to fulfill the obligation by the Bank to store information, documents, materials, dossiers related to the Client and his/her operations established by the regulatory legal acts of the Republic of Kazakhstan;

7) to confirm the implementation of operations between the Bank and the Client under the relevant contracts (agreements) at the request of the Client and / or third parties having such a right in accordance with the legislation of the Republic of Kazakhstan;

8) to implement judicial and extrajudicial protection of the Bank's rights: in case of violation of obligations under existing contracts (agreements); in case of disputes including disputes with third parties;

9) to place public (disclosed) data and information in the media in compliance with the requirements of the legislation of the Republic of Kazakhstan;

10) to provide/receive reports and/or information by the Bank to/from authorized bodies, audit, appraisal and other competent organizations, credit bureaus, shareholders and/or affiliates of the Bank, database operators, counterparties of the Bank;

11) to fulfil the exchange of the information including for consideration and / or submission of reports on the subject's (and / or third parties') appeals, complaints, suggestions, recommendations, claims, instructions, etc., transmission (receipt) of correspondence (mail) to an address of the subject (to an address of the person whose representative the subject is) for sending (delivery) / receiving through services of a courier, courier agency, express mail, and etc.;

12) for marketing purposes, holding promotions, providing (sending) any information materials to the client including those about the products and/or services of the Bank as well as other notifications by telephone, facsimile, other types of communication as well as through open communication channels (including SMS, email, fax, social networks, push notifications, etc.);

13) to develop marketing and advertising campaigns, further bank servicing taking into account a history of relations of the subject (relations of the person whose representative the subject is) with the Bank, to personalize the services provided by the Bank or a partner of the Bank;

14) for interaction of the Bank with third parties providing services to the subject (the person whose representative the subject is) in the framework of banking and other services;

15) for other purposes that are established (may be established) by the legislation of the Republic of Kazakhstan or provided for by agreements concluded between the Client and the Bank and other documents sent by the Client to the Bank and/or the Bank to the Client.

4. Hereby the Client confirms that:

- he/she is notified by the Bank about protection of personal data of employees/representatives/authorized persons of the Client in ways that do not contradict the Law on Personal Data;

- this written Consent is not subject to withdrawal in cases where it is contrary to the laws of the Republic of Kazakhstan, or if there is an unfulfilled obligation to the Bank;

- the Bank has the right to collect and process personal data without the consent of the Client in cases established by the legislation of the Republic of Kazakhstan including in other banks and / or organizations for the purpose of carrying out any debt collection activities not prohibited by the legislation of the Republic of Kazakhstan;

- the Bank has the right to collect (receive) and process the subject's personal data from the subject and any third parties as well as to transfer the subject's personal data to third parties (including cross-border transfer) / distribute personal data in publicly available sources, subject to the requirements of the current legislation of the Republic of Kazakhstan and the requirements of the international law (requirements of international treaties);

- if the relevant agreement(s), that is (are) concluded between the subject (whose representative the subject is) and the Bank, provides/will provide the transfer of the subject's personal data (including cross-border transfer) by the Bank via open communication channels, the subject is aware of the risk of unauthorized receipt of information by third parties and assumes such a risk;

- this Consent grants the Bank the right, in accordance with the procedure established by the legislation of the Republic of Kazakhstan, to carry out any action (operation) or a combination of such actions (operations) with the personal data of the subject including those performed using automation tools or without using the latter including, but not limited to, collecting, processing, recording, copying, backup, protecting, screening, systematization, accumulation, storage within the Bank and beyond (subject to

security and confidentiality requirements), clarification (modification, updating), extraction, use, transfer (distribution, granting access including transfer to third parties with the right to process the personal data of the subject, including cross-border transfer), depersonalization, blocking, deletion, destruction including implementation of these actions by a third party on behalf of the Bank, if it does not contradict the requirements of the legislation of the Republic of Kazakhstan;

- this Consent can be used by the Bank including upon receipt of any products, banking and/or other services in the Bank by the subject and / or legal entity, of which the subject is the representative, and / or legal entity, in which the subject is a chief executive officer, chief accountant, shareholder / participant, and etc., as well as when such a legal entity (as a counterparty) concludes transactions with the Bank;

- notification of the subject about the receipt of the personal data of the subject by the Bank from third parties and / or transfer by the Bank to third parties is not required, such personal data may be collected, processed, transferred by the Bank without notice;

- this Consent may be provided to third parties as a proof that it was provided by the Client.

5. The Consent can be provided (its provision confirmed) 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;
- in any other way (by telephone or other means of communication, by putting appropriate marks in specially designated fields of Internet resources, by performing actions in information systems, hardware and software systems, software or service software product that are designated as actions expressing the provision consent (for example, continued use)) with the use of elements of protective actions that do not contradict the legislation of the Republic of Kazakhstan which are determined by the Bank. Such elements of protective actions can be seals, algorithms, codes (numeric, alphabetic, a use of symbols and combined), identification words or identification codes, encryption, biometric data or other protection methods that do not contradict the legislation of the Republic of Kazakhstan.