

*Approved by:
The Management Board (the Minutes dd. "23" 02 2022 No.24-22)*

*The Board of Directors
(the Minutes dd. "04" 03 2022 No.04/03/22-01)*

Public Agreement for servicing the individuals

1. Subject of the Public Agreement for servicing the individuals

1.1. This Public Agreement for servicing the individuals (hereinafter – the Public Agreement) developed in order to determine, in the manner prescribed by Article 389 of the Civil Code of the Republic of Kazakhstan, the conditions for provision of the services by “First Heartland Jusan Bank” Joint Stock Company (hereinafter – the Bank) to the individuals of Financing lines under the General Loan Agreements (hereinafter – GLA) and loans under the Financing Contracts.

The Public Agreement regulates legal relations on newly provided Financing lines and loans, and on existing (previously provided) Financing lines and loans – only in terms of improving conditions for individuals.

1.2. In this Public Agreement, the individuals are hereinafter referred to as “Clients” (“Client”), the Client and the Bank are jointly referred to as “Parties”.

1.3. The Client joins the Public Agreement by concluding the GLA, the Financing Contract, as well as an additional agreement to the Financing Contract on changing the terms of existing (previously provided) Financing lines and loans.

1.4. The Public Agreement applies to the Financing Contract and/or the GLA and is a single document with the Financing Contract and/or GLA, if it is stipulated by the GLA itself and/or the Financing Contract, as well as by other documents of the Bank, concluded (signed) by the Client, upon receipt of the Bank's services.

1.5. Individual conditions for provision of the loans are determined in the Financing Contract and/or GLA concluded between the Client and the Bank. Financing Contracts, GLA can be concluded between the Client and the Bank through the Communication Channel using the Identification Methods.

1.6. The GLA and/or the Financing Contract may contain additional terms/conditions/rights and obligations not stipulated by the Public Agreement.

All provisions specified in the Public Agreement that apply to the Client equally apply to the Co-Borrowers, except for the provisions applicable exclusively to the Client.

1.7. If the Financing Contract and/or the GLA establishes other provisions that differ from the provisions of the Public Agreement, the provisions of the Financing Contract and/or GLA have priority.

1.8. By signing the GLA, Financing Contract, the Client confirms that:

- the Client has read, understood and accepted the terms of the Public Agreement in full, without any comments or objections, undertakes to timely and fully comply with the terms of the Public Agreement, understands and accepts the possible adverse consequences of their non-fulfillment and/or improper fulfillment;
- the Public Agreement does not contain any conditions onerous for the Client, which he, based on his reasonably understood interests, would not accept;
- the Client does not have the right to refer to the absence of his signature on the Public Agreement as proof that the Public Agreement has not been read/understood/accepted by him, if the Bank has the GLA/Financing Contract signed by the Client;
- all provisions of the Public Agreement fully comply with the will of the Client;
- the Client has followed all the procedures necessary to conclude a Public Agreement and receive banking services specified in this Public Agreement;
- the conclusion of the Public Agreement and the execution of its terms, including the opening of a bank account, the issuance and maintenance of a payment card will not violate and will not lead to a violation of any norm of the legislation of the Republic of Kazakhstan and/or the legislation applicable to it;
- issue/blocking/re-issue/servicing of Payment cards, opening/maintaining/closing current accounts, transfer transactions are carried out when the Client contacts the Bank or through the Communication Channel using the Identification Methods (including the Client's appeal through the Bank's partners);
- payment cards, personal identification numbers to them, issued by the Bank under this Public Agreement, as well as the details of the Accounts have been received, verified, there are no comments and additions;
- the Client agrees to the use by the Bank of means of facsimile copying of the signature, the use of an electronic digital signature, the Identification Methods when concluding/putting a mark in Statements, applications, certificates, CLA, Financing Contracts, on collateral, the Questionnaire of an individual, etc., which are recognized as equivalent to a handwritten signature authorized person of the Bank;
- the Client agrees to the use of the seal in electronic form by the Bank when signing/affixing a mark in the GLA, Financing Contract, Statements, receipts, certificates, collateral contract, etc.;

– the Client agrees to be photographed by a Bank employee and further use the Client's photo for the purpose of providing banking services in accordance with the Bank's internal documents.

1.9. By signing the GLA, the Financing Contract, the Client, for the provision of lines of financing and loans, gives consent valid for the duration of the Public Agreement:

– to receive information about him (including his personal data) from any legally operating bureaus, funds, databases and other sources of information for the purposes of scoring, including (but not limited to) within the framework of the Financing Contracts and/or the GLA;

– to the Bank's correction of his personal data, in case of their change, if such will be entered into the Databases of the authorized bodies (State database "Individuals", etc.) and used;

– to the Bank to sign agreements, contracts with it, as well as all other related documents, using an electronic digital signature, Identification methods;

– to conduct scoring, for which it is necessary for the Bank to obtain confidential information about him (including his personal data) from credit bureaus, State Corporation "Government for Citizens" NJSC, State Databases of Individuals and other sources, and the Bank's dissemination of this information;

– for the Bank to carry out preliminary scoring and the Bank provides it with an offer on the Bank's loan products without contacting it at the location of the Bank or a branch of the Bank, at any time, including (but not limited to) issuing a payment card of the Bank in his name/for him, as well as for the provision of other products of the Bank;

– to provide information about him to credit bureaus with which the Bank has entered into an agreement on the provision of information ;

– to issue to the Bank a credit report about him from a credit bureau, including data that will be received in the future;

– for the collection, processing by the Bank, affiliates of the Bank, third parties that provide services to the Bank, his personal data, including their cross-border transfer, the use of any available data processing technologies, photographing the Client, his documents and/or other data, disclosure of these data third parties, their agents and other persons authorized by them, the transfer of this data to credit bureaus; for the Bank to receive information from state and non-state databases, including through credit bureaus; for credit bureaus to receive information about him from government and non-government databases from operators/owners of government and non-government databases; for the owners of state and non-state databases to provide information about him from all state and non-state databases to credit bureaus directly or through third parties;

– given to a legal entity carrying out, by decision of the Government of the Republic of Kazakhstan, activities to provide public services in accordance with the legislation of the Republic of Kazakhstan - to provide available and incoming information about it to the credit bureau and the Bank through credit bureaus;

– for the Bank to receive information about him from accumulative pension funds and NJSC State Corporation "Government for Citizens";

– for the purpose of signing (concluding) applications, documents, any transactions in relation with the Bank (including consent, confirmation, Questionnaire of an individual, changing personal data, phone number, other information about the Client, etc.), use the Identification Method, including EDS, unique user ID and password (KSDI, QR code, PIN code, USSD/SMS message) via Communication channel. The Client also agrees that the signing (conclusion) of applications, documents, any transactions in relations with the Bank (including consents, confirmations, the Questionnaire of an individual, changing personal data, phone number, other information about the Client, etc.) By the client in the mobile application from the signing (information entry) window (screen) to the next window (screen), including the transition using the built-in means of identifying the Client's personal mobile device (face recognition, fingerprint, etc.). Signing (conclusion) of applications, documents, any transactions in relation with the Bank (including consent, confirmation, Questionnaire of an individual, changing personal data, phone number, other information about the Client, etc.) using the Identification Method or by going to the next the window (screen) of the mobile application is recognized by the Parties to the transaction, made in writing, defining the Parties and the content of their declaration of will, equivalent to paper documents, signed with a handwritten signature, and capable of serving as evidence in court.

At the same time, the Client is aware and agrees that when signing (concluding) the transactions specified in this clause, the Bank shall not be liable for damage incurred by the Client as a result of loss, theft, disclosure, transfer to third parties by the Client of the EDS, unique user identifier and password (KSDI, PIN code, USSD/SMS messages), number / SIM card of the cell phone used to enter the mobile application, the Client's personal mobile device and/or other devices used by the Client to receive Electronic Banking Services, in this connection, the Client undertakes to take measures excluding these facts, and in case of their occurrence, immediately notify the Bank about this.

2. Terms and definitions

2.1. Unless otherwise expressly stipulated for the Financing Contract and/or the GLA, the terms (can be used both with capital and uppercase letters) used in the Financing Contract and/or GLA have the following meanings, stipulated by the Comprehensive Agreement for Banking Services for an Individual, posted on the Bank's Internet resource at: www.jusan.kz, as well as the following definitions:

- 1) Individual Questionnaire – a document in the form in accordance with Appendix No. 1 to the Public Agreement, containing the Client's proposal to conclude the CLA, the Financing Contract, signed by the Client or sent via the Communication Channel using the Identification Methods;
- 2) Renewability – issuance and repayment of loans during the entire period of validity of the CLA or the availability period established by the CLA. At the same time, the repayable part of loans increases the free limit on the Financing line. The terms of the renewability Financing line are determined by the GLA, Financing Contract;
- 3) General Loan Agreement (hereinafter - GLA) – an agreement concluded between the Bank and the Borrower, under which the Bank provides loans to the Borrower within the credit limit and availability period established by the agreement, on the terms of urgency, repayment, payment, collateral and intended use;
- 4) Default – the occurrence of the facts specified in Article 12 of this Public Agreement, including those caused by circumstances beyond the control of the Parties;
- 5) Financing Contract – a contract of the Parties that specifies (establishes) the conditions for obtaining a loan on the transfer of money to the Borrower on the terms of urgency, payment, repayment and collateral (if any): bank loan agreement, application-statement for a bank loan, which is an integral part of the GLA, an application for opening and maintaining a bank current account, issuing and servicing a credit card;
- 6) Monthly payment – the amount of money determined by the repayment schedule, which is an appendix to the Financing Contract (hereinafter – the repayment schedule), or (according to the Application for opening and servicing a current account, issuing and servicing a credit card) specified in the mobile application, subject to payment on the date specified by the repayment schedule, or (according to the Application for opening and servicing a current account, issuing and servicing a credit card) on the Payment Date specified in the mobile application to fulfill obligations to repay the current debt of the borrower under the Financing Contract;
- 7) Debt – the amount of borrowed transactions, including the amount of the principal debt, accrued but unpaid remuneration, commissions, fines, penalties, forfeits, fees, and other payments payable by the Client to the Bank under the terms of the Financing Contract and/or GLA as well as expenses (losses) of the Bank related to the Client's failure to fulfill obligations under the Financing Contract, as of a particular date. As used in the text, the term “Debt” can definitely mean the amount owed under a separate Financing Contract;
- 8) Loan/Credit – the amount of money provided by the Bank to the Borrower under the concluded Financing Contract on the terms of payment, urgency, repayment and collateral (if the loan collateral is stipulated by the terms of the Financing Contract);
- 9) Borrower – a Client to whom a loan was provided on the terms of payment, urgency, repayment and collateral (if the loan collateral is stipulated by the terms of the Financing Contract);
- 10) Pledger – a person who provided property to secure the fulfillment of his obligations or obligations of the Borrower under the GLA and/or the Financing Contract;
- 11) Client – an individual who has joined the Public Agreement on the basis of the CLA, the Financing Contract;
- 12) Credit Card – a payment card that allows the Client to make payments and (or) transfers at the expense and within the Credit Limit provided by the Bank under the terms of the Financing Contract and the Client's own funds on the Account;
- 13) Limit / Credit limit – the maximum amount of the Financing line;
- 14) Financing line – the Bank's obligation to provide loans to the Borrower on terms that allow the Borrower to independently determine the time of obtaining a loan, but within the amount and time determined by the GLA, Financing Contract;
- 15) Grace Period – a period of time during which the Client is exempted from paying remuneration to the Bank in case of full repayment of the Debt under the Credit Limit before the established Payment Date;
- 16) Minimum Payment – a part of the Principal Debt amount, the overdraft amount, the accrued interest, the forfeit, the Bank's commissions calculated by the Bank and displayed in the mobile application, the receipt of which to the Account before the due date of payment must be ensured by the Client. If there is an unpaid Minimum Payment, its part, the next Minimum Payment is increased by the amount of the unpaid Minimum Payment, its part;
- 17) Non-renewability – the provision of loans within the established limit and period of availability on the basis of non-renewability. The conditions for non-renewability of the Financing line are determined by the GLA, Financing Contract;
- 18) collateral – pledge and other methods of securing the fulfillment of obligations provided by the Bank to secure the fulfillment of the Borrower's obligations under the Financing Contract;
- 19) Principal Debt – the amount of the Loan issued and outstanding by the Client;
- 20) Installment – an option of the Credit Limit provided for the purchase of goods / works / services using a payment card, in which payment for the cost of goods / works / services is made in installments;
- 21) renewability scheme – a scheme for issuing a Credit limit on the condition of Renewability;
- 22) Client Information – documents and information provided by the Client/Client for obtaining a loan, concluding a Financing Contract, containing information about a potential Client/Client: questionnaires, assurances, consents and guarantees, other documents and information containing the Client/Client's data, signed and transmitted by the Client to the Bank, and/or communicated by the Client/Client through the Communication Channels, in the manner provided by the Bank;

23) Co-Borrower – an individual who signs the Financing Contract and/or GLA together with the Borrower, and acts under the Financing Contract and/or GLA as joint and several responsible for fulfilling obligations to return the money received and full payment of the Debt, including remuneration and other payments on loans;

24) Subjects of personal data – individuals: the Borrower, the Pledger, other individuals who provided the collateral under the Financing Contract and/or GLA, as well as other persons whose Personal data, in accordance with the requirements of the legislation and/or the Financing Contract and/or GLA, and/or other transactions with the Bank, and/or internal documents of the Bank, must be provided to the Bank in connection with the conclusion and execution of the Financing Contract and/or GLA;

25) Current account – the Client's bank account opened with the Bank, incl. accounts used for payment cards;

26) Tranche – a part of the Limit amount provided within the GLA;

27) Authorized body of the Bank – a body of the Bank or a person vested with the appropriate powers to make a decision on the provision of the Financing line and/or loan (s).

3. Loan terms

3.1. The Bank's obligation to provide loans under this Public Agreement depends on the proper fulfillment by the Borrower of the conditions necessary for the provision of loans.

Loans (including tranches) are provided to the Borrower on the basis of the concluded Financing Contracts by using the Communication Channels or by independently contacting the Bank's branches.

3.2. The sizes of commissions, payments to be paid in connection with the provision and servicing of loans, and the procedure for collecting them, are determined by the GLA, Financing Contracts.

Payment for the commissions (if any) is carried out by withdrawing the amount due from the current account of the Borrower or from the amount of the loan issued, if this condition is provided for by the Financing Contract. At the same time, the Borrower is obliged to provide the necessary amounts on the current account in advance, if the commission is paid from the Borrower's own funds.

3.3. The provision of a loan (s) by the Bank is carried out on the terms of payment, urgency, repayment and collateral (if the collateral for the loan is stipulated by the terms of the Financing Contract). The loan is provided for the purposes stipulated by the terms of the Financing Contract concluded between the Bank and the Borrower.

3.4. The loan is provided by crediting money to the current account of the borrower, incl. and using payment cards, opened with the Bank and specified in the Financing Contract. For loans issued under products that provide for the transfer of borrowed funds in favor of a third party, borrowed funds credited to the current account of the Borrower are subsequently transferred to the current account of the third party.

3.5. Repayment of the loan and payment of the accrued interest, as well as payment of commissions and other payments to be levied in connection with the issuance and servicing of the loan, are made within the terms specified in the Financing Contract and the repayment schedule, which is an annex to the Financing Contract (if any), in cash and non-cash manner by withdrawing by the Bank the corresponding amounts from the Borrower's current account opened with the Bank and specified in the Financing Contract, and in the absence of money on the current account, from other bank accounts of the Borrower opened with the Bank.

The Bank has the right to accept the fulfillment of the Borrower's monetary obligations from third parties, including the co-borrower.

3.6. To repay the loan and pay the interest, the Borrower can choose one of the following repayment methods:

- annuity payments (in which the debt on a loan is repaid in equal payments throughout the entire loan term, including increasing payments on the principal debt and decreasing payments on interest accrued for the period on the balance of the principal debt; at the same time, the amounts of the first and last payments may differ from others);

- differentiated payments (in which the repayment of debt on a loan is carried out by decreasing payments, including equal amounts of payments on the principal debt and interest accrued for the period on the balance of the principal debt);

- other method agreed by the Parties.

The size of the annual effective rate of return may be adjusted in case of changes in the data required for its calculation. Interest is accrued from the date the Borrower actually received the loan and is calculated based on the actual number of days of using the loan, the number of days in a year equal to 360 and the actual number of days in a month, including the first day of use and excluding the last.

3.7. In addition to the repayment schedule, the Financing Contract is accompanied by a title page, which is an integral part of the Financing Contract and is set out in the form of initial pages of the Financing Contract.

When changing the terms of the loan, entailing a change in the amount (size) of the borrower's monetary obligations and (or) the term for their payment, the Bank draws up and issues to the borrower a new loan repayment schedule.

When changing the terms of the loan, entailing an increase in the amount (size) of the borrower's financial obligations, an increase in the loan term, an increase in the interest rate, as well as a change in the loan currency, the Bank draws up and issues a new title page to the borrower, taking into account the new conditions.

When providing the next tranche under the Financing line on the basis of the Financing Contract and the Borrower's application, the Borrower is provided with a loan repayment schedule and a title page in accordance with the requirements of the legislation of the Republic of Kazakhstan.

The conditions of this clause do not apply to the Application for opening and servicing a current account, issuing and servicing a credit card.

3.8. Unless otherwise provided by the Financing Contract, the monthly payment is deemed to have been received by the Bank, and the Borrower's obligation fulfilled on the day the payment is credited to the Client's current account with the Bank or cash is deposited at the Bank's cash desk. The date of payment for the loan is the date of receipt of money on the current account of the Borrower in the Bank until 20.00 o'clock by the time of the city of Nur-Sultan.

3.9. In case of payment in a larger amount than specified in the repayment schedule (if any), and in the absence of an application from the Borrower about the intention to repay the loan ahead of schedule, the amount exceeding the planned payment, according to the repayment schedule, will be sent by the Bank to repay payments in the next payment (s) period (s).

3.10. The money deposited by the Borrower to his current account for repayment of the Loan on weekends shall be withdrawn (debited) from the current account to repay the debt on the Loan on the first business day following the weekend, which will be the day of repayment of the debt on the Loan. In this case, weekends are considered: Saturday, Sunday (except for cases when Saturday and/or Sunday are declared working days, in connection with the postponement of rest days on the basis of regulatory legal acts of the Republic of Kazakhstan), holidays, days declared as days off.

3.11. For loans provided within the framework of commodity lending:

- in the event that the Borrower returns the goods purchased using the borrowed funds of the Bank, the trade organization returns the money transferred by the Bank to the Bank in repayment of the Borrower's debt on the loan;

- in case of exchange of goods purchased using borrowed funds of the Bank for goods of a lower value, the trade organization returns the amount of the difference in the cost of goods to the Bank in order to repay the Borrower's debt on the loan,

in this case, the debt is considered to be repaid by the Client on the day the money is accrued to the Bank's account and the Client pays the interest on the loan.

4. Collateral Method

4.1. The loan collateral is specified in the Financing Contracts, Collateral Agreement (s) and GLA.

4.2. Within the framework of unsecured lending, the provision of collateral by the Borrower is not required.

4.3. Within the framework of collateralized lending, the Borrower's collateral is a pledge and other types of collateral specified in the Financing Contract and the agreement on securing the fulfillment of obligations, as well as other property that can be foreclosed in accordance with the current legislation.

4.4. The cost of collateral (if any) is indicated in the contract (s) on securing the fulfillment of obligations.

4.5. If the Financing Contract contains a condition on the provision of collateral for a loan, the Bank is released from the obligation to provide a loan until the provision of a duly executed and, if necessary, registered contract (s) on securing the fulfillment of obligations. A properly executed and, if necessary, registered contract (s) on securing the fulfillment of obligations are provided by the Borrower to the Bank within 30 (thirty) calendar days from the date of signing the GLA and/or the Financing Contract. In case of violation by the Borrower of the deadlines for the provision of a duly executed and, if necessary, registered contract (s) on securing the fulfillment of obligations, concluded GLA and/or the Financing Contract are canceled, and the Bank is released from obligations to fulfill such contracts/ agreements, as well as from reimbursement of the Borrower's expenses related to the execution of the Loan.

5. Validity of the Public Agreement

5.1. This Public Agreement shall enter into force from the date the Client signs the GLA, Financing Contract and is valid until the fulfillment of obligations under the Financing Contracts and/or GLA, unless a different period of validity is provided for in the Financing Contract and/or the GLA.

6. Measures taken by the Bank in case of non-fulfillment or improper fulfillment by the Borrower of obligations under the Public Agreement, GLA, Financing Contract

6.1. In case of non-satisfaction of the requirements arising from the notification sent by the Bank in the manner provided for in clause 14.4. of this Public Agreement, the Bank has the right to carry out the actions provided for in paragraph c) of sub-clause 18) clause 10.3. of the Public Agreement.

6.2. If there is a delay in fulfilling the obligation under this Public Agreement, the Bank shall notify the Borrower in the manner provided for in sub-clause 9) clause 10.4. of the Public Agreement, as well as informs about: the possibility of settling the debt by changing the terms of this Public Agreement, if there are objective reasons, by sending a notice/messages in the manner prescribed by this Public Agreement. If the requirements

specified in the notice/message are not satisfied, the Bank has the right to take all measures provided for by the legislation of the Republic of Kazakhstan in case of non-fulfillment or improper fulfillment by the Borrower of obligations under this Public Agreement/concluded Financing Contracts, necessary and sufficient to protect its rights and interests, return the debt of the Borrower to the Bank. All costs incurred by the Bank in this regard are charged to the Borrower.

If the Borrower fails to notify the change of residence, postal notices sent by the Bank by registered mail to the address specified in the Financing Contract shall be deemed received by the Borrower.

6.3. In case of non-fulfillment or improper fulfillment by the Borrower of obligations under the GLA, the Financing Contract and / or under the agreement on securing the fulfillment of obligations, as well as in the event that anyone disputes the terms of the concluded agreements, if any information provided by the Borrower before or after the conclusion of the Financing Contract was or became invalid (unreliable) during the term of the Financing Contract, the Bank has the right:

- 1) to require from the Borrower early (within ten calendar days from the date of sending the request) fulfillment of all obligations under the Financing Contract (including early repayment of the loan and payment of the Remuneration), subject to the restrictions provided for by legislation;
- 2) to require from the Borrower reimbursement of expenses and losses related to the violation by the Client of obligations under the Financing Contract (s);
- 3) to require from the Borrower to pay a penalty for each day of delay in the payment, but not more than the limit amount established by law, this Public Agreement and the Financing Contract;
- 4) upon opening the Borrower of the Financing line, declare the unused amount of the limit or part of it canceled;
- 5) to reduce the size of the limit on the Financing line, cancel the renewability of the Line;
- 6) to foreclose on the Collateral and apply other measures stipulated by collateral agreements;
- 7) with the consent of the Client, expressed by the conclusion of the Public Agreement, disclose information constituting bank secrecy and other information provided by the Borrower to any third parties, including the Borrower's employer, in order to carry out work to return the amount of the Debt or assignment of rights under the Financing Contract to third parties;
- 8) to require early repayment of the Debt in case of misuse of more than 25% (twenty-five percent) of the loan amount, unless otherwise stipulated by the Financing Contract;
- 9) to cancel the provision of discounts to the interest rate, commissions and other payments, the grace period for the loan;
- 10) in the event that the Client fails to notify about the change in the Information about the Client, within ten working days from the date of the corresponding change, collect a fine from the Client;
- 11) to block payment cards with the requirement to return them to the Client;
- 12) to refuse to provide the Client with electronic banking services and other services;
- 13) to notify the Client about the delay in fulfilling the obligation and the need to make payments under the Financing Contract no later than twenty calendar days from the date of its occurrence via the Communication Channel, as well as by publishing messages on the Client's personal page in social networks and other Internet resources, on the official page of the Bank in social networks, sending messages via instant messengers or other means of communication;
- 14) to take other measures stipulated by the legislation of the Republic of Kazakhstan.

6.4. The measures specified in this Public Agreement, the Bank shall have the right to apply in case of non-fulfillment of any other obligations under the GLA, the Financing Contract or a collateral agreement, or a real threat of their occurrence, including in the absence of funds from the Borrower to repay the next loan payment and the absence of prospects for their receipt, revealing the fact that the Borrower provided inaccurate information when concluding contracts or when obtaining a loan, if the Borrower is involved in a lawsuit and/or if the property of the Borrower and/or his account is seized or foreclosed (or there is a real threat of this), upon receipt of information about the placement of the Borrower in neuropsychiatric dispensaries, psychiatric clinics, drug or alcohol addiction treatment clinics, as well as in other cases that, in the Bank's opinion, may negatively affect the Borrower's solvency and the ability to properly fulfill its obligations under the Financing Contract, in order to avoid an increase in the Borrower's debt burden. The Bank also has the right to terminate the recognition of income in the form of interest on the loan issued and other payments due to the Bank, including commissions and penalties (forfeit and others), and/or their further accrual, including in cases of presentation of a request for early repayment of the Debt, as well as in other cases when there is a significant risk of improper fulfillment of obligations by the Borrower.

6.5. The Bank has the right to unilaterally suspend or terminate the provision of loans under the Financing line in cases:

- 1) violation by the Borrower of its obligations to the Bank;
- 2) deterioration of the financial condition of the Borrower, identified based on the results of monitoring conducted by the Bank in accordance with the legislation of the Republic of Kazakhstan;
- 3) changes in the requirements of the legislation of the Republic of Kazakhstan affecting the proper execution by the Bank of the Financing Contract/GLA;
- 4) if, as a result of granting a loan, the Bank violates any of the regulations established by government agencies, including, but not limited to, the rules on prudential regulations;

5) if the money in the bank account (s) of the Borrower and/or the third Party who provided the Collateral has been seized or levied, or there is a real threat of this, or a collection order and/or payment request-order is issued, which cannot be executed by the Bank at the expense of other money of the specified persons;

6) if any of the following cases occurs, or, in the opinion of the Bank, there is a threat of non-fulfilment (improper fulfillment) by the Borrower, a third Party who provided the collateral, obligations under the Financing Contract and/or the Collateral Agreement, including but not limited to, in connection with any of following cases: availability or identification of information on the termination of the employment relationship between the Borrower and the employer (including the forthcoming one) received on the basis of the Bank's notification by the Borrower/employer or information received by the Bank from other sources; anyone challenging the validity of the Financing Contract and/or the collateral Agreement and/or other agreements or their individual terms; if the documents and (or) information provided by the Borrower and (or) a third Party to the Bank are not reliable and (or) complete; death or disappearance of the Borrower; the occurrence or identification of the Borrower's obligations to a third Party in an amount exceeding the Debt; violation by the Borrower of any of its representations and warranties; violation by the Borrower of the requirements of the legislation, which has entailed or may entail a violation by the Borrower of obligations to the Bank; breach of the Borrower and/or the third Party providing the collateral with any of their obligations to third Parties; for any reason, the Bank is unable to verify the documents and actual availability, size, condition and storage conditions of the Collateral; misuse of the loan and (or) untimely provision of documentation necessary to confirm the intended use of the loan; identification of negative information about the Borrower, or a third Party; decrease in the value of the Collateral (collateralized property) as a result of the revaluation of such property and (or) loss of the Collateral, the absence of an Insurance Agreement for the collateralized property or the insufficiency of the provided insurance coverage or insured events, as well as any change in the state of the Collateral (collateral property), which, in the opinion of the Bank, is significant decrease in its value; deterioration of the financial condition of the Borrower at any time during the validity of the Financing Contract; failure to provide, at the request of the Bank, documents (satisfying the requirements of the Bank) reflecting and confirming the income that is the source of loan repayment; change of the citizenship of the Borrower and (or) the third Party who provided the collateral and (or) the departure of these persons for a temporary or permanent residence outside the Republic of Kazakhstan.

7. An initial fee. Insurance

7.1. For products that do not require an initial fee, no initial fee is required.

7.2. Within the framework of products where an initial payment is provided (the Client's own funds), the amount of the initial payment is reflected in the Financing Contract.

7.3. The products may include insurance terms and conditions that are specified in the Financing Contract (s). Insurance can be carried out both at the expense of the Client and at the expense of the Bank in accordance with the terms of the Financing Contract (s).

8. Early repayment at the initiative of the Client

8.1. There are no penalties for early repayment of a loan or part of it under Financing Contracts concluded under this Public Agreement.

8.2. In case of early repayment, the Borrower notifies the Bank about it 1 (one) day before the date of early repayment via the Communication Channels or by personal contacting the Bank.

8.3. By concluding the Financing Contract, the Borrower expresses its unconditional consent that if the Bank grants a deferment, installment payments under the Financing Contract, in case of partial early repayment of the Loan, such deferred, installment payments are subject to repayment in the first place.

8.4. Unless otherwise provided by the Financing Contract and/or the GLA, in the event of partial early repayment of the loan amount, the Borrower chooses a repayment schedule that provides:

- 1) a decrease in the monthly planned repayment amount, in which the loan term remains unchanged; or
- 2) reduction of the loan term, in which the size of the monthly planned repayment amount will be the repayment amount not exceeding the previously established amount of the monthly payment.

The Borrower, by signing the Financing Contract, expresses his unconditional agreement with the repayment schedule, which will be provided by the Bank in the future, in case of early repayment of a part of the loan. The revised repayment schedule replaces the previous repayment schedule and is an integral part of the Financing Contract..

The terms of this clause do not apply to the Application for opening and servicing a current account, issuing and serving a credit card.

9. Liability of the Parties

9.1. For violation of the terms of the Public Agreement, the Financing Contract and/or the GLA, the Parties are liable in accordance with the legislation of the Republic of Kazakhstan, the Public Agreement, the Financing Contract and/or GLA.

9.2. The Bank is not responsible for:

1) non-fulfillment or improper fulfillment of obligations under the Public Agreement, the Financing Contract and/or the GLA due to the occurrence of force majeure circumstances beyond the control of the Bank, as well as the resulting losses and other negative consequences;

2) any actions or inactions committed by the Bank on the basis of a document signed and provided by the Client, regardless of the accuracy of the information contained in it, as well as the authenticity of the signatures in it.

9.3. In any case, the Bank's liability to the Client is limited to the amount of documented direct real damage caused to the Client by the Bank's action or inaction, committed intentionally or with gross negligence. Lost profits, indirect, incidental or incidental losses or damages are not subject to compensation, including in cases where the Bank has been notified of the possibility of their occurrence.

9.4. The Borrower undertakes to pay the Bank in case of non-fulfillment and/or improper fulfillment:

1) obligations under the Financing Contract and/or GLA and/or the Public Agreement that have a deadline, except for obligations to repay the principal debt and pay interest, including early payment at the request of the Bank, on prolongation of the insurance contract, as well as the financing and/or GLA specified in the Contract by decision of the authorized body of the Bank as special conditions (hereinafter – the Special Conditions), forfeit (penalty) in the amount of 0.01% (zero point one hundredth) percent of the amount of the balance of the principal debt for each day of delay in the fulfillment of obligations;

2) other obligations under the Financing Contract and/or GLA and/or the Public Agreement, with no expiration date, with the exception of the obligations specified in the Special Conditions, forfeit (fine) in the amount of 0.5% (zero point five-tenths) percent of the amount of the balance of the principal debt for each day of delay in fulfilling obligations;

3) prolongation of the Insurance Agreement (if there is a condition in the Financing Contract) forfeit (penalty) in the amount of 0.01% (zero point one hundredth) percent of the amount of the balance of the principal debt for each day of delay in the fulfillment of the obligation..

10. Rights and obligations of the Parties

10.1. The Parties have the right to exercise their rights and undertake to properly fulfill the obligations determined by this Public Agreement, the GLA and the Financing Contract.

10.2. **The Borrower has the right:**

1) Apply to the Bank with an application for concluding a Financing Contract and/or GLA;

2) When providing a bank loan:

a) within 14 (fourteen) calendar days from the date of conclusion of the Financing Contract and (or) the GLA, repay the loan with payment of the interest accrued by the Bank from the date of the loan, without paying a forfeit and other types of penalties for repaying the loan;

b) if the date of repayment of the amount specified in the repayment schedule or (according to the Application for opening and servicing a current account, issuing and servicing a credit card), the repayment schedule falls on a weekend or a holiday, pay the amount on the next working day without paying a penalty;

c) upon application, receive, within a period of no more than 3 (three) working days, free of charge, no more than 1 (one) time a month, in writing information about the distribution (for principal debt, remuneration, commissions, penalties, fines and other amounts payable, commissions, penalties, fines and other amounts payable) of the next incoming money in repayment of the debt under the Financing Contract;

d) upon an application for a partial or full early return to the Bank of the money provided under the Financing Contract - free of charge, within a period of not more than 3 (three) working days, receive in writing information on the amount of the amount due to be returned, broken down by the principal debt, remuneration, commissions, penalties, fines and other amounts due, indicating late payments;

e) early repay the loan in part or in full from the first day of receiving the loan without paying a forfeit or other types of penalties;

f) within 14 (fourteen) calendar days from the date of receipt of notification of changes in the terms of the Financing Contract and (or) GLA in the direction of their improvement for the Client to refuse the improvement conditions proposed by the Bank in the manner prescribed by this Public Agreement;

g) for a loan secured by a pledge of real estate – contact the banking ombudsman to resolve disputes arising from the Financing Contract and/or the GLA;

h) for a mortgage loan – within a period not exceeding thirty calendar days from the date of its notification of the commencement of the sale of immovable property out of court, of the possible foreclosure of immovable property that is the subject of mortgage, to apply to the Bank for the independent sale of the said property in the manner prescribed Law of the Republic of Kazakhstan “On Mortgage of Real Estate”;

3) to contact the Bank in writing in case of disputable situations on the services received;

4) within thirty calendar days from the date of the delay in the fulfillment of the obligation to visit the Bank and (or) submit an application containing information on the reasons for the delay in the fulfillment of the obligation under this Public Agreement and the Financing Contract (s), income and other confirmed circumstances (facts) that cause his statement on amending the terms of this Public Agreement/Financing Contract, including those related to:

- a) the change in the direction of decreasing the remuneration rate under the Financing Contract (s);
- b) the change in the currency of the amount of the balance of the principal debt on a loan issued in foreign currency into the national currency;
- c) the deferred payment of the principal and (or) interest;
- d) the change in the method of debt repayment or the sequence of debt repayment, including with the repayment of the principal debt in priority order;
- e) the change in the term of the loan;
- f) the forgiveness of the overdue principal debt and (or) interest, cancellation of the penalty (fine, penalty fee), commissions and other payments related to servicing the Loan;
- g) self-realization by the Borrower of real estate that is the subject of mortgage, in the manner prescribed by Article 20-1 of the Law of the Republic of Kazakhstan "On Mortgage of Real Estate";
- h) provision of compensation in exchange for the fulfillment of the obligation under the Financing Contract by transferring collateral to the Bank;
- i) sale of immovable property that is the subject of mortgage, with the transfer of obligations under the Financing Contract to the buyer.

10.3. The Bank has the right:

1) in case of non- fulfillment, improper fulfillment of the Financing Contract (s), apply all measures provided for by the legislation of the Republic of Kazakhstan, this Public Agreement, including: collect the amount of debt from any bank accounts of the Client opened with the Bank, other second-tier banks and/or organizations carrying out certain types of banking operations in the Republic of Kazakhstan, in other currencies with subsequent conversion at the market exchange rate of currencies on the date of withdrawal, with the deduction of commission for conversion at the current tariffs, taking into account the restrictions established by the legislation of the Republic of Kazakhstan; collect debt in judicial order in the courts of the Republic of Kazakhstan at the location of the Bank or its branch (at the discretion of the Bank), except for cases when, in accordance with the requirements of civil procedural legislation, exclusive jurisdiction is established;

2) to present early for collection the debt under the Financing Contract and/or GLA, taking into account the requirements of the legislation of the Republic of Kazakhstan, in full in case of deterioration in the financial condition of the Borrower;

3) when opening the Financing line for the Borrower, suspend (terminate) the provision of tranches, in cases stipulated by the legislation of the Republic of Kazakhstan, the Financing Contract and/or the GLA and/or this Public Agreement, require an early return of the entire amount of debt on issued loans in the cases provided for in Article 6 of this Public Agreement and the legislation of the Republic of Kazakhstan;

4) to take, as a measure applied in relation to the insolvent Borrower, a decision to reduce the Limit under the GLA, without explaining to the Client the reasons for such a decision. This decision is brought to the attention of the Client by sending a notification no later than three working days from the date of its adoption via the Communication Channel;

5) taking into account the requirements of the legislation of the Republic of Kazakhstan, in the manner prescribed by this Public Agreement, propose to change and/or supplement the terms of the Financing Contract and/or GLA in any period of the Financing Contract and/or GLA, and when providing a loan, also in the period from the date of signing the Financing Contract until the day of the actual granting of the loan (including the interest rate, loan currency, terms of payment of loan amounts, remuneration, sizes, types and procedure for calculating commissions and other payments to be charged in connection with the issuance and servicing of the loan).

A proposal to amend and/or supplement the terms of the Financing Contract and/or GLA is sent to the Borrower in the form of notification via the Communication Channel.

Acceptance by the Borrower of the amended and/or new conditions under the Financing Contract and/or GLA is carried out by signing an additional agreement to the Financing Contract and/or GLA in the manner prescribed by this Public Agreement;

6) not to provide loans/tranches, if the Client is involved as a defendant (co-defendant) in a proprietary litigation with a claim amount that, in the Bank's opinion, is significant in relation to the amount of the Client's own money, and/or if the Client's property and/or the money in his bank accounts has been seized, spending transactions on bank accounts are suspended, the property, including money in bank accounts, has been foreclosed (or there is a real threat of this);

7) refuse to provide loans if such provision entails a violation by the Bank of the legislation of the Republic of Kazakhstan, including requirements for compliance with prudential standards;

8) to make the assignment of any rights (claims) to the Borrower under the Financing Contract and/or GLA to third Parties without the consent of the Borrower in accordance with the legislation of the Republic of Kazakhstan, to which the Borrower, by signing the Financing Contract and/or the GLA, gives its unconditional and irrevocable consent. By signing of the Financing Contract and/or GLA, the Borrower confirms that the identity of the third Party is not material to the Borrower;

9) in case of non-fulfillment or improper fulfillment by the Borrower of its obligations, at its discretion, disclose any information under the Financing Contract and/or GLA on the basis of Article 6 of this Public Agreement;

10) to request any information to establish the financial condition of the Borrower, the prospects for its development, including financial statements, as well as check the availability, use, safety, condition and terms of the

collateralized Subject (Collateral), request any information to establish the intended use of the loan, and the Borrower is obliged to assist him in this;

11) to require the Borrower to provide additional collateral or to fulfill part of the Bank's requirements in the amount and within the timeframe specified by him, as well as suspend the issuance of loans/tranches if, after the conclusion of the Financing Contract and/or the GLA, information appears about the circumstances specified in sub-clause 11) clause 10.5 of this Public Agreement;

12) refuse to provide a loan/tranche in case of non-fulfillment by the Borrower of the requirements specified in sub-clause 11) clause 10.3. and the obligations specified in clause 10.5. of this Public Agreement, as well as in GLA, Financing Contract;

13) to require the Borrower to provide additional guarantees for the fulfillment of obligations under the Financing Contract and/or GLA in the form and volume that the Bank deems necessary, acceptable and sufficient, in the event of partial or complete loss of collateral provided in fulfillment of obligations under the Financing Contract and/or GLA (the emergence of a real threat of this), as well as the disposal of the collateralized subjects from the possession of the Client or the Pledger, reduction by 10 (ten) percent or more of the value of the collateral, determined on the basis of the report of an independent appraiser;

14) in the event that the bank financing program provides for the insurance of the collateral by the Borrower, if the Borrower violates the terms of prolongation of the Insurance Agreement, collect a forfeit (penalty) in the amount specified in the Financing Contract, except for cases when the Insurance Agreement is concluded for the entire lending period;

15) in the event that the bank financing program provides for insurance of the collateralized subject, when the insurance payment due to the Bank as a beneficiary under the Insurance Agreement and aimed at repaying the amounts owed by the Borrower under the Financing Contract and/or GLA does not cover the entire amount of the debt, require the Borrower to repay the remaining amount debt at his own expense;

16) to require a return both from the Borrower and all Co-Borrowers (if any), and from any of them separately, both in full and in part of the Debt under the Financing Contract and/or GLA. The Bank, having not received full satisfaction from one of the co-Borrowers and/or the Client, has the right to claim the less received from the other co-Borrowers, the Client, incl. debt repayment in cases of misuse of more than 25% (twenty-five percent) of the loan amount, unless otherwise provided by the Financing Contract;

17) check the financial condition of the Client and the collateral of loans before the conclusion of the Financing Contract and/or GLA and at any other period at the discretion of the Bank;

18) when granting a loan:

a) unilaterally change the terms of the Financing Contract and/or GLA and/or this Public Agreement in the direction of their improvement for the Client in cases provided for by law, as well as established by the Financing Contract and/or GLA and/or this Public Agreement;

b) require an early return of the loan amount and interest on it if the Client violates the period established for the return of the next part of the loan and (or) payment of remuneration for more than forty calendar days;

c) upon maturity of the amounts payable in accordance with the Financing Contract and/or the GLA, as well as in cases where the Bank has the right to require payment of other amounts provided for in the Financing Contract and/or the GLA and/or this Public Agreement, in particular, in case of non-satisfaction of the demand, provided for in sub-clause 9) clause 10.4. of the Public Agreement, to levy in an indisputable manner on money, including by presenting a payment request, available on the Borrower's bank accounts opened with the Bank and/or other banks and/or other organizations carrying out certain types of banking operations in the Republic of Kazakhstan /carry out direct debiting of the specified bank accounts (subject to the requirements and exceptions provided for by the legislation of the Republic of Kazakhstan), to which the Borrower provides its irrevocable consent;

d) to suspend (terminate) the issuance of a loan/part of a loan and/or suspend (terminate) lending and/or require an early return of the entire amount of debt on the loan to the cases provided for by this Public Agreement, the Financing Contract/GLA and the legislation of the Republic of Kazakhstan;

e) in case of non-fulfillment and/or improper fulfillment by the Borrower of its obligations to timely repay the loan amount and accrued interest, stop the accrual of remuneration if the duration of the delay in payments on the payment of the remuneration amount is more than 30 (thirty) calendar days and resume the accrual of remuneration from the date of termination of the accrual, except as otherwise provided by law, this Public Agreement;

f) to suspend and resume the accrual of forfeit for late payments, both for repayment of the loan and for payment of remuneration;

g) in the event of an overdue debt on a loan for a period of more than 40 (forty) calendar days, withdraw the entire amount of money that is a collateral for the Borrower's fulfillment of obligations under the Financing Contract to repay the debt under the Financing Contract and/or GLA. Recalculation of the repayment schedule (if any) in this case is carried out with a reduction in the loan period and the preservation of the amount of the monthly payment on the loan;

19) when opening the GLA Financing line, do not provide new tranches under the GLA and/or reduce the Limit to the limits that the Bank deems necessary in the following cases:

– in the presence of facts of non-fulfillment / improper fulfillment by the Client of obligations to the Bank, provided for by the Financing Contract and/or GLA and/or this Public Agreement;

- if the Borrower does not have money to repay the next payment on the issued loan (s) and/or tranche (s);
 - if the Borrower evades providing collateral for the fulfillment of obligations to the Bank;
 - if the Borrower does not pay all operating, postal and telegraph costs, conversion costs and other expenses of the Bank associated with servicing the loan and/or tranche;
 - if an event of Default or Potential Default or Cross Default has occurred by the time the next tranche is provided;
 - if the Borrower does not provide the Bank with reliable information and documents provided for by the Financing Contract and/or the GLA and/or this Public Agreement;
 - deterioration of the financial condition of the Borrower, identified based on the results of monitoring conducted by the Bank in accordance with the legislation of the Republic of Kazakhstan;
 - changes in the requirements of the legislation of the Republic of Kazakhstan affecting the proper fulfillment by the Bank of obligations under the Financing Contract and/or the GLA and/or this Public Agreement;
 - if the Borrower does not provide the Bank with additional guarantees for the fulfillment of obligations under the Financing Contract and/or GLA in the form and volume that the bank considers necessary, acceptable and sufficient in the event of partial or complete loss of collateral provided in fulfillment of obligations under the Financing Contract (there is a real threat of this), as well as the disposal of the collateralized subjects from the possession of the Client/Pledger, reduction by 10 (ten) percent or more of the value of the collateral, determined on the basis of the report of an independent appraiser;
 - cancellation by the Bank of the validity of the product on the terms of which the GLA was concluded;
- 20) unilaterally refuse to execute this Agreement and/or the GLA and/or the Financing Contract in part or in full and terminate business relations in cases established by the legislation of the Republic of Kazakhstan, including when the Client performs transactions classified as suspicious, or upon suspension of the Client's operations in accordance with the legislation of the Republic of Kazakhstan on combating the legalization (laundering) of proceeds from crime and the financing of terrorism;
- 21) to provide for the provision of new types of services to the Client by publishing the conditions for the provision of such new services in printed publications or on the Bank's Internet resource. If the Bank starts providing new types of services for Clients, such types of services are provided to the Client upon his consent, expressed in the manner established for the provision of such a new type of service;
- 22) to keep a record of negotiations with the Client when he contacts the Bank, as well as use the record to confirm the fact of such an appeal in order to monitor the quality of the Client's service;
- 23) to control the movement of the Borrower's money on all bank accounts of the Borrower opened with the Bank;
- 24) in case of non-fulfillment and/or improper fulfillment by the Client of its obligations under the Financing Contract (s) and/or this Public Agreement, submit a claim for payment of a forfeit (penalty, fine);
- 25) to transfer information about the Client obtained in the course of concluding and executing the Financing Contract (s) to third parties, including in the event that the Bank assigns its rights under the Financing Contract to third parties;
- 26) provide the Client with information under the Financing Contract orally or via the Communication Channels, provided that they provide the full name, IIN, number of the Financing Contract, as well as details of the Client's identity document;
- 27) to send the Client information about the activities, products and services of the Bank;
- 28) to perform other actions provided for by legislation and the Financing Contract (s);
- 29) if the Client delays the fulfillment of obligations under the Financing Contract, in cases of non-satisfaction of the requirement provided for in sub-clause 9) clause 10.4. of the Public Agreement, as well as non-execution by the Client of the right provided for in sub-clause 4) clause 10.2. of this Public Agreement, or the absence of consent between the Client and the Bank to change the terms of this Public Agreement / Financing Contract (s):
- transfer the debt for pre-trial collection and settlement to a collection agency.
- At the same time, during the period when the debt is under pre-trial collection and settlement with a collection agency, the Bank is not entitled to:
- a) file a claim in court for debt collection;
 - b) require the payment of remuneration, commissions and other payments related to the issuance and servicing of the Loan for the period the debt is in the work of a collection agency, as well as charge a forfeit (fine, penalty) during the specified period for late repayment of the principal debt and remuneration;
 - assign the right (claim) under the Financing Contract to the person specified in clause 4 of Article 36-1 of the Law “On Banks and Banking Activities in the Republic of Kazakhstan”, if the Borrower has a delay in fulfilling the obligation under the Financing Contract for more than ninety consecutive calendar days, for a mortgage loan – over one hundred and eighty consecutive calendar days;
 - apply the measures provided for by the legislation of the Republic of Kazakhstan and (or) the Public Agreement, the Financing Contract, including filing a lawsuit with a court to recover the amount of debt under the Financing Contract, as well as to foreclose on the collateralized property in an extrajudicial manner, with the exception

of cases provided for by the Law of the Republic of Kazakhstan "On Mortgage of Real Estate", or in a judicial proceeding;

30) present additional requirements to the Client related to the execution of this Public Agreement, the GLA, the Financing Contract.

10.4. The Bank undertakes:

1) within 14 (fourteen) calendar days from the date of conclusion of the Financing Contract, accept the return of the Loan, with the deduction of the Remuneration accrued from the date of the loan, without withholding a penalty or other types of penalties for the return;

2) at the request of the Borrower, free of charge no more than once a month, within a period of no more than three working days, provide information on the distribution (for the Principal Debt, Remuneration, commissions, penalties, fines and other amounts due, indicating late payments) of the next incoming money as debt repayment under the Financing Contract;

3) upon the application of the Borrower for a partial or full early repayment of the money provided on credit – no charge, within a period of not more than three working days, inform him of the amount due to be returned, broken down by Principal debt, Remuneration, commissions, penalties, fines and other amounts payable, indicating overdue payments;

4) to notify the Borrower of changes in the terms of the Financing Contract towards their improvement in the manner prescribed by the Financing Contract;

5) to consider and prepare a response to the Borrower's appeal;

6) within fifteen calendar days after the date of receipt of the Borrower's application provided for in sub-clause 4) clause 10.2. of the Public Contract, consider the proposed changes to the terms of the Financing Contract in the manner prescribed by the regulatory legal act of the authorized body for the regulation, control and supervision of the financial market and financial organizations, and in writing or in the manner prescribed by the Public Agreement, inform the Borrower on (about):

- agreement with the proposed changes to the terms of the GLA/ Financing Contract;;
- their proposals to amend the terms of the GLA/Financing Contract;
- refusal to change the terms of the GLA/Financing Contract, indicating a reasoned justification for the reasons for such refusal;

7) when concluding an agreement containing the conditions for the transfer of the Bank's right (claim) under the Financing Contract to a third Party (hereinafter – the Assignment Agreement), notify the Borrower (or his authorized representative):

– prior to concluding an Assignment Agreement of the right to claim on the possibility of transferring rights (claims) to a third party, as well as on the processing of the Borrower's personal data, in connection with such an assignment in the manner provided for in the Public Agreement;

– on the transfer of the right (claim) to a third Party in the manner provided for by this Agreement or not contradicting the legislation of the Republic of Kazakhstan, within 30 (thirty) calendar days from the date of the conclusion of the Assignment Agreement of the right of claim, indicating the purpose of further payments to repay the Loan to a third Party (name and location of the person to whom the right (claim) was transferred under the Financing Contract), the full volume of the transferred rights (claims), as well as the balances of overdue and current amounts of the principal debt, remuneration, commissions, forfeit (fine, penalty) and other amounts payable;

8) to perform other duties provided for by the legislation of the Republic of Kazakhstan;

9) if there is a delay in fulfilling the obligation under the Financing Contract(s), but no later than twenty calendar days from the date of its occurrence, notify the Borrower in the manner and within the time limits provided for by this Public Agreement of the occurrence of a delay in fulfilling the obligation under the Financing Contract and the need to make payments under the Financing Contract, indicating the amount of overdue debt as of the date specified in the notice, the Borrower's right to apply to the Bank and the consequences of the Borrower's failure to fulfill its obligations under the Financing Contract. The Bank has the right to engage a collection agency to notify the Client;

10) to provide loans/tranches in the amount, within the terms and on the conditions stipulated by the Financing Contract and/or GLA and/or this Public Agreement, subject to the Borrower's proper fulfillment of its obligations under the Financing Contract (s) and/or GLA and/or this Public Agreement, for except for the cases established by the Financing Contract and/or GLA and/or this Public Agreement;

11) to suspend measures in relation to the Borrower and the Pledger, provided for in clauses 2 and 2-1 of Article 36 of the Law "On Banks and Banking Activities in the Republic of Kazakhstan" upon receipt of the Pledger's request for the independent sale of immovable property that is the subject of mortgage, as well as to carry out the measures provided for in Article 20 -1 of the Law "On Mortgage of Real Estate".

10.5. The Borrower undertakes:

1) to ensure the full and timely repayment of the loan (s) amount, payment of the accrued remuneration for their use, commissions, other payments payable under the Financing Contract and/or GLA and/or this Public Agreement in accordance with the rates approved by the Bank, forfeits (penalties, fines) within the time limits and in the amounts stipulated by the Financing Contracts and/or GLA and/or this Public Agreement;

2) in case of delay in repayment of loans, accrued interest, pay to the Bank a forfeit (penalty) in the amount established by the Financing Contract and/or GLA and/or this Public Agreement;

3) in the event of a change in the terms of the loan, pay a fee for changing the terms of the loan provided in the amount determined by the Financing Contract and/or GLA and/or this Public Agreement, if the terms of the Financing Contract and/or GLA and/or this Public Agreement provide for the collection of such a commission;

4) in case of non-fulfillment and/or improper fulfillment of one's obligations under the Financing Contract and/or the GLA and/or this Public Agreement, except for the obligations specified in sub-clause 2) of this clause, pay a forfeit (fine, penalty) in the amounts specified in Article 9 of this Public Agreement, unless other amounts are established by the Financing Contract and/or the GLA;

5) in the case provided for by the Financing Contract and/or the GLA and/or this Public Agreement, within 14 (fourteen) calendar days from the date of receipt of the proposal (notification) of the Bank on amendments and/or additions to the terms of the Financing Contract and/or GLA and/or this of the Public Agreement, if the Borrower disagrees with the changes and/or additions proposed by the Bank – provide the Bank with a response containing a refusal to amend and/or supplement the terms of the Financing Contract and/or the GLA and/or this Public Agreement, and if the Borrower agrees with the changes and/or additions proposed by the Bank, sign an additional agreement to the GLA and/or the Financing Contract;

6) not to take actions that may affect the proper fulfillment of the terms of the Financing Contract and/or GLA and/or this Public Agreement;

7) in advance, no later than the deadlines established by the Financing Contract and/or the GLA and/or this Public Agreement, ensure the availability on your current account or other bank accounts of the amount of money required to repay the amounts payable under the terms of the Financing Contract and/or GLA and/or this Public Agreement;

8) promptly notify the Bank of all circumstances that may affect the timely and full repayment of the loan (s) amounts and payment of the accrued interest on them, if such remuneration is stipulated by the Financing Contract and/or GLA, as well as on the proper fulfillment of other obligations of the Borrower under the Financing Contract and/or GLA and/or this Public Agreement;

9) pay all operating, postal and telegraph expenses, conversion expenses and other expenses of the Bank (reimburse losses) related to the Financing Contract and/or GKS, including those incurred as a result of non-performance (improper performance) by the Client of its obligations under the Financing Contract and/or GLA and/or this Public Agreement, including, but not limited to:

- all costs associated with the conduct of procedures for the extrajudicial sale of collateralized property, including the assessment of the value of collateral, unless otherwise provided by the legislation of the Republic of Kazakhstan;

- payment of expenses for the storage of mortgaged property, including payment of utilities, rent, collateral services, etc.;

- payment for notary services (including the costs of certifying copies of Financing Contracts and/or GLA required for the Bank to meet its requirements under the Financing Contract and/or GLA);

- any other documented expenses (losses) incurred by the Bank when collecting the Debt.

The Parties agree that the amount of expenses specified in this clause may be withdrawn and credited to the Bank's account directly by the Bank itself by direct debit of any bank accounts of the Borrowers in the manner prescribed by the legislation of the Republic of Kazakhstan;

10) in the event that after the conclusion of the Financing Contract and/or GLA (provided that the following circumstances apply to the Borrower):

- The Client becomes related or information appears that he (in accordance with the regulatory legal acts of the National Bank of the Republic of Kazakhstan, the authorized body for regulation, control and supervision of the financial market and financial organizations) is related to the Bank by special relations and/or

- the Client will receive information that he is included in a group consisting of two or more borrowers of the Bank, the amount of risk for which, in accordance with the regulatory legal act of the National Bank of the Republic of Kazakhstan, the authorized body for regulation, control and supervision of the financial market and financial organizations, is calculated in aggregate, as for one borrower, if the amount of risk of each of the Borrowers exceeds 0,05 percent of the Bank's equity, as well as in the presence of one of the circumstances provided for by the Resolution of the Management Board of the National Bank of the Republic of Kazakhstan dated September 13, 2017 No. 170 “On the establishment of standard values and methods for calculating prudential standards and other mandatory norms and limits, the size of the bank’s capital and the Rules for calculating and limits on open currency positions”, –

immediately notify the Bank and, within the period specified by the Bank, provide additional collateral specified by the Bank, or fulfill part of the Bank's claims up to the amount specified by the Bank;

11) to provide the Bank with reliable information and documents related to obtaining and servicing loans, as well as necessary to determine the solvency/financial condition of the Client, the prospects for his/their development, and the proper fulfillment of obligations under the Financing Contract and/or GLA (certificates of employment, salary Client and other);

12) notify the Bank of claims by third parties against the property of the Client and/or the mortgagor, including property collateralized to the Bank, within 3 (three) business days from the date of presentation by third parties of claims against the Client and/or the mortgagor;

- 13) immediately notify the Bank of the circumstances of a Default, or Potential Default, or Cross Default;
- 14) in the event that the Bank presents a demand for early repayment of the loan, accrued interest, commissions, other payments payable under the Financing Contract and / or GLA, fulfill them in full within the time limits established by the Bank;
- 15) duly fulfill the conditions, obligations and eliminate the comments (if any) provided for in the special conditions of the Financing Contract and / or the GLA and / or letters sent by the Bank to the Client, which are an integral part of the Financing Contract and / or the GLA and are subject to unconditional execution by the Client;
- 16) in case of partial or complete loss of collateral provided in fulfillment of obligations under the Financing Contract and/or GLA (there is a real threat of this), as well as the disposal of the collateralized subject from the possession of the Client or the pledger, reduction by 10 (ten) percent or more of the value of the collateral, determined on the basis of the report of an independent appraiser, provide the Bank with additional guarantees for the fulfillment of obligations under the Financing Contract and/or the GLA in the technical forms and volumes that the Bank deems necessary, acceptable and sufficient;
- 17) to sign additional agreements to the Financing Contract and/or GLA, Collateral Agreement in the event of amendments and changes;
- 18) if there are conditions for the conclusion of an Insurance Agreement in the Financing Contract and/or GLA:
 - to notify the Insurer of the occurrence of an insured event no later than the terms established by the Insurance Agreement and/or other document provided by the insurance company to the Borrower;
 - to notify the Bank within 5 (five) calendar days of the occurrence of an insured event with the provision of supporting documents;
 - to ensure the prolongation of the insurance agreement, in the manner prescribed by the Financing Contract and/or the GLA. In case of violation of this condition, pay a forfeit (penalty) in the amount determined by the Public Agreement, Financing Contract and/or GLA, except for cases when the Insurance Agreement concluded for the entire loan period;
 - if the insurance payment due to the Bank as a beneficiary under an Insurance Agreement and aimed at repaying the amount owed by the Borrower under the Financing Contract and/or GLA does not cover the entire amount of debt, at the first request of the Bank, repay the remaining amount of debt at its own expense;
- 19) in the event that this is stipulated by the Financing Contract and/or the GLA, provide the Bank with a duly registered supplementary agreement to the Collateral Agreement related to the registration of changes to the collateralized subject (reconstructions (redevelopments, refurbishment), demolition, construction of outbuildings on a land plot, etc.), as well as permits, title, identification, technical documents for the collateralized subject related to such changes that meet the requirements of the legislation of the Republic of Kazakhstan;
- 20) to use the loan provided by the Bank in strict accordance with the purposes of the bank loan established by the Financing Contract, provide documents confirming the intended use of the bank loan, within the time frame established by the Financing Contracts, in case of misuse of more than 25% (twenty five percent) of the Loan, at the request of the Bank, early repay the loan with payment of the due interest;
- 21) within the framework of commodity lending, in case of return of goods, apply to the Bank to repay the balance of the loan debt if the amount transferred by the trade organization does not cover the balance of the loan debt;
- 22) within three working days through the Communication Channels, in the manner and method established by the Bank, inform the Bank about changes in their data provided when concluding agreements, including: about changing the full name, address, identity documents, IIN, home and mobile phone numbers, work phone numbers, place of work (source of income), acquisition of the status of an individual entrepreneur, as well as about any circumstances that may affect the ability of the Borrower to repay the Loan and pay remuneration and/or identification of the Borrower;
- 23) the Borrower is not entitled to transfer (assign) his rights and obligations under this Public Agreement /Financing Contract (s) and/or GLA to third Parties without the written consent of the Bank.

11. Restrictions for the Bank

11.1. The Bank is not entitled:

- 1) unilaterally change upwards the amounts and procedure for calculating commissions and other payments for servicing a bank loan established on the date of the conclusion of the Financing Contract with the Client;
- 2) unilaterally introduce new types of commissions under the Financing Contract;
- 3) in the event of a bank loan being provided under the Financing Contract on a renewability basis/tranches or the opening of the GLA Financing line, unilaterally suspend the issuance of new loans under the Financing Contract and (or) the GLA, except for cases:
 - a) stipulated by this Public Agreement and/or the Financing Contract and/or the GLA, in which the Bank has the right not to provide new bank loans;
 - b) violation by the Client of its obligations to the Bank under the Financing Contract and/or GLA and/or the Public Agreement;

- c) deterioration of the financial condition of the Client, revealed by the results of monitoring conducted by the Bank in accordance with the legislation of the Republic of Kazakhstan;
- d) changes in the requirements of the legislation of the Republic of Kazakhstan affecting the proper execution by the Bank of the Financing Contract and/or the GLA and/or the Public Agreement;
- 4) to charge a forfeit or other type of penalties for early repayment of a bank loan;
- 5) to charge a forfeit or other type of penalties if the date of repayment of the principal debt or interest on a bank loan falls on a weekend or a holiday, and payment of the interest or principal is made on the next business day;
- 6) to restrict the Client, the Pledger in the choice of an insurance organization and (or) appraiser, as well as impose on the Client the obligation to insure his life and health;
- 7) to require the payment of remuneration, as well as forfeits (fines, penalties), as well as commissions and other payments related to the issuance and servicing of the loan, accrued a) upon the expiration of ninety consecutive calendar days of delay in fulfilling the obligation to repay any of the payments on the amounts of the principal debt and (or) remuneration (the requirement applies to the Financing Contract concluded from July 1, 2022, on the date of conclusion of which the amount of the principal debt was not fully secured by a pledge of property, subject to registration, and (or) pledge of money); b) after one hundred and eighty consecutive calendar days of delay in fulfilling the obligation to repay any of the payments on the amounts of the principal debt and (or) interest under the mortgage loan agreement, in order to prevent an increase in the debt of the Borrower;
- 8) unilaterally amend the terms of the Financing Contract and/or GLA and/or the Public Agreement, except for the cases of their improvement for the Client.

12. Default

12.1. Any of the following cases is considered a default under the Financing Contract and/or GLA, including, but not limited to:

- 1) The Client has not paid on time any monetary amounts, including any tranche amount, remuneration amount, commissions, payments or forfeit for violation of obligations under the Financing Contract and/or GLA and/or this Public Agreement;
- 2) The Borrower improperly fulfills and/or has violated its obligations under the Financing Contract and/or GLA and/or this Public Agreement, or the Client has violated its obligations to at least one third Party to which the Bank has assumed obligations for the Borrower;
- 3) The Borrower is involved in the litigation as a defendant (co-defendant) with a claim amounting to a significant, in the Bank's opinion, amount in relation to the amount of the Client's own money, and/or if the Client's property and bank accounts are seized, spending transactions are suspended, foreclosed;
- 4) The Borrower has used (is using) the loan/tranche not for the purpose specified in the Financing Contract;
- 5) The Borrower did not provide (or did not provide the pledger with) a report on the appraiser's appraisal of the Collateral;
- 6) the presence of any of the circumstances of the Cross Default;
- 7) if third Parties affiliated (related) with the Client have violated at least one of their obligations to the Bank under contracts/agreements concluded with the Bank;
- 8) filing a claim, threat of filing a claim/declaration of invalidation, invalidation/unconcluded of Financing Contracts and/or collateral Agreements;
- 9) deterioration of the financial situation of the Borrower, the pledger, including, but not limited to, when the Client has an overdue Debt to the Bank and/or identified as a result of monitoring conducted by the Bank in accordance with the legislation of the Republic of Kazakhstan;
- 10) identification of cases of provision by the Client and/or third Parties of inaccurate information, documents, reporting on his and/or their financial condition and/or on the implementation of a credit project financed in accordance with Financing Contracts, inaccurate information about the presence of property of the Client and/or a third Party proposed to ensure the fulfillment of the Client's obligations under the Financing Contract and/or GLA;
- 11) presentation of claims by third Parties to property that is a collateral under the Financing Contract and/or GLA;
- 12) death or disappearance of the Borrower/Pledger – an individual;
- 13) violation by the Client of legislation, which may result in a violation by the Client of obligations to the Bank;
- 14) change of citizenship of the Borrower/Pledger – an individual;
- 15) evocation of any of the Personal Data Consents provided to the Bank, someone challenging their validity, invalidation of any of the Personal Data Consents provided to the Bank, the impossibility of using the Personal Data Subjects provided to the Bank by the Bank - individuals (including as a result of their destruction, blocking, depersonalization, etc.), application of measures to the Bank for violation of legislation on personal data;
- 16) any other cases and/or circumstances stipulated as a Default in the relevant Financing Contracts and/or GLA and/or Collateral Agreements.

12.2. The Bank has the right, upon the Bank's announcement to the Borrower of a Default, Potential Default and/or Cross-default, to implement the measures provided for by the Financing Contract and/or the GLA and/or the Public Agreement.

13. Confidentiality

13.1. The Bank guarantees the safety of information constituting banking secrecy. Disclosure of information constituting banking secrets to third Parties is carried out with the written consent of the Client given at the time of his personal presence at the Bank, as well as at the request of bodies and persons directly authorized by the legislation of the Republic of Kazakhstan to receive such information, as well as in cases determined by the Financing Contract/Public Agreement.

13.2. Confidentiality provisions are defined by this Public Agreement. By concluding the Financing Contract, the Client provides the Bank with his unconditional consent to the provision by the Bank, in the manner prescribed by the legislation of the Republic of Kazakhstan, of any information about the Client, the Loan, the terms of this Public Agreement and the Financing Contract, as well as information on other contracts concluded between the Client and the Bank, including those that have terminated, including information constituting a banking, commercial or other secret protected by law (hereinafter – the Information), which is necessary and sufficient for the proper provision of services to the Bank, shareholders of the Bank and / or affiliated persons of the Bank, as well as for the implementation by the Bank of its activities within the framework of the legislation of the Republic of Kazakhstan, to third parties¹: for the purpose of concluding and within the framework of the execution of this Public Agreement, and/or other transactions with the Bank, including the proper fulfillment of obligations thereunder, as well as in connection with the occurrence or possibility of occurrence/conclusion/completion of transactions between the Bank and the Client, between the Bank, by the Client and third parties, between the Bank and third parties, including with which the Client and/or the Bank is connected (s) by circumstances or relationships (any relationship), including, but not limited to, related to the provision: banking and other services, incl. commission before their provision and in the process of their provision of any actions/transactions (for evaluation and (or) insurance (if provided), etc.); sending notifications, demands, as well as informing, incl. about the Bank's services; requesting and receiving any information and information; assignment of claims; provision of reports/reporting/requested information to the National Bank of the Republic of Kazakhstan, the authorized body for regulation, control and supervision of the financial market and financial organizations, state revenue authorities, organizations of the quasi-public sector, etc., as well as in other cases in which there is/is a need to provide Information. Provision of Information is carried out at the discretion of the Bank by any means that do not contradict the legislation of the Republic of Kazakhstan.

13.3. The confidentiality provisions of this article do not apply to cases:

- 1) assignment of rights (obligations) under the Financing Contract and/or GLA;
- 2) debt collection, including when claims are made to the Client's accounts opened with second-tier banks and organizations that carry out certain types of banking operations;
- 3) informing the Bank of third Parties about certain conditions of the Financing Contracts and/or GLA with which the Client is going to conclude transactions (in respect of which the Client has assumed the limitation of legal capacity);
- 4) provision by the Bank of information related to the fulfillment of the Client's obligations under the Financing Contract and/or the GLA, at the written request of third Parties who provided collateral;
- 5) disclosure (including by publishing the relevant information) to third Parties, including persons acquiring the rights of claim under the Financing Contract or persons providing debt collection services, any information about the Client, the conclusion of the Financing Contract and/or GLA, the terms of the Financing Contract and/or GLA, including but not limited to, related to the fulfillment by the Borrower of its obligations under the Financing Contract and/or the GLA on the composition and methods of collateral, constituting, in accordance with the legislation of the Republic of Kazakhstan, as well as, in accordance with the internal documents of the Client, banking, commercial or other secrets protected by law, in order to ensure the proper execution of the terms of the Financing Contract and/or GLA, to obtain the fulfillment of obligations, to collect the Borrower's Debt under the Financing Contract or GLA to the Bank and out-of-court and judicial protection of interests Bank, execution of judicial and other acts/decisions;
- 6) provision by the Bank of information about the Borrower/Co-Borrower, as well as about the conclusion and execution of Financing Contracts and/or GLA to credit bureaus and the provision of credit reports to the Bank by credit bureaus;
- 7) provision by the Bank of information in cases directly specified by legislation.

14. Other conditions

14.1. All disputes related to the Public Agreement, not settled through negotiations, are subject to consideration at the choice of the plaintiff/applicant in the courts of the Republic of Kazakhstan at the location of the

¹ Third parties are persons with whom the Bank has concluded contracts/agreements or who are or will be hired by the Bank, shareholders of the Bank and/or affiliates of the Bank to carry out analytical surveys, provide debt collection services, advisory, legal, audit and other services.

Bank or its branch (except for cases when, in accordance with the requirements of the Civil Procedure Code of the Republic of Kazakhstan, exclusive jurisdiction is established).

14.2. If any of the terms of the Public Agreement becomes illegal or invalid, this does not in any way affect the validity and legality of the other provisions of the Public Agreement. If, as a result of changes and/or additions to the legislation of the Republic of Kazakhstan, the provisions of this Public Agreement contradict the norms of the legislation of the Republic of Kazakhstan, the Parties shall be guided by the relevant norms of the legislation of the Republic of Kazakhstan.

14.3. By entering into the Financing Contract, the Client expresses its unconditional consent that, when granting a Loan, the improvement of the terms of the Financing Contract and (or) the GLA and (or) the Public Agreement for the Client means:

- reduction or complete cancellation of commissions and other payments for the provision of services related to servicing the Loan, provision of a discount;
- change in the direction of reduction or complete cancellation of the forfeit (fine, penalty fee);
- downward change in the interest rate under the Financing Contract;
- deferment and (or) installment of payments under the Financing Contract, provision of a grace period, change towards reduction of payments under the Financing Contract with a corresponding increase in the Loan term;
- reducing the monetary liability for a mortgage loan issued in foreign currency when the foreign currency of the loan is replaced by the national currency of the Republic of Kazakhstan;
- temporary downward change in the interest rate under the Financing Contract, which means a reduction in the interest rate by the Bank for a certain period, after which the interest rate is set in an amount not exceeding the interest rate that was in effect before the temporary change;
- increase in the Limit, establishment of renewability on GLA, provision of a new Limit, opening of a new Financing line, including when refinancing the Debt;
- changing the order of repayment of the Debt, the order of early repayment, corresponding to the interests of the Client;
- provision of other improving conditions for the Client.

The Bank notifies the Borrower of changes in the terms of the Financing Contract and (or) the GLA towards improvement for the Client by sending a notification through the Communication Channels, while the notification is considered delivered to the Borrower on the day the notification was sent/placed.

In the event that within 14 (fourteen) calendar days from the date of receipt of the notification, the Client has not provided, via the Communication Channels, a rejection of the improving conditions proposed by the Bank, changes in the terms of the GLA and / or the Financing Contract and / or the Public Agreement towards improvement for the Borrower unilaterally come into force on the next day after the expiration of 14 (fourteen) calendar days from the date of receipt of the notification by the Client or the date of placement.

14.4. By entering into the Financing Contract, the Borrower consents to the notification by the Bank by e-mail, the address of the place of residence by registered mail with acknowledgment of its delivery / by telephone received from any legally operating databases or specified in the GLA and / or the Financing Contract, via other Communication Channels on: 1) the Client's debt under the Bank Loan Agreement, incl. the results of the delay in repayment of the Loan; 2) other violations of obligations under the Financing Contract; 3) conditions, requirements, etc., relating to the Financing Contract. The information sent by the above methods by the Bank is recognized as properly delivered and received by the Client with his written consent, expressed by the conclusion of the Financing Contract, including if received by one of the adult members of the Borrower's family residing at his place of residence, if the notification is returned with a note about the impossibility of delivering it to the addressee, recipient, or in connection with a refusal to accept it, as well as non-confirmation of its acceptance when using the Communication Channel specified in this paragraph, the notification is considered to be sent properly.

14.5. When the Bank assigns the right (claim) under the GLA, the Financing Contract to a third party, the requirements and restrictions imposed by the legislation of the Republic of Kazakhstan on the relationship between the Bank and the Borrower under the GLA, the Financing Contract shall apply to the legal relationship of the Borrower with the third party to which the right (claim) has been assigned.

INDIVIDUAL QUESTIONNAIRE (for credit operations)

Purpose of establishing business relationship:	<i>obtaining a loan from "Jusan Bank" JSC (BIN 920140000084) (hereinafter - the Bank)</i>
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1. GENERAL DATA FOR INDIVIDUAL CLIENT:

Resident of the RK: <input type="checkbox"/>	Non-resident of the RK: <input type="checkbox"/>	Residence country: <input style="width: 90%;" type="text"/>
Full name: <input style="width: 95%;" type="text"/>		IIN or Foreign registration number (code): <input style="width: 95%;" type="text"/>
Country of Citizenship: <input style="width: 95%;" type="text"/>	Place of birth (country, locality): <input style="width: 95%;" type="text"/>	Country of tax residency: <input style="width: 95%;" type="text"/>
Taxpayer number (for non-residents): <input style="width: 95%;" type="text"/>		
Contact phone of the Client: <input style="width: 95%;" type="text"/>	Client's email: <input style="width: 95%;" type="text"/>	

Data of the identity document of the Client:

Title of the document: <input style="width: 95%;" type="text"/>	Issuing authority: <input style="width: 95%;" type="text"/>	Series, document number: <input style="width: 95%;" type="text"/>
Document issue date: <input style="width: 95%;" type="text"/>	Document validity period: <input style="width: 95%;" type="text"/>	Date of Birth: <input style="width: 95%;" type="text"/>

Client registration address:

Country: <input style="width: 95%;" type="text"/>	Region: <input style="width: 95%;" type="text"/>	District: <input style="width: 95%;" type="text"/>	House number: <input style="width: 95%;" type="text"/>
Locality: <input style="width: 95%;" type="text"/>	Street/micro-district: <input style="width: 95%;" type="text"/>	Apartment number: <input style="width: 95%;" type="text"/>	

Client's actual residence address:

Country: <input style="width: 95%;" type="text"/>	Region: <input style="width: 95%;" type="text"/>	District: <input style="width: 95%;" type="text"/>	House number: <input style="width: 95%;" type="text"/>
Locality: <input style="width: 95%;" type="text"/>	Street/micro-district: <input style="width: 95%;" type="text"/>	Apartment number: <input style="width: 95%;" type="text"/>	

Information about the document confirming the right of entry, exit and stay of an individual non-resident of the RK on the territory of the RK (Visa/migration card):

Type of document: <input style="width: 95%;" type="text"/>	Document Number: <input style="width: 95%;" type="text"/>	Document issue date: <input style="width: 95%;" type="text"/>	Document validity period: <input style="width: 95%;" type="text"/>
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Information about the beneficial owner of the Client:

A note that an individual who establishes (has) business relations (performs transactions) acts on his own behalf in his own interests (*if the answer is "no", you must fill in the data on the beneficial owner):	Yes	No*
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A note on the presence of an individual exercising control over the Client (*if the answer is "yes", it is necessary to fill in the data on the beneficial owner):	Yes*	No
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A note on the presence of an individual in whose interests the Client performs transactions with money and (or) other property (*if the answer is "yes", it is necessary to fill in the data on the beneficial owner):	Yes*	No
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Resident of the RK: <input type="checkbox"/>	Non-resident of the RK: <input type="checkbox"/>	Residence country: <input style="width: 90%;" type="text"/>
Full name of beneficial owner of the Client (in full): <input style="width: 95%;" type="text"/>		<input style="width: 95%;" type="text"/>
Country of Citizenship: <input style="width: 95%;" type="text"/>	IIN or Foreign registration number: <input style="width: 95%;" type="text"/>	Participation share: <input style="width: 95%;" type="text"/>
Country of tax residency: <input style="width: 95%;" type="text"/>		Taxpayer number: <input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Details of the foreign/national public official:

Are you related to a public official, his wife (husband) and close relatives	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If yes, please specify full name, position of public official, and relationship/affiliation, if applicable:	
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2. CLIENT INFORMATION ON TAX RESIDENCE FOR FATCA AND OECD PURPOSE:

Are you a US citizen:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If "Yes", please specify TIN:	
Are you a resident, including a US tax resident:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If yes, please specify the category:	
You were born in the USA:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If yes, please specify the place of birth:	
Do you have a current U.S. mailing or registered/actual residence address (including a U.S. P.O. box)?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If yes, please specify the address:	
Do you have a current US phone number?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	If yes, please specify the number:	
Do you have valid instructions (assignments) for transferring funds to an account in the USA, carried out by "Jusan Bank" JSC?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
Have you specified a valid power of attorney or signing authority to a person with a US address?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
Do you have a US address "for delivery of correspondence to the final recipient" or a US address "on-demand", which is the only address available to the Bank for you?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
If "yes", please list them:						
Do you have any other grounds on which you are recognized as a US taxpayer?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
If "yes", please list them:						
Are you a tax resident of several foreign countries?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No		
If "Yes", please indicate the countries of tax residency:				If "Yes", please specify Taxpayer number:		

I confirm that:

- I do not have tax debts and debts on social payments;
- the information indicated in the statement (including about other income and its receipt in at least two months in the last six months) is complete and true and can be used by the Bank to comply with the requirements of the legislation of the Republic of Kazakhstan, the applicable laws of foreign states, international requirements and standards, as well as in order to prevent fraudulent activities;
- I will promptly notify you of any changes to the information specified;
- I have read and agree with the Bank's tariffs posted on the Internet resource at: www.jusan.kz;
- I have read and accept the terms of the Comprehensive Agreement for Banking Services for an Individual and the Public Agreement for servicing the individuals.

I give my consent, valid for the term of the Public Agreement for servicing the individuals, to:

- the collection, processing by the Bank, affiliates of the Bank, third parties that specify services to the Bank, my personal data, including their cross-border transfer, the use of any available data processing technologies, photographing me, my documents;
- the Bank receiving information about me from accumulative pension funds and the State Corporation "Government for Citizens", as well as any other information from databases of state bodies, other organizations and persons, directly and through third parties;
- provision by the Bank of information about me to credit bureaus with which the Bank has entered into an agreement on the provision of information;
- issuance to the Bank of a credit report on me from the credit bureau, including data that will be received in the future.

(signature / digital signature via the Communication channel - with a remote method of conclusion)	(Full name of an individual)	(Fill date)
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4. BANK STAMPS:

"Jusan Bank" JSC, 242, Nursultan Nazarbayev Ave., Medeu District, Almaty, Republic of Kazakhstan, index – 050059, BIN 920140000084, IIC KZ48125KZT1001300336 at the National Bank of the Republic of Kazakhstan, BIC TSESKZKA, BC – 14.
 Operations division/Additional premises No. _____ of "Jusan Bank" JSC branch, at the address: _____

Prepared by: _____

(Full name of the Bank employee)	(position)	(signature)
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Date of verification: _____