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Notification of unilateral withdrawal from individuals' current account service agreements

Dear individual clients!

"Jusan Bank" JSC would like to inform you that in accordance with the legislation of the Republic of Kazakhstan (clause 1 of article 29 of the Law of the Republic of Kazakhstan "On payments and payment systems"), the Bank is entitled to repudiate the Bank Account Contract in cases of lack of money on the client's bank account beyond one year, as well as absence of money movement on the client's bank account beyond one year (except for the accounts, intended for accrual of the allowances, social payments, paid from the state budget and (or) the State Social Insurance Fund).

In view of the above, the Bank hereby notifies you of termination of Personal Current Account Agreement effective **01.09.2022** (within September 2022) of *the Comprehensive Retail Banking Agreement* (within current accounts opened with Jusan Bank JSC from 29 April 2019), *the Bank Account Agreement with an individual and the Current Account and Payment Card Issuance Agreement with an individual* (within current accounts opened with ATF Bank JSC from April 2014) regarding unilateral maintenance of current accounts (including current accounts with a payment card) and closing current accounts (including current accounts with a payment card) where no money has been available for more than one year and there has been no movement on the account.