

**Application for opening and maintenance of a current account,  
issuing and servicing a credit card (hereinafter – the Application)**

dd. \_\_\_\_\_ "\_\_\_\_" \_\_\_\_\_ 202\_\_ .

I am, (indicate full name) (hereinafter – the Client), in accordance with Article 389 of the Civil Code of the Republic of Kazakhstan, hereby accept the terms of the Public Agreement for Servicing the Individuals (hereinafter – the Public Agreement) in the edition posted on the Bank's Internet resource at: [www.jusan.kz](http://www.jusan.kz), as of the date of its conclusion and confirm that:

1) The Public Agreement has been read and accepted by me in its entirety, without any comments or objections, does not contain any onerous conditions that, based on a reasonably understood interest, would not be accepted by me;

2) I agree to amend and supplement the Public Agreement by the Bank unilaterally by posting the Public Agreement in a new edition, taking into account the changes and/or additions made on the Bank's Internet resource at: [www.jusan.kz](http://www.jusan.kz), with the exception of conditions that cannot be changed unilaterally by the legislation of the Republic of Kazakhstan;

3) I have read and agree with the Bank's tariffs posted on the Bank's Internet resource at: [www.jusan.kz](http://www.jusan.kz).

The Application uses terminology in accordance with the definitions reflected in the Comprehensive Agreement for Banking Services for an Individual, posted on the Bank's Internet resource at: [www.jusan.kz](http://www.jusan.kz), and the Public Agreement.

On the basis of the Application, the Bank opens a current account for me No. \_\_\_\_\_ and issues a credit card (hereinafter – the Card), which are serviced by the Bank in accordance with the legislation of the Republic of Kazakhstan, the Public Agreement and the Bank's Tariffs, and sets the Credit limit on the following terms:

1. With the option of installment or with the possibility of establishing a revolving scheme.

2. Purpose of Credit limit: \_\_\_\_\_.

3. Amount and currency of the Credit limit: \_\_\_\_\_ (\_\_\_\_\_) tenge. The total amount of Card transactions performed at the expense of the Credit limit cannot exceed the amount of the Credit limit.

4. Term of the Credit limit: \_\_\_\_ (\_\_\_\_) months from the date of provision of the Credit limit, with the possibility of prolonging the term of the Credit limit an unlimited number of times, in the absence of a refusal by the Client sent to the Bank before the expiration of the period specified in this clause using communication channels. The period of availability of the Credit limit is \_\_\_\_ (\_\_\_\_) months from the date of granting the Credit limit. Installment period – the installment period for payment for goods or services chosen by the Client in the Mobile Application, equal to 3 (three), 6 (six), 9 (nine) or 12 (twelve) months; if the Client does not specify the Installment Period in the Mobile Application, the Bank sets the default installment period equal to \_\_\_\_ (\_\_\_\_) months.

5. Type and amount of interest rate:

1) in installments: fixed, in the Installment Period – \_\_\_% (\_\_\_ percent) per annum, the maximum annual effective interest rate as of the date of conclusion of the Application does not exceed 56% (fifty six percent) per annum. The actual amount of the annual effective interest rate

is indicated in the Mobile Application at the moment of granting the Credit limit, its part by using the Card;

2) under the Revolving Scheme: fixed, in the absence of collateral – 44% (forty-four percent) per annum, the maximum annual effective interest rate as of the date of conclusion of the Application does not exceed 56% (fifty-six percent) per annum; if there is a deposit – \_\_\_% (\_\_\_ percent) per annum, the maximum annual effective interest rate as of the date of conclusion of the Application does not exceed 40% (forty percent) per annum. The actual amount of the annual effective interest rate is indicated in the Mobile Application at the moment of granting the Credit limit, its part by using the Card.

The interest rate is not subject to change unilaterally, except for the cases when it is changed downward or temporarily changed downward by the Bank.

6. The amount of the payment and its maturity date (Payment Date) for each Card Transaction made at the expense of the Credit limit is indicated in the mobile application. In the event that the Client repays the full amount of the Debt before the Payment Date, all transactions recorded in this Reporting Period fall under the Grace Period, in which case the Bank does not accrue remuneration for using the Credit limit. In the case of Installment – the money credited before the Payment Date is automatically attributed to the Client's own funds.

7. Repayment method: non-cash and/or cash.

8. Repayment Method:

1) in installments – monthly payments;

2) under the Revolving scheme – until the end of the period of availability of the Credit limit: Minimum payments amounting to at least to \_\_\_ (\_\_\_) tenge, including \_\_\_% (\_\_\_ percentage) of the used amount of the Credit limit, as well as other amounts stipulated by the Public Agreement. The balance of the used amount of the Credit limit is repaid one month before the end of the Credit limit. In case of prolongation of the term of the Credit limit, the Minimum Payment is recalculated for a new term, of which the Bank notifies the Client via Remote Service Channels.

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

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

10. The procedure for calculating and the amount of the forfeit for late repayment of the Credit limit and payment of remuneration. The amount of the forfeit for late repayment of the Credit limit and payment of remuneration within 90 (ninety) days of delay is 0.5% (zero point five percent) of the amount of the overdue payment for each day of delay, but not more than 10% (ten percent) of the amount of the Credit limit for each year of validity of the Application. The forfeit is charged from the day following the late repayment up to 90 (ninety) days of delay inclusive.

11. Full complete list and amount of commissions and other payments, their amounts to be charged in connection with the issuance and maintenance of the Credit limit, the procedure for their payment:

– when making purchases in the Partners' network/outside the Partners' network, the Bank charges a fee for the provision of the Installment plan, depending on the terms of the provided

installment plan, in accordance with the Tariffs, the amount of which is indicated in the Mobile application when making a purchase.

12. Periodicity and procedure for repayment of the Credit limit. The Credit limit and the accrued interest are repaid by the Client on a monthly basis by transferring money/depositing cash to the Account (including via an ATM, terminal) or directly in favor of the Bank or in another way not prohibited by legislation.

13. In case of non-fulfillment or improper fulfillment by the Client of the obligation to pay the Monthly Payment, the Bank shall have the right to send the Client a proposal to transfer the Installment Plan to the Revolving Scheme via the Communication Channel and, if the Client agrees, cancel the forfeit charged on the outstanding amount of the Monthly Payment. The Client has the right to independently change the Installment Plan to the Revolving Scheme at any time in the Bank's Mobile Application or during a personal visit to the Bank. Transfer of the Revolving Scheme back to the Installment Plan is possible in case of full repayment by the Client of the Debt formed to the Bank.

14. When transferring the Installment plan to the Revolving scheme, the amount of the Minimum payment includes the amounts specified in sub-clause 2) clause 8 of the Application.

If the balance of the Debt under the Application as of the date of the transfer of the Installment Plan to the Revolving Scheme is less than     (    ) tenge, then the Minimum payment will be equal to the amount of the entire Debt.

15. The security of fulfillment of the obligations of the Client is a forfeit, as well as (if any): collateral of the depositor's rights under the bank deposit contract in accordance with the Pledge Contract No. \_\_ dd.\_\_ / collateral of money in accordance with the Pledge Contract No. \_\_ dd.\_\_ / collateral\_\_ in accordance with the Pledge Contract No. \_\_ dated \_\_ (choose a collateral of the depositor's rights or a collateral of money or indicate other security in the form of movable property, indicate the details of the Collateral/Pledge Contract, exclude unnecessary).

Recovery of the Debt may also be ensured by other means provided for by the legislation of the Republic of Kazakhstan and/or the Application.

16. If the Bank's requirements stipulated by the Public Agreement are not satisfied, as well as the Client's failure to exercise the rights provided for by the Public Agreement, or if there is no agreement between the Parties to change the terms of the Application, if the Client fails to fulfill or improperly fulfills the obligations under the Application, the Bank has the right to take measures specified in the Public Agreement, including, but not limited to: 1) consider the issue of taking measures against the Client, 2) require payment of a forfeit by the Client, 3) require the Client to fulfill all obligations under the Application and other transactions concluded between the Bank and the Client ahead of schedule, 4) without additional consent of the Client, indisputably withdraw / write off all any overdue amounts of debt under the Application (including the forfeit/losses of the Bank) from all / any bank accounts of the Client opened with the Bank or any other banks, organizations carrying out certain types of banking operations (taking into account the requirements and exceptions provided for by the legislation of the Republic of Kazakhstan), 5) transfer the debt for pre-trial collection and settlement to a collection agency, 6) collect the Client's debt in court (including entrust debt collection to third parties, in the manner prescribed by applicable legislation), 7) to foreclose on any property of the Client in a judicial proceeding, 8) unilaterally terminate / suspend the provision of the Credit limit, 9) take other measures to collect the debt in accordance with the current legislation of the Republic of Kazakhstan and the agreement of the Parties. The need to apply one or another (or apply measures in the aggregate) is determined by the Bank independently.

17. Validity period of the Application in terms of the Credit limit – from the date of its conclusion by the Client and until the full fulfillment by the Client of all obligations to the Bank, including with an increase in the term of the Credit limit.

18. The procedure for granting the Credit limit, its part: at a time in the full amount. The Credit limit, part of it, is considered granted at the moment the Client performs the following

debit transactions with the excess of the amount of such an operation over the amount of the Client's own funds on the Account, including, but not limited to:

- 1) cash withdrawal;
- 2) transfer;
- 3) payment;
- 4) purchase of goods or services.

The fact of granting the Credit limit to the Client, its part can be confirmed by any documents evidencing the fulfillment of the specified operations, including the Account Statement.

In this case, the date of granting the Credit limit to the Client, its part will be the date of the transaction, and the date of return – the date of repayment of the Client's Debt under the Application. From the date of repayment of the Debt, the amount of the Credit limit is restored by the repaid amount of the principal debt.

19. The responsibility of the Parties for violation of obligations is determined by the legislation, the Public Agreement. In addition to the above liability, the Client undertakes to pay the Bank in case of non-fulfillment or improper fulfillment of obligations:

- fine in the amount of [REDACTED] for each fact of violation of obligations;
- penalty provided for in clause 10 of the Application.

20. If there are own funds on the Client's Account, the priority of spending:

- own funds of the Client;
- in case of insufficiency of own funds, payment is made at the expense of the Credit limit.

21. The Client has the opportunity to transfer a previously made purchase on the card at his own expense to Installment within the unused balance of the Credit limit, a limited number of times specified by the Bank in the Mobile Application on the date of the Card transaction.

22. The Bank, at its own discretion, in accordance with its own creditworthiness assessment system, decides to establish the Credit limit, provide a part of it to the Client and has the right to decide to increase the Credit limit, as well as to prolong the Credit limit term based on the Client's request or in the following cases:

- if the Client meets the requirements of creditworthiness and solvency;
- subject to the Client's payment discipline/absence of current overdue Debt.

23. The Bank has the right to make a decision to reduce/cancel/refuse to prolong the Credit limit in the following cases, but not limited to:

- in case of deterioration of the financial condition of the Client;
- if the Client has a current overdue Debt.

24. The Bank has the right not to accept for consideration the Client's claim on the Card Transaction, presented by the Client after 45 (forty-five) calendar days from the date of its fulfillment.

25. The period of validity of the Public Agreement is not limited and is determined by the presence of the interest of the Parties, the obligations of the Parties to fulfill the Public Agreement and the Application, which come into force from the date of conclusion of the Application. At the same time, depending on the time of conclusion of the Application, at the discretion of the Bank, the Credit limit may be provided on the working day following the day of conclusion of the Application. The Public Agreement may be terminated in accordance with the conditions provided for in the Public Agreement.

[REDACTED] / [REDACTED] (Full name)

(signature / EDS (when joining the Public Agreement) / KSDI (if the Borrower has previously joined the Public Agreement by signing in his own hand or using an EDS) via the Communication Channel – *via a remote method of conclusion*)