

*Standard form of the Application-statement for a bank loan
under the General Loan Agreement
to the Public Agreement for Servicing the Individuals*

*Approved by:
The Management Board of "Jusan Bank" JSC
the Minutes No.24-22 dd. "23" 02 2022*

*The Board of Directors of "Jusan Bank" JSC
the Minutes No04/03/22-01 dd. "04" 03 2022*

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to the Application-statement for a bank loan (hereinafter – the Application No. _____ dd. _____

dd. " _____ " _____ .

Borrower: _____ (Full name)

[Co-borrower: _____ (Full name)]

1	Amount and currency of the loan	_____ tenge
2	Loan period	_____ months
3	Interest rate size	fixed; [<u>_____ (indicate rate in figures)</u> interest per annum] [in the first month <u>_____ (indicate rate in figures)</u> interest per annum, from the second month of repayment until the end of the loan term <u>_____ (indicate rate in figures)</u>] ¹
4	Size of annual effective interest rate	<u>_____ (indicate rate in figures)</u> interest per annum
5	Loan Repayment Method:	[annuity (with repayment by equal payments)] [differentiated (with repayment of the principal by equal shares)]_[other repayment method]
6	Repayment method	cash and (or) cashless method
7	Size of a forfeit (penalty, fine) for a breach of the obligations under the Contract	<u>Indicate a size (penalty, fine) for a breach of the obligations under the Contract</u>

The Public Agreement stipulates for the right of the Borrower for partial or full early repayment of the principal. For exercising this right, the Borrower has to apply to the Bank with a relevant application.

The Borrower shall be entitled to submit to the Bank a written application that contains information about the reasons of occurrence of a delay of fulfillment of the obligations under the Application, income and other confirmed obligations (facts) that justify the Borrower's application on making amendments in the Application's terms.

¹ If specified in the product data sheet.

“First Heartland Jusan Bank” Joint Stock Company

**APPLICATION-STATEMENT FOR A BANK LOAN
(HEREINAFTER – APPLICATION)**

dd. _____ “___” ____ 20__ .

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

[and **Mr.(Mrs.)** indicate full name of the Co-Borrower, hereinafter referred to as the “Co-Borrower”]²

If there are other Co-borrowers, indicate them under a relevant number

Next paragraph to indicate with taking note of all Co-borrowers

[Borrower and [Co-borrower] [Co-borrowers] collectively represent one Party, hereinafter on the text of the Application collectively referred to as the “Borrower”, at that all references to the Application to the Borrower shall mean both the Borrower, [Co-borrower,] [Co-borrowers] all together, and each separately, all rights and obligations of the Borrower shall be referred to the Borrower, [Co-borrower,] [Co-borrowers] equally, the Borrower [and Co-borrower] [and Co-borrowers] shall be liable for the fulfillment of obligations in full solidarity.]³

The Borrower [and the Co-Borrower] [and the Co-Borrowers] by filing this Application to the General Loan Agreement No ____ dd. _____ 20__ (hereinafter – the Agreement), concluded between the Borrower, the [Co-Borrower] [Co-Borrowers] and “Jusan Bank” JSC (hereinafter – the Bank), shall undertake to properly fulfill the terms under the Agreement and the Application and asks [ask] to provide a bank loan (hereinafter – the Loan), on the following terms:

Capitalized and lowercase terms used in the Application have the meanings defined in the Agreement, Public Agreement, unless otherwise expressly provided in the Application.

1. Loan Purpose: for consumer use.

2. Loan amount and currency: indicate the loan amount in figures (indicate the loan amount in words) indicate the loan currency.

3. Loan term: indicate the period of use in numbers (indicate the period of use in words) month(s)/until “___” ____ 20__ .

4. Type of interest rate, amount of interest rate in annual percentage, amount of interest rate in reliable annual effective comparable calculation as of the date of filing the Application: fixed; [indicate rate in numbers] percent per annum, annual effective interest rate: indicate rate in numbers percent per annum]⁴ [in the first month indicate rate in numbers percent per annum, annual effective interest rate in the first month indicate rate in numbers percent per annum, from the second month of repayment until the end of the loan term indicate rate in numbers, annual effective interest rate indicate rate in numbers percent per annum]⁵, [Bank for ___ (___) indicate the period in months in numbers and words months from the date of issuance of the loan, the right to temporarily reduce the amount of the fixed interest rate on the Loan and set it at indicate the amount of remuneration in numbers percent(s) per annum of the outstanding amount of the Loan, the annual effective interest rate on the date of reduction of the interest rate on the Application is _____ (indicate the size of the annual effective rate in figures) percent per annum.]⁶

[4.1. Not later than 30 (thirty) working days from the date of submission by the Borrower to the Bank of a duly registered additional agreement to the contract on securing the fulfillment of obligations (hereinafter – the Collateral Contract), related to the registration of changes in the collateral (reconstruction

² According to the text of the Application, everything indicated in square brackets is accepted or excluded from the text of the Application, depending on the content of the transaction, the presence of a decision of the relevant authorized body of the Bank / person of the Bank, etc. If individual clauses/sub-clauses indicated in square brackets are excluded from the text of the Application, if necessary, change the subsequent numbering of clauses/sub-clauses of the Application. At the same time, in the preamble, all other persons with whom the general loan agreement has been concluded are indicated as Co-borrowers.

³ If there is a Co-borrower(s).

⁴ Indicated for all products, with the exception of “Payday loan”.

⁵ Indicated for the product “Payday loan”.

⁶ If provided by the terms of the product.

(re-planning, re-equipment), demolition, construction of outbuildings on a land plot, etc.), as well as permits, titles, identification, technical documents for collateral related to such changes that comply with the requirements of the legislation of the Republic of Kazakhstan, the Bank reduces the interest rate to *(indicate the amount of remuneration in numbers (in writing))* percent(s) per annum of the outstanding amount of the Loan.

The reduction in the interest rate entails the provision by the Bank to the Borrower of a modified repayment schedule, as well as the conclusion of an additional agreement to the Collateral Contract, unless the latter provides otherwise.]⁷

5. Repayment method: cash and (or) cashless method.

6. Loan repayment method: *[annuity (with equal repayment)] [differentiated (with repayment of the principal in equal installments)] [different repayment method].*

7. Full list and amount of commissions and other payments subject to collection in connection with the issuance and servicing of the Loan, the procedure for their payment:

[– Commission *(indicate the name of the commission, its size in numbers, in words and the procedure/source of payment).*]

[– *(indicate the name of the payment, its size in numbers, in words and the procedure/source of payment).*]⁸

[Commissions and other payments on the Application are not provided.]

8. [Collateral for the Application is specified in the Agreement.]⁹

[Application collateral is not required.]¹⁰

9. Application validity period. The Application comes into force from the date of its conclusion by the Parties and is valid until the full fulfillment by the Borrower and the Bank of all obligations under the Application.

10. Provision by the Borrower of a document confirming the intended use of the Loan, [not required.]¹¹ [required within 60 (sixty) calendar days from the date of receipt of the Loan.]¹² [required no later than _____ *(indicate a different period in accordance with the decision of the authorized body of the Bank.)*]¹³

11. Loan provision procedure.

The loan is provided *indicate the procedure for issuing the Loan: at a time in the full amount/indicate another procedure provided for by the decision of the authorized body / decision-making center of the Bank* in accordance with the terms of the Agreement, the Public Agreement by transferring to the current account of the Borrower No. *indicate the account number of the Borrower*, opened in *indicate the name of the branch of “Jusan Bank” JSC*, [with subsequent transfer to the current account of a trade organization] [with subsequent transfer to the current account of the Borrower No. _____, opened with the Primary Lender] [with subsequent transfer to the current account _____ *(indicate the name of the organization)*].¹⁴

12. Insurance.

[12.1. The insurance contract is concluded for a period *indicate the term in numbers (indicate the term in words)* of month (s) with subsequent prolongation, except for cases when the Insurance Contract is concluded for the entire crediting period (until the Borrower fully fulfills its obligations under the Application). The prolongation of the Insurance Contract in the Application means the extension of the validity of the Insurance Contract by granting, no later than the day following the expiration date of the previously concluded Insurance Contract, a new Insurance Contract (insurance policy) that has entered into force or an additional agreement to the previously valid Insurance Contract on the extension of the validity of the Insurance Contract, as well as document (s) confirming the payment of the insurance premium and

⁷ If there is a relevant decision of the authorized body of the Bank.

⁸ It is necessary to indicate the full list of commissions and other payments, as well as their amounts to be charged in connection with the issuance and servicing of the Loan.

⁹ In the event that the collateral is provided for in the Agreement.

¹⁰ When issuing a loan under unsecured lending.

¹¹ If the loan amount is less than 0.02% of the Bank's equity.

¹² In the case of lending under products/programs of lending to individuals for consumer purposes.

¹³ Indicate a different period in accordance with the decision of the authorized body of the Bank.

¹⁴ Select an option, depending on the funding conditions, or exclude the content in square brackets.

other necessary documents, in accordance with the terms of the legislation of the Republic of Kazakhstan and the Insurance Contract, except for cases when the Insurance Contract is concluded for the entire loan period.]

[A duly executed Insurance Contract shall be provided by the Borrower to the Bank prior to the issuance of the Loan. Until a duly executed Insurance Contract is provided, the Bank is released from the obligation to issue a Loan.]¹⁵

[A duly executed Insurance Contract shall be provided by the Borrower to the Bank within *indicate the period during which the Insurance Contract must be provided*.]¹⁶

[12.1. The subject of collateral is insured at the expense of the Bank's own funds for the entire loan term[, except in cases of default by the Borrower of obligations *indicate obligations in accordance with the condition provided for by lending programs*].¹⁷.

Information about the insurer:

(Indicate the necessary information about the Insurer, name, details, phone numbers and addresses).]

[12.1. Insurance is not included in the Application.]

13. Special conditions: [*_____ (reflect in accordance with the decision of the authorized body)*] [(if there are no special conditions, state in the following edition) **none.**].

14. Other conditions.

14.1. When servicing the Loan, the Bank accounts of the Borrower (hereinafter – the Account) are used: current account (including a current account using a payment card) in tenge: No. _____ (for loan repayment), [No. _____ (for crediting the Loan)]. Opening, maintenance and closing of the Account(s) is carried out in accordance with the terms of the Comprehensive Agreement for Banking Services for an Individual, posted on the Bank's Internet resource at: www.jusan.kz.

14.2. By concluding the Application, the Borrower agrees:

[- for withdrawal (write-off) by the Bank of borrowed funds from the current account and transfer to the Seller's account as payment for property.]

[- for withdrawal (write-off) by the Bank of borrowed funds from the current account and transfer to the account of the seller-trading organization as payment for goods/services.]

[- for withdrawal (write-off) by the Bank of borrowed funds from the current account and transfer to the Borrower's account opened with the primary creditor.]

[14.3. Cashback – the amount credited by the Issuing Bank to the account of the payment card holder _____ for the timely repayment of monthly installments by the Borrower in accordance with the loan repayment schedule – ___% (*indicate the size in numbers*) from the amount of the monthly remuneration according to the loan repayment schedule, by cashless payment using a payment card;

Cashback payout conditions: (*indicate payment terms*)¹⁸ _____]

14.4. Other conditions provided by the product _____ (*indicate other conditions in accordance with the terms of the product*).

14.5. By entering into the Application, the Borrower confirms that:

1) The Bank provided, for familiarization and selection of the loan repayment method, draft loan repayment schedules by the method of differentiated payments and the method of annuity payments, by another method;

2) The Bank provided, and the Borrower received before the conclusion of the Application, a memo for the borrower-individual under a bank loan agreement in the form established by the legislation of the Republic of Kazakhstan.

Signatures:

Borrower:

_____ *Full name* (signature)

¹⁵ The information in square brackets should be left in the text of the Application if the Loan is provided after the Borrower provides the Bank with a properly executed Insurance Contract.

¹⁶ The information in square brackets should be left in the text of the Application if the Loan is provided before the Borrower provides the Bank with a properly executed Insurance Contract.

¹⁷ Depending on the terms of financing.

¹⁸ If provided by the product.

[signed by using the EDS (when concluding the first Application simultaneously with the Agreement) /KSDI (if the Borrower has previously joined the Public Agreement by using the EDS) via the Communication Channel – *when concluding remotely*]

[Co-Borrower:

_____ *Full name*

(*signature*)]

On behalf of the Bank:

_____ *Full name, position*

(*signature*)

Place for seal

Annex No1

To the Application-Statement for a Bank Loan No. _____ dd. _____

Form of the Repayment Schedule is determined by the requirements of the legislation of the RK