

Annex 10
to minutes to the meeting of the Board of Directors of
Halyk Bank JSC by absent voting
No.55 dated 5 October 2026

Halyk Bank JSC
Rules for Brokerage Activities in the Securities Market for Individuals
(with amendments No.68, dated 30 December 2025)
(with amendments No.55, dated 5 October 2026)

Section 1. Procedure for brokerage activities

1. These Halyk Bank JSC Rules for Brokerage Activities in the Securities Market for Individuals (the “Rules”) define the terms and procedure for the provision of brokerage services in the securities market for individuals - customers of Halyk Bank of Kazakhstan Joint Stock Company (the “Bank or Broker”, depending on the context).

2. The Rules have been developed in accordance with the requirements of the current legislation of the Republic of Kazakhstan, namely:

- 1) Civil Code of the Republic of Kazakhstan;
- 2) Law of the Republic of Kazakhstan “On the Securities Market” or the Law on the SM;
- 3) Law of the Republic of Kazakhstan “On Joint Stock Companies” (the “Law on JSC”);
- 4) Law of the Republic of Kazakhstan “On Anti-Money Laundering and Combating the Financing of Terrorism and Financing of the Proliferation of Weapons of Mass Destruction” (the “AML/CFT/CPF Law”);

5) Rules for Brokerage and (or) Dealer Activities in the implementation of brokerage and (or) dealer activities in the Securities Market, the procedure for conducting banking operations by a broker and (or) dealer, approved by Resolution No.9 of the Management Board of the National Bank of the Republic of Kazakhstan dated 3 February 2014 (the “Rules No.9”);

6) Rules for the Provision of Electronic Services by Nominal Holders, approved by Resolution No.27 of the Management Board of the National Bank of the Republic of Kazakhstan dated 28 January 2016;

7) other regulatory legal acts of the Republic of Kazakhstan, including regulatory documents of the authorized body regulating, controlling and supervising the securities market, and acts of the National Bank of the Republic of Kazakhstan.

3. The Bank (Broker) shall comply with the requirements of:

- 1) the legislation of the Republic of Kazakhstan, including regulatory legal acts of the authorized body;
- 2) the rules of the Kazakhstan Stock Exchange Joint Stock Company (the “Exchange or KASE”);
- 3) regulatory acts of the AIFC Exchange (the “AIX”);
- 4) the rules of Central Securities Depository Joint Stock Company (the “Central Depository”) in terms of the procedure and conditions for concluding transactions with equity securities and other financial instruments;

5) A Qualified Intermediary Agreement (QI Agreement) entered into between the Bank and the Internal Revenue Service (IRS) of the United States. The procedure for documenting customers, withholding taxes, reporting, and the distribution of functions between the Bank’s structural subdivisions within the framework of fulfilling the requirements of the QI Agreement are determined by the Compliance Program for meeting the requirements of a Qualified Intermediary (QI), as approved by the Bank.

4. The Rules also regulate the procedure for the provision of electronic services by the Broker acting as a nominee holder, insofar as they do not contradict the legislation of the Republic of Kazakhstan and the internal documents of the Bank on the provision of electronic services.

5. The following terms, definitions, symbols and abbreviations shall be used in the Rules:

- 1) Shareholder – a person who owns a share;
- 2) Depositor’s ARM - a remote automated workstation of a depositor, intended for interaction between the depositor and JSC Central Securities Depository when providing depository services;
- 3) Blocking – a temporary ban on the registration of civil transactions with securities in the system of registers of securities holders and the nominee holding accounting system, carried out in order to guarantee the safety of securities;

4) Broker – Halyk Bank JSC, which is a professional participant in the securities market and carries out brokerage activities in the securities market (executing transactions with issue-grade securities and other financial instruments on behalf of, at the expense of and in the interests of the customer) with the right to maintain customer accounts as a nominee holder on the basis of a license issued by the authorized body;

5) AML/CFT/CPF ID – internal documents adopted for the purpose of compliance with procedures for anti-money laundering and combating the financing of terrorism and financing of the proliferation of weapons of mass destruction;

- 6) internal documents – the Broker’s documents that regulate the conditions and procedure for the implementation of the activities of the Broker, its bodies, structural divisions, employees, the provision of services and the procedure for their payment;
- 7) Account statement – a document that is not a security, issued by Central Depository, registrar or nominee holder and confirming the rights of a registered person to financial instruments for a certain period of time;
- 8) GDBI – government database of individuals;
- 9) government issued security – an issued security certifying the rights of its holder in relation to a loan in which the borrowers are the Government of the Republic of Kazakhstan, the National Bank of the Republic of Kazakhstan and local executive bodies, or certifying the rights of its holder to receive income from the use of assets on the basis of a lease agreement;
- 10) Security holder – a person registered in the system of registers of securities holders or the nominee holding accounting system, who has rights to securities, and a mutual investment fund, the holders of whose units have, on the basis of common shared ownership, rights to securities included in the assets of the mutual investment fund;
- 11) Dynamic customer identification – a procedure for establishing the authenticity of a customer in order to unambiguously confirm his rights to receive electronic services by using a one-time or reusable code. In order to connect a customer to the dynamic customer identification service, a mobile phone number with the code of a mobile operator of the Republic of Kazakhstan is used;
- 12) agreement on the provision of brokerage services and nominee holding (accession) services (the “brokerage service agreement for individuals”) – a standard agreement on the provision of brokerage services and nominee holding (accession) services, concluded between the Broker and his customer in accordance with these Rules, by signing an application for accession to the terms of the said agreement. The brokerage service agreement for individuals must be posted on the Broker’s Internet resource;
- 13) legislation – laws and other regulatory legal acts of the Republic of Kazakhstan, including those of the authorized body;
- 14) registered person – a person who has a personal account opened in the accounting system of a professional participant in the securities market;
- 15) insider information – reliable information about securities (derivative financial instruments), transactions with them, and about the issuer that issued (provided) securities (derivative financial instruments), the activities carried out by it, constituting a commercial secret, and other information unknown to third parties, the disclosure of which may affect the change in the value of securities (derivative financial instruments) and the activities of their issuer;
- 16) Broker’s Internet resource – an electronic information resource on the Internet at www.halykbank.kz;
- 17) custodian – a professional participant in the securities market, who records financial instruments and customers’ money and confirms rights to them, stores customers’ documentary financial instruments with the assumption of obligations for their safety and other activities in accordance with the legislative acts of the Republic of Kazakhstan;
- 18) customer – an individual using or intending to use the services of the Broker, while the person intending to use the services of the Broker is recognized as the person who has fully completed the KYC procedure with the Broker;
- 19) customer’s request or request – a document drawn up in accordance with the Broker’s internal documents and the legislation of the Republic of Kazakhstan, provided by the Customer and containing an instruction (order) to the Broker to execute a transaction with financial instruments at the expense and in the interests of the customer, on organized and unorganized markets, on the terms specified in such document;
- 20) customer’s order or order – a document containing instructions for performing actions (operations) on the customer’s personal account (crediting/debiting securities, money, etc.), which must be performed by the Broker in accordance with its internal documents and the legislation of the Republic of Kazakhstan;
- 21) clearing organization – a legal entity that carries out clearing activities in accordance with the legislation on the basis of a license for clearing activities (clearing activities for transactions with financial instruments in the securities market);

22) Compliance procedures - a set of measures and documents aimed at ensuring that the Bank's activities comply with legislative requirements and corporate, social, and ethical standards.

23) conflict of interest – a situation in which the interests of the Broker and its customer do not coincide;

24) securities quotation – the bid and (or) offer price announced for a security at a certain point in time on the organized securities market;

25) limit order – an order for the purchase/sale of financial instruments submitted by the customer indicating the price parameters;

26) customer personal account – a set of records contained in the Broker's nominal holding accounting system, allowing for the unambiguous identification of the registered person for the purpose of registering transactions and recording rights to securities and other financial instruments;

27) personal account of a nominee holder – a personal account opened for a nominee holder in the central depository and intended for recording securities (rights of claim for the issuer's obligations under issue securities) of its customers;

28) license – a document issued by an authorized body and granting the Broker the right to carry out certain types of activities in the securities market;

29) manipulation in the securities market – actions of financial market entities aimed at establishing and/or maintaining prices (rates) of securities and other financial instruments, including foreign currencies and derivative financial instruments, above or below those established as a result of an objective relationship between supply and demand, at creating the appearance of trading in a security or other financial instrument, at concluding a transaction using insider information;

30) Astana International Financial Center (AIFC) – a territory within the city of Astana with precisely defined boundaries determined by the President of the Republic of Kazakhstan, in which a special legal regime in the financial sphere is in effect;

31) Halyk SuperApp mobile application – Bank software installed on a mobile phone that supports the installation of Bank software and allows the customer to send Orders and Instructions to the Bank to receive Bank Services;

32) non-government securities – shares, bonds and other securities that are not government securities;

33) unorganized securities market – the sphere of circulation of securities and other financial instruments, in which transactions with securities and other financial instruments are carried out without observing the requirements established by the internal documents of the stock exchange.

34) nominal holding of securities – the performance on behalf and at the expense of holders of securities of certain legal actions in accordance with a brokerage agreement or in accordance with the Law on the Securities Market, and the recording and confirmation of rights in relation to securities and the registration of transactions with securities of such holders;

35) encumbrance – imposition of restrictions on the implementation of transactions with securities / rights of claim for the issuer's obligations under issue securities to secure the obligations of the holder of securities / rights of claim for the issuer's obligations under issue securities to other persons, arising on the basis of a civil law transaction;

36) one-time code – a unique sequence of electronic digital symbols created by software and hardware at the request of the customer and intended for one-time use for dynamic identification of the customer;

37) omnibus account – an account for recording financial instruments opened in the Central Securities Depository, where a trading participant can record the assets of several customers;

38) trading day – a period of time during which the Broker accepts and processes customer orders and instructions, registers transactions on personal accounts and carries out information transactions;

39) operation in the nominal holding accounting system - a set of actions by the nominal holder, the result of which is the entry of data into the system (change of data in the system) of accounting for nominal holding and/or the preparation and provision of information constituting the nominal holding accounting system;

40) trade organizer – a stock exchange or a central depository when it provides organizational and technical support for trades by operating and maintaining a system for exchanging quotations between customers of the central depository in accordance with the Law on the Securities Market;

- 41) organized securities market – the sphere of circulation of issue-grade securities and other financial instruments, transactions with which are carried out in accordance with the internal documents of the stock exchange;
- 42) OECD – the Organization for Economic Cooperation and Development;
- 43) professional participant in the securities market - a legal entity that carries out its activities in the securities market on the basis of a license or in accordance with the legislative acts of the Republic of Kazakhstan;
- 44) KYC procedure – “Know your customer” (KYC) – a mandatory procedure for each potential customer before concluding a brokerage service agreement for individuals, according to which the customer submits documents on the list established by the Broker and undergoes the KYC procedure, which ensures proper verification of such customer. The specified verification is carried out in accordance with the AML/CFT/CPF Regulations approved and in force for the purpose of anti-money laundering and combating the financing of terrorism and financing of the proliferation of weapons of mass destruction, and for the purpose of complying with the requirements of FATCA/CRS/QI;
- 45) transactions without a CC – transactions defined by the Exchange Rules, for which the Exchange does not perform the functions of a central counterparty;
- 46) transactions with a CC – transactions defined by the Exchange Rules, for which the Exchange performs the functions of a central counterparty;
- 47) internal control system – a set of procedures and policies that ensure the implementation by the Broker of long-term profitability goals and the maintenance of a reliable system of financial and management reporting that facilitates compliance with the legislation of the Republic of Kazakhstan on the securities market, the Broker’s policies, internal rules and procedures, and the reduction of the risk of losses or reputational risk of the Broker;
- 48) AIX CSD accounting system – a set of information generated by AIX CSD in the course of depository activities;
- 49) accounting system for nominal holding – the accounting system of the Broker when providing nominal holding services, containing information on the holders of securities and the securities they hold, ensuring their identification at a certain point in time, registration of transactions with securities, and the nature of registered restrictions on the circulation or exercise of rights under these securities, and also containing other information in accordance with the regulatory legal acts of the authorized body;
- 50) accounting system of the central depository – a set of information generated by the central depository when carrying out depository activities and activities on maintaining a system of registers of securities holders;
- 51) trading system of the stock exchange – a set of material and technical resources, internal documents of the stock exchange and other necessary assets and procedures, using which transactions with issue-grade securities and other financial instruments are concluded between members of this stock exchange;
- 52) trading day – a period established by the stock exchange within a calendar day during which transactions with financial instruments in the stock exchange trading system may be concluded;
- 53) unique customer code – a set of records in the accounting system of Central Securities Depository JSC, through which the accounting of the customer’s financial instruments is carried out;
- 54) authorized body – an authorized body for regulation and development of the financial market;
- 55) accounting of movement of securities and money – special procedures established by accounting standards and norms, the legislation of the Republic of Kazakhstan on the securities market and these Rules, for accounting of movement of securities and money of customers entrusted to the Broker, reflecting incoming and outgoing money, and transfer of securities;
- 56) financial instrument – money, securities, including derivative securities, derivative financial instruments, debt instruments and other financial instruments, as a result of transactions with which a financial asset simultaneously arises for one person and a financial liability or equity instrument for another;
- 57) stock exchange – a legal entity in the organizational and legal form of a joint-stock company, at least twenty-five percent of the total number of voting shares of which belong to the National Bank of the Republic of Kazakhstan, which carries out organizational and technical support for trading by directly conducting it using the trading systems of this organizer of trading;
- 58) Central Depository – a specialized non-profit joint-stock company carrying out the types of activities stipulated by the Law on the Securities Market;

59) Central counterparty (the “CC”) – a legal entity that is a party to transactions with financial instruments concluded by clearing participants or their authorized trading participants in the Exchange trading system;

60) Electronic digital signature (EDS) – a set of electronic digital symbols created by means of electronic digital signature and confirming the authenticity of an electronic document, its ownership and immutability of its content. EDS is equivalent to a handwritten signature of the signatory and entails the same legal consequences if the conditions stipulated by the legislation of the Republic of Kazakhstan are met;

61) Electronic document – a document in which information is presented in electronic digital form;

62) Issuer – a person issuing equity securities;

63) EHD – electronic document storage;

64) AIX CSD – Central Securities Depository of the AIFC Stock Exchange, operating in accordance with the law of the AIFC;

65) CRS – Common Reporting Standard (CRS) - the standard for automatic exchange of financial information for tax purposes;

66) FATCA – the US Foreign Account Tax Compliance Act, which is aimed at preventing US taxpayers (legal entities and individuals) from evading US taxation on their income from investing using financial institutions outside the US and offshore structures;

67) Halyk Invest is a service hosted on the Halyk SuperApp mobile application that provides individuals with access to the stock and international markets, and various financial instruments.

The main functions of the service include:

- transferring orders (with the option of using an electronic digital signature, and one-time or multiple-use codes);
- viewing the value of your portfolio;
- obtaining information about individual financial instruments and their prices on various stock exchanges and/or on the international securities market, in the “What to buy” and “Search” sections, where real-time information may differ from the data presented on various stock exchanges and/or on the international securities market;
- generating reports in the “Transactions” section;
- viewing your transaction history and other information provided by the Halyk Invest service functionality;

68) IPO (Initial Public Offering) – the initial public offering of a company’s shares on the stock market for sale to an unlimited number of persons;

69) ISIN – an international identification number, an alphanumeric code assigned by the Central Securities Depository to securities and other financial instruments for the purpose of their identification and systematization of accounting;

70) Push notifications – short pop-up notifications that appear on the screen of a mobile phone and inform about important events or updates;

71) QI – the status of a Qualified Intermediary (QI) of the US Internal Revenue Service (IRS), represents the rules for providing information and withholding taxes from a source in the United States, which apply to intermediaries who receive payments from sources in the United States and have entered into a QI Agreement;

72) SPO (Secondary Public Offering) – a procedure for the public sale of shares of an issuer that has previously carried out an IPO to an unlimited number of persons.

73) W-8BEN – a document in the form of the US Internal Revenue Service, which is submitted by an individual who opens an account, is the beneficial owner of the income received, and is not a US tax resident;

74) coupon payment schedule – a fixed schedule for the payment of interest income (coupons) on bonds; the schedule determines how often (monthly, quarterly, semi-annually, annually) and on what specific dates the issuer will pay interest income to securities holders;

75) dirty price of a bond – the price that includes the accrued coupon interest up to the relevant date;

76) debt security – securities certifying the obligations of the issuer (debtor) to pay the principal amount of the debt on the terms of the issue of these securities;

- 77) discount bond – a debt security that is placed at a price below face value and, as a rule, does not have a fixed coupon yield;
- 78) coupon remuneration on bonds – remuneration on bonds expressed as a percentage of the nominal value of the bonds;
- 79) coupon bond – a debt security that entitle its holder to receive a fixed income in the form of interest (coupons) throughout the entire term of the bond;
- 80) coupon rate of a bond – a fixed or floating percentage of the bond's face value that the issuer of the bond undertakes to pay regularly to the investor in the form of income (coupon) over the life of the security;
- 81) minimum trading lot for a bond – the minimum number of securities established by the stock exchange for purchase or sale. One lot may contain, for example, the following number of securities: 1, 10, 1,000, 10,000, 100,000, etc.;
- 82) nominal value of a bond – monetary expression of the value of a bond as determined by the issue prospectus;
- 83) Accrued Coupon Interest (ACI) – part of the interest income on a bond that accumulates daily between coupon payment dates;
- 84) bond – a security certifying, in accordance with the terms of issue, the right to receive from the issuer of the bond the remuneration on it and the nominal value of the bond in cash or other property equivalent;
- 85) redemption of bonds – the action of withdrawing placed bonds from circulation by paying remuneration and nominal value in the manner established by the bond issue prospectus;
- 86) the term of circulation of a bond is the period between the date of issue of the bond and the date of its redemption;
- 87) net price of a bond – the price exclusive of the accrued coupon interest;

Section 2. Brokerage Service Agreement for Individuals

Chapter 1. Procedure for Acceptance of Brokerage Services

6. For the purposes of brokerage services, the Broker may draw up and use a standard form of brokerage service agreement for individuals, and an application for accession to the Brokerage Service Agreement for Individuals. These documents may be posted on the Broker's website.

7. Before concluding an brokerage service agreement for individuals, the Broker's customer must undergo KYC procedures to ensure proper verification in accordance with the legislation of the Republic of Kazakhstan and the AML/CFT/CPF regulations, and in compliance with FATCA and OECD/QI requirements and other internal documents of the Broker.

8. The Broker's nominal holding accounting system must contain the information required by the Broker to accept a customer for service, and its form is determined by the legislation of the Republic of Kazakhstan, the AML/CFT/CPF regulations, and the requirements of FATCA and the OECD/QI: about the registered person (surname, first name and patronymic (if any) or name of the securities holder, customer's tax residency status, information on the citizenship of the individual, identity document of the individual, individual identification number (the "IIN") of the individual, postal and legal addresses, bank details (if necessary, bank details for the transfer of remuneration and amounts of repayment of securities, and bank details for the settlement of securities transactions), information on tax benefits and other information necessary for the central depository and/or nominee holder).

9. The broker shall accept customers who are natural persons - citizens of the Republic of Kazakhstan, and data integration and verification is carried out with the State Tax Department. If the Customer is a non-resident or a resident of another country, the system will refuse registration and service.

10. The Bank shall provide brokerage services to individuals with respect to U.S. securities and, as part of such services, shall act as a tax agent in terms of U.S. tax law in accordance with the Qualified Intermediary Agreement (QI Agreement) entered into between the Bank and the U.S. Internal Revenue Service (IRS).

In order to comply with the requirements of the QI Agreement, retail customers are required to provide documents confirming their tax status (in particular, the completed W-8BEN form), and to ensure that they are updated when circumstances change.

10. A personal account shall be opened for the customer on the basis of a brokerage service agreement for individuals.

11. When opening an account for an existing Customer, an automatic check is performed against the list of organizations and those associated with the financing of terrorism and extremism, the list of organizations and those associated with the financing of the proliferation of weapons of mass destruction, and the date of the last KYC questionnaire (Self-certification Customer Questionnaire) completion. If the customer's information needs to be updated and the KYC questionnaire (Self-certification Customer Questionnaire) needs to be filled out, the customer's data is generated from the GBDI and provided to the customer for signing.

12. After the customer has passed the checks specified in this clause and the tax residency of the retail customer has been established, the Broker shall open an account for the Customer to record and store funds in both the national currency and foreign currencies.

12.1. If it is not possible to open a personal account within 1 to 3 business days, the customer must re-submit an application to open a personal account under the Brokerage Service Agreement for Individuals, where the checks specified in paragraph 6 of these Rules will need to be performed again.

13. Within three calendar days from the date of signing the brokerage service agreement for individuals with the right to maintain accounts as a nominee holder and subject to the availability of duly executed documents required for opening a personal account, the Broker shall open a personal account for the customer in the Broker's nominee holding accounting system and assign an individual code to the customer in the central depository's accounting system.

14. In Halyk SuperApp mobile application, the customer has the option to open a personal account by clicking on Halyk Invest service. After completing the onboarding process using biometric identification, the customer's personal data is verified and filled in from the GBDI.

15. In the event of changes to the list of documents required by the Broker to open a personal account, due to changes in the legislation of the Republic of Kazakhstan or the introduction of relevant changes to the AML/CFT/CPF ID, the Broker shall be entitled to request additional documents during the period of customer service. In this case, the method of requesting the necessary documents from the customer, and the terms and procedure for providing such documents, are determined by the Broker independently.

16. The Broker shall be entitled, without additional investigation, to rely on the validity and legitimacy of documents drawn up and provided by the customer or his authorized representative.

17. The documents and information provided to the Broker by the customer or his authorized representative for opening a personal account must be complete, up-to-date, valid, and reliable. The customer bears full responsibility and risks associated with the failure to provide and/or negative results of the services provided by the Broker due to the provision by the customer or his authorized representative of incomplete, inaccurate, unreliable information or invalid documents.

Chapter 2. Entering into Brokerage Service Agreement for Individuals

18. The brokerage service agreement for individuals shall be concluded by the customer agreeing to the terms and conditions of the standard agreement for the provision of brokerage services and nominee holding services (accession) posted on the Broker's website. Accession shall be carried out electronically using an electronic digital signature (EDS)/biometric or dynamic identification means.

19. The standard brokerage service agreement for individuals, amendments and/or additions thereto shall be approved by the Broker's management body, and the Broker's tariffs are approved by the relevant body of the Broker and posted on its official Internet resource.

20. The Bank shall notify all its customers of planned changes and/or additions to the standard agreement at least 15 (fifteen) calendar days before they come into effect by posting the relevant information on the Bank's website.

21. In cases where amendments are necessary to ensure compliance with the current applicable laws of the Republic of Kazakhstan and/or the requirements of authorized bodies, when amendments and their entry into force in a shorter period are necessary in the Broker's opinion, provided that the amendments do not impose additional obligations on customers to the Broker and do not worsen the conditions for providing services to customers within the framework of the Brokerage Service Agreement for individuals, the Broker shall be entitled to amend these Rules and brokerage service agreement for individuals that take effect

before the expiration of the period specified in clause 20 hereof (including those that enter into force on the date of publication of such amendments and notification of customers thereof).

The Parties hereby agree that if the Broker amends these Rules and the brokerage service agreement for individuals with a period of entry into force of less than 15 (fifteen) days from the date of publication thereof, the requirement for a minimum period of prior notice for unilateral termination of the brokerage service agreement for individuals at the initiative of the customer shall not apply, and the customer shall be entitled to initiate early termination of the brokerage service agreement for individuals, specifying the effective date of the relevant amendments as the date of termination of the brokerage agreement for individuals. At the same time, the Broker shall not be liable for losses, including lost profits, expenses incurred, lost income, or other legal and financial consequences incurred by the customer related to the customer's decision to terminate the brokerage service agreement for individuals as a matter of urgency before the relevant amendments take effect.

22. The brokerage service agreement for individuals shall be concluded with individuals who have reached the age of 18 and have full legal capacity, who are citizens of the Republic of Kazakhstan.

Citizens of the Republic of Kazakhstan are persons who:

permanently reside in the Republic of Kazakhstan on the date of entry into force of the Law of the Republic of Kazakhstan "On Citizenship of the Republic of Kazakhstan";

were born in the territory of the Republic of Kazakhstan and do not hold citizenship of a foreign state;

acquired citizenship of the Republic of Kazakhstan in accordance with the Law of the Republic of Kazakhstan "On Citizenship of the Republic of Kazakhstan".

23. The brokerage service agreement for individuals shall be concluded out by the customer submitting an application for accession in Halyk SuperApp mobile application, Halyk Invest service, in the form approved by the Broker. The brokerage service agreement for individuals shall be deemed concluded after the customer has passed the checks provided for by the legislation of the Republic of Kazakhstan, the rules of the AIFC, the Law of the Republic of Kazakhstan on anti-money laundering and combating the financing of terrorism and financing of the proliferation of weapons of mass destruction, and the Bank's internal documents.

24. The brokerage service agreement for individuals shall contain the terms and conditions for the provision of brokerage services and nominee holder services, and the rights, obligations, and responsibilities of the parties, and risks in the securities market and risks in the Halyk Invest service.

25. The brokerage service agreement for individuals shall include the procedure for the provision of electronic services by the Broker in accordance with the legislation on the securities market.

26. By signing the application to accede to the brokerage service agreement for individuals, the customer unconditionally shall confirm that they:

1) are familiar with the content of the brokerage service agreement for individuals, understands and is clear about its terms and conditions, has no misconceptions, and understands that the brokerage service agreement for individuals is not a bondage transaction or a transaction made under the influence of fraud, violence, threats, or made as a result of a combination of difficult circumstances on terms that are extremely disadvantageous to the customer, which the Broker has taken advantage of;

2) guarantee to comply with the requirements of the legislation of the Republic of Kazakhstan, the rules of the AIFC, and internal documents with which the Broker is familiar, including FATCA requirements and compliance procedures approved and in force in the Republic of Kazakhstan and/or at the Broker, including when the Broker conducts customer ranking and financial condition monitoring procedures, assigns qualified investor status to the customer, and collects and processes personal information as part of the above procedures;

3) agree to the disclosure of information about him/her, including information constituting a commercial secret in the securities market, to professional participants in the securities market who ensure the execution or participate in the execution of customer orders/instructions (central depository, stock exchange, custodian, etc.), and to the Broker's parent organization for the purposes of calculating prudential standards and forming risk management and internal control systems in cases provided for by the legislation of the Republic of Kazakhstan;

4) have given consent to the collection and processing of personal data about him/her in accordance with the legislation of the Republic of Kazakhstan and the Broker's documents;

5) represent and warrant that the transactions that the customer entrusts the Broker to conclude comply with the requirements of applicable legislation and the legislation of foreign states affecting the Bank's activities in the financial market, including the requirements of international economic sanctions, and that they have obtained all necessary permits, approvals, and consents for the customer to submit relevant customer orders and instructions for transactions with financial instruments;

6) are aware that the laws of the Republic of Kazakhstan prohibit the unlawful use of insider information and price manipulation in the securities market, and undertakes to independently monitor the absence of signs of unlawful use of insider information and price manipulation in the securities market in its actions, including when sending customer orders and instructions to the Broker to execute transactions with financial instruments;

7) confirm having been familiarized with the information provided by the Broker in these Rules, including information about the risks of operations in the securities market (in accordance with Annex 12 hereto) provided to the customer during the account opening process, fully understand the content of this information, and the risks associated with such operations. This information is also available on the Broker's Internet resource.

Chapter 3. Obligations, rights, and responsibilities of the parties to a brokerage service agreement for individuals

27. The Broker shall:

1) notify the customer of income received on financial instruments belonging to him/her through Halyk Invest service in Halyk SuperApp mobile application;

2) notify the customer of changes in tariffs in accordance with the brokerage service agreement for individuals;

3) provide brokerage services to the customer in compliance with the requirements of the AML/CFT/CPF Law, the legislation of foreign countries affecting the Bank's activities in the financial market, and international economic sanctions;

4) provide nominal holding services to the customer;

5) perform other duties provided for by the brokerage service agreement for individuals, the legislation of the Republic of Kazakhstan, and the rules of the AIFC.

28. The Broker shall be entitled to:

1) receive remuneration in accordance with its rates;

2) suspend the provision of services under the brokerage service agreement for individuals in the event of the customer's failure to fulfill the obligations and commitments provided for in the brokerage service agreement for individuals, insufficient funds in the customer's bank account opened with the Broker to perform transactions, pay for the Broker's services, and on the following grounds:

if there are grounds to believe that the transactions of the customer/customer's counterparty are subject to international economic sanctions or are aimed at evading international economic sanctions;

if the documents/information requested by the Broker have not been provided or do not meet the Broker's requirements, or the customer's order contradicts the requirements of the legislation of the Republic of Kazakhstan, or the customer evades compliance with the requirements of the legislation of the Republic of Kazakhstan, or the customer refuses to provide the Broker with the requested information and documents;

the customer provides the Broker with inaccurate, incorrect, distorted, contradictory, or incomplete information, including actions by the customer to intentionally mislead the Broker and its employees for the purpose of the Broker providing services to the customer or conducting transactions;

the existence of sanctions against the customer/customer's counterparty imposed in accordance with the jurisdiction of any country (e.g., the US, EU, UK, and others) or international organization (including, but not limited to, FATF, UN, and others), including in cases where the terms and business relations under the brokerage service agreement for individuals may result in the application of restrictions and/or sanctions to the Broker;

if the customer/customer's counterparty has violated the requirements of international economic sanctions;

if the Broker becomes aware of the intentions of the customer/customer's counterparty to violate/circumvent the requirements of international economic sanctions;

if, in the course of business cooperation, the Broker has reason to believe that the business relationship is being used by the customer in violation of international economic sanctions and/or in violation of the laws on anti-money laundering and combating the financing of terrorism and financing of the proliferation of weapons of mass destruction;

provided for by the laws on anti-money laundering and combating the financing of terrorism and financing of the proliferation of weapons of mass destruction, international economic sanctions;

provided for by the Bank's internal documents and procedures on AML/CFT/CPF;

3) request the necessary additional information from the customer when conducting transactions with financial instruments;

4) in accordance with the procedure established in the brokerage service agreement for individuals, debit the amount of remuneration, expenses, penalties, and other amounts payable by the customer from the customer's bank account opened for the purpose of accounting for the customer's money;

5) exercise other rights provided for by the legislation of the Republic of Kazakhstan and the rules of the AIFC;

6) apply fees and tariffs established by third parties and international organizations on the basis of relevant agreements, contracts or officially published tariffs by third parties. The application of such rates, fees and tariffs shall not require an additional decision on the part of the Broker or notification of customers;

7) if the Broker suspects illegal actions of the customer or third parties in relation to the customer's account and other illegal actions, the Broker shall be entitled to immediately block the customer's account until the completion of the internal investigation, and taking all necessary measures. In the course of an internal investigation as a result of the cases referred to in this clause, the Broker reserves the right to request any supporting documents and explanations necessary for the investigation. If the customer does not provide the specified documents at the Broker's request, the Broker reserves the right to block the customer's account for violating the requirements of the Agreement and the Rules;

8) if the customer's account is blocked as a result of the cases specified in clause 28(7) hereof, the Broker shall not be liable to the customer for any indirect, incidental, direct damages (including, but not limited to, lost profits, profits, trading losses or losses) as a result of such blocking;

9) transfer money to the accounts of the clearing organization (central counterparty) in order to ensure the fulfillment of obligations to the clearing organization (central counterparty).

29. The Customer shall:

1) pay the Broker's expenses related to the execution of transactions with financial instruments, and remuneration in the manner and on the terms determined by the brokerage service agreement for individuals and additional agreements to the agreement;

2) ensure the availability of financial instruments necessary for the execution of transactions and operations with them in accordance with the customer's orders/instructions without any deductions, including taxes and payments on the transaction, including the Broker's remuneration and commissions of third parties providing services, and any payments established by the legislation of the Republic of Kazakhstan and the rules of the AIFC;

3) guarantee that the financial instruments provided to the Broker in accordance with the brokerage service agreement for individuals are free from any payments, collateral, other encumbrances, or withholdings;

4) notify the Bank's outlet of any changes to their personal data no later than three business days after such changes occur;

5) provide all necessary duly executed documents for the timely execution of transactions with financial instruments and the performance of operations;

6) compensate the Broker for any losses, liabilities, or expenses incurred by it for any reason, including any taxes calculated indirectly or directly in relation to or as a result of any service provided to the customer or any authorized action under the brokerage service agreement for individuals, except in cases where such payments, liabilities, expenses or losses arose through the fault of the Broker as a result of negligence or intentional non-performance of obligations by its employees;

7) accept from the Broker the performance of the brokerage service agreement for individuals;

8) release the Broker from its obligations to a third party under any transaction, if this did not result in the submission of relevant customer orders/instructions to the Broker under this brokerage service agreement for individuals;

9) ensure the availability of funds in the bank account opened with the Broker necessary for the Broker to carry out operations when providing brokerage services, nominee holding services, other services provided for in the brokerage service agreement for individuals, and payment for the Bank's services;

10) comply in its activities with the requirements of international economic sanctions and the legislation of the Republic of Kazakhstan on anti-money laundering and combating the financing of terrorism and financing of the proliferation of weapons of mass destruction;

11) perform other duties provided for by the legislation of the Republic of Kazakhstan and the rules of the AIFC.

30. The Customer shall be entitled to:

1) require the Broker to perform the obligations stipulated in the brokerage service agreement for individuals;

2) receive information from the Broker about the status of their personal account;

3) receive additional services from the Broker on the basis of a separate agreement concluded with the Broker;

4) exercise other rights provided for by the legislation of the Republic of Kazakhstan and the rules of the AIFC.

31. The parties to the brokerage service agreement for individuals shall be liable:

1) in the event of non-performance and/or improper performance of obligations under the brokerage service agreement for individuals, the parties shall be liable in accordance with the legislation of the Republic of Kazakhstan, the rules of the AIFC (if applicable) and the brokerage service agreement for individuals;

2) in the event of a breach of the terms of payment under the brokerage service agreement for individuals, including remuneration, the Broker's expenses incurred through the fault of the customer, but not limited to them, the customer shall pay the Broker a penalty for each calendar day of delay in the amount established by the brokerage service agreement for individuals;

3) for failure to complete a transaction through their own fault, the customer shall pay the Broker a penalty in the amount established by the brokerage service agreement for individuals, and all penalties established by the internal documents of the trading organizer, commodity exchange for failure to complete the transaction. The Broker shall be entitled to withhold the amounts of penalties paid by the Broker or expected to be paid by the Broker by direct debiting the customer's bank account and/or any other account of the customer opened with the Bank using a payment order and crediting them to the Broker's account;

4) The claim for payment of a penalty is the right of the injured party and shall be presented by that party in writing.

32. The Broker shall not be liable to the customer for:

1) losses resulting from the customer's failure to fulfill or improper fulfillment of obligations under the brokerage service agreement for individuals, including those related to the customer's failure to notify/untimely notification of the Broker about changes in their personal data (bank details, validity of powers of attorney, etc.);

2) actions or inaction of issuers of financial instruments, and any third parties;

3) actions or inaction of third parties servicing or participating in transactions, on orders submitted, and executing customer orders or participating in the execution of customer orders;

4) consultations, analyses, reports, trading ideas, recommendations, and other services provided under the brokerage service agreement concluded with individuals or additional agreements thereto, and for the results of their subsequent application by the customer or persons related to the customer. All analytical reports, recommendations, and communications are for informational purposes only. The customer uses the results of the services provided at their own risk and under their own financial responsibility;

5) failure to execute or improper or partial execution of customer orders in the event of:
the emergence of a situation in the relevant markets that prevents the execution of such customer orders;

the customer's failure to comply with the procedure, terms, and conditions for concluding a transaction established by these rules and the brokerage service agreement for individuals;

if this is related to the technologies for conducting transactions provided for in the documents of stock exchanges;

6) losses incurred by the customer as a result of changes in market prices, market liquidity, the solvency of issuers or counterparties to transactions, or other conditions or events beyond the Broker's control;

7) failure to perform or improper performance of its obligations, if such failure is caused by the actions or inaction of a stock exchange, central depository, custodian, settlement or clearing organizations, counterparty to the transaction being executed, issuer or payment agent of the issuer, bank in which the customer has an account, and so on;

8) any technical problems (termination or suspension of work, or any other malfunctions) of communication facilities;

9) decisions made by the customer, including those based on information received from the Broker;

10) any failure to perform or improper performance of the brokerage service agreement for individuals, if caused by the occurrence of force majeure circumstances.

33. Once executed by the Broker, a customer order/instruction cannot be canceled, and the customer remains obligated to pay the Broker's commission fee, and third-party commissions. In addition, the customer is obligated to reimburse the Broker for any expenses incurred as a result of executing the customer order.

34. In the event of the customer's failure to fulfill their obligations under the concluded transaction, the Broker has the right to publicly notify the trading organizer, transaction participants, and other interested parties thereof.

Chapter 4. Procedures for terminating a brokerage service agreement with individuals

35. Unless otherwise specified, a brokerage service agreement for individuals may be terminated early on the following grounds:

1) if one of the parties withdraws from the brokerage service agreement for individuals by giving written notice to the other party at least 30 calendar days before the intended date of termination;

2) by mutual agreement of the parties, confirmed in written;

3) in the event of suspension or revocation of the Broker's license to carry out brokerage activities;

4) in the event of liquidation of the Broker as a legal entity;

5) in connection with force majeure circumstances in accordance with the terms of the brokerage service agreement for individuals;

6) on other grounds provided for by the legislation of the Republic of Kazakhstan, the brokerage service agreement for individuals.

36. The Broker shall be entitled to unilaterally repudiate the brokerage service agreement for individuals in the following cases:

1) in case of occurrence in the course of cooperation of suspicions that the business relationship is being used by the customer in violation of international economic sanctions and/or in violation of laws on anti-money laundering and combating the financing of terrorism and financing of the proliferation of weapons of mass destruction, and/or in violation/circumvention of international economic sanctions;

2) suspension of all operations on the customer's bank accounts;

3) existence of sanctions against the customer imposed in accordance with the jurisdiction of any country (e.g., the US, EU, UK, and others), including in cases where the terms and business relations under the brokerage service agreement for individuals may result in the application of restrictions and/or sanctions to the Broker;

4) if the customer has violated the requirements of international economic sanctions;

5) if the Broker becomes aware of the customer's intentions to violate/circumvent the requirements of international economic sanctions;

6) as provided for by the laws on anti-money laundering and combating the financing of terrorism and financing of the proliferation of weapons of mass destruction, and international economic sanctions;

7) as provided for by the Broker's internal documents and procedures on anti-money laundering and combating the financing of terrorism and financing of the proliferation of weapons of mass destruction.

37. Termination of the brokerage service agreement for individuals may be effected by initiating the closure process in Halyk Invest service provided in Halyk SuperApp mobile application.

38. Termination of the brokerage service agreement for individuals is possible after settlements on all transactions with financial instruments, withdrawal of funds from the bank account, and deduction of the Broker's commission fees.

39. In order to transfer financial instruments, the customer shall submit a corresponding order to the Broker, indicating the details of the accounts (of the new broker, nominee holder, registrar, and/or bank) where the customer's assets are to be transferred to.

40. In the event of transactions for which settlements have not yet been made, the Customer shall wait for all settlements to be made, close any open positions, if any, and then withdraw the funds.

41. The Customer's money shall be returned by the Broker after deducting the Broker's remuneration and expenses incurred by the Broker in performing the brokerage service agreement for individuals, and penalties, forfeits, and any expenses incurred by the Broker when transferring the Customer's securities and money to its account with a new broker, nominee holder, registrar, and/or bank.

42. If there are no funds in the customer's account, the Broker shall issue an invoice to the customer for payment of the Broker's remuneration or send to the customer a notice of the need to make such payment.

43. If the customer has not provided the Broker with an order to transfer its money and assets, all rights and obligations of the parties under the brokerage service agreement for individuals shall be deemed valid until the customer's assets and money are debited/transferred and its personal account is closed.

Section 3. Brokerage services

Chapter 1. Provision of brokerage services

44. Brokerage services mean the services for execution by the Broker of transactions with financial instruments on the securities market on behalf of, at the expense of and in the interests of the customer, based on customer orders/instructions submitted by the customer and accepted for execution by the Broker.

45. The Broker shall provide the customers with brokerage services and nominal holding services on the securities market on the basis of the brokerage service agreement for individuals.

46. Additionally, the Broker, if provided for in the brokerage service agreement for individuals concluded with the customer, shall provide the following services:

- 1) providing the customer with the information required for making investment decisions;
- 2) other information and consulting services.

47. The Broker shall not guarantee its customers the profitability and return on investments in financial instruments and shall not be responsible for the results of customers' transactions and operations, including transactions and operations carried out and executed on the recommendations of the Broker.

48. In the course of brokerage activities, the Broker shall not have the right to raise the funds of its customers located in personal accounts in the Broker's accounting system in the form of a loan in its own interests or in the interests of the third parties.

49. The procedure for provision of brokerage services and nominal holding services by the Broker shall be regulated by these Rules, internal documents, the legislation of the Republic of Kazakhstan, and internal documents of professional participants in the securities market and banks involved in the execution and registration of transactions with financial instruments.

50. The Broker has the right to unilaterally make changes, additions to these Rules, and to the standard form of the brokerage service agreement for individuals, applications, other forms of documents used in brokerage services, provision of nominal holding services and to present thereof for review to customers by publishing such amendments (including the amended Rules) on the Broker's Internet resource or by notifying the customer thereof in other ways at the discretion of the Broker.

Chapter 2. Procedure for providing electronic services through Halyk Invest service

51. The procedure for granting the customer access to Halyk Invest service in the Broker's mobile application shall be regulated by internal documents and the brokerage service agreement for individuals.

52. Submission of electronic customer orders through Halyk Invest service in Halyk SuperApp mobile application shall be made as follows:

1) the customer goes through the standard onboarding procedure in Halyk SuperApp mobile application, then goes to Halyk Invest service;

2) in order to open an account, the customer shall enter into a brokerage service agreement for individuals; in case of passing KYC procedure, the Broker shall open a current account (bank account) for the customer in 5 currencies with the intended purpose of "investments" within 1 to 3 business days. Monitoring of the intended purpose shall be made at the system level;

3) replenishment of the personal account is possible by transferring from any other bank account of the customer opened with Halyk Bank JSC;

4) in order to purchase/sell securities, the customer shall fill out an electronic order form, which contains the name of the company, price and number of bids, and also provide the current account in the relevant currency with the required amount of money, which is blocked by the Broker from the moment of receiving the order to make transactions and is security for the fulfillment of obligations under transactions, including for the implementation of clearing activities with financial instruments by the clearing organization;

5) the limit on the sale of securities is 50 thousand US dollars (in equivalent);

6) in the service, the customer receives a notification about the execution and non-execution of the order, can receive a report on their transactions for the year.

53. The Broker shall not be liable for any technical problems (termination or suspension of work, or any failures) in the mobile application "Halyk SuperApp" beyond its control. The Broker has the right at any time, at its own discretion, to suspend or terminate the customer's access to the service if it suspects unauthorized access by the third parties or if the customer's actions performed using the mobile application "Halyk SuperApp" do not comply with or may lead to non-compliance with the requirements of these rules, documents of the organizer of trades or the legislation of the Republic of Kazakhstan, and the requirements and restrictions imposed by the Broker to ensure the uninterrupted use of the service, by sending a preliminary notification to the customer thereof. This notification may be sent to the customer in any way at the discretion of the Broker, including, but not limited to, sending a notification to the customer's e-mail and verbal notification by telephone.

54. The Customer shall understand and agree that the Broker independently determines the list of services and financial instruments available through Halyk Invest. This list may be significantly smaller than the list of available services and financial instruments available outside of remote access.

55. The method for calculating profit/loss on securities transactions in the "Statistics" section of the Halyk Invest service is based on the FIFO (First In, First Out) method. The broker uses this method to calculate profit/loss on securities transactions. The FIFO method means that securities are accounted for in chronological order to calculate the financial result.

Determining the value of securities sold. The value of securities sold is determined in the order in which they were acquired. That is, the securities that were acquired earlier are "sold" first.

Calculation of profit/loss. For each security sold, the profit or loss is calculated based on the difference between the sale price and the acquisition price using the FIFO method.

Calculation of profit/loss in the "Securities sold" section of the Halyk Invest service. The calculation is made for each sale transaction, taking into account all previous purchases of the same security, starting from the date of opening the personal account.

The financial result is determined by the formula:

Financial result = (sale price - purchase price) * number of securities sold. If the sale price is higher than the purchase price, a profit is recorded; if it is lower, a loss is recorded.

The Halyk Invest service offers two data display modes in the "Statistics" section:

1) the last 30 days;

2) the last 12 months.

Important:

1) for the selected period, the customer only sees sales transactions that were actually made during that period;

2) the profit/loss calculation takes into account all previous purchases of the security for the entire term of the account;

3) the calculations are for informational purposes only and depend on the market situation and the exact time of the transactions.

To obtain data for a longer period than that available in the application, the customer may send a request to the Brokerage Division for more detailed information.

56. At the request of the customer, the Broker may provide a corresponding report in accordance with the approved forms hereof for a certain period. The deadline for submitting a report for a certain period is up to 15 (fifteen) business days from the moment the Broker receives a request from the customer by mail/phone call/ contacting the Bank outlet. The customer may express their disagreement with the information provided in the report by sending a written objection to the Broker no later than 3 (three) business days from the date of sending the report to the customer. If the customer has not sent a written objection to the Broker within the specified period, the report shall be considered accepted by the customer without comments and the customer expresses their full agreement on all positions indicated in the received report. The customer may send an objection electronically from an authorized email address, or personally submit an objection in writing to the Bank.

57. The broker shall refuse to provide an extract at the end of the reporting period if there are no financial instruments in the customer's portfolio.

Chapter 3. Acceptance of customer orders

58. The Broker shall execute transactions with the Customer's financial instruments based on the Customer's electronic and courier orders accepted by the Broker for execution.

59. Electronic orders shall be accepted online during the Exchange's trading hours through Halyk Invest service, available in Halyk SuperApp mobile application."

60. The Customer's order shall contain the following details:

1) an indication of the type of transaction with financial instruments to be executed in accordance with this Customer's order;

2) information about the Customer in whose interests the transaction with financial instruments is to be executed: - for an individual: - last name, first name, patronymic (if any); - number of the identity document or individual identification number;

3) name of issuer, type of financial instrument, financial instrument code or international identification number (ISIN code) (in relation to the rights of claim for the issuer's obligations under issue securities whose circulation period has expired and issuer has not fulfilled the obligations to repay them - identifier of the rights of claim) assigned to the financial instruments with which the transaction is to be concluded in accordance with this customer order;

4) number of financial instruments to be purchased or sold, purchase or sale price of the financial instruments, and information required for the proper execution of the transaction;

5) an indication of the type of customer order:

- limit order - to purchase (sell) financial instruments at an agreed price;

- market order - to purchase (sell) financial instruments at a market price; -

6) validity period of the customer order until the end of the current trading session;

7) date and time (in hours and minutes) of receipt of the customer order;

8) last name, first name, patronymic (if any) of the Broker's employee who accepted this customer order;

9) information about the presence of a recommendation to execute a transaction with financial instruments to be executed in accordance with this customer order;

10) details established by the Broker's internal documents. The details listed in sub-clauses 8) and 9) of this clause are not specified if the customer submits a customer order as part of the provision of electronic services by the Broker.

61. The form of the customer order and the number of copies of the customer order to be submitted by the customer to the Broker shall be established by the Broker's internal documents. Unless otherwise provided for hereby, the customer order shall be signed by the customer or its representative.

62. Orders on paper are subject to execution both on the organized market and on the unorganized market.

63. The customer order shall be prepared according to the form approved by the Broker, signed by the customer or its authorized representative.

64. Orders and instructions shall be transferred to the Broker for registration in the Broker's accounting system in the relevant journal and execution.

65. When submitting a customer order/instruction, the Broker shall verify the identity of the customer, presence of securities of the given type and quantity on its personal account. It shall also check whether the customer's securities are encumbered with various types of obligations (blocking of the personal account, etc.). When conducting purchase/sale transactions, the availability of the customer's assets required for the transaction shall be checked.

66. All incoming customer orders are subject to registration in the Broker's accounting system and in the Broker's internal accounting journals.

67. In order to execute a customer order, the customer shall provide its current account with the required amount of money in the currency in which the transaction is settled. In this case, the money in the customer's account, from the moment of receiving the order to execute transactions, shall be blocked by the Broker and shall serve as security for the fulfillment of obligations under the transactions, including for the implementation of clearing activities with financial instruments by the clearing organization. The terms of use of money shall be stipulated in the brokerage service agreement for individuals.

68. Upon receipt of a customer order, the Broker shall check the authority of the person who signed the customer order, including checking: the one-time code entered by the customer when confirming the order for its compliance with the one-time code generated in the Broker's system.

69. Customer orders are subject to execution in the chronological order of their acceptance, unless otherwise provided for by the brokerage service agreement for individuals in relation to customer orders of individual customers.

70. The rules of exchange trading in securities, which determine the procedure for concluding transactions with securities at auctions and the execution of such transactions, generally establish that transactions with financial instruments in the trading system of the organizer of trades on the basis of submitted customer orders are concluded during the trading day.

71. The Broker shall not accept a customer order for execution:

1) if the content of the customer order contradicts the legislation of the Republic of Kazakhstan and the brokerage service agreement for individuals;

2) if there is insufficient money or the number of financial instruments of the customer;

3) discrepancy between the form of the customer order and the standard form established by the internal document of the Broker;

4) discrepancy between the details of the customer order and the details of the personal account or the presence of errors, blots or the absence of all the information required for the transaction in the order;

5) when the customer's personal account is blocked;

6) in other cases stipulated by these Rules, the brokerage service agreement for individuals, the Broker's internal documents or the legislation of the Republic of Kazakhstan.

72. If the terms of the transaction intended to be carried out at the expense and in the interests of the customer comply with the conditions established by Article 56 of the Law of the Republic of Kazakhstan "On the Securities Market", the Broker shall request the customer to confirm its intention to carry out such a transaction, the customer's order is accepted by the Broker and placed on KASE/outside KASE. In this case, the Broker simultaneously shall send the customer a notice of restrictions and special conditions regarding this transaction. The Broker shall send a copy of this notice to the authorized body.

73. If the Broker does not accept the customer's order for execution, it shall send the customer a notice drawn up in any form, indicating the reasons for non-execution of the customer's order, by mail and/or courier and/or e-mail and/or other types of communication in the manner and on the terms established in the brokerage service agreement for individuals.

74. Confirmation of registration and acceptance of the customer's order on paper for execution shall be the corresponding mark of the Broker on the customer's order.

75. If signs of suspicion are detected in the actions or transactions of the customer, the responsible employee of the Brokerage Department shall inform the Compliance Control Department about this by e-mail in accordance with the procedures established in the Bank for the purpose of taking measures aimed

at anti-money laundering and combating the financing of terrorism. Until a message is received from the Compliance Control Department, the customer's transaction shall not be carried out.

Chapter 4. Settlement procedure

76. Settlements under the T0 scheme: the settlement code T0 shall mean the type of settlement in which the obligations of the parties are performed on the day of the transaction, with mandatory verification of the availability of full collateral at the time of the order.

77. When an order is submitted through Halyk Invest service, the following is automatically verified:

- 1) for purchases – the availability of sufficient funds in the customer's account;
- 2) for sales – the availability of financial instruments corresponding to the volume of the order;
- 3) the availability of funds for the collection of transaction fees.

All settlements for T0 transactions with full collateral shall be made by the end of the current trading day. Until settlement is complete:

for purchases, the corresponding amount of money is blocked;
when selling, the financial instruments are blocked.

After settlement:

when buying, the financial instruments are credited to the customer;
when selling, the money is credited to the customer

if there are unused balances of money or financial instruments, the service automatically unblocks them.

If the customer submits a request to cancel a previously submitted order in Halyk Invest service:

- cancellation of the concluded transaction is not possible;
- if the execution is partial, only the unfulfilled part of the request is canceled, while the remaining assets (money or financial instruments) are blocked until the settlement is completed.

78. **T+1 settlement:** this settlement procedure applies, inter alia, to transactions in foreign financial instruments traded on international trading venues and means that settlements are made on the next business day after the date of the transaction.

When buying:

- the customer's funds is blocked at the time the time of placing an order and transaction until the settlement date;
- financial instruments are credited to the customer's investment account on the next business day (T+1).

When selling:

- financial instruments are blocked at the time of the transaction until the settlement date;
- the funds are credited to the customer on the next business day (T+1).

79. When submitting an application through Halyk Invest service, the system automatically checks the availability of full collateral:

- when buying - the availability of sufficient funds;
- when selling - the sufficiency of financial instrument assets.
- the availability of funds to collect transaction fees.

80. If the customer initiates the cancellation of a previously submitted application through Halyk Invest service:

- cancellation of the concluded transaction is not possible;
- if the execution is partial, only the unfulfilled part of the application is canceled, while the remaining assets (money or financial instruments) are blocked until the settlement is completed.

81. **T+2 settlement:** this settlement procedure applies, among other things, to transactions involving foreign financial instruments traded on international trading platforms, and means that settlements are made two business days after the transaction date:

- 1) T (trade day) - the day the transaction is concluded on the Exchange;
- 2) T+2 - the settlement day on which the parties' obligations under the transaction are fulfilled.

When buying:

- the customer's funds is blocked at the time of placing the order and concluding the transaction until the settlement date;

- financial instruments are credited to the customer's investment account after two business days (T+2).

When selling:

- financial instruments are blocked upon conclusion of the transaction until the settlement date;
- funds are credited to the customer after two business days (T+2).

82. When submitting an order through Halyk Invest service:

- the system automatically checks for full coverage;
- when buying - availability of sufficient funds;
- when selling - availability of sufficient financial instruments.
- the availability of funds to collect transaction fees.

83. Until the settlement date (T+2), the money (for purchases) or financial instruments (for sales) are blocked until settlement.

After settlement:

- the financial instruments purchased are credited to the customer;
- or the money from the sale is received.

84. If the customer initiates the cancellation of a previously submitted order through Halyk Invest service:

- cancellation of the concluded transaction is not possible;
- if the order is partially executed, only the unexecuted part of the order is canceled, and the remaining assets (money or financial instruments) are blocked until settlement is completed.

85. The logic of processing trading orders on AIX

When processing trading orders on AIX, a mechanism is used to prevent the Customer from executing transactions with themselves (Self-Trade Prevention).

If the customer has an active trading order for a purchase or sale for a specific security, no counter trading order for the same security may be submitted until it is executed, cancelled, or expires.

Thus, if there is an active trading order to buy, the Customer cannot place a trading order to sell the same security, and if there is an active trading order to sell, the Customer cannot place a trading order to buy the same security.

If an attempt is made to place a counter trading order, such an order shall be rejected in accordance with the applicable trading order processing mechanism.

Chapter 5. Execution of customer orders

86. Customer orders are subject to execution in the chronological order of their acceptance and registration in the Broker's accounting system or in the order established for the placement of a specific type of security.

87. A customer order shall be executed during one business day, taking into account the operating hours of the third parties involved in its execution.

88. If, during the execution of an order, it becomes required to change its terms, the Broker shall agree its actions with the customer.

89. In the event of a conflict of interest in the execution of a customer order, the Broker shall execute a transaction with financial instruments based on the priority of the customer's interests over its own.

90. The Broker's transaction with financial instruments is concluded both on an organized and unorganized securities market.

91. The Broker shall not conclude a transaction with a financial instrument at a price worse than the best price of counter orders (proposals) for the conclusion of transactions with similar financial instruments registered in the trading system of the relevant trading organizer at the time of conclusion of the transaction, at that the price worse than the best price of counter orders (proposals) means:

- 1) when the Broker sells financial instruments – a price lower than the maximum (best) purchase price of similar financial instruments;
- 2) when the Broker purchases financial instruments – a price that is higher than the minimum (best) sale price of similar financial instruments.

92. When executing a transaction with financial instruments, the Broker shall make every effort to execute the customer's order in the best possible manner.

Information about such a transaction with financial instruments shall be recorded in the Broker's internal accounting journal, indicating the name of the broker instructed to execute the transaction.

93. No later than the next business day after receiving confirmation from the central depository, AIX CSD, or custodian of the transaction, the Broker shall prepare a report on the execution/non-execution of the customer's order:

1) In electronic form, in the Halyk Invest service, available in the mobile app, the customer can view the report in the Transactions tab in the History section.

94. Orders are classified as follows:

1) by direction:

- for sale – orders submitted by the customer for the sale of financial instruments;
- for purchase – orders submitted by the customer for the purchase of financial instruments;

2) by status:

a) accepted:

- executed;
- fully executed;
- partially executed;

b) unexecuted:

- expired (no matching order at the required price);

c) canceled:

- by the customer;
- by exchanges;
- by a broker (including international brokers);

d) rejected:

- by exchanges;
- by a broker (including international);

3) by type:

- limit orders – specifying the price and quantity of financial instruments, for debt instruments, indicating the yield and number of financial instruments;

- market orders – specifying only the quantity of financial instruments and without specifying the price. Placing market orders means that the Customers who placed them are ready to conclude transactions at the best possible prices on the market at the time of execution. The actual execution price may vary depending on market conditions).

95. Submission, cancellation, and rejection of orders.

Submitting a limit order means that the customer is ready to enter into transactions at the price specified in the order or:

- when selling at a price not lower than that specified in the order;
- when buying at a price equal to or not higher than that specified in the order.

Placing an order does not guarantee its acceptance by the exchange and implies the possibility of its rejection. An order placed by the customer cannot be fulfilled if it is not accepted by the exchange or broker (including international ones).

The Customer has the right to cancel a placed order during the trading session until it is fully executed and its status changes (reflection in the securities portfolio).

The order is valid for one trading day. At the end of the trading session, the exchange cancels all unexecuted orders and balances on partially executed orders. It is not possible to cancel a transaction concluded on the exchange.

96. Acceptance of orders during trading and formation of quotes (exchange order book).

Quotes, the so-called exchange "order book," are a table of unsatisfied limit orders placed by trading participants on the exchange. It reflects the current supply and demand for a specific financial instrument. The order book displays buy and sell orders sorted by price and, within a single price, by time of submission. Quotes in the order book may change depending on a variety of market conditions.

Unfilled orders are ranked in descending order of price from top to bottom. Sell orders are highlighted in red, buy orders in green. When prices are equal, orders are placed in the queue in chronological order of submission, and the order submitted earlier at the same price will be filled first.

Orders are filled when there is an opposite (counter) order at the same price.

Partially unfilled orders remain in the corresponding queues of unfilled orders.

A previously entered order is canceled by deleting it. In all cases, cancellation is only permitted for the volume of the order that has not been filled during trading.

97. Limit orders.

When placing a limit order, the customer specifies the following parameters:

- price per financial instrument;
- number of financial instruments to be purchased (or sold).

After specifying the price and quantity:

- the order form displays the order amount;
- the commission amount.

For a limit order, a transaction is executed if there are opposite (counter) orders:

- at the price specified by the Customer in the order;
- or at a more favorable price for the Customer:
- when selling – higher,
- when buying – lower.

The order will be automatically rejected by the exchanges at the end of the trading day due to the expiration of the order if no transaction was concluded during the trading session.

When submitting a limit order for the bonds, the customer shall specify the following parameters:

- yield in percentage terms;
- the number of bonds to be purchased (or sold).

After specifying the yield in percentage terms and the number of bonds to be purchased (or sold), the order form shall display:

- automatically calculated net price of the bond in percentage terms;
- the minimum traded lot of the bond;
- the number of securities (including the minimum traded lot of the bond);
- fee amount;
- automatically calculated accumulated coupon income (only for coupon bonds);
- the order amount.

By submitting an order, the customer hereby agrees that for a limit order, the transaction is concluded in the presence of opposite (counter) orders on the stock exchange, where the actual amount of the transaction at its conclusion may differ from the calculated amount when submitting an order in the Halyk Invest service to a higher amount when buying or to a smaller amount when selling.

98. Market orders.

When placing a market order, the Customer specifies only the quantity of financial instruments, which implies that the order will be executed at all available favorable prices at the time of placing the order.

After entering the order:

- in the case of a purchase, the estimated transaction amount and commission are calculated and displayed in the order form (the estimated transaction amount in the market order form may differ from the actual transaction amount);
- in the case of a sale, the estimated transaction amount and commission are calculated and displayed in the order form (the estimated transaction amount in the market order form may differ from the actual transaction amount).

The estimated amount is calculated as follows:

- the weighted average price is calculated only for available limit orders that are in the exchange glass at the time the order is placed;
- when buying, the estimated amount is calculated based on the weighted average price of all visible limit orders for sale placed in the glass.

When selling, the estimated amount is calculated based on the weighted average price of all visible limit orders to buy placed in the order book.

Market orders are filled:

- 1) at all available prices of counter limit orders at the time of submission, based on the specified quantity;
- 2) if there are no quotes in the opposite direction, the order is removed from trading;
- 3) the volume of order fulfillment at the time of confirmation may vary depending on the market situation, liquidity, and parameters of available orders in the “order book”;

4) the actual parameters of market order execution may differ from the parameters in the submitted order.

Chapter 6. Execution of customer orders

99. The Broker may carry out individual transactions on the customer's personal account as electronic services, if this is provided for in the internal documents and the brokerage service agreement concluded with the customer.

100. The Broker shall not accept a customer order for execution and shall issue a refusal in written or in the form of an electronic document using information systems in accordance with the legislation of the Republic of Kazakhstan on electronic documents and electronic digital signatures, indicating the reasons for the non-execution of the order in the following cases:

- 1) the signatures on the orders do not match the samples, in the case of a special order;
- 2) failure to provide a counter-order within two calendar days from the date of receipt of the order to perform the transactions;
- 3) non-compliance of the details of the orders with the details established by the legislation of the Republic of Kazakhstan or the details of the personal account (sub-account);
- 4) lack of the required number of securities/claims on the issuer's obligations under issue-date securities and/or money in the accounts (sub-accounts) of customers;
- 5) non-compliance of the transaction with the legislation of the Republic of Kazakhstan;
- 6) failure by the customer to submit, within the time limit established for the registration of the transaction, a document confirming the consent of the authorized body to acquire the status of a major participant in cases provided for by the legislative acts of the Republic of Kazakhstan;
- 7) the existence of a decision of the relevant state authorities or a court to suspend or terminate the circulation of securities;
- 8) blocking of securities and/or personal accounts or sub-accounts specified in the order, except for the cases specified in clause 6-1 of Article 65 of the Law of the Republic of Kazakhstan dated 2 April 2010 "On Enforcement Proceedings and the Status of Court Enforcement Officers";
- 9) encumbering securities/rights of claim under the issuer's obligations under the securities specified in the order, except for the execution of transactions for the write-off (crediting) of securities from personal accounts (sub-accounts)/ to personal accounts (sub-accounts) of registered persons in the event of the reorganization of banks by way of merger, in respect of one of which restructuring was carried out in accordance with the Law of the Republic of Kazakhstan dated 16 January 2026 "On Banks and Banking Activities in the Republic of Kazakhstan";
- 10) the existence of outstanding debts for the payment of remuneration and/or reimbursement of expenses of the Broker;
- 11) in other cases provided for by these Rules, the brokerage service agreement for individuals, the internal documents of the Broker or the legislation of the Republic of Kazakhstan.

101. Before executing a transaction on a customer's personal account, the Broker shall check the customer's order for the absence of grounds for refusal to execute the customer's order specified in clause 100 hereof.

102. The Broker shall execute the customer's order in the chronological order of its receipt.

103. Customer orders for the debit/credit of securities, transfer of funds, currency conversion, conversion of a financial instrument into another form or transfer to another platform shall be executed in the central depository's accounting system, AIX CSD and the custodian's nominal holding accounting system as they are received and as technical capabilities allow, with the results of execution subsequently reflected in the Broker's nominal holding accounting system.

104. Within three business days following the execution/non-execution of the order, the customer receives notifications in Halyk Invest service and in Halyk SuperApp mobile application.

Chapter 7. Cancellation of a previously submitted customer order/instruction

105. A customer's order/instruction previously submitted by the customer and accepted by the Broker may be canceled during the trading session until it is fully executed and its status changes (reflected in the securities portfolio).

106. Cancellation of a customer order/instruction is available in Halyk Invest service. To do this, the customer needs to go to the “Operations” tab, find the request in “Active” and tap “Cancel”.

Section 4. Procedure for ensuring data integrity and confidentiality of information

Chapter 1. Rules for ensuring the safety of securities

107. The Broker shall ensure the safety of securities, and the information it has about its customers and the information received from its customers (including information about securities transactions concluded by the Broker on behalf of and in the interests of its customers).

108. The Broker shall exercise internal control over the correctness of securities transactions, including the correct execution of brokerage service agreements with individuals and customer orders, and the accounting of securities and money owned by the Broker and its customers. The rules for exercising internal control shall be established by the Broker’s internal documents.

109. The Broker shall, at least once a month, reconcile its own records of the number of securities and money in the relevant personal accounts with the data of the central depository and banks on the number of securities and money in the relevant accounts opened with the Broker.

Chapter 2. Procedure for accessing information in the nominee holding accounting system

110. Access to information has two levels of protection against unauthorized access:

1) the first level is a password when the computer is booted up, which protects all information located on the Broker’s local network. Each Broker employee has its own personal username and password, which allows for strict differentiation of network access rights. Access rights to the Broker’s network are distributed in accordance with production needs. The personal username and password shall be known only to the employee, and the employee is obliged not to disclose such username and password to the third parties;

2) second level – password for logging into the data management and storage system. Each employee also has its own personal username and password, which allows for strict differentiation of access rights to information and work with it, and registration

in the system log of the date and time of the start and end of work in the system, the type of work performed, and the name of the operator who performed the work.

111. Access rights to the data management and storage system are distributed by the system administrator in accordance with its official powers and the Broker’s internal documents.

112. Password requirements are governed by the Broker’s internal documents.

Chapter 3. Methods of storing electronic data sets

113. Documents submitted by the customer for the purpose of concluding securities transactions, opening and maintaining a personal account for the customer, and for changing accounting data, including documents and information received as part of the KYC procedure, shall be stored by the Broker for five years from the date of closure of the customer’s personal account.

114. The software and hardware complex automatically maintains several types of logs that allow the history of any account to be restored.

All securities movements are recorded (date and time of the transaction, personal account numbers of customers involved in the transaction, etc.).

115. Detailed requirements for the configuration of information systems are governed by the Broker’s internal documents.

116. To ensure the operability of the Broker’s systems for concluding securities transactions, and for accounting for the securities and money of the Broker itself and its customers in the event of a power outage or the disappearance (shortage) of other resources used for the standard operation of the nominal holding accounting systems, uninterruptible power supplies shall be used.

117. Detailed requirements for ensuring the smooth operation of information systems and components are governed by the Broker’s internal documents.

Chapter 4. Methods for archiving and restoring data in case of loss

118. In order to preserve data in various emergency situations, the data storage system files and documents are regularly archived in electronic form. Data storage system files are archived at least once a month. File archives are stored on a server and on external electronic media for greater reliability.

119. The Banking Transactions Accounting Department performs daily backup copies of electronic data comprising the nominal holding accounting system. Backup copies shall be protected from unauthorized access to information. These copies shall be stored until they are replaced by updated copies.

120. The procedure for creating and storing backup copies is regulated by the Broker's internal documents.

Section 5. Provision of information and consulting services. Broker's obligations to customers and the authorized body for disclosure of information

Chapter 1. Provision of information services

121. When providing information and consulting services, with the exception of information operations on the customer's personal account within the framework of nominal holding, the Broker shall use publicly available data obtained from sources that it considers reliable and that are of an informational nature. The Broker shall not verify and shall not be obliged to verify the completeness, accuracy, and reliability of such information. Any information provided by the Broker shall be used by the customer solely at its own discretion and risk.

122. Before entering into a brokerage service agreement for individuals, the customer acknowledges that, regardless of whether it receive any information from the Broker, including when providing information services, it independently makes all investment decisions and ensures that such decisions or their consequences comply with the requirements of applicable law.

The Broker shall follow the customer's orders or instructions received from the customer and shall not be liable for the results of investment decisions made by the customer based on the information provided by the Broker, including when providing information, analytical, and consulting services.

123. The Broker shall not guarantee income and shall not provide any assurances regarding the customer's income from investing in financial instruments that the customer purchases or sells based on information received from the Broker in the performance of the brokerage service agreement with individuals, including when providing information, analytical, and consulting services.

When disclosing information received from the Broker to the third parties, the customer shall undertake not to indicate the Broker as the source of such information.

The Broker shall not be liable for any losses, expenses, or other negative consequences that may arise for the customer or other persons as a result of the use by the customer and the specified third parties of information provided by the Broker to the customer.

124. The provision of information, analytical, and consulting services by the Broker does not constitute advertising of any financial instruments, products, or services, or an offer, obligation, recommendation, or encouragement to conduct transactions on the securities market. The Broker thereby shall not impose on itself any obligation to sell or purchase any financial instruments, raise financing, carry out trust management, or carry out brokerage operations in relation to the Customer's financial instruments.

125. When providing information, analytical, and consulting services, the broker independently shall determine the frequency of providing relevant materials, comments, and consultations, their scope, and the requirements for the type and composition of financial instruments in relation to which the Broker provides such services, and for transactions with such financial instruments. The Broker, at its discretion, has the right to refuse to provide such services to the customer, and to suspend or terminate the provision of such services to the customer at any time, unless otherwise provided for by the brokerage service agreement for individuals.

126. In order to comply with the legislation of the Republic of Kazakhstan, in particular the requirements aimed at preventing price manipulation and the use of insider information on the securities market, the Broker has the right to impose restrictions on the acceptance of customer orders for transactions. Such restrictions may apply, in particular, to customer orders to execute transactions at a price significantly different from the average market price (current price, last transaction price, or weighted average price).

The customer agrees to the existence of such a right of the Broker and undertakes to comply with the specified restrictions, and to provide, upon request of the Broker, any information and documents and to provide the required assistance to verify compliance with such restrictions.

127. The Broker shall not publish in the media or otherwise disseminate inaccurate or misleading information about the parameters (prices, volumes, and other possible parameters) of transactions with financial instruments.

128. When publishing announcements about its activities in the media or otherwise, the Broker shall indicate its full name, and the date of issue and number of its license to conduct brokerage activities. The distribution of advertising information by the Broker shall be carried out in accordance with the requirements of the legislation of the Republic of Kazakhstan on advertising.

Chapter 2. Broker's obligations to customers regarding disclosure of information

129. The Broker shall disclose information that is material to a person's intention to enter into or maintain contractual relations with the Broker.

130. The following shall be posted in places easily accessible to customers and persons intending to enter into contractual relations with the Broker at the premises of the Broker's head office and branch:

- 1) a notarized copy of the license to operate in the securities market;
- 2) a list of documents that the Broker shall provide for review at the first request of the customer, and persons intending to enter into contractual relations with the Broker.

131. At the first request of the customer, and persons intending to enter into contractual relations with the Broker, the Broker shall, within two business days from the date of receipt of the request of the customer, and persons intending to enter into contractual relations with the Broker, provide for review:

- 1) internal documents of the Broker governing the procedure for the provision of services;
- 2) contact details of the Broker's structural subdivision responsible for working with customers.

132. The Broker may not refuse to provide the customer, and a person intending to enter into a contractual relationship with the Broker, with copies of the documents specified in clause 130 of these Rules.

133. In the process of concluding and executing a brokerage service agreement with individuals, the Broker shall notify the customer of:

1) the possibility and facts of a conflict of interest. In this case, the Broker shall not recommend that the customer enter into a transaction with financial instruments if the execution of such a transaction would lead to a conflict of interest. In the event of a violation of this requirement, the Broker shall compensate the customer for losses incurred as a result of such violation and pay the penalty established by the brokerage agreement for individuals;

2) sanctions, except for administrative penalties, imposed on the Broker by the authorized body during the last 12 consecutive calendar months. For sanctions in the form of administrative penalties, information shall be provided on the imposition of administrative penalties on the Broker for 12 consecutive calendar months from the date of completion of the enforcement of the decision to impose the administrative penalty;

3) non-compliance of the values of indicators characterizing the Broker's risk coverage with the requirements of the Rules (formation rules).

134. Notifications provided for in clause 124 of these Rules shall be made in written, recorded in the Broker's outgoing documentation logs, and sent to the customer by mail, and/or by courier, and/or by e-mail, and/or by fax, and/or by telex, and/or by telegram or other possible means of communication and/or posted on the Broker's Internet resource within 3 (three) business days from the date of the occurrence of the grounds for sending such notifications.

135. The Broker shall also notify the customer of any restrictions and special conditions established by the legislation of the Republic of Kazakhstan in relation to transactions with financial instruments intended to be carried out on behalf of and in the interests of the customer.

136. Additional information obligations of the Broker are set out in these Rules. However, by agreement between the parties to the brokerage service agreement for individuals, additional obligations of the Broker regarding disclosure of information to its customers and/or additional methods of disclosing such information may be established.

Chapter 3. Obligations of the Broker to the authorized body for disclosure of information

137. The Broker shall inform the authorized body of any securities transaction executed in accordance with the brokerage agreement with individuals and in respect of which restrictions and special conditions are established by the legislation of the Republic of Kazakhstan, no later than the day following the date of such transaction.

138. If the terms of a transaction intended to be executed at the expense and in the interests of the customer or concluded on the basis of the customer's order comply with the terms established by Article 56 of the Law on the Securities Market, the Broker shall, simultaneously with sending the notification to the customer, send a copy of this notification to the authorized body.

Section 6. Nominee holding

Chapter 1. Nominee holding services

139. Nominee holding services shall be provided by the Broker to the customer under the brokerage agreement for individuals concluded with the customer, with the right to maintain customer accounts as a nominee holder.

140. Nominee holding services shall mean the services provided by the Broker on behalf of and at the expense of the customer to perform certain legal actions in accordance with the brokerage agreement for individuals, and the recording and confirmation of rights in relation to securities and the registration of transactions with securities of such holders.

141. The following types of transactions shall be carried out in the Broker's nominee holding accounting system:

1) transactions on personal accounts:

- opening a personal account;
- changing information about the holder of securities/claims on the issuer's obligations under issue-made securities;
- cancellation of securities;
- redemption of securities;
- debiting/crediting securities from/to the accounts of securities holders;
- debiting/crediting claims on the issuer's obligations under issue-date securities from/to the personal accounts of securities holders;
- making entries on the increase or decrease in the number of shares in the personal account/sub-account of the securities holder in connection with the increase or decrease in the number of placed shares (less shares repurchased by the issuer);
- making entries on the conversion of securities and other monetary obligations of the issuer into other instruments of the issuer;
- making entries on the exchange of issued shares of one type of the issuer for shares of another type of the same issuer;
- encumbrance of securities/rights of claim under the issuer's obligations under issue-date securities and removal of such encumbrance;
- blocking of securities/rights of claim under the issuer's obligations under issue-date securities and removal of such blocking;
- closure of a personal account;
- other operations, if provided for by the legislation of the Republic of Kazakhstan;

2) information operations:

- issue of statements from the personal account;
- issue of reports on operations performed;
- preparation and issue of other reports at the request of securities holders, the central depository, issuers, and the authorized body;
- other operations, if provided for by the legislation of the Republic of Kazakhstan.

142. At the request of the customer, the Broker may provide a corresponding report in accordance with the approved forms hereof for a certain period. The deadline for submitting a report for a certain period is up to 15 (fifteen) business days from the moment the Broker receives a request from the customer by

mail/phone call/ contacting the Bank outlet. The customer may express their disagreement with the information provided in the report by sending a written objection to the Broker no later than 3 (three) business days from the date of sending the report to the customer. If the customer has not sent a written objection to the Broker within the specified period, the report shall be considered accepted by the customer without comments and the customer expresses their full agreement on all positions indicated in the received report. The customer may send an objection electronically from an authorized email address, or personally submit an objection in writing to the Bank.

143. The broker shall refuse to provide an extract at the end of the reporting period if there are no financial instruments in the customer's portfolio.

Chapter 2. Specifics of operations for cancellation of shares, redemption of securities, and increase in number of declared shares

144. The operation for cancellation of shares shall be carried out by the Broker on the day of receipt of notification from the authorized body of cancellation by writing off thereof from all sections of personal accounts;

145. The redemption of securities shall be carried out by the Broker by debiting thereof from all sections of the personal account on the basis of a notification from the central depository;

146. The central depository, based on the certificate of state registration of the issue of declared shares, shall send information about the increase in the number of declared shares due to an increase in the number of placed shares, and statements to the nominal holders whose personal accounts record the shares of the issuer specified in the certificate, after the relevant operations have been carried out on the personal accounts of these nominal holders.

147. Within three business days from the date of making the relevant changes, the Customer shall generate a report on the customer's personal account in Halyk Invest service, in Halyk SuperApp mobile application.

Chapter 3. Personal account closure operations

148. The operation to close a securities holder's personal account shall be made:

by initiating the process of closing an personal account in Halyk Invest service, in Halyk SuperApp mobile application, where the Broker closes the customer's account after fulfilling the following requirements:

- 1) the customer has no open positions in securities on the personal account;
- 2) the customer has no pending settlements for transactions;
- 3) there are no funds in the bank account;
- 4) the personal account of an individual who has been declared dead or presumed dead shall be closed by the nominee holder if there are no securities in such personal account, based on a death certificate and/or a relevant court decision;
- 5) there are no outstanding debts for the payment of remuneration and/or reimbursement of expenses to the Broker.

In the event of termination of a brokerage service agreement with an individual, resulting in the closure of the customer's personal account, the Broker shall, within seven calendar days from the date of termination of such agreement with the customer, transfer to the new nominee holder specified in the customer's written notification the documents constituting the nominee holding system for that customer.

Chapter 4. Disclosure to the customer of information relating to securities transferred to nominal holding

149. The Broker shall provide the customer with the opportunity to receive statements on the customer's personal accounts as of the reporting date/any requested date and the history of the personal account on the movement of securities and money for the reporting period in accordance with the brokerage service agreement for individuals through the application.

150. A statement from the personal account and the personal account history of securities and cash movements may be generated and sent to the customer on paper at the customer's request and instruction in accordance with the procedure established by the brokerage service agreement for individuals.

151. In the course of providing nominee services, the Broker shall disclose to customers information relating to financial instruments transferred to nominee custody.

152. The Broker shall inform customers of information relating to securities transferred to nominal custody (for example, on the blocking of securities by the third parties and corporate actions of securities issuers) within three calendar days after receiving relevant notifications from the authorized body, central depository, AIX CSD, the registrar, the issuer, and/or the custodian bank, except as provided by the legislation of the Republic of Kazakhstan.

If, according to the information received by the Broker from the customer, any actions are required (including participation in voting, submission of an order, completion of instructions, etc.), the Broker shall indicate this to the customer in its notification. In this case, the customer shall undertake to perform the required action within the time and in the manner specified by the Broker.

153. If, as a result of a corporate action taken by the securities issuer, the customer is entitled to a number of securities containing a fractional part, and the higher-level broker, due to the specifics of taking such a corporate action, does not credit the fractional part of the securities, rather transfers to the Broker monetary compensation corresponding to the value of such fractional part, the Broker shall pay the received monetary compensation to the relevant customer.

If the monetary compensation received from the higher-level broker relates to fractional parts of securities owed to several customers, the Broker shall distribute such monetary compensation among the relevant customers in proportion to the amount of the fractional part of the securities owed to each of them.

Section 7. Service fees

Chapter 1. Setting fees for services

154. The Broker, in line with internal documents, shall approve the Rules for Calculating and Charging Fees for Financial and Other Services Provided by Halyk Bank JSC and shall set fees for services provided to different categories of customers.

155. The Broker shall post on its website and keep up to date information on the amounts of remuneration charged to customers for the provision of brokerage services and nominee services. This provision on the disclosure of tariffs on the broker's website shall not apply to cases where individual tariffs are set for a customer.

Chapter 2. Accrual and withholding of remuneration

156. The Broker shall accrue and withhold remuneration for brokerage services and nominal holding services in accordance with the brokerage service agreement for individuals.

157. The Broker shall have the right to withhold the amount of its remuneration, and the cost of third-party services for the execution of the Customer's orders and instructions, from the amount of money received as a result of the execution of the Customer's orders/instructions, and from the money in the Customer's account and/or received to the Customer's account, unless otherwise specified in the brokerage service agreement for individuals (nominee holding agreement) or separate written instructions from the customer.

158. The Broker's remuneration shall be withheld by the Broker independently from the customer's bank account in accordance with the terms of the brokerage service agreement for individuals.

159. If there are insufficient funds in the customer's bank account, the Broker shall be entitled to take the measures provided for in the brokerage agreement for individuals, including requiring the customer to replenish the bank account with the Broker used for investments.

160. If the customer does not have sufficient funds to make all necessary payments, the Broker shall be entitled, unless otherwise specified in the brokerage service agreement for individuals, to unilaterally perform the following actions:

- convert the required amount from foreign currency into national currency (at the current exchange rate of the servicing broker-custodian, effective on the date of the conversion transaction)

- or, conversely, to automatically convert a sufficient amount from the national currency into foreign currency at the current exchange rate on the day of the automatic conversion transaction to make the payment.

The costs associated with conversion and automatic conversion to make the necessary payments shall be borne by the customer.

161. The Broker's remuneration for transactions concluded on the basis of customer orders shall be calculated in accordance with the transaction report.

162. The Broker shall be entitled to apply penalties in accordance with the terms of the brokerage service agreement for individuals (nominee holding agreement) concluded with the customer in the event of late payment of remuneration and reimbursement of expenses by the customer.

163. The Broker has the right to sell the required amount of financial instruments to repay the customer's debt for the broker's remuneration and reimbursable expenses of the third parties in the event of failure by the customer to repay the debt within 30 calendar days. To carry out this operation, the Broker does not need to receive a customer order to sell a financial instrument, unless otherwise specified in the brokerage service agreement for individuals (nominee holding agreement) or in accordance with the customer's written statement.

164. In the event of insufficient funds in the customer's bank account or in the event of non-payment of remuneration and reimbursement of expenses incurred by the Broker, the Broker shall be entitled to present to the customer a written demand for repayment of the debt, take other measures provided for in the brokerage service agreement for individuals, and, in the event of the customer's inaction, apply to the court in accordance with the procedure established by the legislation of the Republic of Kazakhstan.

165. If the customer has outstanding debts under the brokerage agreement for individuals (unpaid remuneration to the Broker and third parties), the Broker shall have the right not to accept any customer orders/instructions for execution. Such restriction may remain in effect until the customer has fully repaid the debt.

Section 8. Actions in the event of suspension or revocation of the broker's license

Chapter 1. Suspension of the Broker's license

166. In the event of suspension of the Broker's license, the Broker shall, within two business days of receiving the relevant notification from the authorized body, notify:

- 1) its customers by sending individual notices and posting relevant announcements in places easily accessible to customers (in the office premises and on the Broker's website);
- 2) nominee holders who have nominee accounts with the Broker.

167. In the event of suspension of the Broker's license, the central depository (custodian) shall write off securities/claims on the issuer's obligations, on issue-date securities from the nominee holder's account on the basis of an order from the nominee holder or its customer, and shall record the securities/claims on the issuer's obligations under the issue securities in a sub-account in the central depository (custodian) accounting system.

168. Financial instruments that are the subject of collateral shall, within five business days from the date of suspension of the license, be transferred to a customer sub-account opened with a new nominal holder in the central depository's accounting system on the basis of the brokerage service agreement concluded with the nominal holder. By agreement of the parties, early termination of the transaction with financial instruments that are the subject of collateral is possible.

Chapter 2. Revocation of the Broker's License

169. In the event of revocation of the Broker's license, and in the event of the Broker's decision to voluntarily return the license:

- 1) The central depository (custodian) shall write off the securities/claims on the issuer's obligations under the issue securities from the account of the nominee holder on the basis of an order from the nominee holder or its customer, the securities/claims under the issuer's obligations on the issue securities shall be recorded in a sub-account in the central depository (custodian) accounting system;

2) In order to ensure the return of customer assets transferred to nominal holding, the Broker shall notify of the need to provide it with orders to write off assets held in customer accounts and in the broker's nominal holding accounting system.

Section 9. Specialized trading. IPO/SPO.

Chapter 1. Process of executing IPO/SPO purchase transactions

170. The process of executing IPO/SPO purchase transactions by customers on the domestic exchange market is similar to the process of purchasing financial instruments by a customer described in these Rules, subject to certain specific features.

Within the framework of specialized trading, the Broker shall provide for the process of forming an order book. The period for accepting orders, the rules for participation, and other parameters are established by the issuer of the financial instruments being placed.

The order book is compiled by the Broker in accordance with the internal rules of the Exchange, the issuer, and the Central Securities Depository.

The order book is formed within a limited period of time allocated for the collection of all applications for the purchase of the placed shares in accordance with the issuer's requirements.

During the IPO/SPO subscription period, until the end of the order acceptance period, the Customer, as the buyer of securities, has the right to submit and cancel orders.

The Customer may cancel an order before the order acceptance deadline specified in the issuer's rules. In this case, the Customer shall withdraw/submit a new order in the manner provided for in these Rules.

The procedure for submitting and fulfilling orders, and the operating modes of specialized trading, are regulated by the current Regulations on the Methods of Trading on the Exchange, which are available on the official website of the Kazakhstan Stock Exchange.

Section 10. Qualified Investor

Chapter 1. Procedure and conditions for recognition of an individual as a qualified investor by the Broker

171. An individual shall be recognized as a qualified investor provided that it meets one or more of the following requirements:

1) has a higher education in finance, economics, mathematics, or information technology;
2) has at least one of the following international certificates: Chartered Financial Analyst, Certified International Investment Analyst certificate, Financial Risk Manager certificate, and other certificates confirming qualifications in the area of financial markets;

3) has at least three years of work experience in areas directly related to the conclusion of transactions with financial instruments, the preparation of investment recommendations, the making of investment decisions, and/or in the area of risk management related to transactions with financial instruments;

4) has financial assets in an amount exceeding 8,500 (eight thousand five hundred) monthly calculation indices;

5) at least fifty transactions with securities and/or other financial instruments executed on an organized securities market and other stock exchanges during the twelve consecutive months preceding the date of application for recognition as a qualified investor.

172. An individual who intends to be recognized as a qualified investor shall provide the Broker with the following documents:

1) an application containing:
information about applicant:
surname, first name, patronymic (if any);
name and details of identity document;
a list of the types of services and (or) types of securities and (or) other financial instruments in relation to which the person intends to be recognized as a qualified investor;

2) to submit documents confirming compliance with the requirements set forth in paragraph 171 of the Rules, apply to a branch of the Bank or obtain a positive test result in the Halyk Invest service, which is carried out in accordance with the requirements of clause 176 of the Rules.

3) customers who have submitted the necessary documents and obtained the status of a qualified investor in accordance with paragraph 160 will be notified of this status by displaying the corresponding status in the Halyk Invest service and/or sending a push notification.

173. The Broker shall, within seven business days of the date of submission of the information by the applicant, verify that it complies with the requirements established in clause 171 of the Rules, compliance with which is required for the recognition of the person as a qualified investor, and, if the applicant does not meet the requirements, notify it in written.

174. The decision to recognize an individual as a qualified investor shall specify the types of securities and other financial instruments for which the individual is recognized as a qualified investor.

The Managing Director supervising the Brokerage Division (the “Managing Director”) shall make decisions:

- 1) on recognizing an individual as a qualified investor;
- 2) on removing a qualified investor from the register of qualified investors.

In the absence of the Managing Director (due to illness, vacation, business trip, confirmed by relevant documents, or for other reasons), the above decisions shall be made by the Deputy Chief Accountant-Director of the Banking Transaction Accounting Department.

The decisions referred to in this clause shall be made by an authorized person on the basis of an order.

175. Qualified investors shall acquire financial instruments, including those specified in Resolution No.228 of the Board of the National Bank of the Republic of Kazakhstan dated 27 July 2012, “On Establishing a List of Financial Instruments Permitted for Acquisition Only with Funds of Qualified Investors.”

Chapter 2. Testing of individuals who are not qualified investors

176. A broker’s customer who does not meet the requirements set forth in clause 171 of the Rules for the acquisition of financial instruments permitted for acquisition only with the funds of qualified investors shall undergo testing within the time limits specified in the internal rules of the broker. Passing the test and obtaining qualified investor status is carried out at the customer’s initiative.

177. The Broker shall test the customer free of charge in Halyk Invest service in order to assess its professional experience and knowledge, investment risk profile, and investment horizon.

In the event of receiving a positive test result and the customer’s signing a Declaration of Recognition of an Individual as a Qualified Investor, said individual shall be recognized as a qualified investor with respect to all or certain types of securities and/or financial instruments.

178. The list of questions for the test is compiled by the Broker and/or dealer based on the types of financial instruments for which the individual is recognized as a qualified investor.

The list of questions is developed by the Broker independently and includes, but is not limited to, questions regarding: derivative financial instruments; repo transactions; investment bonds (structured bonds, bonds with structured income); investment fund units; shares not included in the official list of a stock exchange; foreign shares; units of Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

179. The test result is considered positive if the test taker answers at least ninety percent of the questions correctly. The test results are communicated to the individual by the Broker within three business days of the test date. Information about the test results will be communicated to the individual by displaying the relevant status in the Halyk Invest service and/or sending a push notification.

180. The Broker shall refuse to execute an order of an individual customer (customer order) to purchase financial instruments that are permitted to be acquired only by qualified investors if there are no test results or if the test results are negative.

Chapter 3. Register of qualified investors

181. The register of qualified investors is a collection of information about individuals recognized as qualified investors.

An individual is considered a qualified investor from the date of entry in the register of qualified investors. The Broker shall include an individual in the register of qualified investors no later than the next business day following the date of the decision to recognize it as a qualified investor.

If it is discovered that a customer has provided inaccurate information on the basis of which the customer was recognized as a qualified investor, the Broker shall immediately remove the individual from the register of qualified investors.

Section 11. Final provisions

182. Issues not covered by these Rules shall be resolved in accordance with the legislation of the Republic of Kazakhstan and the Bank's internal documents.

183. In the event that certain sections/clauses of these Rules come into conflict with the legislation of the Republic of Kazakhstan, the relevant provisions of the legislation of the Republic of Kazakhstan shall apply until the relevant amendments and additions are made to these Rules. The invalidity of certain provisions of these Rules shall not invalidate other provisions and the Rules as a whole.

Annex 1
to Halyk Bank JSC
Rules for Brokerage Activities in the
Securities Market for Individuals

Electronic form
Form 1

**CUSTOMER ORDER No.
to buy/sell financial instruments**

Broker	Halyk Bank JSC
Date of order acceptance	(date and time in hours and minutes format)
Order validity period	by the end of the current trading session
Type of order	for purchase/sale
Kind of order	Limit/Market
Market	☐ KASE/KASE GLOBAL ☐ AIX ☐ International
Additional information	

CUSTOMER INFORMATION

Last name, first name, patronymic/customer name (if applicable)	
INN	
Document number proving identity	
Personal account number	

DESCRIPTION AND PARAMETERS OF THE TRANSACTION FOR FINANCIAL INSTRUMENTS

Name of issuer	
Type of financial instrument	
Financial instrument code (if applicable)	
ISIN	

Number of financial instruments/number of bonds at par value	
Price per 1 unit of financial instrument	
Net price (for bonds in %)	
Gross price (for bonds with a coupon in %)	
Estimated transaction amount (in figures and words)	
Yield to maturity in % per annum (for bonds)	
Additional information (including trading method)	

CUSTOMER SIGNATURES

Full name, signature of the customer/authorized representative by power of attorney
Full name/signed using OTP (The authenticity and accuracy of this electronic document have been verified using dynamic customer identification (using a one-time code: XXXXXX)

Annex 2
to Halyk Bank JSC
Rules for Brokerage Activities in the
Securities Market for Individuals

Electronic form
Form 2

CUSTOMER ORDER
order to debit/credit financial instruments

Date of order acceptance	(date and time in hours and minutes format)
Order validity period	by the end of the current trading session
Order issuer (Last name, first name, patronymic (if applicable)/customer name)	
INN	
Document number proving identity	
Personal account number	

THE CUSTOMER ORDERS TO MAKE THE OPERATION:

Type of operation	☐ Write-off ☐ Crediting	☐ with change of ownership ☐ without change of ownership ☐ with payment ☐ no payment
-------------------	--	---

DESCRIPTION AND PARAMETERS OF TRANSACTIONS FOR FINANCIAL INSTRUMENTS:

Name of issuer	
Type of security	☐ common shares ☐ preferred shares ☐ bonds ☐ right of claim ☐ other (specify) _____
Financial instrument code (if any)	
ISIN	
Place of storage of securities	☐ CEDUKZKA.1001000417 ☐ AIXCSD.T23-DO
Omnibus account of Halyk Bank JSC	☐ 1001000417 ☐ T23-DO
Number of financial instruments/number of bonds at par value	
Price per 1 financial instrument	
Net price (for bonds in %)	
Gross price (for bonds with coupon in %)	
Estimated transaction amount (in figures and words)	
Yield to maturity in % per annum (for bonds)	
Additional information (including trading method)	

COUNTERPARTY DETAILS:

Full name of the recipient of the securities	
Personal account number	
Name of the nominal holder, custodian, depository	
INN	
Document number proving identity	
Additional information	

CUSTOMER SIGNATURES

Full name, signature of the customer/authorized representative by power of attorney
Full name/signed using OTP (The authenticity and accuracy of this electronic document have been verified using dynamic customer identification (using a one-time code: XXXXXX)

Annex 3
to Halyk Bank JSC
Rules for Brokerage Activities in the
Securities Market for Individuals

on paper
Form 3

CUSTOMER ORDER No.
to buy/sell financial instruments
except for derivative financial instruments

Broker	Halyk Bank JSC
Date of order acceptance	
Order validity period	by the end of the current trading session
Order type	☐ Purchase ☐ Sale
Type of order	☐ Limit ☐ Market
Purpose of the transaction	☐ receipt of investment income ☐ minimizing the risk of loss in the event of a decline in the value of securities ☐ other _____
Availability of recommendations on the transaction to the broker	
Availability of broker recommendations on conducting transactions	
Market	☐ KASE/KASE GLOBAL ☐ AIX ☐ International ☐ Over-the-counter
Additional information	

CUSTOMER INFORMATION

Last name, first name, patronymic/customer name (if applicable)	
INN	
Document number proving identity	
Personal account number	

DESCRIPTION AND PARAMETERS OF TRANSACTIONS FOR FINANCIAL INSTRUMENTS

Name of issuer	
Type of financial instrument	
Financial instrument code (if applicable)	
ISIN	

Price per 1 unit of financial instrument	
Net price (for bonds in %)	
Gross price (for bonds with coupon in %)	
Estimated transaction amount (in figures and words)	
Yield to maturity in % per annum (for bonds)	
Additional information (including trading method)	

*If, as a result of completing this order on paper, the order consists of two or more sheets, the Customer shall sign the order on each sheet (in the lower right corner).

CUSTOMER'S SIGNATURES

Signature of the Customer/ authorized representative by power of attorney (for individual)	_____ (signature) Full name _____
---	-----------------------------------

----- To be completed by the responsible employee -----

BROKER'S NOTES

(to be completed if the order is accepted on paper from an individual)

Orders accepted	(employee signature) date and time (employee's full name)
Signature(s) and stamp (if any) of the customer verified and sufficiency of the financial instrument confirmed	(employee signature) date and time (employee's full name)

Annex 4
to Halyk Bank JSC
Rules for Brokerage Activities in the
Securities Market for Individuals

On paper
Form 4

ORDER
for writing off / crediting of financial instruments

Date of order acceptance	
Broker's name	Halyk Bank of Kazakhstan Joint Stock Company
Order validity period	
Surname, first name, patronymic (if any)/customer's name/ Surname, first name, patronymic (if any)/customer name	
IIN/ (other applicable identifier)	
Identity document/ (number, date of issue, name of the issuing authority)	
Customer's personal account number/Personal account number	
Additional information	

THE CUSTOMER ORDERS TO MAKE THE OPERATION:

Type of operation	☐ Write-off ☐ Crediting	☐ with change of ownership ☐ without change of ownership ☐ with payment ☐ no payment
-------------------	--	---

INFORMATION ABOUT THE FINANCIAL INSTRUMENT AND THE TERMS OF THE TRANSACTION:

Name of issuer	
Type of security	☐ common shares ☐ preferred shares ☐ bonds ☐ right of claim ☐ other (specify) _____
Type of financial instrument	
ISIN (International Securities Identification Number) or other identifier	
Place of storage of securities	☐ CEDUKZKA.1001000417 ☐ AIXCSD.T23-DO
Omnibus account of Halyk Bank JSC	☐ 1001000417 ☐ T23-DO
Number of financial instruments (in figures)	
Price per 1 financial instrument	
Currency	
Estimated transaction amount (in figures and words)	
Basis for conducting the transaction	
Other information required by the nominal holder's internal documents	

COUNTERPARTY DETAILS:

Surname, first name, patronymic (if any)/name of the securities recipient customer	
IIN/ (other applicable identifier)	
Name of the counterparty's registrar/nominee holder, custodian, depository	
Personal account of the counterparty	
Identity document/Certificate (reference or other applicable document) of state (re)registration of the counterparty (number, date of issue, name of the issuing authority)	
Additional information	

* If, as a result of completing this order on paper, the order consists of two or more sheets, the Customer shall sign the order on each sheet (in the lower right corner).

CUSTOMER'S SIGNATURE

Full name, signature of the customer or their authorized representative by power of attorney (for individuals):	_____ (signature) Full name (Full name or surname, first name, patronymic (if applicable))
---	---

----- To be completed by the responsible employee -----

BROKER'S NOTES

(to be filled in if the order is accepted on paper from an individual)

Date of order acceptance	employee signature) date and time (employee full name)
Signature(s) and stamp (if applicable) verified and sufficiency of financial instrument confirmed	(employee signature) date and time (employee full name)

Annex 5
to Halyk Bank JSC
Rules for Brokerage Activities in the
Securities Market for Individuals

On paper
Form 5

**Agreement
for financial instruments donation**

[name of settlement] **[day, month, year]**
[Surname, first name, patronymic], [date of birth], [identity document] No. [insert as appropriate]
 issued by **[name of issuing authority] [date of issue]**, registered at the place of residence at the address:
[insert as appropriate], hereinafter referred to as the “Donor,” on the one hand, and **[surname, first name, patronymic], [date of birth], [identity document] No. [insert as appropriate]**, issued by **[name of the issuing authority], [date of issue]**, registered at the place of residence at the address: **[insert as appropriate]**, hereinafter referred to as the “Grantee,” have entered into this agreement as follows:

1. Subject matter of Agreement

1. The Donor shall provide the Grantee free of charge (as a gift), and the Grantee shall accept as a gift, the financial instruments.*

Type of financial instrument: **[insert as appropriate]**

Full name of the issuer: **[insert as appropriate]**

Price per financial instrument: **[insert as appropriate]**

Number of financial instruments: **[insert as appropriate]**

Currency of the financial instrument: **[insert as appropriate]**

NIN (ISIN), other identifier: **[insert as appropriate]**

Place of storage of securities: **[insert as appropriate]**

Omnibus account of Halyk Bank JSC: **[insert as appropriate]**

2. Disputes regarding subject matter of Agreement. Encumbrances (third party rights)

2. The Donor shall inform the Grantee, and the Grantee shall acknowledge, that at the time of conclusion of this Agreement, no third party rights apply to the shares. Prior to the conclusion of this Agreement, the specified shares have not been sold, pledged, transferred to anyone by law, promised as a gift, or subject to dispute or prohibition (seizure).

3. Obligations of the parties

3. The Donor shall undertake to transfer to the Grantee, and the Grantee shall undertake to accept from the Donor, the shares transferred hereunder, free from any property rights and claims of the third parties.

4. Procedure for formalizing the donation of shares. Transfer of ownership

4.1. The transfer of the shares specified in clause 1 of this Agreement shall be formalized at [name of the registering organization of the registrar] within [insert as appropriate].

4.2. All expenses related to the transfer of the shares to the Grantee shall be borne by [the Donor or the Grantee].

4.3. Ownership of the shares specified in clause 1 of this Agreement shall pass to the Grantee once the transaction is recorded in the nominee holder's accounting system.

5. Final provisions

5.1. This Agreement contains the entire scope of the agreements between the parties with respect to the subject matter of this Agreement, cancels and renders invalid all other obligations or representations that

may have been accepted or made by the parties, whether in oral or written form, prior to the conclusion of this Agreement.

5.2. The liability and rights of the parties not provided for in this Agreement shall be determined by the legislation of the Republic of Kazakhstan.

5.3. This Agreement is made and signed in three copies, each of which has equal legal force, one of which is kept with the nominee holder [specify the full name of the registrar], and the other two are transferred to the Donor and the Grantee.

5.4. All amendments and additions hereto shall be an integral part thereof and shall be valid if made in written and signed by each of the parties.

6. Addresses, bank details, and signatures of the Parties

Donor
[insert as appropriate]
L.S.

Grantee
[insert as appropriate]
L.S.

Share Sale and Purchase Agreement (on the secondary securities market, parties are individuals)

[place of conclusion of the Agreement]

[date of conclusion of the Agreement]

[Full name], hereinafter referred to as the “Buyer,” on the one hand, and **[Full name]**, hereinafter referred to as the “Seller,” on the other hand, and together referred to as the “Parties,” have entered into this Agreement as follows:

1. Subject matter of the Agreement

1.1. The Seller shall sell, and the Buyer shall purchase financial instruments **[full name of the joint-stock company - issuer]**. *

1.2. Information about the shares being sold:

Type of financial instrument: [insert as appropriate]

Full name of the issuer: [insert as appropriate]

Price per financial instrument: [insert as appropriate]

Number of financial instruments: **[insert as appropriate]**

Amount payable: **[insert as appropriate]**

Currency of the financial instrument: **[insert as appropriate]**

NIN (ISIN), other identifier: [insert as appropriate]

Place of storage of securities: [insert as appropriate]

Omnibus account of Halyk Bank JSC: [insert as appropriate]

2. Settlement procedure

2.1. Payment for the financial instruments shall be made in a single cash payment on the date of signing this Agreement.

3. Transfer of ownership

3.1. The transfer of ownership of the financial instruments that are the subject of this Agreement to the Buyer shall take place at the moment of making the corresponding entry in the nominee holder’s accounting system, after the signing of this agreement.

4. Obligations of the Parties

4.1. The Seller shall undertake to transfer to the Buyer the financial instruments free from any rights of the third parties. Failure by the Seller to fulfill this obligation shall entitle the Buyer to demand termination of this Agreement. *

4.2. The Buyer shall undertake to pay for the shares in the manner and within the time limits specified in this agreement.

5. Liability of the Parties

5.1. Upon termination of this agreement, the Party at fault shall compensate the other Party for losses caused by the termination of the Agreement in accordance with Article 403 of the Civil Code of the Republic of Kazakhstan.

5.2. In case of violation of the obligation to pay for the shares, the Buyer shall be liable for non-fulfillment of the monetary obligation in accordance with Article 353 of the Civil Code of the Republic of Kazakhstan.

6. Final provisions

6.1. The Agreement shall enter into force, shall be deemed concluded from the moment of its signing and shall remain in force until the fulfillment of obligations by the Parties.

6.2. The Agreement is made in two copies, each having equal legal force, one for each Party.

7. Bank details and signatures of the Parties

Buyer: [Full name]

[ID details]

[signature, signature decryption]

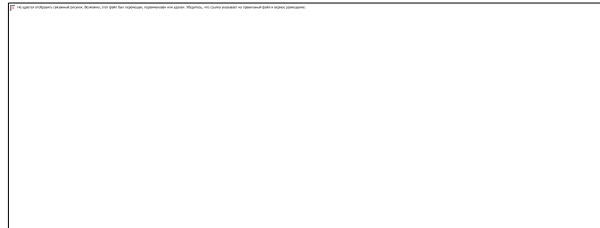
Seller: [Full name]

[ID details]

[signature, signature decryption]

Annex 7
to Halyk Bank JSC Rules
for Brokerage Activities in the Securities Market for Individuals

Electronic form
Form 7



Name of the report in the Halyk Invest service:
Personal account statement No.

Halyk Bank JSC
40, Al Farabi Ave., Almaty, A26M3K5,
Phone: 2590-000
License for banking and other operations and securities market activities No.1.2.47/230/38/1 dated 23
June 2023.

Statement from personal account No.

as of _____, time: _____

Date of statement: _____

Information about the security holder:

Last name, first name, patronymic (if any) of the security holder being an individual	
Name and details of the document certifying the identity of the security holder being an individual or the number and date of state registration (re-registration) of the security holder	<i>Identity card of a citizen of the Republic of Kazakhstan No. _____ issued by _____</i>

No.	Name of the issuer or mutual investment fund and the management company thereof	Location of the issuer or management company of the mutual investment fund	Type and international identification number of securities (ISIN code), other identifier of financial instruments		Maturity date of bonds (Islamic securities)	Total number of securities registered in the personal account, including those under sections:					Additional information specified in accordance with the order of the issuer
						Primary	Blocked	Repo	Encumbrance (indicating the persons in favor whereof the encumbrance was made)	Other sections	

Disclaimer: This statement is for informational purposes only and is not an official document. To receive an official statement certified with a seal, you need to contact the outlet of Halyk Bank JSC.

Annex 8
to Halyk Bank JSC Rules
for Brokerage Activities in the Securities Market for Individuals

Strictly confidential
To whom it may concern

To Ms./Mr. Full name _____

IIN _____

Certificate of closing a personal account with Halyk Bank JSC via Halyk Invest service

Having considered your request No. ____ dated ____ 20__ regarding the closing of a personal account in Halyk Invest service and the absence of a brokerage and nominee holding services agreement (the “Agreement”), Halyk Bank JSC informs the following.

As of ____ 20__, Agreement No. ____ entered into earlier is terminated, and personal account No. ____ opened earlier in your name with Halyk Bank JSC via Halyk Invest service is closed.

As of the above date, there are no current Agreements entered into with you or current personal accounts opened in your name via Halyk Invest service with Halyk Bank JSC.

Position

Name Surname

Prepared by Name Surname

Phone: 0000

Annex 9
to Halyk Bank JSC Rules
for Brokerage Activities in the Securities Market for Individuals

Strictly confidential
To whom it may concern
To Ms./Mr. Full name _____

IIN _____

Certificate of Securities Held in the Records of Halyk Bank JSC through the Halyk Invest Service

Having considered your request No. ____ dated ____ 20__ regarding the provision of information on the availability (absence) of securities, Halyk Bank JSC informs the following.

in case of availability of securities:

[As of ____ 20__, there are securities held in the records of Halyk Bank JSC through the Halyk Invest service in personal account No.____:

Personal account statement is attached.

in case of absence of securities:

[As of ____ 20__, there are no shares or other equity securities included in the list of securities admitted to trading on the stock exchange and/or any other organizer of trading in the securities market in the personal account No. ____ opened in your name with Halyk Bank JSC through the Halyk Invest service.]¹

This certificate has been issued to whom it may concern.

Position

Name Surname

Prepared by Name Surname
Phone 0000

¹ Delete as appropriate

Annex 10
to Halyk Bank JSC Rules
for Brokerage Activities in the Securities Market for Individuals

To notary
Ms./Mr. Full name _____
IIN _____
License _____
Address: _____
Phone: _____

On providing information on the testator's personal account

Having considered your request No. ____ dated ____ 20__ sent in the framework of the inheritance case No. ____ dated ____ 20__ established in relation to _____ (full name of the testator) deceased on ____ 20__, IIN _____, Halyk Bank JSC reports the following.

Halyk Bank JSC and _____ (full name of the testator) entered into brokerage and nominee holding services (accession) (the "Agreement") agreement through the Halyk Invest service on the following terms and conditions:

Full name	Date of birth	IIN	Personal account	Agreement No.

As of ____ 20__, the following financial instruments are recorded on the testator's personal account in the accounting system of Halyk Bank JSC:

Attachment: statement.

or, in the absence of financial instruments:

[As of ____ 20__, there are no financial instruments on the testator's personal account in the accounting system of Halyk Bank JSC.]²

Additionally, we inform you of the following – for notaries (when registering an inheritance that includes securities).

1. The indivisibility of the share.

In accordance with the Law of the Republic of Kazakhstan "On Joint Stock Companies", a share is indivisible, which excludes the possibility of splitting it between several persons, except in cases expressly provided for by the laws.

2. Lack of the Bank's authority.

The Bank does not have the right to independently:

- round up the shares;
- redistribute shares between heirs.

3. Recommendations when registering an inheritance for securities

² Delete as appropriate

When issuing a certificate of inheritance, it is recommended to:

- indicate the number of securities/ shares of the heirs;
- take into account the actual indivisibility of individual securities (shares).

If the shares cannot actually be distributed among the heirs (for example, if there are several heirs and there is no consent), the following mechanisms may be used:

- agreement on division of hereditary property.

The heirs are entitled to enter into a notarial agreement, which will determine who and in what amount the shares will be transferred to.

- Transfer of shares to one heir with compensation to others.

The heirs can agree on the transfer of shares to one of them with the payment of compensation to the rest (notarized).

- Judicial procedure.

If an agreement is not reached, the division of the inherited property shall take place in court.

Position

Name Surname

Prepared by Name Surname

Phone: 0000

Annex 11
to Halyk Bank JSC Rules
for Brokerage Activities in the Securities Market for Individuals

Electronic form

Form 11

Halyk Bank JSC
Branch: Head Office
Address: 40 Al-farabi Ave.
Phone: Almaty Call Center 8-727-259-07-77
Other cities 8-8000-8000-59, www.halykbank.kz
BIC: HSBKKZKX

Name of the report in the Halyk Invest service:
Operations Report

Customer

Full name:

IIN:

Account type: Current account in the card database ("Standard")

KZT account number:

USD account number:

RUB account number:

GBP account number:

EUR account number:

Card number:

Statement date:

Statement period: from to

Opening balance: KZT; USD; EUR; GBP;
RUB;

Closing balance: KZT; USD; EUR; GBP;
RUB;

The available amount, taking into account the credit
limit, as of the statement date: currency:
KZT; USD; EUR; GBP; RUB;

Established credit limit: 0.00

Available credit limit: 0.00

Credit limit payment: 0.00

Payment date:

Decryption of the blocked amounts:

For transactions KZT 0.00; USD 0.00; EUR 0.00; GBP 0.00; RUB 0.00;

Under third-party claims KZT 0.00;

Transaction date	Transaction processing date	Description	Amount	Currency	Debit in account currency	Credit in account currency	fee	Card/account number
Total:								
KZT								
USD								

RISK INFORMATION

in the course of operations in the securities market
Halyk Bank JSC (the “Broker”)

1. General

1.1. Purpose of the document

The purpose of this Risk Information (the "Information") is to provide individuals (the "Customer") with clear, understandable and accessible information about the risks associated with transactions in the securities market and other financial market segments, and to warn the Customer about potential losses during such transactions.

1.2. Document status and scope of application

The information shall form an integral part of the relationship between the Customer and the Broker and shall be provided prior to the entering into a brokerage services agreement with the Customer. The list of types of risks provided herein is not exhaustive and does not replace the Customer's individual assessment of the expediency of a particular transaction.

1.3. The Customer's liability for investment decisions

The Customer is aware that investing funds in financial market instruments involves risks for which the Broker cannot be held responsible, as they are beyond the reasonable control of the Parties and their ability to anticipate and prevent the consequences of such risks is limited. These risks are related, among other things, to the instability of the political and economic situation and the peculiarities of the legislative framework of the country in respect whereof the investment is being made. The Customer shall independently assess the possibility of making their investments; the Broker, in turn, shall make reasonable efforts to inform the Customer and reduce the consequences of the identified risks within the framework of the agreement entered into.

2. Summary of key risks

Below is a summary table of the main risk categories in the layered disclosure format. For a detailed description of each risk, see the relevant sections 3 to 5 hereof. The table does not replace the full text of the Information and Product Key Information Documents (KID).

Type of risk	Short description	Attention level*
Systemic risk	Failure of one financial institution can affect the entire market	Average
Market risk: currency, inflation, interest rate, issuer risk, liquidity	The cost and yield of instruments may decrease due	High

Type of risk		Short description	Attention level*
		to the exchange rate, inflation, rates, bankruptcy of the issuer, and tight demand	
Credit risk: default on bonds, counterparty risk	Non-fulfillment of obligations by the issuer of debt securities or the counterparty to the transaction	Average	
Operational risk (including legal risk)	Failure of Broker's processes/systems or infrastructure; legislative changes, including secondary sanctions	Average	
Risks of foreign securities	Other jurisdiction, limited judicial protection, sanctions restrictions	Average	
Political and economic risk	A change in politics/economics may limit rights or reduce the value of assets	Average	
Tax risk	Changes in the tax regime or agreements on avoidance of double taxation	Low	
Currency conversion risk (transactional)	Exchange and commission costs for mandatory conversion of transactions	Low	
Risk of fees and charges	Costs reduce the Customer's net financial result	Low	
Risk of not achieving investment goals	The expected result is not guaranteed	High	

* An indicative assessment of the attention required by a retail Customer; it is not a numerical assessment of the probability or size of losses.

3. General market risks

3.1. Systemic risk

This risk affects several financial institutions and is manifested in a decrease in their ability to perform their functions. Due to the high degree of interaction and interdependence of financial institutions among themselves, assessing systemic risk is difficult, but its implementation can affect all participants in the financial market.

3.2. Market risk

This risk manifests itself in an unfavorable change in the prices (value) of financial instruments owned by the Customer, including due to an unfavorable change in the political situation, a sharp devaluation of the national currency, a crisis in the government debt market, a banking and currency crisis, force majeure,

mainly spontaneous and military, and as a result, leads to a decrease in profitability or even losses. Depending on the selected strategy, the market (price) risk will consist in an increase (decrease) in the price of financial instruments. The customer should be aware that the value of the financial instruments owned thereby can both grow and decrease, and its growth in the past does not mean its growth in the future.

Special attention should be paid to the following market risks:

3.2.1. Currency risk

Currency risk is the probability of a Customer incurring financial losses due to unfavorable changes in foreign exchange rates. For the Customer, this risk manifests itself in changes in the value of their financial instruments denominated in foreign currency, and the amount of obligations thereunder, when converted into the national currency (tenge), and may lead to a decrease in profitability or losses, regardless of changes in the price of the financial instrument itself in the nominal currency. Currency risk is not identical to inflation risk (clause 3.2.2) – these are independent risk categories, although in practice they may be interrelated: for example, a significant devaluation of tenge has historically been accompanied by an acceleration of domestic inflation due to higher import prices.

3.2.2. Inflation risk

Inflation risk is the risk of a decrease in the real purchasing power of the Customer's income and invested funds due to an increase in the general price level in the economy, the rate whereof may exceed the nominal yield of financial instruments owned by the Customer. Unlike currency risk (clause 3.2.1), inflation risk is also relevant for instruments denominated in the national currency and is not directly related to changes in exchange rates.

3.2.3. Interest rate risk

Interest rate risk for the Customer is manifested in an unfavorable change in the market (exchange rate) value of fixed-income financial instruments owned thereby due to changes in market interest rates: an increase in interest rates, as a rule, leads to a decrease in the exchange value of fixed-coupon bonds already traded on the market, and vice versa. The longer the maturity of a financial instrument, the higher, as a rule, the sensitivity of its market value to changes in interest rates (duration). A separate type of interest rate risk is the risk of mismatch between the terms and conditions of the revision of rates on assets and liabilities of the Broker itself as a financial institution (IRRBB) – this risk is managed by the Broker as part of the internal procedures for managing the interest rate risk of the banking portfolio and is not identical to the interest rate risk borne by the Customer as a holder of a financial instrument.

3.2.4. Issuer bankruptcy risk

It manifests itself in a sharp drop in the share price of a joint stock company that has been declared insolvent, or in anticipation of such insolvency. In order to reduce market risk, the Customer should carefully consider the choice and diversification of financial instruments. In addition, you should carefully review the terms and conditions of interaction with the Broker in order to assess the costs associated with owning and operating financial instruments, and make sure that they are acceptable to the Customer and do not deprive them of the expected income. This risk is classified rather as market (price) risk, than credit risk: the shareholder is the residual legal successor of the issuer's property and has no binding (debt) claim thereto, unlike the holder of debt securities (see clause 3.3.1).

3.2.5. Liquidity risk

The liquidity risk for the Customer (market liquidity risk) is manifested in a decrease in the ability to sell financial instruments owned thereby at a fair price within a reasonable time due to insufficient demand for them in the market. This risk may manifest itself, in particular, if it is necessary to quickly sell financial instruments, in losses associated with a significant decrease in their value. This risk should not be equated

with the liquidity risk of the Broker itself as a financial institution (the Broker's ability to fulfill its own obligations on time and in full), which is managed by the Broker within the framework of prudential regulation and is not the subject of this section.

3.3. Credit risk

Credit risk is the risk of non-fulfillment or improper fulfillment of obligations by issuers, counterparties, or other persons involved in transactions in financial instruments. Credit risks include the following types of risks:

3.3.1. Default risk on bonds and other debt securities

This risk is associated with the possibility of financial difficulties or insolvency for the issuer of debt securities, which may lead to the inability to fulfill obligations to pay the principal and (or) interest (coupon yield) in full and on time.

3.3.2. Counterparty risk

Counterparty risk is associated with the possibility of non-fulfillment or improper fulfillment of obligations by third parties involved in settlements and transactions in financial instruments. The broker takes measures aimed at reducing the counterparty risk, but cannot completely eliminate it. The counterparty risk is particularly high when performing operations in an unorganized market, without the participation of clearing organizations that assume the risks of default. The Customer should take into account that non-fulfillment of obligations by counterparties, issuers, depositories, banks, settlement organizations and other financial market participants may lead to financial losses, delays in the execution of transactions or other adverse consequences.

3.3.3. Operational risk (including legal risk)

Operational risk is the probability of losses as a result of inadequate or insufficient internal processes, personnel actions and system failures, and due to external events. In accordance with the Rules for the Formation of a Risk Management and Internal Control System for Banks and Republic of Kazakhstan Non-resident Bank Branches (approved by Resolution No.86 of the Management Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 28.04.2026) and the Basel Committee on Banking Supervision taxonomy, operational risk includes legal risk and excludes strategic and reputational risks.

Legal risk is the current or future risk of loss of income, capital, or losses due to violations or inconsistencies of the activities of the participants in the operation with internal and external legal provisions (laws, regulatory by-laws, rules, regulations, instructions, constituent documents), and due to the emergence of new or changes in existing statutory regulations, including restrictive measures of individual states (including "secondary sanctions") in relation to certain entities, territories, goods and services. Legal risk also includes the possibility of changing the rules for calculating taxes, tax rates, canceling tax deductions, and other elements of tax laws.

For the Customer, operational and legal risks are manifested, in particular, in violations of the Broker's internal procedures, failures of the Broker's technical means or infrastructure organizations (organizers of trades, clearing, settlement and depository organizations), and changes in applicable laws, which may lead to difficulties or impossibility of transactions or to the loss or restriction of the Customer's rights. Operational risk can exclude or complicate transactions and result in losses.

4. Risks associated with the acquisition of foreign securities

Operations with foreign securities are characterized by common risks associated with operations in the securities market, with the following features:

4.1. Systemic risks

Applicable to foreign securities specific to the country where the relevant foreign securities are issued or traded. The main factors influencing the level of systemic risk in general include the political situation, the specifics of national laws, currency regulation and the likelihood of their changes, and the state of the financial system of the relevant state. The level of systemic risk may be influenced by many other factors, including the likelihood of restrictions on investments in certain sectors of the economy or the likelihood of a simultaneous devaluation of the national currency.

4.2. Legal risks

When purchasing foreign securities, it is necessary to be aware that they are not always equal to Kazakhstani securities. In any case, the rights granted thereunder and the rules for their implementation may differ significantly from the rights under Kazakhstani securities. The possibilities of judicial protection of rights under foreign securities may be significantly limited by the need to apply to foreign judicial and law enforcement authorities in accordance with established rules, which may differ significantly from those in force in the Republic of Kazakhstan. In addition, in most cases, when dealing with foreign securities, an investor will not be able to rely on the protection of their rights and legitimate interests by Kazakhstani authorized bodies. It is necessary to take into account the risk of tax and legal consequences associated with possible transaction taxes, stamp duties, duties and other mandatory payments that may be required for the circulation of foreign securities in accordance with the laws of the issuer.

5. Risks associated with investing in the financial market

5.1. Political risk

The risk of financial losses on the part of the Broker's Customer associated with a change in the political situation in the country (a change in the political system, a change in government, a change in the political and/or economic course). The most radical changes may lead to the refusal or postponement by issuers of their obligations under securities, to the restriction of certain (for example, foreign) investments, and possibly to the confiscation or nationalization of property of certain categories of investors.

5.2. Economic risk

The risk of financial losses on the part of the Broker's Customer associated with a change in the economic situation in the country. Any participant in the Customer's investment process in financial market instruments may find themselves in a situation where, for economic reasons, they will not be able to properly fulfill their obligations related to the handling and servicing of securities issues, or other obligations that may affect the Customer's rights.

The risk of changes in laws, including restrictive measures of foreign states ("secondary sanctions"), is considered as part of operational and legal risk - see clause 3.3.3, in order to avoid duplication of risk categories.

5.3. Risk of tax laws

The risk of financial losses on the part of the Broker's Customer associated with the application of current tax laws and changes in the existing taxation procedure for transactions in financial markets.

5.4. Risk of amending double taxation agreements

The Customer shall take into account the risk associated with the termination or amendment of the relevant signed international agreements for the avoidance of double taxation, which may adversely affect the position of the Customer, whose activities were regulated by such an agreement and who had any tax benefits and advantages based on the said agreement.

5.5. Currency conversion risk (transactional)

When making transactions in financial instruments denominated in foreign currency, the Customer may need to perform direct and reverse currency conversion. The conversion rate applied by the Broker or correspondent banks at the time of the actual execution of the transaction may differ from the market rate at the time of the Customer's investment decision, and the conversion operation itself may incur additional costs (currency spread, conversion fee). This risk is transactional (operational and settlement) in nature and is not identical to the currency risk described in clause 3.2.1.

5.6. Risk of using information in financial markets

The risk of financial losses on the part of the Customer associated with the use of corporate information in financial markets.

5.7. Risk of charging fees and other charges

The risk of financial losses on the part of the Broker's Customer associated with the Customer's complete or partial ignorance of the costs associated with transactions in financial market instruments. Before starting any operations, the Customer shall take all necessary measures to obtain a clear understanding of all fees and other charges that will be charged to the Customer. The amount of such fees may be deducted from the Customer's net profit (if any) or increase the Customer's expenses.

5.8. Risk of not achieving investment goals

The risk of losses arising from the Customer's failure to achieve their investment goals.

5.9. Restrictions for unqualified investors

The Customer is aware of the restrictions established by applicable law with respect to securities and (or) other financial instruments intended for qualified investors, and the specifics of providing services to qualified investors, and if the Customer is an individual, of the fact that individuals who own securities intended for qualified investors are subject to the restrictions established by the laws.

6. Final provisions

6.1. Recommendation to the Customer

Considering the above, we recommend that the Customer carefully consider whether the risks arising from transactions in the financial market are acceptable to the Customer, taking into account investment goals and financial capabilities. This Risk Information is not intended to force the Customer to abandon operations in the securities market, rather are intended to help the Customer assess their risks and responsibly approach the issue of selecting an investment strategy.

6.2. Disclaimer of warranty

The Customer should take into account that when conducting operations in the securities market, there is a risk of losses as a result of making investment decisions. At the same time, any forecasts, estimates and other materials do not represent a guarantee of income or achievement of the expected financial result. The decision to make a transaction shall be made by the Customer

independently, and the Customer themselves shall be responsible for the consequences of such a decision.

The Broker shall not guarantee the profitability of investments, the safety of invested funds, or the achievement of expected investment goals by the Customer.

7. Customer acknowledgement confirmation

I hereby confirm that prior to entering into the agreement, I have read this Risk Information in full, the relevant Key Information Document(s) have been provided to me and clarified, and the risks set out therein are clear to me.

Customer's /full name: _____

Date: _____

Signed using OTP (authenticity and correctness of this electronic document are confirmed using dynamic identification of the customer (by using a one-time code or EDS):
