



Retail Housing Bank Deposit Application

This Application (the "Application") for Retail Savings Account (the "Account") shall form an integral part of the Retail Housing Construction Savings Deposit Accession Agreement (the "HCS Agreement")

CUSTOMER INFORMATION:

* Last name:																																						
* Name:																																						
Patronymic: (if any)																																						
Date of birth:					Place of birth (country, settlement):																																	
IIN:					Citizenship:																																	
* Residency:	☐ Resident ☐ Non-resident																																					
* Type of identity document:																							Series:															
* No.:																																						
* Date of issue:	day		month		year		* Date of expiry:																															
* Registration address:	* Residence or domicile address: ☐ Same as registration address (Leave the fields blank if the residence address is the same as the registration address)																																					
Index (if any)					Index (if any)																																	
* Country																																						
* Oblast																																						
* District																																						
* City																																						
* Settlement																																						
* Street																																						
* Building					* Apartment								Building																		Apartment							

Based on the HCS Agreement and this Application, I hereby request to open a deposit under the following terms and conditions:

Deposit terms and conditions:	
Deposit name	
Deposit type	
Agreement date	
Deposit amount (initial contribution)	
Deposit currency	
Deposit term	
Interest rate	
Annual effective interest rate	
Savings account number	KZ
Interest payment frequency	
Interest payment (to deposit)	
With capitalization	
Automatic extension	
Partial withdrawal	not allowed
Replenishment	
Minimum required amount at the time of application signing**	
Maximum (limit) amount of insurance compensation for the deposit	
Contract amount	
Recommended monthly contribution	

Until the Bank obtains a license to carry out activities for accepting housing construction savings deposits, the contributed deposit is not categorized as a housing construction savings deposit, and the terms and conditions for obtaining a housing loan do not apply to it. At the same time, the minimum amount of money for obtaining a housing loan and the evaluation indicator are recognized and taken into account by the Bank from the moment the deposit is made.

Early withdrawal of the Deposit:

In the event of early withdrawal of SHANYRAQ term deposit, including cases after the extension of the Deposit term, the HCS Agreement shall terminate at the initiative of the Depositor. In this case, the Bank shall pay interest based on the actual term of the deposit:

- up to 30 calendar days – no interest on the deposit shall be accrued;
- over 30 calendar days – interest shall be accrued at the rate established by the HCS Agreement as of the date of termination.

CONTACT DETAILS:

(at least one field of contact details to be filled in)*

Trusted number: +7
(personal mobile phone number of the Depositor to be used to send passwords for transactions in Internet banking, 3D Secure codes and SMS notifications on Deposits (including information on transactions performed by the customer on the deposit) and such other information as may be necessary for higher security level confirmation)

E-mail:
(if any)

Landline number:
code number

Office phone number:
code number

Mobile number: +7

REPRESENTATIVE INFORMATION (to be filled in if the account is opened by third parties, including the Contributor):

* Last name:

* Name:																																																		
Patronymic: (if any)																																																		
* Date of birth:			/			/																																												
	day			month			year																																											
* IIN:																											* Place of birth (country, settlement):																							
																											* Citizenship:																							
* Type of identity document:																																									Series:									
																																									(if any)									
* No.:																											* Issued by:																							
* Date of issue:			/			/																								* Date of expiry:			/			/														
	day			month			year																								day			month			year													

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* Registration address: Index (if any) * Country * Oblast * District * City * Settlement * Street * Building * Apartment Contact phone number:	Residence or domicile address: ☐ Same as registration address (Leave the fields blank if the residence address is the same as the registration address) Index (if any) Country Oblast District City Settlement Street Building Apartment
* The details of document (power of attorney, agreement, certificate of guardian (trustee), other document) to commit legally significant acts on behalf of the individual (including account opening, account management) or mark of representation by law: ☐ representation by law * Document type: ☐ Power of attorney ☐ Agreement ☐ Certificate of guardian (trustee) ☐ Other (provide details) * No.: * Date of issue (signing): <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> / <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> / <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> day month year Date of expiry: <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> / <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> / <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> (if any) day month year Details of notary who certified the customer's signature on the power of attorney issued to the customer's representative: * Last name: * Name: * Patronymic: * License No.: * Issued by: * License issue date: <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> / <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> / <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> day month year Date of expiry: <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> / <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> / <input style="width: 20px; height: 15px; border: 1px solid black;"/> <input style="width: 20px; height: 15px; border: 1px solid black;"/> (if any) day month year	
I UNDERSTAND AND AGREE THAT: 1. I have read and understood the terms and conditions of the HCS Agreement and the applicable tariffs, rates. 2. I accede to the HCS Agreement in its entirety. 3. I also agree*: - with the following terms and conditions for obtaining a housing loan: 1) minimum accumulation period - 3 years 2) loan interest rate - __% 3) minimum accumulation amount 50% от договорной суммы 4) minimum Estimated Indicator value - __ 5) minimum contract amount - __ - with the procedure for its amendment and the procedure for amending tariffs as established in the HCS Agreement, namely that: - the Bank is entitled to amend the HCS Agreement, tariffs in accordance with the procedure established by the HCS Agreement; - given amendments made to the HCS Agreement, tariffs shall be made available on the Bank's website at www.halykbank.kz within 10 (ten) calendar days prior to enactment of such amendments; - if the Bank fails to receive my statement of disagreement with the amended HCS Agreement, tariffs within 10 (ten) calendar days since such amendments are published, I accept and agree with the new (amended) HCS Agreement, new tariffs, and the HCS Agreement, tariffs continue to be in force as amended; - in case of disagreement with the terms of the HCS Agreement, tariffs as amended, I agree that the HCS Agreement shall be terminated based on my written Application for termination and on the terms of the HCD Agreement; - the insurance compensation is payable based on the amount of the account balance as of the date of revocation of the Bank's licence, but not to exceed the maximum insurance established by Article 18 of the Law of the Republic of Kazakhstan "On Compulsory Insurance of Deposits Placed with Second-tier Banks of the Republic of Kazakhstan" 4. I hereby give my consent to the Bank to the following: - collection, processing, and transfer of personal, biometric and/or other data to credit bureaus; - the Bank for obtaining the information about myself from government and non-government databases (hereinafter the "Government DB"); - the credit bureau for providing to the Bank of information about myself obtained from the Government DB; - the credit bureau for obtaining information about myself from Government DB operators/owners; - the Government DB owners for providing information about me; - a legal entity, which by resolution of the Government of the Republic of Kazakhstan is engaged in delivery of public services in line with the legislation of the Republic of Kazakhstan, for providing information about me, both available and to be received in the future; - the Bank for obtaining the information about the Customer from Rodstvennyye Svyazi [Kinship Relations] Government DB or other Government DB on kinship, including information on children; - the Bank for obtaining the information about the Customer from Government DBs containing such information that constitutes a tax secret, personal medical data, and other types of legally protected secrets. 5. I hereby give my consent to collection and processing by the Bank (business identification number 940140000385) and (or) organizations of Halyk Financial Group (the Bank and its subsidiaries (hereinafter the "Organizations")), State Credit Bureau JSC (business identification number 120940011577), First Credit Bureau LLP (business identification number 040940002421), Unified Accumulative Pension Fund JSC (business identification number 971240002115), KaR-Tel LLP (business identification number 980540000397)3 (hereinafter jointly and severally referred to as the "Operators") of my personal data (personal data of the Customer and legal representative), which include, but not limited to: surname, name, patronymic (if any); year, month, date and place of birth, citizenship; individual identification number; data of identity document; biometric data; information on the place of residence, legal address (place of registration), place of work; postal and electronic addresses and telephone numbers; photographic and video images; information on education, occupation; information on marital status and family composition (including personal data on minor children); information on property status, income, credit records and debts; information constituting a banking, insurance, tax secrecy, personal medical data, and other types of legally protected secrets; any other personal data;	

in order to have the Bank and/or Organizations provide banking and other services, to enter into agreements with the Bank and/or Organizations, and perform under agreements, obtain information from the Government Database, assess my creditworthiness, also in connection with:

my provision of methods to secure my liabilities to the Bank;

disclosure of the ultimate owners of shares (participatory interest) in legal entities, in which I am a shareholder (participant), in my relations with the Bank;

representation of interests of legal entities and/or individuals in relations with the Bank;

and in other cases where, in accordance with the legislation of the Republic of Kazakhstan and/or internal documents of the Bank and/or the Organizations, it becomes necessary to collect, process my personal data, including but not limited to notifications and claims; informing, including about the services of the Bank and/or the Organizations; requesting and obtaining information and data; debt collection independently and with involvement of third parties; assigning rights of claim, transfer of debt; applying for extrajudicial and judicial protection of rights and interests of the Bank and (or) Organizations, execution of judicial and other acts; providing personal data to state bodies and other persons (including those acquiring rights of claim or providing debt collection services), exchange of my personal data between the Bank and Organizations.

The consent for collection, processing of personal data shall be valid for the period of storage of personal data as required by the legislation of the Republic of Kazakhstan. Collection and processing of personal data shall be carried out by the Operators by the methods not inconsistent with the legislation of the Republic of Kazakhstan. The consent for collection and processing of personal data implies:

transfer of personal data by the Operators to each other;

cross-border transfers of personal data by the Bank and the Organizations in the course of processing thereof;

but excludes:

dissemination by the Bank and the Organizations of personal data in publicly available sources;

transfer by the Bank and the Organizations of personal data to any third parties."

6. I hereby give my written consent to the Bank:

- to receive promotional newsletters from the Bank to a trusted number;

- for use of my biometric data as a method of identification (including making the voice print).

7. In addition, due to my need to obtain bank loans from time to time, the Bank is requested to send loan offers to me. In this regard, I give my consent to the Bank to obtain my credit report and other information from credit bureaus and to credit bureaus to provide such information to the Bank.

*Until the Bank obtains the Housing Construction Savings license, the terms and conditions for obtaining a housing loan do not apply.

At the same time, the minimum amount of money for obtaining a housing loan and the evaluation indicator are recognized and taken into account by the Bank from the moment the deposit is made.

This Application is an integral part of the Accession Agreement and is signed by me at the time of my personal presence at the Bank.

[Accepted with the use of EDS/dynamic identification of the Depositor]²

* Document date:

/ /
day month year

signature of the Customer (third party/Contributor)

To be filled in by the Bank (to be kept by the Bank and is an integral part of the Application Form)

Bank branch:

Branch No.

Full name of the Customer:

Open _____ deposit _____ in _____ (currency)

(to be filled in if the account is opened by third parties, including the Contributor:

Represented by _____

On the basis of the document _____

Accepted by

(surname, initials of the Bank employee)

L.S.

(signature of the Bank employee)

/ /
day month year

* Mandatory for completion.

** Note: subject to unilateral changes by the Bank during the validity period of the HCS Agreement, to be approved by the Bank's authorised body.

***При технической реализации.

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When selecting the purpose of the Account "in the name of a minor", the fields with personal data (full name, date of birth, etc.) are filled in with information on a minor.

² The information in brackets is applied when opening a deposit via Online Banking/HalykSuperApp.

³ Additional persons are allowed to be indicated with specification of their names and business identification numbers, if the Bank, pursuant to the terms of agreements concluded by the Bank with third parties, in order to obtain information from a third party on the customer, shall ensure the customer's consent to the collection and processing of personal data for the benefit of such party.

⁴ Upon technical implementation.

⁵ The supervising Deputy CEO of the Bank may independently amend the standard consent forms without further approval thereof by the Bank's authorized body. However, such amendments shall be pre-approved by the concerned structural subdivisions of the Bank.