

CERTIFICATE OF COMPLIANCE

ECM-26-28A29/1146/CC-1452

This is to certify that

JSC “Halyk Savings Bank of Kazakhstan”

Al-Farabi ave. 40, Almaty, A26M3K5, Republic of Kazakhstan

in the scope of the following services provided:

payment card acquiring, issuing of American Express payment cards, Banking as a Service (BaaS) “Halyk Widget”

was found in full compliance with PCI DSS
by onsite QSA-assessment on

August 11, 2026

Member of the Management Board, Deiteriy Company Ltd.
Anton Ostrokonskiy

