

RETAIL BANK DEPOSIT ACCESSION AGREEMENT

SECTION I. General

Article 1. Introduction

1.1. This Retail Bank Deposit Accession Agreement (the “Agreement”) shall determine the standard terms and conditions of placement of money (the “Deposit”) by the Depositor on a savings account or savings accounts (in case of opening a Deposit, the terms and conditions of which provide opening three savings accounts in KZT, USD and EUR) (the “Account/Accounts”) with Halyk Bank JSC (the “Bank”) on the terms and conditions established by this Agreement. The terms and conditions of Deposits shall be approved by the authorized body of the Bank and shall be posted on the Bank's official website at www.halykbank.kz (the “Bank's website”) and in the Bank's outlets. The Agreement shall be the Accession Agreement concluded in accordance with Article 389 of the Civil Code of the Republic of Kazakhstan.

The Agreement, as well as terms and conditions of the retail bank deposit (including but not limited to the following information: term, interest rate, effective annual interest rate, currency, tariffs, minimum amount of Deposit, minimum amount of additional replenishment, amount of minimum balance) shall be posted on the Bank's web-site.

1.2. The Agreement shall be concluded by submitting to the Bank's outlets of the Application for opening a bank deposit of an individual signed by the Depositor (the “Application”) or by filling in the Application in electronic form, sealed with an electronic digital signature generated by the Bank (the “Password”), or by means of dynamic identification of the customer using a one-time password (the “OTP”) via SMS/Push-notification (the “Dynamic Identification”). Specific terms and conditions of the Deposit - type of Deposit, amount, term, interest rate, including effective annual interest rate, frequency and method of interest payment, as well as the possibility of replenishment/partial withdrawal operations and conditions of early withdrawal shall be determined by the Parties in the Application.

1.3. The Application in electronic form via Internet banking, provided that it is executed and submitted to the Bank in accordance with the terms and conditions of the Agreement, shall be deemed equivalent to the Depositor's Application in hard copy signed by the Depositor.

1.4. Acceptance of the Application by the Bank from the Depositor shall mean the Depositor's accession to the Agreement. The Application shall be deemed accepted after the Bank marks on the Application the acceptance of the Application, if the Application is submitted electronically - after the Bank sends to the Depositor a notification on placing the Deposit by the methods determined by the Bank independently. The Application signed by the Depositor in accordance with the procedure established by the Agreement shall be an integral part of the Agreement.

1.5. The Agreement shall be deemed concluded and shall come into force from the date of receipt of the Deposit amount to the Account and shall be deemed terminated upon fulfillment by the Parties of all its terms and conditions, including full mutual settlements between the Parties. Issues not covered by the Agreement but related to the subject matter of the Agreement shall be governed by the legislation of the Republic of Kazakhstan.

1.6. The Application signed by the Depositor in accordance with the procedure established by the Agreement shall be an integral part of the Agreement and shall go to prove that the Depositor has received, read, understood and accepted the Agreement in full, without any comments and objections. The Depositor shall not be entitled to refer to the absence of his/her signature on the Agreement as a proof that the Agreement has not been received/read/understood/accepted by him/her, if the Bank has the Application signed (filled in) by the Depositor in accordance with the procedure established by the Agreement. By signing (filling in) the Application, the Depositor shall accept all conditions of placing money and maintaining the Deposit and shall accede to the Agreement and shall confirm that all provisions of the Agreement fully meet the Depositor's interests and will.

1.7. The Application accepted by the Bank shall be an integral part of the Agreement.

1.8. The Agreement and the Application form shall be posted on the Bank's official website.

Article 2: Terms and definitions

The following terms shall be used in the Agreement:

2.1. **Bank** means Halyk Savings Bank of Kazakhstan Joint Stock Company;

2.2. **Biometric Data** means a set of unique characteristics of a separate person, allowing to identify him/her. Such characteristics can be, including, but not limited to, fingerprints, iris, facial features, voice, handwriting or gait. These characteristics shall be collected by special software and hardware tools;

2.3. **Deposit** means money deposited to the Account(s) under the terms and conditions specified in the Agreement and the Application. Depending on the conditions of repayment, Deposits are divided into the following types: term Deposit, savings Deposit;

2.4. **Depositor** means an individual in whose name the Account(s) is (are) opened and the Deposit(s) is (are) made in accordance with the Agreement;

2.5. **Payer** means a person who makes a Deposit in the name of a third party (depositor - individual) and concludes the Agreement with the Bank on his/her own behalf;

2.6. **Effective Annual Interest Rate** means the interest rate in true, annual, effective, comparable basis for services calculated in accordance with the Rules for calculation of interest rates in true, annual, effective, comparable basis (real value) for loans and deposits approved by the authorized body;

2.7. **Dynamic Identification** means a procedure for establishing the Customer's identity in order to unambiguously confirm his/her rights to sign the Application and the Agreement;

2.8. **Trusted Number** means the Customer's personal cell phone number to which passwords for transactions in Internet Banking/Homebank, as well as for transactions during the Customer's personal visit to the Bank, 3D Secure codes and SMS notifications on deposits, etc., requiring a higher level of security will be sent to;

2.9. **Agreement** means the Retail Bank Deposit Accession Agreement, which determines the terms and procedure for placing the Deposit with the Bank on the Account(s) (standard terms and conditions);

2.10. **Agreement Prolongation** means placement of Deposit for a new term upon expiry of the term of its placement;

2.11. **Business Day/Banking Day** means a calendar day (except for official weekends and non-working holidays) when banks perform operations in the Republic of Kazakhstan;

2.12. **Savings Deposit** means a deposit made for a certain period of time. The deposit shall be returned upon expiration of thirty calendar days from the day of submission of the Application for Account Closure by the Depositor;

2.13. **Parties** means the Bank and the Depositor/Payer;

2.14. **Halyk Super App mobile application (the "Internet banking")** is the Bank's software that is installed on a mobile phone and/or tablet computer and/or other device that supports the installation of the Bank's software and allows the Customer to perform banking operations.

2.15. **Account** means a savings account of an individual with the Bank, opened in accordance with the terms and conditions of the Agreement for the purpose of accounting of the Deposit and reflection of transactions with it.

2.16. **Push-notifications** are information messages and other types of messages sent by the Bank to the Customer in Halyk Homebank mobile application

Article 3. Subject of the Agreement

3.1. The Bank shall accept the Deposit from the Depositor and shall place it on the Account(s) on the terms and conditions stipulated in the Agreement and Application.

3.2. The Account(s) may not be used for transactions related to the Depositor's business, notarial activity, advocacy, execution of enforcement documents, mediation dispute settlement activity. The Depositor shall be liable for violation of the provisions of this clause of the Agreement

(the Bank shall not be liable for execution of instructions to the Account(s), which may be related to such activities).

3.3. For the purpose of identification of the Depositor/authorization of the performed operations, the Bank may additionally use:

3.3.1. Depositor' photo image, which is placed in the Bank's database (if any);

3.3.2. Depositor's biometric data (if the Depositor applies for it); and/or

3.3.3. payment card, Password generated by the Bank (if the Depositor has them), dynamic customer identification:

sending a one-time password to the Depositor in the form of SMS-message of the Bank to the Trusted Number with information on the main terms and conditions of the transaction and receiving the Depositor's consent to these terms and conditions by the Depositor by sending the password to the Bank's employee at the Depositor's personal visit;

sending a one-time password to the Depositor in the form of SMS-message of the Bank to the Trusted Number or Push-notification, provided that the Customer is registered in Halyk Homebank mobile application and the service of receiving notifications with information on the main terms and conditions of the operation with information on the main terms and conditions of the operation is activated, and receiving the Depositor's consent to these terms and conditions by sending a reply SMS-message with the password to the Bank by the Depositor upon personal appearance of the Depositor;

3.3.4. other identifying parameters;

3.4 When using QR code technology for acceptance and (or) disbursement of Deposit using devices functioning in automatic mode (ATM, electronic terminal and other devices), the Depositor shall confirm the respective operation by pressing the QR code button in the Bank's mobile application and scanning the QR code on the device's screen.

Article 4. Procedure for making a Deposit

4.1. The Bank shall accept the Deposit provided that the Depositor opens a current account or a current account in a card base in the currency of the Deposit with the Bank (the "current account or card account respectively"). For the Deposit, the terms and conditions of which envisage opening three savings accounts in KZT, USD and EUR, the Depositor shall open three current/card accounts in KZT, USD and EUR.

4.2. In the absence of current/card account(s) with the Bank, the Depositor shall open such account(s) under the terms and conditions and in accordance with the procedure defined by the respective agreement between the Bank and the Depositor and the Bank's internal regulatory documents. When submitting the Application in electronic form, including via Internet banking, the Deposit may be placed only if the Depositor has current account(s)/card account(s) opened with the Bank.

4.3. The Deposit may be made and the Account(s) opened both by the Depositor and a third person (the Payer), as well as by an attorney. In addition to the documents required for opening of the Account(s) by the Depositor under the laws of the Republic of Kazakhstan, the Attorney shall provide the original of a notarized power of attorney for the right to open the Account(s) and/or dispose of the money in the Account(s), or a document confirming that the Attorney may act on behalf of the Depositor without a power of attorney (for legal representatives of the Depositor). If the Application is submitted in electronic form, including submission via Internet banking, the Deposit may be deposited only by the Depositor himself/herself and in his/her name.

4.4. The Deposit may be deposited both in cash and non-cash form, as well as in the transfer standby mode:

4.4.1. by non-cash transfer, if the Depositor/Payer ensures the Deposit amount specified in the Application on the Depositor's current account(s) opened with the Bank. If the Application is submitted in electronic form, including submission via Internet banking, the Deposit may be deposited only by cashless transfer. Based on the Application and the Agreement, the Bank shall debit the Deposit amount from the current account(s) (by direct debiting thereof without obtaining the Depositor's additional consent) and credit the debited amount to the Account(s);

4.4.2. for making a Deposit in cash, the Depositor/Payer shall pay the amount of money specified in the Application into the Bank's cash desk with an indication in the cash document on making the Deposit. If the transfer amount to be credited to the Account is less than the amount indicated in the Application or is received later than the day of signing the Application, the money shall not be credited to the Account and the Agreement shall be deemed not concluded;

4.4.3. in the transfer standby mode. To make a Deposit, the Depositor/Payer shall, within 10 (ten) business days from the day of signing the Application, transfer the Deposit amount to the Account in accordance with the Application. If the amount of non-cash transfer to be credited to the Account is less or more than the amount specified in the Application or is received later than 10 (ten) calendar days, the money shall not be credited to the Account and the Agreement shall be deemed uncompleted.

4.5. The document confirming the deposit to the Bank shall be:

4.5.1. for non-cash deposit - an Application with the Bank's marks on acceptance of the Deposit by cashless transfer or an Application in electronic form, sealed with a Password or by means of dynamic identification;

4.5.2. for cash deposit - a cash document on depositing the Deposit amount to the Account(s), executed in accordance with the rules established by the Bank, with marks on its execution and the Application with the Bank's marks on accepting the Deposit in cash.

4.6. The Bank shall send the Depositor a confirmation about the individual identification code assigned upon opening the Account in the manner specified by the Depositor in the Application on the day of crediting the Deposit amount to the Account.

4.7. When opening a Deposit via Internet banking, the Bank's outlet for further servicing and return of the Deposit is offered to the Depositor by default, in case of disagreement with the offered option, the Depositor has the opportunity to choose another one from the directory.

4.8. Applications submitted in the Internet banking system before 11:45 p.m. Almaty time shall be processed on the current banking day. Applications submitted after 11:45 p.m. Almaty time shall be processed on the next banking day. Conversion operations in Internet banking shall be carried out with applicable restrictions in the system on the time of such operations.

Article 5. Deposit replenishment

5.1. Replenishments may be made to the Deposit, if it is stipulated in the Application.

5.2. Replenishments shall be made:

5.2.1. in cash:

- By the Depositor, as well as on its behalf by third parties (upon submission of a duly executed power of attorney or a document confirming that the third party is a legal representative) - by depositing cash into the Account(s) on the basis of a relevant cash document;

- by third parties acting on their own behalf - by depositing the respective amount of cash to the Bank's cash desk for its transfer to the Account(s) on the basis of a transfer application (without opening a bank account).

5.2.2. by cashless transfer:

- The Depositor as well as third persons acting on his/her behalf (upon submission of a duly executed power of attorney or a document confirming that the third person is a legal representative) shall provide the amount of additional contribution on the Depositor's current account(s)/card account(s), transfer the respective amount of money from the current account(s)/card account(s) to the Account(s) on the basis of the respective application of the Depositor;

- by third parties acting on their own behalf - by transferring the respective amount of money from the Account to the Account(s) on the basis of the respective application for transfer.

5.3. If the Bank has ceased accepting the respective type of bank deposit (including based on maturity), the Bank shall have the right to refuse to accept replenishments to the deposit from the moment of the cancellation of acceptance of such deposits.

Article 6. Partial Demand of Deposit

6.1. The Bank shall issue a part of the Deposit upon the Depositor's request if such condition is stipulated in the Application and in accordance with the requirements of the legislation of the Republic of Kazakhstan.

6.2. The Bank shall disburse a part of the Deposit provided that the balance on the Account (-s) after withdrawal of a part of the Deposit is not less than the amount determined by the Bank as of the date of the Depositor's application to the Bank with an instruction to withdraw a part of the Deposit;

6.3. Upon withdrawal of the Deposit/part of the Deposit and writing it off from the Account(s), a commission fee shall be charged according to the Bank's tariffs.

6.4. Removed

6.5. A part of the Deposit shall be returned (according to the respective instruction of the Depositor, if applicable):

6.5.1. by crediting the demanded part of the Deposit to the current (-s)/cardholder's (-s) Account(s);

6.5.2. by cash withdrawal at the Bank's cash desk. The possibility of cash disbursement in the Bank's ATMs/payment terminals, including the procedure and limitations on the amount of disbursement, shall be determined by the Bank independently.

6.6. Transactions on the Account(s) shall be reflected in the statements provided by the Bank upon the Depositor's request or by personal monitoring in Halyk Homebank application.

6.7. By logging the mobile application via Face ID and Touch ID or personal access code, Depositor consents to transfers between its accounts opened with the Bank without the need for additional confirmation of transfer by entering a one-time password (OTP).

This consent is considered to have been given from the moment of authorization in the mobile app and is valid for the entire active session of using the mobile app.

Article 7: Peculiarities of Deposit transactions with the opening of three savings accounts

7.1. Money shall be transferred between the Accounts based on the Depositor's respective instruction, whereby:

7.1.2. The Bank shall convert the transferred amount into the currency of the Account to which the transfer is credited at the exchange rate set by the Bank at the time of the transaction. In this case, the Depositor confirms and agrees that the exchange rate for the purchase/sale of non-cash currency may be changed by the Bank during the day depending on the situation on the market.

7.1.3. Transactions involving non-cash conversions shall not constitute early demand of the Deposit/partial demand of a part of the Deposit and in case of such withdrawal the Deposit Interest shall not be recalculated.

7.2. Interest on the Deposit shall be accrued separately for each balance of money on the Accounts at the interest rate set for each currency of the Deposit.

7.3. In case of partial withdrawal/conversion of amounts into other currencies, interest shall be accrued on the actual balances on the Accounts at the interest rates for the currencies in which the partial withdrawal/conversion of amounts occurred.

7.4. In case the Depositor does not demand the Deposit amount after the expiry of the Deposit placement term, the Agreement shall be deemed automatically extended for three times, unless otherwise provided by the Deposit conditions upon conclusion of the Agreement, and the Deposit (all its parts) shall be automatically placed on the Accounts for the same term, on the same conditions, with accrual of interest for each part at the rates established by the Bank on the date of extension of the Agreement.

Article 8. Interest on the Deposit

8.1. The amount of interest rate shall be unchanged during the whole period of placement of Deposit specified in the Application, except for the cases stipulated by Clause 9.2 of the Agreement,

other terms and conditions of the Agreement/agreement between the Depositor and the Bank, legislation of the Republic of Kazakhstan.

8.2. The calculation of interest on the Deposit shall be made at the rate of interest on the Deposit specified in the Application or applied in case of prolongation of the Deposit and shall be made from the day following the day of receipt of money to the Account/ prolongation to the day of expiry of the Deposit term on the actual balance of the Deposit. The date of receipt and the date of return of the Deposit amount in full shall be taken as one day. When calculating interest, the actual number of days (according to the calendar) shall be taken into account, and the year shall be taken as 360 days.

For the deposits previously opened with Kazkommertsbank JSC for calculations, a conditional year equal to 360 days and a conditional month equal to 30 days are accepted.

For newly opened deposits, a conditional year equal to 360 days and a conditional month equal to 30 days are used to calculate the interest.

8.3. If the date of interest payment falls on a weekend or a holiday, the actual capitalization of interest shall be made on the first business day following the relevant holiday or weekend, except for deposits opened with Kazkommertsbank JSC, for which the capitalization of interest is made on a day-to-day basis. In this case, the amount of monthly capitalized interest shall increase the balance of the Deposit.

8.4. The frequency of payment of interest on the Deposit shall be set in the Application. Upon extension of the Deposit term, the periodicity of interest payment on the Deposit shall not be changed.

Article 9. Deposit prolongation procedure

9.1. The Bank shall automatically prolong the Deposit on the Deposit termination date for the same term and on the same terms and conditions, except for the interest rate, except for the cases specified in part two of this Clause and Clause 9.5 of the Agreement.

No automatic prolongation of the Deposit shall be made for the "Maximum" Deposit.

The effect of part two of this clause shall not apply to the legal relations arising from the previously concluded "Maximum" bank deposit agreements.

9.2. Upon prolongation, the Deposit shall be automatically placed for the same term under the terms and conditions of the Agreement, with accrual of interest at the rate established by the Bank on the day of prolongation of the term of the Agreement.

9.3. The automatic prolongation of the Agreement shall be performed not more than three times, except for the cases stipulated by an addendum to agreement between the Bank and the Depositor, after which the Deposit and the accrued interest shall be paid by the Bank to the Depositor's current account(s)/card account(s) without additional notice to the Depositor.

9.4. If the interest rate is changed upwards or downwards upon prolongation of the Agreement, the Bank shall notify about such changes, as well as about changes in the Bank's Tariffs by posting this information on the information stands in the Bank's outlets and on the Bank's website, which the Customer shall familiarize himself/herself with.

9.5. If the Bank has ceased accepting the respective type of bank deposit (including based on maturity), the Bank shall be entitled not to prolong the Agreement after the expiry of the Deposit term (including after its last prolongation) and transfer the Deposit amount to the current account(s)/card account(s).

Article 10. Early termination of the Agreement

10.1. Early termination of the Agreement shall be carried out at the Depositor's initiative based on his application or the Bank in accordance with Section IV of the Agreement.

10.2. In case of early termination of the Agreement (except for savings Deposits), the interest shall be recalculated in the following order:

10.2.1. in case of early Deposit demand, including cases after prolongation of the Deposit term, at the Depositor's initiative, the Agreement shall be terminated. At the same time, the Bank shall pay the interest on the Deposit for the actual Deposit term:

- up to 1 month - no interest on the Deposit shall be accrued;
- over 1 month - the accrued and capitalized interest for the entire Deposit term shall be fully deducted, and interest shall be accrued without capitalization on the Deposit amount at the rate for early return of the Deposit established by the authorized body of the Bank, effective as of the date of early termination;

10.2.2. for Deposits previously opened with Kazkommertsbank JSC¹, Interest shall be accrued taking into account capitalization on the Deposit amount under the terms and conditions:

placed, including prolonged ones, until 9 September 2012 (inclusive):

if the actual term of the Deposit (Deposit balance) on the Account(s) is less than the agreed term, the interest shall be accrued for the actual term of the Deposit (Deposit balance) on the Account(s) at the rate specified in the Application (or the rate determined in accordance with clause 9.2 of the Agreement - after the last prolongation of the Agreement);

for Deposits placed, including those prolonged, from 10 September 2012:

if the actual term of the Deposit (balance of the Deposit) on the Account(s) is less than one month - no interest on the Deposit shall be accrued;

if the actual term of Deposit (Deposit balance) on the Account(s) is more than one month, but less than six months (inclusive) from the agreed term, interest shall be accrued for the actual term of Deposit (Deposit balance) on the Account(s) at ½ rate specified in the Application (or ½ rate determined in accordance with clause 9.2 of the Agreement - after the last prolongation of the Agreement);

if the actual term of the Deposit (Deposit balance) on the Account(s) is more than six months but less than the agreed term, the interest shall be accrued for the actual term of the Deposit (Deposit balance) on the Account(s) at the rate specified in the Application (or the rate determined according to clause 9.2 of the Agreement - after the last prolongation of the Agreement).

10.2.3. in case of early withdrawal of the savings Deposit² after the expiration of thirty calendar days from the date of submission by the Depositor of the Application for closing the Account, the Deposit shall be returned without interest payment;

10.2.4. in case of early withdrawal of term deposits meeting the maturity conditions/not meeting the maturity conditions², the accrued and capitalized interest for the entire term of the Deposit shall be fully deducted and interest shall be accrued without capitalization on the amount of the Deposit under the terms and conditions:

- if the Deposit (Deposit balance) is placed on the Account(s) for less than one month, no interest shall be accrued on the Deposit;

- when placing the Deposit (Deposit balance) on the Account(s) for the period from one to six months inclusive - interest on the Deposit shall be accrued in the amount of 1/8 of the nominal rate;

- when placing the Deposit (Deposit balance) on the Account(s) for the period from six to twelve months inclusive - the interest on the Deposit shall be accrued at the rate of 1/4 of the nominal rate;

when placing the Deposit (Deposit balance) on the Account(s) for the period of twelve months and more - the interest on the Deposit shall be accrued at the rate of 1/2 of the nominal rate.

in the event of early withdrawal of term deposits³, that comply with/do not comply with terms of the deposit, the accrued and capitalized interest for the entire term of the Deposit shall be deducted

¹ This Agreement is also an updated revision of the Retail Bank Deposit Agreement (standard terms and conditions of the Accession Agreement) for deposits previously opened with Kazkommertsbank JSC.

² The Savings Deposit ("Maximum") and term Deposits complying with maturity conditions ("Optimal")/not complying with maturity conditions ("Universal") shall come into effect from the date of placement on the Bank's web-site. Criteria for compliance/non-compliance of Deposits with maturity conditions shall be established by Kazakhstan Deposit Guarantee Fund JSC.

³ Term Deposits meeting the term requirements (QORJIN) come into effect from the date of publication on the Bank's website. The criteria for compliance/non-compliance of Deposits with the term requirements are established by Kazakhstan Deposit Insurance Fund JSC.

³⁻¹ Does not apply to legal relations that arose prior to the moment of technical implementation

in full, and interest shall be accrued without capitalization on the amount of the Deposit under the following conditions:

- if the Deposit (Deposit balance) is placed in the Account(s) for less than one month, no interest shall be accrued on the Deposit;

- if the Deposit (Deposit balance) is placed in the Account(s) for a term of one month or more, interest on the Deposit is accrued at a rate of 0.1% of the nominal rate.

If the Depositor requests early withdrawal of the entire Deposit amount in a manner that does not meet the term requirements², the Agreement shall terminate at the Depositor's initiative. In such case, the Bank shall pay interest for the entire deposit placement period at the rate effective as of the date of the Agreement's conclusion. For deposits whose term of validity has been extended, interest is paid at the rate effective as of the date of extension of the Agreement.³⁻¹

10.3. When demanding the Deposit and writing it off from the Account(s), a commission fee shall be charged according to the Bank's Tariffs.

10.4. If third parties request for forced withdrawal of the Deposit from the Account (payment requests, collection orders, etc.), which do not require the Depositor's consent for such withdrawal, are issued to the Account, the Bank shall, subject to the availability of money in the Account and taking into account the Bank's commission fee, execute such requests by direct debiting of the Depositor's Account with subsequent transfer of money in favor of third parties.

In case if as a result of execution of third parties' instructions the Account balance is more than 0.00, the terms and conditions of the Agreement shall be deemed not violated for the deposits Maximum, Universal, Universal 2018, Halyk - Universal 2012, Optimal with replenishment, Deposit-guarantee, Accumulated deposit - Air Astana and the interest rate shall not be zeroed

10.5. If a deposit is seized as instructed by the third parties, the terms and conditions of a savings deposit shall not be considered violated. In the event that the duration of seizure exceeds the term of the deposit, taking into account the number of prolongations established by the Bank, the prolongation of the deposit shall continue until the deposit expiration date. In this case, if the account balance is greater than 0.00, the interest rate shall remain unchanged.” (from the moment of technical implementation).

10.6. Upon recalculation of the interest in cases provided for in the Agreement, the amount of the overpaid/capitalized interest shall be returned by the Depositor. The Bank shall be entitled to deduct the amount of the overpaid/capitalized interest from the Deposit amount. In case of insufficient funds in the Account(s), the Bank shall be entitled to debit the respective amount from any of the Depositor's accounts by direct debiting, to which the Depositor unconditionally agrees, or, if there are insufficient funds in the Depositor's accounts, the Depositor shall pay the insufficient amount to the Bank within 5 (five) business days from the date of the Bank's request to the Depositor.

10.7. The Bank may terminate the Agreement by unilateral repudiation of the Agreement in cases provided for by the legislation of the Republic of Kazakhstan and the Agreement. In such case, the Bank shall return the Deposit amount and the interest accrued in accordance with this clause of the Agreement to the current account(s)/card(s) on the date specified in the respective notification of the Bank. In this case, the interest shall be accrued in accordance with the terms and conditions of the Agreement based on the rate specified in the Application (if the Agreement has not been prolonged) or at the rate effective at the moment of termination (if the Agreement has been prolonged) for the actual period of placement of the Deposit on the Account(s) (from the date of placement of the Deposit to the date of return). Upon return of the Deposit, the Bank shall close the Account(s).

10.8. Based on the Agreement, the Bank shall be entitled to suspend debit transactions on the Account, if the Bank has received a document confirming the fact of the Depositor's absence/death/declaration of death.

10.9. Disbursement of money from the Account of the deceased/declared deceased Depositor shall be made to the heirs/other persons authorized in accordance with the laws of the Republic of Kazakhstan and internal documents of the Bank.

10.10. Disbursement by the Bank of the Deposit share (share in inherited property/ share in common joint property of spouses) for any amount shall result in termination of the Agreement and recalculation of the Deposit Interest in accordance with the terms of early termination.

Article 11. Execution of transactions on the Account(s) by power of attorney

11.1. Transactions on the Account(s) by power of attorney shall be executed provided that the authorized person submits the original notarized power of attorney for the right to carry out transactions on the Account(s) (to dispose of the money on the Account).

11.2. The Depositor shall notify the Bank of the issuance of a power of attorney when granting the right to dispose of the Deposit to third persons or in case of early termination of the powers under the power of attorney in one of the following ways:

11.2.1. by submitting a written notice to the Bank's outlet specifying the surname, first name and patronymic, name and number of the identity document of the attorney, the list of powers granted by the Depositor to the attorney under the power of attorney (according to the text of the power of attorney);

11.2.2. by sending to the Bank a copy of the power of attorney issued to the attorney by fax with obligatory verbal (by phone) confirmation of the transfer of the power of attorney to the Bank.

11.3. If the Depositor fails to notify the Bank about the issuance of the power of attorney to the attorney, the Bank shall be entitled to contact the Depositor, the notary who has issued the power of attorney, as well as perform other actions to obtain confirmation of the fact of issuance of the respective power of attorney. At the same time, the Bank shall be entitled not to conduct transactions on the Account(s) under the power of attorney until the Bank receives confirmation of the issuance of the respective power of attorney from the abovementioned persons.

Section II. Rights and Responsibilities of the Parties

Article 12. Rights and Responsibilities of the Depositor

12.1. The Depositor shall be entitled to:

12.1.1. receive full information on the status of the Account;

12.1.2. replenish the Account(s) (if provided for by the Application);

12.1.3. demand the Deposit amount/part of the Deposit, if it is provided for by the Deposit terms and conditions, and the interest accrued in accordance with the terms and conditions of the Agreement and the Application;

12.1.4. close the Account(s) under the Application for closing the Account(s) provided that there are no outstanding claims to the Account(s) and in accordance with the requirements of the legislation of the Republic of Kazakhstan;

12.1.5. entrust the disposal of the Deposit and interest to another person in accordance with the requirements of the legislation of the Republic of Kazakhstan;

12.1.6. demand early repayment of:

- term Deposit, notifying the Bank thereof seven calendar days in advance;

- savings Deposit, notifying the Bank thirty calendar days in advance by applying to the Bank's outlet, except for the moment of prolongation. In case of withdrawal of the Application - to notify the Bank five calendar days prior to the end of the term of consideration of the submitted Application for closing the account by the Bank.

12.2. The Depositor shall undertake to:

12.2.1. open current account(s)/card account(s) in the currency of the Deposit;

12.2.2. make a Deposit to the Account(s) according to the procedure established by the Agreement;

12.2.3. when demanding partial amounts from the Account during the Deposit term, to keep the minimum balance on the Account in the amount specified in the Deposit application;

12.2.4. notify the Bank in writing or by other means of communication agreed upon by the Parties of any changes in his/her details (passport data, IIN - with submission of supporting documents, residence address, telephone number, e-mail address, fax number, etc.) not later than five days from the moment of their change;

12.2.5. provide the Bank with information and documents required for fulfillment by the Bank of its obligations stipulated by the legislation of the Republic of Kazakhstan and internal documents of the Bank, including information on beneficial owners;

12.2.6. comply with the terms and conditions of the Agreement;

12.2.7. provide as an additional means of his/her identification a scan of biometric data (visual image of the Depositor's fingerprint) and/or a payment card/Password generated by the Bank, or other documents/means of identification;

12.2.8. in case of cash withdrawal in large amounts determined by the Bank in accordance with its internal documents, notify the Bank at least 48 (forty eight) hours prior to such transaction, unless another term has been notified to the Depositor in accordance with the procedure established by the Agreement.

12.2.9. independently check the exchange rate for the purchase/sale of non-cash currency before confirming each transaction in the Halyk Super App mobile application.

Article 13. Rights and Responsibilities of the Bank

13.1. The Bank shall be entitled to:

13.1.1. amend the terms and conditions of the Agreement and the Bank's tariffs in accordance with Section IV of the Agreement;

13.1.2. without additional consent of the Depositor, write off from the Account(s) (including minimum balance under the Agreement) the Bank's commissions, the Depositor's debts to the Bank under other banking service agreements concluded between the Depositor and the Bank, as well as erroneously credited money to the Account(s), overpaid/credited amounts, other debts of the Depositor to the Bank under the Agreement, as well as other obligations of the Depositor to the Bank by direct debiting of the Account(s) on the basis of documents stipulated by the legislation of the Republic of Kazakhstan, the Agreement and internal documents of the Bank, and in case of absence of money on the Account(s) by direct debiting of any bank accounts of the Depositor opened with the Bank on the basis of documents stipulated by the legislation of the Republic of Kazakhstan, the Agreement and internal documents of the Bank, which the Depositor unconditionally agrees with.

The Depositor hereby grants the Bank the right to write off money by direct debiting of the Account/other accounts opened with the Bank without additional consent of the Depositor in cases and in accordance with the procedure specified in this clause of the Agreement.

13.1.3. unilaterally refuse to open the Account(s) and establish business relations with the Depositor;

13.1.4. terminate business relations with the Depositor without disclosing any reasons and refuse to execute the Depositor's orders to perform transactions on the Account(s) on the grounds stipulated by the laws of the Republic of Kazakhstan on anti-money laundering and terrorism financing, as well as the Bank's internal regulatory documents;

13.1.5. unilaterally cancel the Agreement and close the Depositor's Account or all the Accounts opened under the Agreement in accordance with Section IV of the Agreement by sending the respective notice to the Depositor not later than 30 (thirty) calendar days prior to such termination;

13.1.6. provide the Depositor with information on the status of the Account(s), Account transactions, as well as any information materials (including notifications) via open communication channels (e-mail, fax, etc.), if the Depositor has initiated a request to the Bank via such communication channels or the Bank considers it advisable to send a corresponding message to the Depositor in order to increase the security level of Account transactions (in particular, the Bank may send SMS/Push notifications, provided that the Customer has registered in Halyk Homebank mobile application and activated the service of receiving notifications). By submitting the Application in accordance with the procedure stipulated by the Agreement, the Depositor gives formal written consent to the Bank to provide the Bank with information on the Accounts and confirms that he/she is aware of the risk of unauthorized receipt by third parties of information sent by the Bank via open communication channels in accordance with this clause of the Agreement and assumes such risk;

13.1.7. refuse to execute the instructions of the Depositor or persons authorized by the Depositor to perform operations on the Account(s), if such instructions and documents provided thereon contradict the requirements of the current legislation of the Republic of Kazakhstan and internal documents of the Bank, if there is no amount of money on the Account(s) sufficient to execute such instructions;

13.1.8. demand from the Payer, Depositor (its representative) to submit information and documents necessary for identification of the said persons, identification of the beneficial owner, as

well as to submit information on tax residency, type of activity and source of financing of the transactions, documents related to the transactions;

13.1.9. refuse the Payer, the Depositor (his/her representative) to carry out a debit transaction on the Account and/or suspend all debit transactions on the Depositor's bank accounts in case of suspicion that such transactions are carried out for the purpose of legalization (laundering) of proceeds of crime or terrorism financing;

13.1.10. terminate business relations with the Payer, Depositor unilaterally by means of unilateral repudiation from the Agreement subject to the conditions stipulated in Article 10 of the Agreement in cases of:

occurrence of suspicions in the process of studying the transactions made by the Payer, Depositor (its representative) that the business relations are used by the Payer, Depositor for the purpose of legalization (laundering) of proceeds of crime or terrorism financing;

repeated refusals by the Bank to conduct debit transactions on the Account or suspension of all transactions on the Depositor's bank accounts;

sanctions against the Payer, the Depositor and (or) its affiliates imposed in accordance with the jurisdiction of any country (e.g. USA⁴, EU⁵, Great Britain and others) or international organization (including, but not limited to, FATF⁶ and UN⁷);

impossibility to take actions for proper verification of the Payer, Depositor (his representative), stipulated by the laws of the Republic of Kazakhstan and internal regulatory documents of the Bank;

13.1.11. contact the Depositor, notary who has issued the power of attorney, as well as perform other actions to obtain confirmation of the fact of issuance of the respective power of attorney;

13.1.12. not to carry out transactions on the Account(s) under the power of attorney until the confirmation of the issuance of the respective power of attorney is received from the abovementioned persons;

13.1.13. set restrictions on the amount of transactions, time of transactions in Internet banking.

13.2. The Bank shall undertake to:

13.2.1. account the Deposit in the Account(s);

13.2.2. charge interest on the amount of the Deposit in accordance with the terms and conditions of the Agreement and the Application;

13.2.3. upon the Depositor's request, return the Deposit and the interest accrued under the terms and conditions of the Agreement;

13.2.4. upon the Depositor's request, disburse a part of the Deposit, if it is provided for by the Application and the Bank's internal documents;

13.2.5. issue statements/bank references on the Account(s) upon the Depositor's request in accordance with the Bank's tariffs;

13.2.6. return the Deposit on the basis of the Customer's application for closing the account within the terms established by the legislation of the Republic of Kazakhstan.

Article 14. Liability of the Parties. Indemnity against liability

14.1. The Bank shall not be liable for the actions of persons authorized by the Depositor to dispose of the Account(s) in case of failure to notify / untimely notification by the Depositor to the Bank on replacement of such persons or early termination of their powers in accordance with Clause 11.2 of the Agreement.

14.2. In any case the Bank's liability in case of violation of the terms and conditions of the Agreement, including liability for unjustified refusal to execute or improper execution of the

⁴ United States of America

⁵ European Union

⁶ Financial Action Task Force on Money Laundering. An intergovernmental organization that develops global standards for combating money laundering and terrorist financing (AML/CFT) and assesses the compliance of national AML/CFT systems with these standards

⁷ The United Nations is an international organization established to maintain and strengthen international peace and security and to promote cooperation between states

Depositor's instruction, shall be limited to the amount of real damage caused to the Depositor by illegal actions/inaction of the Bank.

To receive the amounts specified in this Clause, the Depositor (his/her representative) shall submit an application to the Bank specifying the amount and justification of the real damage incurred by the Depositor. After the Bank considers the Depositor's application, the amount may be paid by crediting money to the bank account opened with the Bank or by giving cash to the Depositor.

14.3. The Bank shall not be liable for failure to fulfill or improper fulfillment of obligations under this Agreement if it was caused by force majeure circumstances, including: software failures, power failure, damage to communication lines and other circumstances beyond the control of the Parties. The Bank shall fulfill its obligations under the Agreement immediately after termination of the above circumstances and their consequences.

14.4. Upon termination of force majeure circumstances the respective Party shall resume performance of its obligations under the Agreement. If the force majeure event continues for more than one month after its occurrence, the Parties shall be entitled to terminate the Agreement by mutual agreement, with the interested Party notifying the other Party thereof in writing not later than fifteen calendar days prior to the date of such termination.

14.5. The Bank shall not be liable for non-fulfillment/improper fulfillment of its obligations under the Agreement, including the impossibility to credit money to the Account(s) in case the Bank receives acts of temporary restriction on property disposal, decisions and (or) orders of authorized state bodies or officials on suspension of debit transactions on the bank account, acts of seizure of money on the bank account, as well as judicial acts on collection of money, bailiff's orders on demanding information on the existence and numbers of bank accounts, third parties' claims in accordance with the legislation of the Republic of Kazakhstan.

At the same time, withdrawal of money from the Account(s) without the Depositor's consent, suspension of debit transactions on the Account(s), seizure of money on the Account(s), temporary restriction on disposal of property shall be made only on the basis of duly executed documents in cases and in accordance with the procedure stipulated by the legislation of the Republic of Kazakhstan. The Bank shall not be liable for losses incurred by the Depositor in such cases.

14.6. The Bank shall not be liable for changes in the exchange rate of non-cash currency that occurred before, during, or after the execution of the transaction, including cases of delays in processing the order for technical or other reasons beyond the Bank's control, and for any losses incurred by the Depositor in connection with such changes.

SECTION III. Deposit guarantee

Article 15. Deposit guarantee

15.1. At the moment of conclusion of this Agreement the Deposit shall be subject to mandatory deposit guarantee.

15.2. In case of changes in the legislation of the Republic of Kazakhstan on deposit insurance, the Deposit shall be subject to the terms and conditions of deposit insurance determined taking into account the changes in the legislation of the Republic of Kazakhstan.

15.3. Notification of the Bank's participation in the mandatory deposit insurance system and other information on deposit insurance issues, including but not limited to information on the terms and procedure of payment of the guarantee compensation, including transfer of the non-demanded amount of compensation, shall be posted on the Bank's web-site.

Article 16. Dispute settlement procedure

16.1. Any disagreements and disputes arising in connection with conclusion, execution, termination of the Agreement shall be settled by the Parties through negotiations.

The Bank shall consider the Depositor's claims in accordance with the procedure and terms established by the internal documents of the Bank, as well as in accordance with the current legislation

of the Republic of Kazakhstan. The Bank may reply to the Depositor either by personal delivery to the Depositor or by e-mail or other available communication channels.

In case of failure to reach an agreement, each of the Parties shall be entitled to appeal to the court of the Republic of Kazakhstan at the location of the Bank and/or its branch to resolve the dispute.

The law of the Republic of Kazakhstan shall be the law of the Republic of Kazakhstan applicable to this Agreement.

16.2. If the Depositor's claim is recognized as justified, the Bank shall make adjustments to the transaction made and take other necessary actions to settle the situation.

16.3. All matters directly or indirectly related to the Agreement and not regulated therein shall be resolved and settled by the Parties in accordance with the Agreement, and in all matters not governed by the Agreement - in accordance with the laws of the Republic of Kazakhstan, as well as internal documents of the Bank.

SECTION IV. Agreement amendment and termination procedure

Article 17. Agreement amendment procedure

17.1. The Bank shall be entitled to unilaterally, without prior agreement with the Depositor, make amendments, additions to the Agreement, tariffs, in accordance with the procedure stipulated by the legislation of the Republic of Kazakhstan and this clause of the Agreement. At the same time, the Bank shall be entitled to unilaterally introduce amendments, additions to the terms and conditions of the Agreement related to provision of payment services under the Agreement and established by the legislation of the Republic of Kazakhstan, if such amendments, additions do not entail deterioration of the Depositor's position compared to the one he/she had at the moment of conclusion of the Agreement, and/or if they improve the Depositor's position, and/or if making thereof is necessary due to the requirements of the legislation of the Republic of Kazakhstan.

In all these cases, the Bank shall post the respective notice, amendments and additions in the branches/subdivisions and on the Bank's web-site not later than ten calendar days prior to the day they are brought into effect.

17.2. In other cases when the Bank makes amendments, additions to the Agreement, tariffs on the payment services provided under the Agreement, including cases when the tariffs shall be changed towards their increase, the Bank shall place the respective notice, amendments, additions in the branches/subdivisions and on the Bank's web-site not later than ten calendar days before the day when they come into effect. In this case the Depositor shall be entitled to:

17.2.1. repudiate the Agreement by submitting a respective application to the Bank;

17.2.2. not to apply to the Bank for receiving those payment services, the terms and conditions of providing of which have been amended/added or amendments/additions have been made to the tariffs charged for providing such services.

The Bank's failure to receive a written notice from the Depositor, application for closing the Account before the expiration of the specified ten-day term shall mean the Depositor's consent to the new (amended) version of the Agreement, tariffs, and such amendments, additions to the Agreement, tariffs shall be brought into effect on the date specified in the Bank's notice. No addendum to the Agreement shall be concluded, no other written confirmation of the Depositor's consent shall be required.

Article 18. Agreement termination, Account closing procedure

18.1. The Agreement shall be terminated and the Account shall be closed:

18.1.1. based on the Depositor's application provided that there are no outstanding claims and/or encumbrances of third parties against the Account in accordance with the procedure and within the terms established by the legislation of the Republic of Kazakhstan and internal documents of the Bank;

18.1.2. by the Bank independently in case of termination or its repudiation of the Agreement;

18.1.3. by agreement of the Parties.

18.2. Upon the Depositor's repudiation of the Agreement, the Depositor shall submit to the Bank an application for closing the Account signed by entering the Password or one-time password in the form of an SMS message/Push-notification.

If there are no outstanding claims to the Account, if there are no encumbrances on the money on the Account, the Bank shall close the Account within the terms stipulated by the legislation of the Republic of Kazakhstan, and the balance of the money on the Account shall be paid to the Depositor in cash, if it is allowed by the legislation of the Republic of Kazakhstan, the Agreement, or transferred to another account in the Bank or another bank, in an organization performing certain types of banking operations, upon written instruction of the Depositor.

18.3. In case the Bank makes amendments, additions to the Agreement, tariffs according to Clause 17.2 of the Agreement, the Depositor shall be entitled to repudiate the Agreement before the day of making the amendments, additions, notified by the Bank, without paying additional fee for its termination, if such fee was established by the Bank.

18.4. The Bank shall be entitled to repudiate the Agreement on the grounds and in accordance with the procedure stipulated by the Law of the Republic of Kazakhstan "On Payments and Payment Systems", the Law of the Republic of Kazakhstan "On Combating Legalization (Laundering) of Proceeds of Crime and Terrorism Financing" and other regulatory legal acts of the Republic of Kazakhstan.

If there is no money in the Account for more than one year, the Bank shall send a notice of repudiation of the Agreement to the Depositor at the address available to the Bank thirty calendar days prior to the expected date of termination of the Agreement in electronic form or by mail with a notice of receipt or by posting the respective notice on the Bank's website or in other mass media at the Bank's choice within the specified terms. If there are no funds in the Account and the term specified in the notice expires, the Bank shall terminate the Agreement and close the Account(s).

18.5. Upon closing of the Account, the Bank shall cancel the individual identification code.

18.6. Upon closing of the Account, the Bank shall notify the tax authorities in cases, procedure and terms determined by the tax legislation of the Republic of Kazakhstan.

18.7. Upon Bank's repudiation of the Agreement, the Bank shall also perform other actions stipulated by the legislation of the Republic of Kazakhstan.

SECTION V. Other terms and conditions

Article 19. Other terms and conditions

19.1. This Agreement has been drawn up in the state and Russian languages, each of which shall have equal legal force. In case of any contradictions between the texts of this Agreement in the state and Russian languages, the Parties shall be governed by the text of the Agreement in the Russian language.

19.2. The Customer hereby shall express his unconditional and irrevocable consent to:

- collection, processing personal, biometric and/or other data and to transfer such data to credit bureaus;

- for the credit bureau to provide the Bank with information about the Customer obtained from the SDB;

- for the credit bureau to provide the Bank with information about the Customer obtained from the SDB;

- for the credit bureau to receive information about the Customer from the SDB from SDB operators/owners;

- for the provision of information about the Customer by the owners of the SDB;

- to a legal entity, which by decision of the Government of the Republic of Kazakhstan performs public service activities in accordance with the legislation of the Republic of Kazakhstan, to provide existing and future information on the Customer;

- receipt by the Bank of information about the Customer from the "Family ties" or other SDBs on family ties, including information about children;

- receipt by the Bank of information about the Customer from the State Database containing information constituting a tax secret, personal medical data, as well as other types of secrets protected by law.

19.3. The Customer shall hereby express his/her unconditional and irrevocable consent to the Bank's use of biometric data as a method of identification (including voice imprinting).

19.4. The Customer shall hereby express his/her unconditional and irrevocable consent to receive advertising mailings from the Bank to the authorized number.

19.5. Due to the Customer's arising needs for obtaining bank loans by the Customer on a recurring basis, the Customer shall request the Bank to send loan offers to the Customer. In this regard, the Customer shall give his/her consent for the Bank to receive a credit report and other information from a credit bureau, as well as for the credit bureau to issue such information to the Bank.

19.6 The Bank shall notify the Customer about the performed Deposit transaction by sending Push-notifications provided that the Customer has registered in Halyk Homebank mobile application and activated the service of receiving notifications with information on the main terms and conditions of the transaction.

19.7. The Depositor is notified and agrees that when performing transactions related to the purchase, sale, or conversion of foreign currency, the exchange rate set by the Bank at the time of the actual performance of the relevant transaction by the Depositor in the Halyk Super App mobile application shall apply, and shall assume responsibility for any losses caused by changes in the exchange rate of non-cash currency.