



Application for Personal Bank Account

This Application form (the "Application") for opening a current account of an individual (the "Account") is an integral part of the current account accession agreement of an individual (the "Accession Agreement")

ACCOUNT DATA

* Purpose of account opening:

- salary/scholarship, loan, deposit, for the purchase of motor vehicles, proceeds from third parties, transfers to third parties, loans refinanced from Bad Loan Fund JSC, commission-free processing of a loan, minor's account, current account for preferential car loans, for rotational payments, other

* Account currency: KZT, USD, EUR, RUB, CHF, GBP

* Maximum guaranteed indemnity for the account: up to KZT 10 million for deposits in national currency, up to KZT 5 million on deposits in foreign currency.

Bank account maintenance fee is available on the Bank's website at www.halykbank.kz.

* Select the product/service to be used (check the appropriate box):

Services

- remote banking, trust management of property, brokerage services, personal banking, transfer and agency services, custodial services, safe deposit services, securities nominee holding services, other (provide details)

Products:

- loan, deposit, prepaid cards, international transfers, bill, foreign currency exchange in cash, electronic money, metal accounts, trade financing, transfers without account opening, traveller's cheques, other (provide details)

PERSONAL CUSTOMER DATA:

Form fields for personal data: Surname, Name, Patronymic, Date of birth, Place of birth, IIN, Citizenship, Residency, Type of identity document, No., Issue date, Issued by, Valid until, Registration address, Residence address or domicile, Index, Country, Oblast, Region, City, Settlement, Street, Building, Apartment

** Additional details of a foreign individual:

Form fields for foreign individual details: Tax residence, Taxpayer identification number, Visa No., Migration card No., Issue date, Valid until

EMPLOYMENT/EDUCATION DATA:

Form fields for employment/education: Company name, Position, Employment period, Company address

CONTACT DETAILS:

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

Trusted number:

(Customer's personal mobile phone number for delivery of passwords for transactions in Internet Banking/Homebank, 3D Secure codes and SMS notices on deposits, etc., requiring higher security)

E-mail²:

(if any)

Mobile number:

Office phone number:

Landline number:

*** BENEFICIARY OWNER DETAILS:**

Customer acts on their own behalf and in their own interests

Representative acts in interests of customer

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

* Surname:

* Name:

* Patronymic:

* Date of birth: / /

* Place of birth (country, settlement):

* IIN:

* Citizenship:

* Type of identity document: **Series:**

* No.

* Issued by:

* Issue date: / /

* Valid until: / /

* Registration address:

Residence address or domicile: 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

Country

* Oblast

Oblast

* Region

Region

* City

City

* Settlement

Settlement

* Street

Street

* Building * Apartment

Building **Apartment**

Contact phone number:

Additional details of a foreign individual:

** Visa No.:

** Migration card No.:

(to be filled in if the customer is from a visa requiring country)

** Issue date: / /

** Issue date: / /

** Valid until: / /

** Valid until: / /

* 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

* No.

Certificate of guardian (trustee) Other (provide details)

* Issue (signing) date: / /

Valid until: (if any) / /

The details of notary who has certified the customer's signature on the power of attorney issued to the customer's representative:

* Surname:

* Name:

* Patronymic:

* License No.:

* License issue date: / /

* Issued by:

Valid until: (if any) / /

ADDITIONAL CUSTOMER DETAILS 2:

Income source2: Salary2 Dividends2:

Name of the company which accrues dividends 3: _____

Your status in this company 3: founder participant shareholder other (to be specified) _____Amount of dividends for the period 3: _____
(period to be specified)

Total period of payment of dividends 3: _____

 Income from entrepreneurial activity2:

Company name 3: _____

Business profile 3: _____

Average monthly income 3: _____

Period of entrepreneurial activity 3: _____

 Other2 (provide details below about occupation, indicate the average monthly income, total occupation period and other details, which you consider necessary to inform the Bank)

* **Average monthly income less taxes:** up to KZT150,000 KZT800,000 - KZT3,000,000 over KZT15,000,000
 KZT150,000 - KZT800,000 KZT3,000,000 - KZT15,000,000

* **Accounts in other banks/financial institutions (if any):** _____
 (name of the Bank/financial institution)

* **Characteristics of financial status³:** Available real estate (provide details): _____
 Available valuables (provide details): _____
 Share in the capital/percent of shares of legal entity (provide details): _____

The code word to be used to authenticate your identity is indicated below

Code word:**I undertake to sign the documents related to the execution of the Accession Agreement with the following signature:**_____
customer signature**I UNDERSTAND AND AGREE THAT:**

- The information specified in the Application is true and can be kept in the Bank until the data is true.
- I accede to the Accession Agreement in its entirety.
- The data provided in the Application Form may be used by the Bank to prevent fraudulent transactions.
- In case of any questions regarding the Account, the Bank may contact me at the addresses specified in the Application Form.

5. I also agree:

- with the amendment procedure set forth in the Agreement, the procedure of changing the tariffs, specifically that:
- the Bank is entitled to amend the Accession Agreement, tariffs in accordance with the procedure established by the Accession Agreement;
- given amendments made to the Accession 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 Accession Agreement, tariffs within 10 (ten) calendar days since such amendments are published, I accept and agree with the new (amended) Accession Agreement, new tariffs, and the Accession Agreement, tariffs continue to be in force as amended;
- in case of disagreement with the terms of the Accession Agreement, tariffs as amended, I agree that the Accession Agreement is terminated based on my written Application for termination and on the terms of the Accession Agreement.
- the guaranteed reimbursement 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 guarantee 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".

6. The Account opened by me as an individual will not be used for the purpose of transactions as an individual entrepreneur, lawyer, private bailiff, private notary, professional mediator.

7. 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)5 (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

8. I hereby give my consent to Halyk Savings Bank of Kazakhstan Joint Stock Company:

- to transfer/provide information about me to the credit bureau regarding financial and other obligations of property nature, information that will be received in the future;
- to have a credit report issued by the credit bureau and to receive information that is currently available or will be available to the credit bureau in the future.

9. I hereby give my consent to the Bank:⁴
- 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.

10. I hereby give my 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).

11. 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.

12. I undertake to use the rotational payments strictly for their intended purpose, specifically for the purpose of renting accommodation. I also accept full responsibility for the consequences of any misuse of the rotational payments. In the event of providing the Bank with inaccurate information and/or using the rotational payments for purposes other than those intended, I undertake to compensate the Bank for all losses incurred (fines, etc.)⁸

This Application was signed by me at the time of my personal presence at the Bank.

[Accepted with the use of EDS/dynamic identification of the Depositor]⁴

* **Document date:** / /
day month year
Customer's signature

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 customer:

Open _____ deposit _____ in _____ (currency)

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

Represented by _____

Based on the document _____

Accepted by (surname, initials of the Bank employee) (signature of the Bank employee) / /
day month year

* Mandatory for completion.

** Mandatory field for non-residents of the Republic of Kazakhstan unless otherwise stipulated by international treaties ratified by the Republic of Kazakhstan.

¹

When selecting the purpose of the Account "in the name of a minor", the fields with personal data (full name, date of birth, etc.) shall be filled in with information on a minor, and the fields "Work place", "Income source", "Average monthly income" shall be filled in with information on third parties or Contributor.

² To be filled in via SPM and printed only if the **medium and high level of risk** is assigned to the customer.

³ To be filled in and printed only if the **high level of risk** is assigned to the customer.

⁴ The information in brackets is applied when opening a deposit via Internet Banking/Homebank.

⁵ 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

⁶ Upon technical implementation.

⁷ 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.

⁸ When choosing the purpose of opening the Account – for rotational payments.