

General Terms and Conditions for Bank Deposits by Legal Entities, their Separate Structural Subdivisions, Individual Entrepreneurs, Private Notaries, Private Bailiffs, Lawyers, and Professional Mediators in Halyk Bank JSC

1. Definitions used in the Terms and Conditions:

Bank	– Halyk Bank JSC
Deposit	– funds received by the Bank from the Customer on the terms specified in the Application and Confirmation;
Statement	– a document (in paper or electronic form) on the status of the Customer's Savings Account for a certain period of time;
Annual effective interest rate	– interest rate in reliable, annual, effective, comparable terms for services, calculated in accordance with the banking legislation of the Republic of Kazakhstan;
Applicable Law	– legislation of the Republic of Kazakhstan, consisting of normative legal acts adopted in accordance with the established procedure;
Funds	– means of payment expressed in national and foreign currency;
Agreement	– the Application and Confirmation, duly executed and signed, exchanged between the Bank and the Customer, and these Terms and Conditions;
Document with specimen signatures and seal impression	– a document containing information about the Customer's authorized representatives, with samples of their signatures and seal impressions (if any);
Application	– an application to open a savings account and make a bank deposit, which the Customer submits to the Bank, containing the Customer's intention to make a deposit with the Bank, which provides for the Customer's familiarization with and acceptance of the Terms and Conditions. The exchange of the Application and Confirmation and the receipt of the Deposit amount in the Savings Account signify the conclusion of the Agreement between the Bank and the Customer;
Customer	– a legal entity, or a separate division of a legal entity (branch, representative office), or an individual entrepreneur, or a private notary, or a lawyer, or a private bailiff, or a professional mediator – the owner of a Savings Account in accordance with the Terms and Conditions, the Application, and the Confirmation;
National Bank	– National Bank of the Republic of Kazakhstan Republican State Institution;
Confirmation	– confirmation of acceptance of the Customer's bank Deposit, under which the Bank undertakes to accept the Deposit from the Customer, open a savings account on the terms described in the Customer's Application, pay interest on it in the established amount and return the Deposit on the terms and in the manner provided for by the Applicable Law, the Application, and the Confirmation. The terms and conditions are an integral part of the Application and the Confirmation. Confirmations also include subsequent Confirmations sent by the Bank to the Customer regarding the "Auto Deposit";
Business days	– days when banks in the Republic of Kazakhstan and/or in the country of origin of the relevant foreign currency are open for transactions;
Party/Parties	– the Bank and the Customer who have entered into the Agreement;

Savings Account	– the Customer’s bank account with the Bank in any currency, opened based on the Agreement for the purpose of recording the Deposit and remuneration;
Tariffs	– the Bank's current commission remuneration tariffs;
Authorized Person	– a person vested with authority in accordance with the Applicable Law, the Customer's constituent documents, and acting on behalf of the Customer, the Bank, or third parties, as provided for in the Terms and Conditions and/or the Agreement;
Terms and Conditions	– these General Terms and Conditions for Bank Deposits of Legal Entities, Separate Structural Units, Individual Entrepreneurs, Private Notaries, Frequent Bailiffs, Lawyers, and Professional Mediators with Halyk Bank JSC, posted on the Bank's official website at www.halykbank.kz . The Terms and Conditions are uniform for all types of Deposits and are an integral part of the Agreement.

The terms and conditions are approved for the following types of term deposits: **“Term,” “Term with payments,” “Accumulative,” “Flexible deposit,” “Flexible deposit with monthly Interest payouts,”** and **“Auto Deposit.”**

Brief description of these types of deposits:

“Term” deposit

<i>Deposit placement</i>	The deposit is placed in a single payment of the entire amount. Replenishments and partial withdrawals are not permitted.
<i>Deposit term</i>	From 1 day to 3 years (inclusive) Deposit term extension is not permitted.
<i>Minimum deposit amount</i>	KZT 2,000, USD 20, EUR 20, RUB 500, CNY 2,000
<i>Currency</i>	KZT; USD; EUR; RUB; CNY
<i>Interest payout</i>	Interest for the actual term of the deposit is paid out at the end of the deposit term. If the Customer terminates the Agreement before its expiry date, the Bank shall not pay interest unless the Agreement provides for early withdrawal of the Deposit with interest paid at specially established rates.
<i>Interest rates</i>	The interest rate remains unchanged for the entire term of the Deposit.

Term Deposit with Payments

<i>Deposit placement</i>	The deposit is placed by paying the entire amount at once. Replenishments and partial withdrawals are not permitted.
<i>Deposit term</i>	From 1 month to 3 years (inclusive). Deposit term extension is not permitted.
<i>Minimum deposit amount</i>	KZT 2,000, USD 20, EUR 20, RUB 500.
<i>Currency</i>	KZT; USD; EUR; RUB.
<i>Interest payout</i>	Interest is paid monthly on the deposit opening date, and on the deposit maturity date, interest and the principal amount of the deposit will be paid on the deposit maturity date. If the Customer terminates the Agreement before its expiry date, the Bank shall not pay interest unless the Agreement provides for early withdrawal of the Deposit with interest paid at specially established rates; in this case, the excess amount of interest paid shall be deducted from the amount of the Deposit to be returned.
<i>Interest rates</i>	The interest rate on the Deposit remains unchanged for the entire term of the Deposit

“Accumulative” Deposit

<i>Deposit placement</i>	The deposit is placed by making an initial payment. Replenishments are permitted. The maximum deposit amount is approved by the Bank at the time of concluding the Agreement. Partial withdrawal of funds is not permitted. Interest is accrued separately on each contribution amount credited to the account during the term of the Deposit.
<i>Deposit term</i>	From 1 month to 12 months (inclusive) Deposit term extension is not permitted.
<i>Minimum deposit amount</i>	KZT 2,000, USD 20, EUR 20, RUB 500.
<i>Currency</i>	KZT; USD; EUR; RUB.
<i>Interest payout</i>	The entire amount of interest for the actual term of the deposit is paid out at the end of the deposit term. If the Customer terminates the Agreement before its expiry date, the Bank shall not pay interest unless the Agreement provides for early withdrawal of the Deposit with interest paid at specially established rates.

<i>Interest rates</i>	Interest rates on the Deposit remain unchanged for the entire term of the Deposit.
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“Flexible” Deposit

<i>Deposit placement</i>	The deposit is placed by making an initial payment. Replenishments are permitted. Partial withdrawals are permitted. The minimum balance and maximum deposit amount are approved by the Bank at the time the Agreement is concluded. Interest is accrued separately on each contribution amount credited to the account during the term of the Deposit.
<i>Deposit term</i>	From 3 months to 12 months (inclusive) Deposit term extension is not permitted.
<i>Minimum deposit amount</i>	Approved by the Bank at the time of concluding the transaction.
<i>Currency</i>	KZT; USD; EUR; RUB.
<i>Interest payout</i>	Interest is paid out at the end of the Deposit term. Interest on replenishments is paid for the actual term on the date of payment of interest on the principal amount. If the Customer terminates the Agreement before its expiry date, the Bank shall not pay interest unless the Agreement provides for early withdrawal of the Deposit with interest paid at specially established rates.
<i>Interest rates</i>	Interest rates on the Deposit remain unchanged for the entire term of the Deposit.

“Flexible Deposit with Monthly Interest Payments”

<i>Deposit placement</i>	The deposit is placed by depositing the initial amount. Replenishments are permitted. Partial withdrawals are permitted. The minimum balance and maximum deposit amount are approved by the Bank at the time of signing the Agreement. Interest is accrued separately on each contribution amount credited to the account during the term of the Deposit.
<i>Deposit term</i>	From 3 months to 12 months (inclusive) Deposit term extension is not provided for.
<i>Minimum deposit amount</i>	Approved by the Bank at the time of concluding the transaction.
<i>Currency</i>	KZT; USD; EUR; RUB.
<i>Interest payout</i>	Interest is paid out monthly on the date of opening the deposit, and in the month of deposit maturity, interest and the principal amount of the deposit will be paid on the date of deposit maturity. Interest on replenishments is paid out for the actual term on the date of payment of interest on the principal amount. If the Customer terminates the Agreement before its expiry date, the Bank shall not pay interest unless the Agreement provides for early withdrawal of the Deposit with interest paid at specially established rates; in this case, the excess amount of interest paid shall be deducted from the amount of the Deposit to be returned.
<i>Interest rates</i>	Interest rates on the Deposit remain unchanged for the entire term of the Deposit.

“Auto Deposit”

<i>Deposit placement</i>	Automatic deposit placement by transferring the balance from the current account to the savings account. Replenishments are not permitted. Partial withdrawal of funds is allowed if there is a balance in the savings account.
<i>Deposit term</i>	One day. If the date of return of the Deposit and payment of accrued interest falls on a weekend or public holiday, the Deposit shall be returned and the accrued interest shall be paid on the next business day.
<i>Savings Account</i>	A Savings Account is opened for a term of no more than 360 days (1 year) with subsequent automatic renewal an unlimited number of times. The opening and closing dates of a savings account are always business days. If the expiration date, including upon renewal, falls on a weekend or public holiday, the term shall end on the business day preceding the weekend or public holiday. The savings account is closed, including after renewal, if no deposits have been made to the savings account during the 10 consecutive calendar days preceding the end of the term.
<i>Minimum deposit amount</i>	KZT 2,000
<i>Currency</i>	KZT
<i>Interest payout</i>	Interest is accrued on each Deposit at the rate set by the Bank on the actual balance of the savings account. The accrued interest is paid together with the return of the Deposit. If the Deposit return date falls on a weekend or public holiday, the Deposit will be returned and the accrued interest will be paid on the next business day.

	Interest on the Deposit is accrued at the rate in effect on the date the Deposit is made.
<i>Interest rates</i>	The interest rate is set by the Bank independently. The interest rate is specified in the Bank's Confirmation.

2. Documents required to open a Savings Account

2.1. The list of documents required to open a bank account for legal entities and their separate structural subdivisions (branches, representative offices) is determined by the Bank's internal documents. The Bank accepts deposits from legal entities provided that they open a current account with the Bank, unless otherwise provided by the Bank's internal documents.

2.2. To open a Savings Account, the Customer must submit a duly completed and signed Application and receive a Confirmation from the Bank by the end of the next business day.

If the Bank does not agree with the terms and conditions specified in the Application, the Customer will not receive Confirmation of this Application.

2.3. If the Customer has other accounts at the same branch, the Bank has the right not to request other documents from the Customer. However, if other persons have the right to dispose of the Savings Account, the Customer is obliged to provide:

2.3.1. a document with specimen signatures and seal impressions;

2.3.2. the original and a copy of the document(s) certifying the identity of the person(s) authorized to sign payment documents when performing transactions related to the maintenance of the customer's bank account (disposal of funds in the bank account) in accordance with the document with specimen signatures and seal impressions.

2.4. The Bank shall be entitled to request additional documents if this is expressly provided for by the Applicable Law and/or the Bank.

2.5. The procedure and conditions for submitting documents in the event that the Customer opens several accounts with the Bank shall be determined in accordance with the Applicable Law and the Bank's internal documents.

2.6. When replacing at least one specimen signature or seal impression, a new document with specimen signatures and seal impressions, certified in accordance with the procedure established by the Applicable Law and the Terms and Conditions, shall be submitted to the Bank.

3. Procedure for opening and maintaining a Savings Account

3.1. The Bank shall open a Savings Account based on the concluded Agreement and upon receipt of the entire package of documents specified in Chapter 2 of the Terms and Conditions.

3.2. The application shall be signed by the Customer's authorized persons in accordance with the data in the document containing specimen signatures and seal impressions.

3.3. For the purposes of accounting for the Customer's funds, the Bank shall assign the Customer an individual identification code. The procedure for assigning and canceling an individual identification code and for the Bank's accounting of the Customer's funds shall be determined by the Applicable Law, these Terms and Conditions, and the Bank's internal documents.

3.4. The Bank shall return the Deposit and pay the interest to the Customer's bank account specified in the relevant clause of the Confirmation on the date of expiry of the Deposit term specified in the relevant clause of the Confirmation, unless otherwise provided by the legislation of the Republic of Kazakhstan and the Agreement.

3.5. Interest shall be calculated at a rate of 0 (zero) % per annum, unless otherwise specified in the relevant clause of the Confirmation, in the following cases:

3.5.1. the Customer's refusal to perform the Agreement;

3.5.2. the Customer's violation of the terms of the Agreement.

3.6. In the event of collection orders being issued to the Savings Account by state revenue authorities for tax arrears and by enforcement authorities for enforcement documents, payment demands:

3.6.1. for "Term" and "Accumulative" deposits, if there are sufficient Funds, the Bank shall execute the collection order, payment request, and transfers the remaining Funds to the Customer's bank account specified in the relevant clause of the Confirmation, without accruing and paying interest for the entire term of the Deposit, unless the Agreement provides for early withdrawal of the Deposit with interest paid at specially established rates;

3.6.2. for "Term Deposit with Payments" deposit, if there are sufficient Funds, the Bank shall execute the collection order or payment request. From the amount remaining after the execution of the collection order or payment request, the Bank shall debit the interest previously paid to the Customer from the Savings Account, and then transfers the remaining amount of Funds to the Customer's bank account specified in the relevant clause of the Confirmation, unless the Agreement provides for early withdrawal of the Deposit with payment of remuneration at specially established rates. If the amount of Funds is insufficient after the execution of the collection order or payment request, the remuneration previously paid to the Customer shall be returned by the Bank transferring the entire balance of Funds to its transit account;

3.6.3. for Flexible Deposit and Flexible Deposit with Monthly Interest Payments, if there are sufficient funds, taking into account the minimum balance of the Deposit, the Bank shall execute the collection order or payment request by partially withdrawing the amount from the Deposit without terminating the Agreement. In cases where the Bank executes a collection order or payment request that results in a violation of the minimum balance conditions, the Bank shall transfer the balance of Funds to the Customer's bank account specified in the relevant clause of the Confirmation, without accruing and paying interest

for the entire term of the Deposit, unless the Agreement provides for early withdrawal of the Deposit with interest paid at specially established rates;

3.6.4. if there are insufficient Funds, it shall execute collection orders and payment requests in part, as Funds are received in the Savings Account, without accruing and paying the Customer interest for the entire term of the Deposit;

3.6.5. upon execution of collection orders and payment requests, the Bank shall charge a commission in accordance with the current Tariffs;

3.6.6. for the "Auto Deposit", if there are sufficient Funds, the Bank shall execute the collection order or payment request by debiting the amount from the savings account without terminating the Agreement.

3.7. In the event of collection orders being issued to the Savings Account by state revenue authorities for mandatory pension contributions and social security contributions, mandatory social health contributions (the "Payment Document"):

3.7.1. for "Term" and "Accumulative" deposits, if there are sufficient funds in the Savings Account to satisfy the Payment Document, the Bank shall execute this instruction and credit the balance of the funds to the Customer's bank account specified in the relevant clause of the Confirmation. No interest shall be accrued or paid on the Deposit for the entire term of the Deposit, unless the Agreement provides for early withdrawal of the Deposit with interest paid at specially established rates;

3.7.2. for "Term with Payments" and "Flexible Deposit with Monthly Interest Payments" deposits, the Bank shall execute the Payment Document if there are sufficient funds. From the amount remaining after the execution of the Payment Document, the Bank shall debit the interest previously paid to the Customer from the Savings Account, and then transfers the remaining amount of Funds to the Customer's bank account specified in the relevant clause of the Confirmation, unless the Agreement provides for early withdrawal of the Deposit with interest paid at specially established rates. If the amount of Funds is insufficient after the execution of the Payment Document, the remuneration previously paid to the Customer shall be returned by the Bank transferring the entire amount of the Funds balance to its transit account;

3.7.3. if there are insufficient Funds in the Customer's Savings Account to satisfy the Payment Document, the latter shall be stored at the Bank for the period provided for by the Applicable Law. During the period of storage of the Payment Document, the accrual of remuneration continues, but the Funds are blocked on the Customer's Savings Account (regardless of whether the term of the Agreement expires during this period). From the moment the Bank returns the Payment Document without execution (after the expiration of the established period of storage of the Payment Document at the Bank in case of insufficient Funds in the Savings Account or its withdrawal by the initiator of the Payment Document), if the term of the Agreement has not expired, the Bank continues to accrue interest. If the Agreement has expired, the Bank shall return the Deposit and the interest accrued only for the term of the Agreement to the Customer. No interest shall be accrued and paid to the Customer for the period of storage of the Payment Document after the expiry of the Agreement;

3.7.4. upon execution of Payment Documents, the Bank shall charge a commission in accordance with the applicable Tariffs;

3.7.5. for the "Auto Deposit", if there are sufficient Funds, the Bank shall execute the Payment Document by debiting the amount from the Savings Account without terminating the Agreement.

3.8. In the event of seizure of the Funds in the Savings Account, as well as in the event of suspension of expenditure operations on the Savings Account, establishment of a temporary restriction on the disposal of Funds, establishment of restrictions on the execution of transactions and other operations with Funds in accordance with the procedure provided for by the Applicable Law, the accrual of interest shall continue until the end of the term of the Agreement (the term of the Deposit). Upon expiry of the term, the Bank shall pay interest accrued only for the term of the Agreement. No interest shall be accrued and paid to the Customer for the period during which the Funds remain in the Savings Account after the expiry of the term of the Agreement.

3.9. In the event of any changes that are or may be relevant to the Bank in connection with the existence of the Customer's Savings Account (including, but not limited to, changes in the Customer's legal status, the full names of persons authorized to sign on behalf of the Customer, and other similar information), the Customer shall immediately notify the Bank in writing. The notification shall be deemed accepted by the Bank only upon receipt by the Bank of the relevant written notification and documents confirming these changes.

3.10. If errors are found in the confirmation of the Statement and/or other information provided by the Bank to the Customer, the Bank shall immediately notify the Customer thereof. All errors shall be corrected by the Bank as soon as possible.

3.11. Statements shall be provided to the Customer at the time of crediting Funds to the Savings Account, when debiting Funds from the Savings Account at the end of the Deposit term, as well as at the Customer's request. Account statements shall be provided at the Bank's discretion electronically and/or by post.

3.12. The Customer shall check all correspondence received from the Bank (confirmations, statements, and/or any other information) immediately upon receipt. In addition, the Customer is obliged to check the correctness of the Bank's execution of his instructions in relation to the Savings Account. If the Customer discovers any inaccuracies and/or incomplete execution, he is obliged to immediately notify the Bank thereof.

3.13. If the Customer has not sent the Bank a written notification of disagreement with the transactions and settlements made by the Bank and reflected in the correspondence within 5 (five) business days from the date of their receipt by the Customer, the Customer thereby confirms the correctness of the transactions and settlements made "by default" and the Bank shall be entitled to use this information for further settlements.

3.14. The Customer assumes the risk associated with opening and maintaining a Savings Account in foreign currency, which may arise in connection with restrictions imposed by state authorities on foreign currency, including, but not limited to, the introduction/ changes in currency controls or currency restrictions, as well as the risk of introduction/changes in taxes or other mandatory payments relating to the Deposit.

3.15. All foreign currency transactions are carried out in accordance with the procedure established by the Applicable Law.

3.16. The Customer shall confirm its awareness of the liability for violation of the Applicable Law, the Bank's obligations in terms of performing the functions of a currency control agent established by the Applicable Law, as well as the Bank's notification of law enforcement agencies and the National Bank of violations of the Applicable Law committed by the Customer.

3.17. In order to most effectively fulfill their obligations under the Agreement, the Parties shall be entitled to enter into relevant agreements under which the Bank shall provide the Customer with various data carriers and software and hardware. The Customer hereby undertakes to handle the data carriers and software and hardware with care. If the Customer becomes aware of circumstances such as loss, theft, unauthorized access, or misuse of such data carriers and software, it shall immediately notify the Bank in writing. The Customer shall be liable for the consequences of improper use of data carriers and software and hardware, unless the Customer proves that the Bank is at fault.

4. Placing a Deposit

4.1. A deposit may be made by bank transfer from the Customer's current account with the Bank on the basis of the Customer's Application, subject to the restrictions provided for by the Applicable Law.

4.2. Funds may be deposited into:

4.2.1. "Term" and "Term with Payments" deposits – in a lump sum, for a term specified in the Agreement, in the full amount of the Deposit. Replenishment of the Savings Account is not permitted;

4.2.2. "Accumulative" deposit – initial and additional contributions for a term specified in the Agreement, provided that the amount of the Deposit does not exceed the amount specified in the Bank's internal documents on the date of the Customer's application to the Bank, and then on the date of submission of applications for additional contributions to the Deposit. The Savings Account may be replenished before the expiry of the Deposit term specified in the relevant clause of the Confirmation;

4.2.3. "Flexible Deposit and Flexible Deposit with Monthly Interest Payments" – initial and additional contributions for a term specified in the Agreement, provided that the amount of the Deposit does not exceed the amount specified in the Bank's internal documents on the date the Customer submits the Application to the Bank and then on the date of submission of applications for additional contributions to the Deposit. Replenishment of the Savings Account is permitted before the expiry of the Deposit term specified in the relevant clause of the Confirmation;

4.2.4. The "Auto Deposit" – the Deposit amount may only be paid into the savings account automatically on business days, for the term specified in the Agreement.

4.3. Customer shall be entitled to dispose of the Deposit by means of written instructions signed by persons with the right of first and second signature, specified in the document with specimen signatures and seal impressions provided to the Bank by the Customer in accordance with Chapter 2 of the Terms and Conditions.

The Parties shall be entitled to use electronic documents to perform their obligations under the Agreement, subject to the conclusion of a relevant agreement.

Any other methods of providing instructions must be separately agreed between the Bank and the Customer in writing, after which these instructions will be accepted for execution by the Bank.

4.4. The Bank shall not accept: instructions that are unclear, incomplete, not signed by the Customer or Authorized Persons, or that do not contain the information required by the Applicable Law; instructions filled out in pencil; instructions with corrections; instructions regarding currency transactions that violate the Applicable Law. The Bank shall return such instructions without execution, indicating the reason for the refusal. The Bank shall not be liable for any losses or damages incurred by the Customer in connection with the Bank's failure to execute such an instruction.

5. Additional contributions

5.1. Additional contributions are only possible for the types of Deposits specified by the Bank. In this case, the Bank sets the minimum and maximum amounts of the additional contribution. If additional contributions to the Deposit are possible, in order to make an additional contribution to the Deposit, the Customer submits an application for an additional contribution to the Bank in the form approved by the Bank. Based on the application for an additional contribution, the Bank shall debit the amount of the additional contribution specified in the application for an additional contribution from the Customer's current account (by directly debiting the current account using a payment order without obtaining additional consent from the Customer) and transfer the debited amount to the Savings Account.

5.2. To make an additional contribution, the Customer shall ensure that the current account has the amount of the additional contribution specified in the application for an additional contribution submitted to the Bank. If on the day the Bank accepts the application for an additional contribution, the amount of the additional contribution is not available in the current account, the Parties acknowledge that the Customer has withdrawn the application for an additional contribution and the Bank shall not execute the application for an additional contribution.

5.3. The amount of the additional contribution shall increase the amount of the Deposit accordingly. The date of additional contributions shall be taken into account when calculating interest.

5.4. The Bank shall not accept (shall return) an application for an additional contribution if the Customer violates the procedure for replenishing the Deposit with additional contributions, including in cases where the Customer indicates the details

of a current account instead of the details of a savings account in the application for an additional contribution. The Bank shall not be liable for failure to accept an additional contribution from the Customer in such a case.

6. Withdrawal of part of the deposit

6.1. Withdrawal of part of the Deposit is possible only for the types of Deposits specified by the Bank. The possibility of withdrawing part of the Deposit is determined by the type of Deposit.

6.2. To withdraw part of the Deposit, the Customer shall submit to the Bank an application for withdrawal of part of the deposit in the form established by the Bank.

6.3. Withdrawal of part of the Deposit at the Customer's request is carried out only if:

6.3.1. the Application specifies the type of Deposit for which withdrawal of part of the Deposit is possible;

6.3.2. the balance on the Savings Account after withdrawal of part of the Deposit will not be less than the amount specified in the Bank's internal documents on the date the Customer submits the application for withdrawal of part of the Deposit to the Bank.

6.4. The application for withdrawal of part of the deposit must be submitted to the Bank no later than one business day before the date of withdrawal and is an integral part of the Agreement.

7. Debiting, suspension of expenditure transactions, seizure of Funds in the Savings Account, temporary restriction on the disposal of Funds, restriction on the execution of transactions and other operations with Funds

7.1. Third-party claims shall be accepted for execution and fulfilled by the Bank in the manner and in the cases provided for by the Applicable Law and the Agreement, including the Terms and Conditions.

7.2. The Customer hereby grants the Bank its unconditional consent to the Bank's withdrawal of all amounts owed under the Agreement, including the Terms and Conditions, including the amounts of commission fees owed to the Bank, amounts owed for commission fees, as well as amounts of remuneration paid to the Customer that are subject to return by the Customer to the Bank under the Terms and Conditions, amounts erroneously credited to the Savings Account (withdrawn only from the Savings Account within the amount erroneously credited to the Savings Account), from the Savings Account, as well as from the Customer's current account opened with the Bank through which Deposit transactions are carried out, by directly debiting such accounts using a payment order, as well as by the Bank issuing payment requests to the Customer's accounts opened with other banks and organizations that carry out certain types of banking operations. The Customer also gives the Bank their unconditional consent to withdraw from the Customer's current account, specified in the relevant clause of the application for an additional contribution, an additional contribution in the event that the Bank accepts the Customer's application for an additional contribution, by directly debiting this current account using a payment order.

7.3. Execution of decisions and resolutions of authorized bodies to suspend expenditure transactions on the Savings Account, decisions and resolutions of authorized bodies on the seizure of the Customer's funds in the Savings Account, on the establishment of temporary restrictions on the disposal of Funds, on the establishment of restrictions on the execution of transactions and other operations with Funds shall be carried out by the Bank in the manner and in the cases provided for by the legislative acts of the Republic of Kazakhstan.

8. Interest on the Deposit

8.1. The interest rate on the Deposit is specified in the relevant section of the Confirmation and does not change during the term of the Deposit. At the same time, the features of the Savings Account depend on the type of Deposit ("Term," "Term with Payments," "Accumulative," "Flexible Deposit" and "Flexible Deposit with Monthly Interest Payments").

8.2. Interest on the Deposit is calculated based on 360 days per year and the actual number of days in a month, unless otherwise provided by the Agreement.

8.3. The term for calculating interest begins on the day following the day on which the Deposit amount is credited to the Customer's Savings Account and ends on the day of expiry of the Deposit term, with the day on which the Funds are credited to the Savings Account and the day of expiry of the Deposit term being considered as one day. Interest is accrued on the incoming balance of the Customer's Deposit at the beginning of each business day.

8.4. On the day the Deposit expires, the Bank shall return the Deposit amount with accrued interest and withholding income tax at source to the Customer's current account with the Bank. The accrued interest may be paid at other times if this is stipulated in the terms of the Agreement.

8.5. For term deposits, interest is calculated automatically in accordance with the rates and conditions specified in the Agreement, and the funds are transferred to the Customer's account upon expiration of the deposit term or upon the occurrence of the term specified in the Agreement.

8.6. For term savings deposits, interest is calculated separately for each contribution amount credited to the savings account during the term of the deposit for the total number of days that the contribution is actually held in the savings account, in accordance with the rates and conditions provided for in the Agreement, and the Funds shall be transferred to the Customer's account upon expiry of the Deposit term or upon the date specified in the Agreement. The calculation of the interest accrual period shall commence on the day following the day on which the amount of the deposit is credited to the Savings Account and shall end on the day of the Deposit maturity date, with the day on which the amount of the deposit is credited to the Savings

Account and the day of the Deposit maturity date being considered as one day. Interest is calculated on the incoming balance of the Customer's contribution at the beginning of each business day.

8.7. For flexible Deposits, interest is calculated taking into account additional contributions made by the Customer and withdrawals from the Deposit made during the term of the Deposit, in accordance with the rates and conditions provided for in the Agreement, and the Funds are transferred to the Customer's account upon expiry of the term of the Deposit or upon the occurrence of the term specified in the Agreement.

8.8. In cases where a term, term savings, or flexible Deposit is requested before the expiration of the established term, interest shall be paid at a zero rate, unless otherwise provided for in the Agreement.

8.9. When paying interest, the Bank shall withhold taxes that are subject to withholding at source in the cases, amounts, and in the manner established by the Applicable Law.

8.10. If the maturity date of the Deposit specified in the relevant clause of the Confirmation falls on a weekend or public holiday, the Bank shall return the Deposit and pay the interest on the next business day. In this case, interest shall be accrued for the actual term of the Deposit, including the specified weekends/public holidays.

8.11. For "Auto Deposit", interest shall be accrued on each Deposit on the actual balance in the savings account at the rate set by the Bank.

The accrued interest shall be paid together with the return of the Deposit. If the Deposit return date falls on a weekend or public holiday, the Deposit shall be returned and the accrued interest shall be paid on the next business day.

9. Fees for services provided by the Bank

9.1. The Customer shall pay for the Bank's services related to the Savings Account in accordance with the Tariffs.

The Tariffs are available at the Bank's branches/divisions and on the Bank's website at: www.halykbank.kz.

9.2. The Customer guarantees payment for the Bank's services, as well as compensation for all costs incurred by the Bank in connection with the execution of the Customer's instructions, collection orders, payment requests, etc., in the currency, in the amounts, and on the terms and conditions as the Bank's services are usually paid for in accordance with the Tariffs presented by the Bank (which may be changed by the Bank at its discretion), unless otherwise agreed between the Bank and the Customer.

9.3. If it is impossible to collect fees for the services provided for maintaining the Savings Account from the Customer's current account opened with the Bank through which the Deposit transactions are carried out, the Bank shall collect the fees by directly debiting the Savings Account using a payment order. When fees are charged to the Savings Account, the terms of the Agreement shall be deemed to have been unconditionally breached by the Customer. The Customer shall have the right to dispute the amount of fees debited by the Bank from the Savings Account.

10. Use of third-party services

10.1. The Bank shall be entitled to use third-party services in fulfilling its obligations and instructions/directions of the Customer under the Agreement, including, but not limited to, cases where the use of third-party services is expressly provided for by the Applicable Law.

10.2. The Bank shall not be liable for any shortcomings in the activities of third parties that have caused a breach of its obligations under the Agreement.

11. Return of Deposit and closure of Savings Account

11.1. Return of term Deposits ("Term," "Term with payments," "Auto Deposit"), term savings Deposits ("Accumulative") and flexible Deposits ("Flexible Deposit" and "Flexible Deposit with Monthly Interest Payments") shall be made by the Bank in non-cash form upon the expiration of the term established by the Agreement (i.e., on the date of expiration of the Deposit term). Upon termination of the Agreement, including refusal to perform the Agreement, the Deposit shall be returned no later than 7 calendar days from the date of receipt of the Customer's request. The savings account shall be closed after the Deposit is returned within 3 business days.

11.2. The Deposit shall be returned to the Customer's bank account specified in the relevant clause of the Confirmation.

11.3. If the Customer has requested a term deposit, a term savings deposit, or a flexible deposit before the expiry of the term specified in the Agreement, the Agreement shall be terminated and the Savings Account shall be closed. In this case, the Customer must send a written request to the Bank for the return of the Deposit no later than 5 (five) business days before the actual termination of the Agreement.

11.4. The Bank shall have the right to terminate the Agreement at any time by notifying the Customer no later than 5 (five) business days prior to the date of termination of the Agreement, thereby closing the Savings Account, in cases provided for by the Applicable Law, including legislation on combating the legalization (laundering) of proceeds from crime, financing of terrorism and financing of the proliferation of weapons of mass destruction, as well as in the following cases:

- if there are suspicions that the business relationship and/or transactions/deals are being used by the Customer for the purposes of legalizing (laundering) proceeds from crime, or financing terrorism or the proliferation of weapons of mass destruction;
- if, in the Bank's opinion, the Customer is carrying out dubious, unusual, suspicious, or fraudulent transactions;

- if there are grounds to believe that the Customer's transactions/actions are subject to international economic sanctions or are aimed at evading international economic sanctions;
- the Customer's refusal to provide the Bank with documents and/or information and/or additional information, including written explanations, untimely provision thereof and/or provision thereof not in full, invalid/unreliable documents/information, or if the document contains signs of forgery/falsification that do not comply with the requirements of the Applicable Law and/or international treaties and/or internal documents of the Bank;
- repeated refusals to conduct transactions on the bank account, or suspension of transactions on the Customer's bank accounts;
- the existence of sanctions against the Customer and/or its affiliates imposed in accordance with the jurisdiction of any country (e.g., the United States, the United Kingdom, and others) or international organization (including, but not limited to, the FATF, the UN, and others);
- inability to take appropriate verification measures provided for by the legislation of the Republic of Kazakhstan and the Bank's internal documents;
- other cases provided for by the Bank's internal procedures on combating the legalization (laundering) of proceeds from crime or the financing of terrorism.

The Bank also has the right to refuse to perform the Agreement in cases of failure by the Customer to fulfill its obligations related to the existence of a Savings Account with the Bank, and upon the occurrence of conditions which, in the opinion of the Bank, may have negative consequences for it. In such a case, all of the Customer's outstanding obligations under the Agreement to the Bank shall be subject to full and immediate performance.

11.5. Upon receipt of a request for the return of the Deposit/notification of refusal to perform the Agreement, the Parties shall be obliged to fully perform all outstanding obligations. If there are insufficient Funds in the Customer's Savings Account to satisfy all of the Bank's monetary claims under the Agreement, the Customer shall, at the Bank's request, provide appropriate collateral for the performance of its obligations to the Bank, unless the Bank exercises its right to withdraw Funds by direct debit from the Customer's current account with the Bank through which Deposit transactions are carried out.

11.6. The Parties hereby agree that the Funds deposited into the Savings Account may be issued to the Customer only by the Bank branch to which they were received in the name of the Customer, or by another branch/division of the Bank in the Republic of Kazakhstan in accordance with the procedure established by the Bank. All obligations of the Bank in relation to any Deposits held or received by the Bank in the Republic of Kazakhstan, including any payments of the entire amount or part thereof, shall be governed by the Applicable Law, and any such payment may only be made at the location of the Bank or its branch/division in the Republic of Kazakhstan.

11.7. Deposits made in foreign currency shall be returned in the same currency, unless otherwise provided by the Applicable Law or agreement between the Parties.

11.8. It is prohibited to close a Savings Account if there are outstanding requirements for this account, except in cases of closing a Savings Account in connection with the liquidation or reorganization of the Customer and other cases established by the Applicable Law.

12. Obligations of the Parties

12.1. The Customer shall:

12.1.1. transfer the Funds in the amount and currency specified in the relevant clauses of the Confirmation, respectively, to the Customer's Savings Account opened by the Bank, specified in the preamble to the Confirmation, on the day of the commencement of the Deposit term specified in the relevant clause of the Confirmation;

12.1.2. notify the Bank of any changes that are or may be relevant to the Bank in connection with the existence of the Customer's Savings Account;

12.1.3. check the correspondence received from the Bank in accordance with the requirements of the Terms and Conditions;

12.1.4. provide the Bank with all necessary documents for the conclusion of the Agreement, as determined by the Applicable Law and the Bank's internal documents;

12.1.5. comply in full with the requirements of the Applicable Law, including currency legislation and legislation on combating the legalization (laundering) of proceeds from crime and the financing of terrorism, international economic sanctions when receiving banking services/conducting transactions.

12.2. The Bank shall:

12.2.1. record the Funds received in the Savings Account;

12.2.2. accrue interest in the amount specified in the relevant clause of the Confirmation;

12.2.3. upon expiration of the Deposit term, return to the Customer's bank account specified in the relevant clause of the Confirmation the amount specified in the relevant clause of the Confirmation, as well as additional contributions to the "Accumulative" deposit, "Flexible Deposit" and "Flexible Deposit with Monthly Interest Payments," as well as the accrued interest, after withholding tax in accordance with the Applicable Law;

12.2.4. guarantee banking secrecy. Without the Customer's consent, information to third parties regarding the Deposit may be provided only in cases provided for by the Applicable Law;

12.2.5. if it is established that funds were erroneously accepted (credited) in favor of the Customer, the Bank shall have the right to withdraw (write off) the specified funds without the corresponding order/consent of the Customer in order to correct this error.

12.3. The Customer hereby certifies:

12.3.1. that with regard to the personal data of personal data subjects transferred and to be transferred in the future by the Customer to the Bank and/or Organizations under the Agreement, including the Terms and Conditions, additional agreements, as well as in other cases when, in accordance with the Applicable Law and/or internal documents of the Bank and (or) Organizations, it is necessary to collect and process such personal data, including cases of cross-border transfer of personal data of personal data subjects in accordance with Article 16-3-1) of the Law on Personal Data, the Customer has previously obtained consent from the personal data subjects for the collection and processing of personal data, for the transfer of personal data to a third party, including the Bank and (or) Organizations, processing of personal data by the Bank and (or) Organizations;

12.3.2. if necessary, as determined by the Bank and/or Organizations, the Customer shall provide the Bank and/or Organizations with documentary evidence of the consent obtained by the Customer from the subjects of personal data for the collection and processing of personal data, for the transfer of personal data to a third party, including the Bank and (or) Organizations, the processing of personal data by the Bank and (or) Organizations, and if it is impossible to provide documentary evidence of the existence of such consent, shall collect such consent and then confirm its receipt to the Bank and (or) Organizations.

12.4. The Bank and the Customer shall also bear other obligations provided for by the Applicable Law and the Terms and Conditions.

13. Responsibility of the Parties. Dispute settlement

13.1. The Bank shall not be liable for any losses incurred by the Customer as a result of actions taken by authorities authorized by the Applicable Law to seize, suspend expenditure transactions on accounts, and withdraw the Customer's Funds, to impose temporary restrictions on the disposal of the Customer's Funds, to impose restrictions on transactions and other operations with the Customer's Funds.

13.2. In case of violation of the terms of the Agreement, the Parties shall be liable in accordance with the Applicable Law.

13.3. For late return of the Deposit through the fault of the Bank, the Bank shall pay interest for the actual term of the Deposit at the rate specified in the relevant clause of the Confirmation.

For any unjustified debiting of commission fees from the Savings Account or current account through which Deposit transactions are made due to the Bank's fault, the Bank shall compensate the Customer for the damage in the amount of the commission fee paid for the transaction.

To receive the amounts of damages specified in this clause, the Customer must submit a written application to the Bank. After the Bank has reviewed the Customer's application, the amount of damages shall be paid by crediting it to the Savings Account or current account through which the Deposit transactions are carried out.

13.4. In the event of unilateral refusal by the Bank to perform the Agreement, the Bank shall pay remuneration for the actual term of the Deposit at the rate specified in the relevant clause of the Confirmation.

13.5. The Customer shall be responsible for the absence of consent to the collection and processing of personal data, the transfer of personal data to a third party, including the Bank and/or Organizations, the processing of personal data by the Bank and/or Organizations, including the cross-border transfer of personal data. In the event that any measures are applied to the Bank and/or Organizations for violation of the legislation on personal data and their protection, the Customer undertakes to compensate the Bank and/or Organizations, at the request of the Bank and/or Organizations, for any expenses and losses incurred by the Bank and/or Organizations.

13.6. The Bank shall consider the Customer's claims arising in the course of providing services and performing transactions in accordance with the procedure and within the time limits established by the Bank's internal documents and the Applicable Law. If the Customer contacts the Bank by telephone, the Bank shall have the right to record the telephone conversation with the Customer with his/her consent, provided that he/she is notified of this at the beginning of the conversation.

If the Customer has claims against the Bank, or the Bank has claims against the Customer, the Parties shall undertake to take the necessary measures to resolve the situation through negotiations. The method and place of negotiations shall be determined by mutual agreement of the Parties.

If the Parties fail to reach agreement during negotiations within 15 (fifteen) business days, unless otherwise specified by agreement between the Parties, each Party shall have the right to refer the dispute or disagreement to a state court of the Republic of Kazakhstan for resolution. The law applicable to the dispute or disagreement considered in court shall be the law of the Republic of Kazakhstan.

14. Force majeure

14.1. For the purposes of the Agreement, force majeure means any circumstances beyond the reasonable control of the Parties and which the Party claiming force majeure (the Affected Party) is unable to prevent, overcome, or limit, despite all possible efforts, including wars, riots, strikes, fires, explosions, natural disasters (floods, mudslides, etc.), legislative or other mandatory acts (including decisions of any government agency) prohibiting or rendering impossible the performance of the Agreement. However, circumstances caused by adverse natural conditions, with the exception of natural disasters, shall not be recognized as force majeure circumstances. The Parties agree that force majeure does not include circumstances caused by negligence or intentional actions of either Party or its employees, officials, representatives of affiliated (related) persons, or counterparties.

14.2. In the event of force majeure, the Affected Party shall immediately (no later than 5 (five) calendar days after the occurrence of the force majeure event) notify the other Party in writing and take all possible measures to mitigate the losses of the other Party and restore its ability to perform its obligations under the Agreement. Failure to notify or untimely notification shall deprive the Affected Party of the right to refer to any force majeure circumstance as a basis for suspending the performance of its obligations under the Agreement.

14.3. After the force majeure circumstance has ceased, the Affected Party shall immediately (no later than 5 (five) calendar days after the force majeure circumstance has ceased) notify the other Party in writing of this fact and shall resume the performance of its obligations under the Agreement. If the force majeure event continues for more than 30 (thirty) calendar days after its occurrence, either Party shall have the right to terminate the Agreement by sending a written notice to the other Party no later than 5 (five) business days before the date of the actual termination of the Agreement.

15. Correspondence

15.1. All correspondence provided for in the Agreement, including the Terms and Conditions, shall be in writing in Russian. Correspondence shall be delivered in person against receipt, as well as sent by fax/telegram/telex/SWIFT with a duplicate copy sent via a recognized international courier service or other courier service, with confirmation of receipt, via the Onlinebank Halyk system, unless the Parties agree otherwise. All correspondence submitted in accordance with this clause shall be deemed to have been received:

15.1.1. if delivered in person or by courier service – on the date of receipt;

15.1.2. if sent by telex/telegram/fax/SWIFT – on the date of transmission;

15.1.3. if sent via the Onlinebank Halyk system – on the date of dispatch.

The same methods, as well as other methods provided for in the procedure for considering Customer requests arising in the process of providing deposit acceptance and servicing services, are used by the Bank to send responses to the Customer's written requests.

15.2. If the Parties change their address, fax or telephone number, or other details, they must notify each other in a timely manner, but no later than 7 (seven) calendar days after such a change.

15.3. If the correspondence that the Parties send to each other within the framework and in accordance with the Agreement is written in a language other than that specified in clauses 15.1 and 15.2 of the Terms and Conditions, it must be accompanied by a certified translation into the language agreed upon by the Parties for the exchange of correspondence.

16. Confidentiality. Protective measures in the interaction of the Parties under the Agreement

16.1. The Bank shall take all measures within its power to ensure the confidentiality of information regarding the Customer, the Savings Account, the Deposit, and the current account through which transactions on the Deposit are carried out.

16.2. The Bank shall not be liable if confidentiality has been breached through the fault of the Customer due to failure to comply with the Bank's recommendations regarding confidentiality, or if such information was known or became known to third parties from other sources.

16.3. The Bank shall be entitled to provide information to its consultants, lawyers, or auditors on a confidential basis. The Bank shall not be entitled to disclose to any other third parties information relating to the Savings Account, the Customer, or its activities without the Customer's written consent. This obligation shall not apply in cases where such disclosure is required in accordance with the Applicable Law.

16.4. When interacting under the Agreement, the Parties may use the following protective measures, including but not limited to:

signing documents by the Customer or their Authorized Representative(s) in person at the Bank. If the signature of the Customer, his Authorized Person(s) on the document does not match the signature of the Customer, Authorized Person(s) specified in the document with specimen signatures and seal impressions, the Bank shall be entitled to carry out signature identification procedures, and the Customer and its Authorized Representative(s) shall be obliged to indicate their full names (including patronymics, if any) on the reverse side of the document with specimen signatures and seal impressions;

signing documents, including applications, orders, notifications, by the Customer, its Authorized Person(s) with an electronic digital signature;

verification of the identity of the Customer, its Authorized Person(s) against the original identity document in case of personal appearance of the Customer, its Authorized Person(s);

other security measures established by the Bank (subsequent control, verification, etc.), including those provided for in the Onlinebank Halyk system.

17. Final provisions

17.1. The Parties shall not be entitled to transfer any rights or obligations under the Agreement without the prior written consent of the other Party. Any attempts to transfer such rights or obligations in violation of this clause shall be invalid and shall have no legal effect. The Agreement shall be binding upon the Parties, their successors and authorized representatives.

17.2. The Agreement, together with all agreements signed thereto, which form an integral part of the Agreement, constitute the entire understanding between the Parties and supersede all prior written or oral agreements and arrangements between them.

17.3. If any provision of the Agreement becomes invalid or inconsistent with the Applicable Law in any respect, this shall not affect the validity and legality of the remaining provisions of the Agreement. The Parties shall endeavor to replace such terms that have become invalid or inconsistent with the Applicable Law.

17.4. The Bank shall be entitled to make amendments to the Terms and Conditions and Tariffs in accordance with the terms and conditions of the Agreement.

When amending to the Terms and Conditions or Tariffs, the Bank shall inform the Customer of such amendments by posting them on the website at: www.halykbank.kz no later than 10 (ten) business days before the date of entry into force of the decision of the Bank's body that made amendments:

amendments to the Terms and Conditions by publishing the Terms and Conditions in a new edition/Terms and Conditions indicating the amendments;

amendments to the Tariffs by publishing the relevant Tariffs in a new edition/Tariffs with amendments.

The Customer shall be informed anonymously, without contacting the Customer personally.

The Customer is obliged to independently find out about amendments to the Terms and Conditions, Tariffs, at the Bank's divisions/branches, on the Bank's website at: www.halykbank.kz.

After the Bank has informed the Customer of the amendments to the Terms and Conditions and Tariffs, and if the Customer does not agree with the amendments to the Tariffs that increase the fees, or with the amendments that are disadvantageous to the Customer, the Customer has the right to terminate the Agreement, demand the return of the Deposit by sending a written statement to the Bank no later than the date of entry into force of the amendments, or send a statement with their objections to the Bank. In this case, the Agreement shall not be considered breached.

The Customer shall be also entitled to send the Bank a written notice of consent to the amendments no later than the date of their entry into force.

If the Customer fails to submit any objections, statements, or notifications in connection with the amendments to the Terms and Conditions and/or Tariffs before the date of entry into force of the amendments, or if the Customer submits objections after the date specified by the Bank, the Terms and Conditions and Tariffs shall be effective from the date specified by the Bank, taking into account the amendments.

17.5. Any costs incurred by the Bank in the event of its involvement in legal proceedings between the Customer and third parties shall be borne by the Customer. The Bank shall present the Customer with an invoice indicating the amount of the costs. The Customer shall pay the invoice immediately upon receipt. In addition, any other expenses of the Bank that may arise as a result of the Bank's relationship with the Customer and that are not specified in the Tariffs shall also be charged to the Customer. The Bank shall issue an invoice to the Customer with a detailed description of all expenses incurred by the Bank. The Customer shall pay such invoice within 5 (five) business days after its receipt.

17.6. The signature of the Customer or the Customer's representative on the Application for opening a savings account and making a bank deposit by a legal entity indicates that the Customer has read the Terms and Conditions and undertakes to comply with them.

17.7. Information about the Bank's participation in the mandatory deposit guarantee system, as well as notification of the terms and procedure for payment of guarantee compensation, including the transfer of unclaimed compensation amounts to the depositor's individual pension account, as provided for by the Law of the Republic of Kazakhstan "On Mandatory Guaranteeing of Deposits Placed in Second-Tier Banks of the Republic of Kazakhstan," are available on the Bank's website at www.halykbank.kz.