

to minutes to the meeting of the Management Board
of Halyk Bank JSC by absent voting
No.97 dated 05 March 2026

(for the Merchant not connected to the Onlinebank HALYK system)

**Agreement on Joint Service of the “Goods on Credit/In Installments” product
as part of “Halyk installment plan”**

Halyk Bank of Kazakhstan Joint Stock Company, hereinafter referred to as the “Bank”, represented by _____, acting on the basis of _____, and _____, hereinafter referred to as the “Merchant”, represented by _____, acting on the basis of _____,

whereas the Merchant Acquiring Accession Agreement concluded between them (Deed of Accession to the Merchant Acquiring Accession Agreement signed on _____ 20__) (hereinafter referred to as the “Accession Agreement” or “Deed of Accession”),

whereas the Merchant wishes to accept money in the form of non-cash payments for goods and/or services supplied by the Merchant,

have entered into this Agreement on Joint Service of the “Goods on Credit/In Installments” product as part of “Halyk installment plan” (the “Agreement”) as follows:

Article 1. Key terms used herein

1.1. In addition to certain terms defined in the Accession Agreement, the following terms are also used herein, and certain terms defined in the Accession Agreement have the following meanings herein:

authorization – the procedure for obtaining the Bank's permission to conduct a transaction;

loan agreement – an agreement concluded between the Bank and the buyer, on the basis of which a targeted bank loan is provided to the buyer on the terms and conditions of intended use, urgency, payment, and returnability;

Equipment – a device that allows to accept payments and (or) make operations with a payment card by scanning a QR code/Halyk QR. The QR code/Halyk QR contains a payment identifier (additional data object about supplier of goods –beneficiary of payment (bank account number, details on payment amounts, additional data field with information on transaction or other data);

cancellation/return of purchase – an operation to cancel/revoke a loan agreement and return the fee paid by the Merchant;

buyer – an individual who is a customer of the Bank, has been authorized in Halyk app, and wishes to purchase goods/services from the Merchant as part of the “Goods on Credit/In Installments” product;

“Goods on Credit/In Installments” product – a targeted bank loan provided by the Bank to the buyer in national currency online for the purchase of goods/services of the Merchant on the terms and conditions of intended use, urgency, payment, and returnability, by means of a one-time transfer of the loan amount to the Merchant's bank account;

card transaction – a transaction carried out using a device that accepts payments, the Onlinebank HALYK payment application system or a QR code/Halyk QR code to purchase goods/services from the Merchant;

Account/Card account (Payment Card) – any current bank account of the Borrower or a current account opened in the Bank's card base, electronic wallet, Bank account determined by the Bank by providing account/payment card information at the time of crediting the Loan amount and (or) depositing funds by the Borrower via multi automated cash register or specifying it in my profile section in Homebank when making a non-cash repayment via Homebank.

Article 2. Subject matter

2.1. Hereunder, the Bank and the Merchant shall jointly service the “Goods on Credit/In Installments” product as part of “Halyk installment plan”.

2.2. The "Goods on Credit/In Installments" product is governed by the Addendum hereto, and certain other terms and conditions thereof are governed by the Accession Agreement and Product Instructions (if any).

Article 3. Transactions

3.1. Card transactions are carried out using Equipment provided by the Bank or equipment purchased by the Merchant in accordance with the recommendations provided by the Bank. Provision of the Loan using equipment is possible if the Borrower has an active payment card.

3.2. The Bank may suspend the operation of the "Goods on Credit/In Installments" product without terminating the Agreement/with termination of the Agreement, refuse to connect new service points of the Merchant to the product in cases established by the Bank, including, but not limited to: if expenditure transactions on the Merchant's bank accounts opened with the Bank are suspended on the basis of relevant resolutions and/or orders of authorized state bodies or officials to suspend expenditure transactions on the bank account; if the money in the Merchant's bank accounts opened with the Bank is seized on the basis of acts on the seizure of the Merchant's money; if goods prohibited by the legislation of the Republic of Kazakhstan, including goods included by individual states and/or international organizations in the list of prohibited goods and services are found in the Merchant's assortment.

3.3. The Merchant shall provide the buyer with goods/services of the appropriate quality for which the Merchant has received payment

Article 4. Procedure for mutual settlements between the Bank and the Merchant for the "Goods on Credit/In Installments" product

4.1. Mutual settlements between the Bank and the Merchant shall be made in the national currency of the Republic of Kazakhstan.

4.2. Based on the data received in electronic form regarding the customer service transaction at the Merchant using the Equipment, the Bank shall transfer the money to the Merchant's bank account specified herein. Provision of the Loan using equipment is possible only if the Borrower has an active payment card. If the Borrower does not have an active payment card, the Borrower shall be denied in provision of the loan.

The Bank shall credit the money to the specified bank account of the Merchant after deducting its fee from the transfer amount in accordance with the established tariffs.

4.3. In accordance with the terms and conditions of the Agreement and the Accession Agreement, the Bank charges a fee for card transactions carried out by the Merchant through Equipment, in accordance with the tariffs.

4.4. The Bank's tariffs (fees) are published on the Bank's website at: www.halykbank.kz. The following basic financing terms are available for the product "Goods on credit/in instalment"¹:

- 3-month instalment plan;
- 6-month instalment plan;
- loan;
- other terms (if any).

It is also possible to connect promotional financing terms within the framework of the “Goods on credit/in instalment” product²:

- 12-month instalment plan;
- 24-month instalment plan;
- other terms (if any).

The Bank may unilaterally amend the terms and rates specified in this clause. In this case, no addendum or new agreement shall be concluded. The Bank shall notify the Merchant of any amendments to the terms and rates in accordance with the procedure specified in the Accession Agreement.

4.5. The transfer of funds for card transactions made using the “Goods on credit/in instalment” product is carried out by the Bank within 3 (three) business days from the date of the card transaction,

¹ Basic financing terms and rates are available on the Bank's website at: www.halykbank.kz.

² The promotional terms, rates and period of the Promotion are posted on the Bank's website at: www.halykbank.kz.

minus the Bank's fee specified on the Bank's website at: www.halykbank.kz, to the Merchant's bank account specified herein.

The Bank may unilaterally amend the term of money transfer for card transactions conducted under the “Goods on Credit/In Installments” product. In this case, no addendum or new agreement shall be concluded. The Bank shall notify the Merchant of the amendment in the term of money transfer in accordance with the terms and conditions of the Accession Agreement.

4.6. The Bank reserves the right to deny in provision of the Loan to the Borrower using Equipment if the Borrower does not have an active payment card.

Article 5. Cancellation/return of purchase

5.1. In the event of cancellation/return of a purchase made from the Merchant, the Merchant shall perform the “cancellation/return of purchase” operation using the Equipment in accordance with the relevant instructions. If, for technical reasons, it is impossible to perform this operation, the Merchant shall, within 2 (two) business days from the moment the error is detected, send a letter to the Bank requesting a refund of the transaction. In this case, the Merchant shall ensure that there are sufficient funds in the bank account to cover the refund amount. The Bank shall only refund the transaction upon receipt of a letter from the Merchant containing the original card transaction details.

5.2. Cancellation/return of purchase is carried out within 14 (fourteen) calendar days from the date of the loan agreement between the Bank and the buyer, respectively, from the date of issue/provision of goods/services by the Merchant. Money transfer upon cancellation/return of purchase for the "Goods on Credit/In Installments" shall be carried out by the Bank within 3 (three) business days from the date of the card transaction or from the moment the Bank receives a letter from the Merchant regarding the need for cancellation/return, minus the Bank's fee, to the Merchant's bank account specified herein.

5.3. If the buyer contacts the Merchant after 14 (fourteen) calendar days from the date of purchase, cancellation/return of purchase will not be available.

5.4. When cancelling/returning a purchase, the fee retained by the Bank shall be refunded to the Merchant's bank account specified herein.

5.5. Upon cancellation/return of a purchase, the status of the card transaction is changed to “Cancelled”.

5.6. In the event of a cancellation/return of a purchase made from the Bank's Merchant, the Bank's Merchant shall perform a “cancellation/return of purchase” operation using Equipment. The loan agreement concluded between the Bank and the buyer is changed to "Loan refusal" status upon cancellation/return of the purchase. If the buyer contacts the Bank to cancel/return the purchase, the Bank shall recommend that the buyer contact the Merchant to carry out the transaction.

Article 6. Action, form of Agreement

6.1. This Agreement shall enter into force on the date of its signing by the Bank and the Merchant.

6.2. The Agreement signed by the Bank and the Merchant is an integral part of the Accession Agreement and shall remain in force for the duration of the Accession Agreement, except in cases where the Agreement is terminated before the expiry of the Accession Agreement.

6.3. The Bank may terminate the Agreement by notifying the Merchant no later than 1 (one) business day prior to the termination date specified in its notification, including in the event of receiving complaints from customers about the Merchant regarding the quality and/or untimely receipt of goods/provision of services.

The Merchant may withdraw from the Agreement by notifying the Bank via the Onlinebank HALYK system or by contacting the Bank outlet no later than 1 (one) business day prior to the termination date specified by the Merchant.

Termination of the Agreement does not entail termination of the Accession Agreement. Termination of the Accession Agreement entails termination of the Agreement.

Upon termination of the Agreement, the Bank and the Merchant shall agree on the date on which card transaction shall cease, and the Bank and the Merchant shall settle mutual accounts and resolve other issues they deem necessary.

If the Bank withdraws from the Agreement in the event of complaints from customers to the Merchant regarding the quality and/or untimely delivery of goods/provision of services, the Bank may immediately disconnect the Merchant from the “Goods on credit/in instalment” product.

6.4. The Agreement is drawn up in writing in the official language and Russian, both of which have equal legal force, with one copy for the Bank and one for the Merchant. In the event of any discrepancies between the texts of the Agreement in the official language and Russian, the Bank and the Merchant shall be guided by the Russian version of the Agreement.

6.5. The Bank and the Merchant have agreed that upon signing the Agreement, the Bank shall affix its seal thereto, and the Merchant shall affix its seal thereto, if it has one.

6.6. From the date this Agreement comes into effect, it shall replace all terms of the Deed of Accession governing the “Goods on credit/in installment” product, and the terms of the joint service of the “Goods on credit/in installment” product by the Bank and the Merchant shall be governed by this Agreement.

Article 7. Personal data

7.1. This Article constitutes the consent of the representative of the Merchant and/or individual entrepreneur to the Bank to collect and process its personal data, if it has not previously provided such consent to the Bank.

7.2. By signing this Agreement, the representative of the Merchant and/or individual entrepreneur, individual entrepreneur, in accordance with the Law of the Republic of Kazakhstan “On Personal Data and Their Protection” (the “Law”), grants the Bank consent to collect and process its personal data under the following terms and conditions:

1) operator of the database containing personal data (operator) – Halyk Bank JSC (abbreviated name), Halyk Bank of Kazakhstan Joint Stock Company (full name), BIN 940140000385;

2) name, surname and patronymic of the Merchant as the subject of personal data are specified in preamble of the agreement in accordance with the identity document;

3) the period during which the consent is valid – from the date of signing of this Agreement by the Bank and the Merchant until the expiry of the Agreement storage period by the operator, established by the legislation of the Republic of Kazakhstan/in accordance with the legislation of the Republic of Kazakhstan;

4) the operator may transfer the personal data of the Merchant (representative of the Merchant) specified herein to third parties – subsidiaries of the operator, as well as third parties specified in the Accession Agreement, Agreement, state bodies of the Republic of Kazakhstan (to which the provision of personal data without the consent of the subject of personal data is not directly provided for by law), correspondent banks on the basis of their requests;

5) the operator, in the process of processing my personal data specified in this consent, has the right to transfer it across borders in accordance with Article 16 (3) of the Law;

6) list of personal data about me collected by the operator:

name, surname and patronymic (if any in the identity document), including those contained in the digital identity document;

year, month, date and place of birth; citizenship;

individual identification number;

identity document details;

gender;

biometric data;

place of residence, legal address (place of registration);

postal and email addresses, telephone number;

photographic image and video image;

7) I give my consent to the operator to obtain information about me from government databases (GDB) and non-government databases, including information that will be added to GDB and non-government databases in the future.

The purposes of collecting and processing personal data are specified in the operator's internal documents.

Locations, bank details and signatures of representatives of the Bank and the Merchant

The Bank	The Merchant
Halyk Bank of Kazakhstan Joint Stock Company address: _____ _____	_____ address: _____ _____
BIN _____ BIC HSBKKZKX _____ IIC _____ Bank _____ Residency indicator – 1: Economic sector code – 4: Tel.: _____ _____	BIN/IIN: _____ BIC _____ IIC _____ Bank _____ Residency indicator: Economic sector code: Tel.: _____ _____
 For and on behalf of the Bank _____	 For and on behalf of the Merchant _____
L.S.	L.S.

Conditions of joint service of the “Goods on credit/in instalment” product as part of “Halyk installment plan”

Article 1. Subject

1.1. These Conditions of joint service of the “Goods on Credit/In Installments” product as part of “Halyk installment plan” (the “Conditions”) regulate the implementation by the Bank and the Merchant of joint service of the “Goods on Credit/In Installments” product as part of “Halyk installment plan”.

1.2. Any matters not covered hereby shall be governed by the Accession Agreement and the Product Instructions (if any).

1.3. In order to accept the Conditions, the Merchant shall accede to them.

The Merchant shall join these Conditions by sending the Bank an application via the Onlinebank HALYK system to connect the Merchant to the “Goods on Credit/In Installments” product as part of “Halyk installment plan” (the “Application 1”), and the Merchant receiving confirmation from the Bank that the Merchant has been connected to the “Goods on Credit/In Installments” product as part of “Halyk installment plan” (the “Confirmation 1”).

1.4. The Bank independently approves all forms of applications and confirmations mentioned herein and amends them.

Article 2. Key terms used herein

2.1. In addition to certain terms defined in the Accession Agreement, the following terms are also used herein, and certain terms defined in the Accession Agreement have the following meanings herein:

authorization – the procedure for obtaining the Bank's permission to conduct a transaction;

loan agreement – an agreement concluded between the Bank and the buyer, on the basis of which a targeted bank loan is provided to the buyer on the terms and conditions of intended use, urgency, payment, and returnability;

Equipment – a device that allows to accept payments of Onlinebank HALYK app and (or) make operations with a payment card by scanning a QR code/Halyk QR. The QR code/Halyk QR contains a payment identifier (additional data object about supplier of goods –beneficiary of payment (bank account number, details on payment amounts, additional data field with information on transaction or other data);

cancellation/return of purchase – an operation to cancel/revoke a loan agreement and return the fee paid by the Merchant;

buyer – an individual who is a customer of the Bank, has been authorized in Halyk app, and wishes to purchase goods/services from the Merchant as part of the “Goods on Credit/In Installments” product;

“Goods on Credit/In Installments” product – a targeted bank loan provided by the Bank to the buyer in national currency online for the purchase of goods/services of the Merchant on the terms and conditions of intended use, urgency, payment, and returnability, by means of a one-time transfer of the loan amount to the Merchant's bank account;

card transaction – a transaction carried out using a device that accepts payments, the Onlinebank HALYK payment application system, or a QR code/Halyk QR code to purchase goods/services from the Merchant.

Article 3. Transactions

3.1. Card transactions are carried out using Equipment provided by the Bank or equipment purchased by the Merchant in accordance with the recommendations provided by the Bank. Provision of the Loan using equipment is possible if the Borrower has an active payment card.

3.2. The Bank may suspend the operation of the "Goods on Credit/In Installments" product without terminating the Conditions/with termination of the Conditions, refuse to connect new service points of the Merchant to the product in cases established by the Bank, including, but not limited to: if expenditure transactions on the Merchant's bank accounts opened with the Bank are suspended on the basis of relevant resolutions and/or orders of authorized state bodies or officials to suspend expenditure transactions on the bank account; if the money in the Merchant's bank accounts opened with the Bank is seized on the basis of acts on the seizure of the Merchant's money; if goods prohibited by the legislation of the Republic of Kazakhstan, including goods included by individual states and/or international organizations in the list of prohibited goods and services are found in the Merchant's assortment.

3.3. The Merchant shall provide the buyer with goods/services of the appropriate quality for which the Merchant has received payment

Article 4. Procedure for mutual settlements between the Bank and the Merchant for the "Goods on Credit/In Installments" product

4.1. Mutual settlements between the Bank and the Merchant shall be made in the national currency of the Republic of Kazakhstan.

4.2. Based on the data received in electronic form regarding the customer service transaction at the Merchant using the Equipment, the Bank shall transfer the money to the Merchant's bank account specified in Application 1. Provision of the Loan using equipment is possible only if the Borrower has an active payment card. If the Borrower does not have an active payment card, the Borrower shall be denied in provision of the loan. The Bank shall credit the money to the specified bank account of the Merchant after deducting its fee from the transfer amount in accordance with the established tariffs.

4.3. In accordance with the terms and conditions of the Conditions and the Accession Agreement, the Bank charges a fee for card transaction carried out by the Merchant through Equipment, in accordance with the tariffs.

4.4. The Bank's tariffs (fees) are published on the Bank's website at: www.halykbank.kz.

The following basic financing terms are available for the product "Goods on credit/in instalment"³:

- 3-month instalment plan;
- 6-month instalment plan;
- loan;
- other terms (if any).

It is also possible to connect promotional financing terms within the framework of the "Goods on credit/in instalment" product⁴:

- 12-month instalment plan;
- 24-month instalment plan;
- other terms (if any).

The Bank may unilaterally amend the terms and rates specified in this clause. In this case, no addendum or new agreement shall be concluded. The Bank shall notify the Merchant of any amendments to the terms and rates in accordance with the procedure specified in the Accession Agreement.

4.5. The transfer of funds for card transactions made using the "Goods on credit/in instalment" product is carried out by the Bank within 3 (three) business days from the date of the card transaction, minus the Bank's fee specified on the Bank's website at: www.halykbank.kz, to the Merchant's bank account specified in Application 1.

The Bank may unilaterally amend the term of money transfer for card transactions conducted under the "Goods on Credit/In Installments" product. In this case, no addendum or new agreement shall be concluded. The Bank shall notify the Merchant of the amendment in the term of money transfer in accordance with the terms and conditions of the Accession Agreement.

4.6. The Bank reserves the right to deny in provision of the Loan to the Borrower using Equipment if the Borrower does not have an active payment card.

Article 5. Cancellation/return of purchase

5.1. In the event of cancellation/return of a purchase made from the Merchant, the Merchant shall perform the "cancellation/return of purchase" operation using the Equipment in accordance with the relevant instructions. If, for technical reasons, it is impossible to perform this operation, the Merchant shall, within 2 (two) business days from the moment the error is detected, send a letter to the Bank requesting a refund of the transaction. In this case, the Merchant shall ensure that there are sufficient funds in the bank account to cover the refund amount. The Bank shall only refund the transaction upon receipt of a letter from the Merchant containing the original card transaction details.

5.2. Cancellation/return of purchase is carried out within 14 calendar days from the date of the loan agreement between the Bank and the buyer, respectively, from the date of issue/provision of goods/services by the Merchant. Money transfer upon cancellation/return of purchase for the "Goods on Credit/In Installments" shall be carried out by the Bank within 3 (three) business days from the date of the card

³ Basic financing terms and rates are available on the Bank's website at: www.halykbank.kz.

⁴ The promotional terms, rates and period of the Promotion are posted on the Bank's website at: www.halykbank.kz.

transaction or from the moment the Bank receives a letter from the Merchant regarding the need for cancellation/return, minus the Bank's fee, to the Merchant's bank account specified in Application 1.

5.3. If the buyer contacts the Merchant after 14 calendar days from the date of purchase, cancellation/return of purchase will not be available.

5.4. When cancelling/returning a purchase, the fee retained by the Bank shall be refunded to the Merchant's bank account specified in Application 1.

5.5. Upon cancellation/return of a purchase, the status of the card transaction is changed to "Cancelled".

5.6. In the event of a cancellation/return of a purchase made from the Bank's Merchant, the Bank's Merchant shall perform a "cancellation/return of purchase" operation using Equipment. The loan agreement concluded between the Bank and the buyer is changed to "Loan refusal" status upon cancellation/return of the purchase.

5.7. If the buyer contacts the Bank to cancel/return the purchase, the Bank will recommend that the buyer contact the Merchant to carry out the transaction.

Article 6. Action, form of the Conditions

6.1. These Conditions shall come into force for the Merchant and the Bank on the date of receipt by the Merchant of Confirmation 1 from the Bank.

6.2. Upon the Merchant's accession to the Conditions, it shall become an integral part of the Accession Agreement and shall remain in force for the duration of the Agreement, unless the Conditions are terminated prior to the expiry of the Accession Agreement.

6.3. The Bank shall be entitled to terminate the Conditions by notifying the Merchant no later than 10 (ten) business days prior to the termination date specified in its notification. The Bank may reduce the notification period to 1 (one) business day depending on the circumstances that may serve as grounds for termination of the Conditions by the Bank, including in the event of complaints from customers about the Customer regarding the quality and/or untimely delivery of goods/provision of services.

The Merchant may withdraw from the Conditions, including when the Bank amends the Accession Agreement, the Conditions, or the tariffs, by sending the Bank a request to disconnect the Merchant from the "Goods on Credit/In Installments" product as part of "Halyk installment plan" (the "Application 2"). In this case, the date of termination of the Conditions shall be the date of receipt by the Merchant of confirmation from the Bank of the Merchant's disconnection from the "Goods on Credit/In Installments" product as part of "Halyk installment plan" (the "Confirmation 2").

Termination of the Agreement does not entail termination of the Accession Agreement. Termination of the Accession Agreement entails termination of the Conditions.

Upon termination of the Conditions, the Bank and the Merchant shall agree on the date on which card transaction shall cease, and the Bank and the Merchant shall settle mutual accounts and resolve other issues they deem necessary.

If the Bank withdraws from the Conditions in the event of complaints from customers to the Merchant regarding the quality and/or untimely delivery of goods/provision of services, the Bank may immediately disconnect the Merchant from the "Goods on credit/in instalment" product.

6.4. The Conditions are available on the Bank's website at www.halykbank.kz in the state language and Russian, both of which have equal legal force for the Bank and the Merchant. In the event of any discrepancies between the texts of the Conditions in the state and Russian languages, the Bank and the Merchant shall be governed by the version of the Conditions in Russian.

The Bank

Halyk Bank of Kazakhstan Joint Stock Company (full name),

Halyk Bank JSC (abbreviated name)

address:

BIN _____

BIC HSBKKZKX _____

Residency indicator – 1:

Economic sector code – 4:

Tel.: _____

