

To the Rules for money transfer to bank accounts
of individuals under bank product
“Salary Project” of JSC Halyk Bank

**Accession Agreement for
money transfer to bank accounts of individuals
under bank product “Salary Project” of JSC Halyk Bank**

1. GENERAL.

1.1. The present Accession Agreement for money transfer to bank accounts of individuals under the bank product "Salary Project" of JSC Halyk Bank (hereinafter referred to as the "Agreement") defines the terms of cooperation between JSC Halyk Bank (hereinafter referred to as the "Bank") and a legal entity (commercial and a non-commercial organization) or sole proprietor (hereinafter referred to as the "Customer") for money transfer on the instructions of the Customer, related to the payment by the Customer of salary, social and compensation payments, as provided for in the labor legislation of the Republic of Kazakhstan, and other payments stipulated by the legislation of the Republic of Kazakhstan, to bank accounts (hereinafter - account) of individuals (hereinafter – recipients).

1.2. Certain terms and conditions of the Agreement, including: type of account (proposed by the Bank); scheme for charging fee due to the Bank for services rendered under the Agreement; format of payment order for money transfer to the accounts of recipients from the Customer's bank account opened with the Bank, shall be determined by the Customer in the Application for Accession to the Agreement for money transfer to bank accounts of individuals under bank product "Salary Project" of JSC Halyk Bank (the Application), to be signed by the Customer and submitted to the Bank.

1.3. To join the Agreement, the Customer shall submit to the Bank the Application to be signed by the authorized person of the Customer and affixed with the Customer seal (if available) in two identical copies and is an integral part of the Agreement.

1.4. Acceptance by the Bank of the Application from the Customer means the Customer's accession to the Agreement posted on the Bank's official website www.halykbank.kz. The Application is considered to be accepted, and the Agreement – to be concluded after the Bank marks the original Application as accepted. One copy of the Application remains with the Bank, and the second is issued by the Bank to the Customer.

1.5. The Application received by the Bank from the Customer, indorsed by signature of the authorized person and sealed by stamp (if available) of the Customer, indicates that the Customer has received, read, understood and accepted the Agreement in full, without any comments or objections, and joined the Agreement. The Customer shall not be entitled to refer to the lack of a signature of its authorized persons and seal on this Agreement as proof that the Agreement was not received by it/read/understood/accepted if the Bank has a copy of the Application adopted by the Bank under the provisions of this Agreement.

1.6. Conditions and tariffs for payment cards established by JSC Kazkommertsbank in relation to individuals (recipients) under contracts, the subject of which is the execution of the Client's instructions on money transfers related to the Client's payment of wages, social and compensation payments provided by the labor legislation of the Republic of Kazakhstan and other payments provided by the legislation of the Republic of Kazakhstan, to bank accounts of individuals (current accounts and current accounts in the card base) or similar conditions entered into before 27 July 2018, are in force until the date of the first card re-issue for any reason of the date of this Agreement. After the first card re-issue of the date of this Agreement, the rates applied to individuals are available on the Bank's website at the following address: www.halykbank.kz.

2. HEAD OF AGREEMENT

2.1. Pursuant to the terms and procedures set forth in this Agreement, Customer entrusts and the Bank transfers money on Customer's instructions related to payment by Customer of salary, social and compensation payments stipulated by the labor legislation of the Republic of Kazakhstan, and other payments stipulated by the legislation of the Republic of Kazakhstan, to the accounts of recipients the types of which are indicated by the Customer in the Application.

2.2. Money transfer hereunder shall be carried out by the Bank in the event that they were made by Customer with indication of details, provided by the Bank in the form of the annex to the Application in the manner specified by the Customer in the Application, and only to the recipients' accounts opened with the Bank.

2.3. The procedure of opening and maintenance of accounts shall be regulated by the applicable legislation of the Republic of Kazakhstan and separate bank account/banking service agreements concluded between Bank and recipients.

2.4. The Bank refuses to execute (or accept) payment document of the Customer in cases established by sub-clause 3.2.1 of the Agreement.

2.5. Cash disbursements to recipients from their accounts shall be made by the Bank in accordance with the legislation of the Republic of Kazakhstan, internal rules of the Bank and bank account/banking service agreements concluded between the Bank and recipients.

2.6. Cash disbursements are made from the account of recipient on first demand of recipient.

2.7. The order of protective actions against unauthorized payments and regulation of issues on unauthorized payments, the procedure for determining the exchange rate for transfers in foreign currency are regulated under current bank account agreement of the Customer, as well as agreements regulating the procedure of opening and servicing current bank accounts/current accounts in the card database concluded between the Bank and recipients.

3. RIGHTS AND OBLIGATIONS OF THE PARTIES

3.1. The Bank undertakes:

3.1.1. to provide Customer with unique account number (unicode) assigned to the Customer by the Bank and designated for transferring money to bank accounts of recipients and Bank fee, in the form of the annex to the Application in the manner specified by the Customer in the Application;

3.1.2. to credit relevant amounts of money to the accounts of recipients during the Bank's operational day on the day of receipt of the payment document by the Bank. If the payment document is received after the end of the operational day set by the Bank, such payment document shall be deemed to be received by the Bank at the beginning of the next operational day.

3.2. The Bank may:

3.2.1. refuse to execute payment documents of the Customer on money transfer to recipients' accounts in the following cases:

- failure by the Customer to fulfill the terms of fee payment due and payable to the Bank, in the manner determined by the Customer in the Application (in the event that Customer pays the fee);
- discrepancy between total amount in the lists with the amount specified in the payment document;
- inconsistency of the Customer's details opened for the Customer, in accordance with the form set out in the annex to the Application, which has been submitted to the Customer by the Bank, with the data specified in the payment document;
- when processing payment documents submitted by the Customer in violation of the requirements of the Agreement and applicable legislation of the Republic of Kazakhstan;
- failure by the Customer to fulfill the obligations under cl. 3.3.2 and 3.3.9 of the Agreement;

3.2.2. reject Customer inquiry on termination of processing of the payment document accepted by Bank in MT-102 format if transfer of money to recipients' accounts has been already

made;

3.2.3. in case of incorrect indication by the Customer of details of one or several recipients in the presented list to refund the sum of money to the Customer only to these recipients from the list;

3.2.4. notify the Customer of all changes, including new wording, amendments to the Agreement, not later than 15 (fifteen) calendar days before the date of introduction of such amendments by posting information on the Bank's website www.halykbank.kz. After such notification and in case the Customer does not agree with the amendments, the Customer needs to notify the Bank thereof in writing, not later than the effective date of the amendments for consideration by the Bank of the possibility of changing the terms of cooperation. Also, the Customer has the right to withdraw from the Agreement by sending to the Bank in the same period the relevant written notice of exception to perform the Agreement.

In the event of non-submission of the objection and/or written notice of exception to perform the Agreement due to the amendments, by the date indicated by the Bank as effective date of the amendments, or submission by the Customer of objections after the date indicated by the Bank, the Agreement shall be effective as amended from the date specified by the Bank;

3.2.5. change current service terms of the recipient on the bank account to the standard one after receiving from the Customer of a written notice of the dismissal of the employee (s);

3.2.6. require the Customer (its representative) to provide information and documents necessary to identify the Customer (its representative), identify the beneficial owner, and provide information on the tax residency, the type of activity and source of financing transactions, documents related to operations;

3.2.7. reject or suspend execution of Customer instruction in cases stipulated by the Law of the Republic of Kazakhstan "On Anti-Money Laundering, Combating the Financing of Terrorism" or by international treaties ratified by the Republic of Kazakhstan, or stipulated by the agreement with non-resident banks of the Republic of Kazakhstan;

3.2.8. introduce amendments to the Agreement, in accordance with the Agreement terms;

3.2.9. terminate business relations with the Customer by unilateral refusal to perform the Agreement in the following cases:

- stipulated by the Law of the Republic of Kazakhstan "On Payments and Payment Systems" and the Law of the Republic of Kazakhstan "On Anti-Money Laundering, Combating the Financing of Terrorism";

- occurrence in the process of studying transactions made by the Customer, suspicion that business relations are used by the Customer for the purpose of legalization (laundering) of proceeds from crime or financing of terrorism;

- repeated refusals in spending transactions on the bank account or suspension of all operations on the Customer bank accounts;

- the existence of sanctions against the Customer and (or) its affiliates imposed in accordance with the jurisdiction of any country (for example, OFAC) or an international organization (including but not limited to the FATF and the UN);

- impossibility to take measures for due diligence provided for by the legislation of the Republic of Kazakhstan and internal documents of the Bank;

3.2.10. withdraw the amount of the Bank fee from the Customer's bank account/any Customer bank account opened with the Bank by direct debiting in the cases provided for in the Application, Agreement, and the Customer absolutely agrees herewith.

3.3. The Customer must:

3.3.1. pay to the Bank due service fee related to money transfer, intended for transfer to accounts of recipients, calculated in accordance with the Application (in the event Customer has selected in the Application to pay the fee by the Customer). If there is a delay in payment of the Bank fee for more than 30 (thirty) calendar days, the Customer gives its unconditional and irrevocable consent for withdrawal of the amount of fee by the Bank, without additional consent of the Customer, from any account of the Customer opened with the Bank for the services rendered

under the Agreement by direct debiting the account;

3.3.2. transfer money to the recipient's bank accounts under the Agreement, based on the payment document in the message format as indicated in the Application (even if the money is sent to one recipient) and only to the details indicated by the Bank, the list of which is indicated in annex to the Application sent by the Bank to the Customer, in the manner specified by the Customer in the Application;

3.3.3. notify the recipients of the need to pay the Bank fee for money transfer services from each payment (in case the Customer selects in the Application the fee payment by the recipient);

3.3.4. identify responsible persons who will register the account numbers of the recipients, draw up a list for the transfer of money, carry out routine work with the Bank related to servicing the recipients of money;

3.3.5. inform the recipients on money transfers to the Bank for crediting to their accounts;

3.3.6. send a notice to the Bank of changes in the details, postal address of the Customer. In this case, the notice must be sent to the Bank no later than 30 (thirty) calendar days before the effective date of the relevant changes);

3.3.7. pay a fee to the Bank for the services rendered on the day of money transfer to bank accounts of recipients (in case the fee is paid by the Customer);

3.3.8. notify the Bank in writing of the dismissal, the application of the employee (s) for dismissal and/or refusal to receive payments through the bank account not later than 15 (fifteen) calendar days before the date of actual dismissal or no later than 15 (fifteen) calendar days after the Customer became aware of this. In case of death of the employee (s), notify the Bank thereof within 3 working days from the date Customer became aware of it;

3.3.9. not use the details specified by the Bank in the annex to the Application, when sending money having nothing to do with the Agreement;

3.3.10. provide the Bank with information and documents necessary for the Bank to perform its duties as provided for by the legislation of the Republic of Kazakhstan and internal documents of the Bank, including information on beneficial owners;

3.3.11. ensure that the bank account opened with the Bank has sufficient money to pay the Bank fee, in accordance with the terms determined by the Customer in the Application.

3.3.12. comply with the requirements of the currency legislation of the Republic of Kazakhstan regarding the payment of wages in foreign currency.

3.4. The Customer may:

3.4.1. give instructions to the Bank by sending payment documents for money transfer to the recipients' accounts in accordance with the provided electronic lists;

3.4.2. send letters to the Bank on refunding erroneously transferred amounts due to the Customer's fault to the recipients' accounts only if the instruction to transfer money is erroneous in accordance with the applicable legislation of the Republic of Kazakhstan;

3.4.3. change the details of the Customer (bank account number for money transfer and fee payment) without making changes to the Agreement by sending a notice to the Bank of changes in the details. At the same time, the notice must be sent to the Bank not later than 30 (thirty) calendar days before the effective date of the relevant changes.

4. RESPONSIBILITY OF THE PARTIES

4.1. The Parties shall bear responsibility hereunder in accordance with the applicable legislation of the Republic of Kazakhstan.

4.2. The Bank is responsible for late or incorrect crediting of money to the recipient/recipients accounts or unjustified refusal to execute instruction on money transfer through the fault of the Bank. The Bank pays a penalty (in the form of a fine) in the amount of 0.01% of the transaction amount in favor of the Customer, but not more than 3 (three) monthly calculation indicators. The Parties agree that the payment of the forfeit shall be made by the Bank also in order to cover losses (real damage) that the Customer may incur in the event of improper performance by the Bank of the Customer instruction or unreasonable refusal to execute it, and

the Bank does not make other payments for damages in excess of the forfeit (exclusive penalty).

4.3. The Bank shall not be liable for untimely or incorrect transfer of money to the accounts of recipients, if it is caused by improper execution of payment documents and/or lists by the Customer and by incorrect indication of the IIN or the personal account number of the recipient/recipients. The Bank is not obliged to notify the Customer and is not liable for failure to notify the Customer of the refusal to execute (or accept) payment documents; for disclosure of bank secrecy - in accordance with the applicable legislation of the Republic of Kazakhstan.

4.4. The Customer is responsible:

4.4.1. For correct execution of payment documents and reliability of data in the lists provided in electronic form;

4.4.2. to the recipients for non-execution and/or untimely execution of money transfers, as well as for completeness of transfers in accordance with legislation, employment agreements and other agreements concluded between the Customer and the recipients of money;

4.4.3. for untimely payment of commission fee in accordance with sub-clause 3.3.7 of the Agreement, in this case the Customer shall pay to the Bank a forfeit (in the form of a penalty) in the amount of 0.01% of the commission fee payable for each day of delay in payment.

5. CONFIDENTIALITY

5.1. Information provided by the Parties to each other in connection with execution of the Agreement, is Confidential and cannot be disclosed without preliminary written consent of other Party. For disclosure of this information, the Parties shall bear responsibility in accordance with the applicable legislation of the Republic of Kazakhstan.

5.2. The Parties shall observe the mode of protection of Confidential information by notification of any and each employee and an official on nondisclosure of Confidential information of other Party.

5.3. In the event that the Party intends to disclose Confidential information to third parties, it should (i) notify about it other Party which is the proprietor of Confidential information, and obtain its preliminary written approval for such disclosure; (ii) in case of accepting such written approval for disclosure of Confidential information from the owner of such information to receive beforehand from third party a commitment letter related to observance of nondisclosure requirements of the Confidential information provided to it.

5.4. None of the Parties will publish press releases or make other public statements and messages concerning Agreement terms, with exception of (i) statements made upon agreement between the Parties, or (ii) if publication of such statement is required according to the applicable legislation of the Republic of Kazakhstan under condition that text, form and source of distribution of the statement is agreed between the Parties.

5.5. In case of disclosure or distribution of any of the Parties of the Confidential information of other Party the guilty Party shall be obliged to cover damages incurred by other Party, owing to disclosure of such information and shall be subject to another responsibility provided by the legislation of the Republic of Kazakhstan. These requirements shall not be applied, when the Party which has disclosed the Confidential information will prove that (i) such disclosure was the requirement of the applicable legislation of the Republic of Kazakhstan or (ii) disclosure of the Confidential information was made after written approval of other Party, or (iii) the Confidential information became available to third parties due to circumstances, not related to the Agreement.

6. FORCE-MAJEURE

6.1. The Party shall be released from responsibility for full or partial non-fulfillment of obligations hereunder if it proves that proper execution turned out to be impossible owing to occurrence of force majeure circumstances, i.e. extraordinary and unpreventable circumstances under existing conditions including but not limited to: wars, disorders, strikes, fires, explosions, floods and other acts of nature, irrespective of place of event occurrence, resolution of any state

authority forbidding performance of the Agreement, and other force majeure circumstances (hereinafter – Force-majeure) provided that Force-majeure circumstances have directly affected fulfillment of obligations hereunder.

6.2. At occurrence of Force-majeure circumstances the Party whose fulfillment of any obligations according to the Agreement turned out to be impossible owing to occurrence of Force-majeure circumstances, should immediately (not later 3 (three) working days from the date of occurrence of Force-majeure circumstances) notify of it the other Party in writing and undertake all possible actions to lower losses or damage with regard to the other Party and restore its ability to fulfill obligations hereunder. Non-notification or untimely notification deprives the Party from the right to refer to any Force-majeure circumstance as for the basis releasing from responsibility for non-fulfillment of obligations hereunder, except for cases when such non-notification or untimely notification is directly caused by corresponding circumstance of Force-majeure.

6.3. The term of fulfillment of obligations hereunder shall be postponed in proportion to the period of time of the Force-majeure circumstances, as well as consequences caused by these circumstances. If failure of whole or partial fulfillment of obligations by the Parties hereunder due to occurrence of Force-majeure circumstances exists over 60 (sixty) calendar days, then the Parties have the right to terminate the Agreement. In this case the Parties shall be obliged to make final mutual settlement within 10 (ten) calendar days from the date of the Agreement termination, based on the above circumstances.

6.4. Within 3 (three) calendar days from the date of termination of Force-majeure circumstances, the involved Party should notify in writing the other Party on termination of Force-majeure circumstances and shall be obliged to renew fulfillment of its obligations hereunder.

6.5. Notification on commencement and termination of Force-majeure circumstances should be supported by the document of an appropriate competent organization. In case the Force-majeure circumstances have generally known nature and they are widely highlighted in mass media, then provision of the abovementioned document shall not be required.

7. MISCELLANEOUS

7.1. The Agreement shall enter into force from the date when the Bank accepts the Application and marks it appropriately. The Agreement has unlimited duration.

7.2. Any of the Parties has the right to refuse at any time from execution of the Agreement unilaterally, having presented a written notice to that effect to the other Party not later than 30 (thirty) calendar days prior to planned date of refusal, subject to performance of all mutual settlements hereunder.

7.3. Any amendments to the Agreement shall be effective upon expiry of 15 (fifteen) calendar days from the date of notification by the Bank of the Customer, in the manner stipulated by the Agreement or from the date indicated in such notification.

7.4. The Customer has the right to withdraw from the Agreement in the absence of unfulfilled obligations under the Agreement by sending the Bank a corresponding written notice and handing over to the Bank of all cards issued within the framework of the Agreement:

7.4.1. 30 (thirty) calendar days prior to the date determined by it as the date termination of the Agreement;

7.4.2. before the effective date of amendments to the Agreement to be introduced by the Bank, in accordance with sub-clause 3.2.4, clause 7.5 of the Agreement.

7.5. If there is a notice of the Bank on the introduction of amendments to the Agreement, the Customer shall be entitled to withdraw from the Agreement, up to the date when the amendments to the Agreement will be applied. If, within the period after notification of the Bank of amendments to the Agreement and before the date from which such amendments will be introduced (applied) the Customer will not withdraw from the Agreement due to disagreement with the amendments, then after this period of time the Agreement remains effective as amended, where the introduced amendments are considered accepted by the Customer.

7.6. The Bank has the right to withdraw from the Agreement in the cases provided for in

the Agreement, the legislation of the Republic of Kazakhstan, by sending the relevant notice to the Customer, not less than 30 (thirty) calendar days before the expected date of termination of the Agreement, unless a shorter period is provided for in the legislation of the Republic of Kazakhstan.

7.7. All documents related to the Agreement must be drawn up in accordance with the Agreement terms, the requirements of the Applicable legislation in the state and/or Russian languages.

7.8. The Customer is entitled to choose the language of the transaction. The language of the transaction is the language chosen by the Customer. In the event of a conflict between the versions of the Agreement, priority in interpreting the provisions of the Agreement is given to the content of the Agreement in the language specified by the Customer in the Application. The Customer hereby declares that he has independently chosen the language (s) of the transaction under the Agreement, and he has no and will not have in future any objections and claims to the Bank regarding the language (s) of the transaction under the Agreement.

7.9. The Customer shall hereby ensure that in respect of personal data bearers' personal data transferred and subject to transfer in future by the Customer to the Bank and (or) organizations, being members of Halyk Group (Bank and its subsidiaries (hereinafter – "Organizations")) under the Agreement, Addendum to the Agreement, and other cases when, in accordance with the legislation of the Republic of Kazakhstan and (or) internal documents of the Bank and (or) Organizations, the necessity arises to collect, process such personal data, the Customer has in advance obtained the consent of the personal data bearers for collection and processing personal data, for cross-border transfer of their personal data, including as per sub-clause 1) clause 3 of Article 16 of the Law "On Personal Data and their Protection", for transfer of personal data to third parties, including to the Bank and (or) Organizations, for processing personal data by the Bank and (or) Organizations.

In case of necessity being determined by the Bank and (or) Organizations, the Customer shall provide the Bank and (or) Organizations with documentary confirmation of available consent gathered by the Customer from the personal data bearers to collect and process personal data, transfer their personal data to third party, including to the Bank and (or) Organizations, process personal data by the Bank and (or) Organizations, and if not possible to provide documentary confirmation of the available consents, shall gather such consents and then confirm to the Bank and (or) Organizations their availability.

The Customer shall be liable for absence of consents for collection and processing personal data, transfer of personal data to third party, including to the Bank and (or) Organizations, processing the personal data by the Bank and (or) Organizations. In case of imposing any actions to the Bank and (or) Organizations for breach of the legislation of the Republic of Kazakhstan on personal data, the Customer shall be obliged to compensate the Bank and (or) Organizations, on request of the Bank and (or) Organizations, any expenses and losses incurred by the Bank and (or) Organizations.

7.10. All other matters not covered by this Agreement, the Parties are guided by the applicable legislation of the Republic of Kazakhstan. All disputes and disagreements arising during fulfillment of the Agreement will, when possible, be resolved through negotiations between the Parties. Claims sent by the Parties to each other must be drafted and sent in writing. Claims of the Customer are considered by the Bank in the order and terms established by internal documents of the Bank, as well as in accordance with the legislation of the Republic of Kazakhstan.

7.11. All disputes for which an agreement has not been reached shall be resolved in the courts of the Republic of Kazakhstan under the current statutory procedure of the Republic of Kazakhstan.

7.12. The Customer has the right to review the offer on the Bank's services for the Salary Project and get contact telephone numbers of the Bank on the Bank's website: www.halykbank.kz, learn more about provision of these services and other issues when contacting the Bank.

7.13. All agreements concluded between the Client and JSC Halyk Bank, JSC Kazkommertsbank, the subject of which is the execution of the Client's instructions on money

transfers related to the Client's payment of wages, social and compensation payments provided by the labor legislation of the Republic of Kazakhstan, and other payments provided by the legislation of the Republic of Kazakhstan, to bank accounts of individuals (current accounts and current accounts in the card database) or similar conditions entered into before 27 July 2018, are considered to have been terminated by agreement of the Parties from the date of this Agreement, except for the conditions of these agreements applicable to tariffs for individuals (recipients), which remain valid until the occurrence of the conditions specified in clause 1.6. here of.

to Accession Agreement for money transfer to bank accounts of individuals
under bank product “Salary Project” of JSC Halyk Bank

1. Transfer of money and the Bank’s commission fees to bank accounts

1.1. To make a transfer of money and the Bank’s commission fees to bank accounts, the Bank assigns to the Customer a unique account number (hereinafter – Unicode).

1.2. Transfers under the Agreement shall be made by the Customer to the details indicated by the Bank in annex to the Application.

1.3. If the Customer holds an account with the Bank, the payment document is generated on an electronic carrier and on paper in two copies. The payment order and the list in paper form shall be signed by the Customer’s authorized persons and sealed in accordance with the signature and seal card. If the list is made up on several pages, then each page is signed by the Customer’s authorized persons, who have signed the payment order and the list, and, except for the page total, the grand total is displayed in figures and words on the last page of the list. In the list on paper, the Customer must specify the recipient details: bank account number, last name, first name and patronymic, ID card details, IIN.

1.4. The Customer has the right to conclude a banking service agreement with the Bank in the Corporate Internet banking system. In this case, the list is provided to the Bank only on electronic carrier or sent to the Bank via communication channels without documentary support.

1.5. To transfer money to the recipient's bank accounts, the Customer generates a payment document in the MT102 message format:

in the field "Payment Purpose Code", the Customer indicates: "for transfer of salary / other payments for _____ according to the list”;

in the field "Payment Purpose Code" (/ PPC /) the Customer indicates the value in accordance with the type of payment: “332” - for salary, "190” - for alimony, and other PPC according to the type of payment;

in the field “:59:” “/SECO/» (sector of economy) indicates value /SECO/9.

The format of the message MT102, for sending to the Bank, is set forth in the Annex 2 to the Agreement.

1.6. If the Customer pays the commission fee for the Bank’s services, the Customer shall, for transferring the commission fee of the Bank:

1.6.1 generate a payment document in the MT100 message format, in the field "Payment Purpose Code" (/KNP/)", indicating the value in accordance with the type of payment: “841” – payment of Bank fee, and in the field “:59:” “/SECO/” (economy sector) indicates the value /SECO/4.

1.6.2. when generating payment document for money transfer under MT102 format, includes the amount of the Bank service fee into payment document under MT102 format as a separate detail;

1.6.3. in the event that the Customer determines in the Application the procedure for payment of commission fees by direct debiting of the Account, at the moment of transfer of money under the payment document of the MT102 format, the commission fee for the Bank’s services is debited by the Bank from the Customer's bank account opened with the Bank.

The terms of payment for the commission fee are indicated in the Application.

1.7. In order to make money transfers to current accounts in the card database, the Customer’s responsible employees submit to the Bank the documents required for issue of payment cards.

1.8. The Bank issues cards and PIN envelopes to the responsible employee in accordance with the list of responsible persons identified by the Customer for the routine work with the Bank.

1.9. The Customer’s responsible employees issue cards and PIN-envelopes received in the Bank to the recipients of payments.

Description of the MT102 message format for money transfer to bank accounts

The file is generated in text format.

The file content.

{1:(contains information on the sender's bank and the recipient's bank}
{2:(contains information on the payment system}
{4:
:20: (transaction reference)
:50:/D/xxxxxxxxxxxxxxxxxxxxxx (number of bank account, from which the transfer is made).
/NAME/ (Customer's name)
/IDN/xxxxxxxxxxxxx (Customer's BIN)

/CHIEF/ (Chief full name)
/MAINBK/ (Chief Accountant full name)
/IRS/ (sender's residency sign)
/SECO/ (Customer's sector of economy)
:52B: (Sender's bank BIC)
:57B: (Bank's BIC)
:59:xxxxxxxxxxxxxxxxxxxxxx (Unicode)
/NAME/ (Bank's name)
/IDN/xxxxxxxxxxxxx (Bank's BIN)

/IRS/ (recipient's residency sign)
/SECO/ (recipient's sector of economy)
:70:
/NUM/ (document number)
/DATE/xxxxxx (document date)
/VO/ (type of transaction)
/SEND/ (sending method)
/KNP/ (payment purpose code)
/ASSIGN/ for transfer of salary for _____. (It is necessary to take into account the restrictions "62x6*70x - payment purpose" (the 1st line of the field should not exceed 62 characters, the subsequent 6 lines- not more than 70)). I.e. the total number of characters in 7 lines should not exceed 482 characters)
:21:1 (package reference number)
:32B:KZT4000,00
:70:
/FM/(recipient's surname)
/NM/(recipient's name)
/FT/(recipient's patronymic)
/IDN/xxxxxxxxxxxxx (recipient's IIN)
/LA/xxxxxxxxxxxxxxxxxxxxxx (personal account number).
[the Bank fee is indicated last:
:21:n
:32B: - code and amount of the Bank fee
:70:
/FM/ - the word "FEE" is indicated
/NM/ - the word "BANK" is indicated
/LA/ - bank account (20x)

/IDN/ - business identification number of the Bank branch, against the income of which the fee is credited]¹
: 32A: - payment date, currency code, amount (total amount)
-}

¹ The part of the description in square brackets applies only when the Customer pays a commission fee, including it in a payment document of the MT102 message format as a separate detail. To exclude, in the event that the commission is paid for by the Customer by a separate payment document of the MT100 message format, or the commission fee is paid by the recipient.

How to issue cards

1. Acceptance of documents required for the card issuance

1.1. The responsible employee authorized to submit to the Bank documents for the card issuance (hereinafter - the responsible employee):

- 1) clarifies the conditions for issuing cards offered by the Bank;
- 2) offers to read the Accession Agreement on the Payment Card Issuance and Maintenance, the Card Using Rules and the Tariffs;
- 3) collects documents required for issuing cards;
- 4) verifies the accuracy of the documents filled out and signed by the recipients, upon detection of any errors, returns them for correction;
- 5) signs the application form for the issuance of payment card and specifies the name and initials, the Customer's name therein;
- 6) if necessary, collects the card service fee in accordance with the Tariffs, with the compilation of a sheet, in which the following data are indicated: number in series, recipient's surname, name, patronymic name, the amount of the card service fee paid by him;
- 7) delivers the documents required for the card issuance, and the card service fee to the Bank.

2. Registration and storage of cards and PIN envelopes received in the Bank

2.1. Upon receipt of cards and PIN-envelopes at the Bank for issuing to the recipients, the responsible employee:

- 1) registers the numbers of the recipients' cards in a specially generated log/register of received cards;
- 2) ensures the safety of cards received at the Bank and not issued to the recipients;
- 3) in case of loss/theft of a card received at the Bank and not given to the Customer, immediately contacts the Bank with a written request to block the card;
- 4) hands over to the Bank cards not issued to the recipients within 2 (two) calendar months from the date of their receipt from the Bank;
- 5) in the event of termination of the Agreement, returns to the Bank all cards received and not issued to the recipients, within 10 (ten) working days from the date of receipt of the written notice from the Bank.

3. Procedure for cards and PIN Envelopes issue

3.1. In order to ensure the recording and safety of received cards and PIN envelopes, they are recommended to be stored separately in non-combustible safes and in alphabetical order.

3.2. When issuing a card to the recipient, the responsible employee authorized to issue cards:

- 1) assures itself of the identity of the recipient under identity document presented to him;
- 2) checks the name and surname on the card with the surname and name in the identity document;
- 3) issues to the recipient a card, second copies of the application form for payment card issue, signed by the Bank and the card using rules against acknowledgement in the list of issued cards, indicating the date and time of issue;
- 4) asks the recipient to sign on the panel on the card back;
- 5) refers to the responsible employee authorized to issue PIN-envelopes to receive the PIN envelope.

3.3. When issuing PIN-envelope, the responsible employee authorized to issue PIN envelopes:

- 1) assures itself of the identity of the recipient under identity document presented to him;
- 2) checks the name and surname on the PIN envelope with the surname and name in the identity document;

3) issues PIN envelope to the recipient against acknowledgement in the list of issued cards and proposes to open the PIN envelope in his presence and make sure that the PIN code is printed legibly.

3.4. The copy of the list of issued cards is transferred to the Customer's accounting department for the formation of lists for remittance of funds.

3.5. Cards and PIN envelopes received by the responsible employees and unclaimed by the recipients within 2 (two) calendar months from the date of their receipt shall be returned to the Bank by the responsible employees. Upon the receipt and transfer of cards and PIN envelopes, delivery-acceptance act of cards and PIN envelopes is formed according to the form determined by the Bank (in duplicate, one copy for the organization and the Bank).

3.6. An unclaimed card in the presence of responsible employees is cut across and into four parts with a mandatory violation of the integrity of the magnetic strip/microprocessor, and the cut pieces are fastened with sticky tape (scotch tape). An employee of the Bank communicates with the Authorization Center and performs blocking of the card, indicating the time and registration number of the card blocking in the act.

4. Procedure for card replacement upon card expiry

4.1. To replace the card upon expiration of the period of validity, the responsible employee:

1) suggests the recipient of money to fill out and sign the application for card reissue indicating: surname, name, patronymic, codeword, identity document details circumstances and reasons for card replacement;

2) suggests the recipient of money to present an old card;

3) if the recipient does not have an old card, informs that card will be replaced as if the card was lost, and a fee for card blocking according to the Bank Tariffs will be withheld from the current account in the card database;

4) if the recipient of money has the old card:

5) cuts across and into four parts with a mandatory violation of the integrity of the magnetic strip/microprocessor, and the cut pieces are fastened with sticky tape (scotch tape);

6) asks the recipient to indicate in the application for card replacement that the old card is cut in his presence and to sign;

7) endorses the application for card reissue and indicates there its surname and initials, the name of the organization.