

**The Banking servicing package contract for the
Altyn Bank JSC (SB of China Citic Bank Corporation Ltd) retail customers**

1. Definitions

The terms beginning with a capital letter used in the text of the Package Contract shall be interpreted as specified in this section, unless otherwise provided in the text of the relevant Contract and/or the General Conditions.

Other terms and concepts used in the Package Contract are used in the meanings set forth in the Existing Legislation, internal documents of the Bank.

Shareholder – a person/persons being the owner (owners) of the Bank shares.

Bank–Altyn Bank JSC (SB of China Citic Bank Corporation Ltd), its branches/subsidiaries/employees.

Account Statement–information provided by the Bank on the status of the account and cash flow made up in accordance with the form established by the Bank for a certain period of time.

Shareholder Group – a Shareholder of the Bank, any of his/her affiliates, subsidiaries, related persons or any of their affiliates and branches; “any member of the Shareholder Group” has the same meaning.

Existing Legislation –legislation in force of the Republic of Kazakhstan as well as international treaties (agreements,conventions) ratified by the Republic of Kazakhstan in due order.

Declaration on accession to the Package Contract (Declaration)– written consent of the Customer on accession to the Package Contract and the General Terms and Conditions, and Servicing in Private Banking.

Contract –unless otherwise provided, any of the following contracts:

Current account contract;

Payment card contract;

Line of credit contract for individuals;

Deposit contract;

Loan agreement/ other agreement, stipulated by the internal policies, standards and procedures of the Bank,concluded within the framework of the Package Contract in the manner provided for by the relevant General Terms and Conditions.

Authorized Person–a person authorized by the Customer in the manner established by the Existing Legislation to represent the Customer’s interests in the relationship with the Bank when providing banking services in accordance with the procedure and on terms and conditions stipulated by the Existing Legislation, the Package Contract, and the General Terms and Conditions.

Indebtedness– all and any debts of the Customer to the Bank by the Package Contract, the Contract, including but not limited to the Loan Principal, Overdraft, Reward, Bank charges, forfeit (penalty,fine), and the other debts which may have the Customer against the Bank in accordance with the terms and conditions of the Package Contract, the Contract.

Application (contract) –will of the Customer authorizing the Bank to perform actions related to the establishment and/or implementation of legal relationships in banking services, as described in written/electronic form.

Customer– an individual who uses or intends to use the Banking services, and has also concluded the Package Contract with the Bank, which includes the General Terms and Conditions, contracts/Applications.

Code word – a sequence of symbols (letters and/or digits) which the Customer designates when signing the Declaration and which is subsequently used in addition to other information in order to identify the Customer when applying to the Bank.

Package Contract –banking servicing package contract concluded between the Bank and the Customer, which includes General Terms and Conditions, Applications and Declaration.

Contact Center –the information reference service of the Bank providing the necessary information to the Customers on the Bank’s products and services, as well as where applicable and within the limits specified, providing interactive support of the internet banking system, as well as rendering information banking services within the limits specified in the Package Contract. The scope and content of the necessary information are determined by the Bank at its own discretion. The phone number of the Contact Center of the Bank is indicated on the corporate site, in advertising materials, etc., the working time is 24 hours a day, 7 days a week, without holidays and days off.

Credit (Loan) – amount of money given by the Bank to the Customer with the condition of payment of the fee for use, on terms of repayment, urgency.

General terms and conditions – unless otherwise specified, any of the General Terms and Conditions containing a reference to the Package Contract and being its integral part, including:

- General terms and conditions for opening, maintaining and closing of current accounts of individuals, making payments and money transfers, provision of settlement and cash services by Altyn Bank JSC (SB of China Citic Bank Corporation Ltd);
- General terms and conditions for opening deposits and conditions for conducting operations on deposit;
- General terms and conditions for issuing and using payment cards of international payment systems of Altyn Bank JSC (SB of China Citic Bank Corporation Ltd);
- General terms and conditions for granting bank loans to individuals by Altyn Bank JSC (SB of China Citic Bank Corporation Ltd).
- General terms and conditions for providing safe deposit boxes on lease by Altyn Bank JSC (SB of China Citic Bank Corporation Ltd).

Transaction day - a period of time fixed by the Bank during Business Day, when the Bank is open for accepting and processing of instructions/orders on suspension of the Customer’s instructions, as well as for conducting banking and other transactions. Transaction day may be different for various types of transactions/services provided by the Bank. Information on Transaction day of the Bank is brought to notification of the Customer by placing relevant information in the premises of the Bank and on the official Bank’s Internet resource: www.altynbank.kz.

Terms and Conditions for the Collection and Use of Information on the Customer, Financial Crime Crisis Risk Management Activities and Compliance with Tax Legislation (Provision)

- a provision which is an agreement governing the provision of the Customer’s consent to collect, process and transfer personal data in accordance with the requirements of the legislation, and also the terms and conditions for the provision of information to the foreign tax authorities in the event of the provision of information.

Business day- a day (except Saturdays, Sundays and other official holidays in the Republic of Kazakhstan), when the Bank is open for conducting banking operations, as well as for receiving and processing instructions/orders on suspension in execution of the Customer’s instructions.

Safe deposit services - services for leasing a Safe Deposit Box provided by the Bank to the Customer, including the concluding the Contract, servicing the Customer during the lease of the Safe Deposit Box, extending the Contract, early terminating the Contract, replacing the lock of the deposit box, if necessary, opening the Safe Deposit Box in case of loss of the Customer’s key, or other compulsory opening according to the legislation of the Republic of Kazakhstan, etc.;

Party/Parties - the Bank and/or Customer.

Account - the Customer’s bank account in any currency (currencies) opened by the Bank upon the Customer’s request in accordance with the terms of the Package Contract/General Terms and Conditions/Contract.

Tariffs -the effective size of the Bank’s commission fee amounts established by the Bank and charged for Banking and other services provided by the Bank, which, unless otherwise provided

by the Legislation in force, may be amended unilaterally by the Bank and published on the Bank's official website www.altynbank.kz.

Current rate- a currency exchange rate established by the Bank at its discretion at the time of the currency conversion transaction.

Notification– messages of the Parties in Kazakh and/or Russian and/or English send by methods and in the manner provided for by the Package Contract.

Authorized body- authorized state body of the Republic of Kazakhstan, which, within its competence, regulates and supervises the provision of services for opening, maintaining and closing bank accounts, issuing and servicing the Cards, as well as providing Credits.

PrivateBanking - a subdivision of the Bank which provides a range of financial services through an individual service system.

2. General provisions

2.1. The Package Contract is a contract for a full package of the banking services, within the framework of which the Bank offers a Customer the opportunity to conclude separate Contracts in accordance with the General Terms and Conditions.

2.2. The Package Contract, the General Terms and Conditions have been prepared in accordance with the Existing Legislation and policies, standards, procedures of the Bank, the Shareholder of the Bank, the Shareholder Group on opening, maintaining, closing Accounts, making payments and other matters covered by the Package Contract, the General Terms and Conditions. , An additional confirming document on accession of the Customer to the Package Contract for the Customers being served in Private Banking is the Declaration duly completed and signed by the Customer and accepted by the Bank.

2.3. The Package Contract regulates the relationship between the Bank and the Customer arising from the presence of one or more Accounts in the Bank, the issue and service of the payment cards, the provision of Credits, the provision of the Safe Deposit Box rental services, payments and transfers, including within the framework of the Credits provided, and a set of other financial and payment services provided by the Bank. The Customer independently determines the list of necessary Accounts and/or services. The Bank collects commission fees from the Customer according to the Tariffs for the services which are actually rendered to the Customer.

2.4. Certain services provided by the Bank, other than those established by the Package Contract, the relevant General Terms and Conditions, including but not limited to the following list: Deposits, guarantees, loans, current instruction with periodic execution, electronic banking system (remote access system) and other services can be regulated by special Contracts and terms and conditions which must be fixed between the Bank and the Customer by signing, concluding separate Contracts for the provision of relevant services. Unless otherwise provided by the relevant Contracts concluded in accordance with the General Terms and Conditions, such Contracts shall come into force from the date of their signing by the Parties and/or from the date of acceptance of the respective Application from the Customer by the Bank.

2.5. The Package Contract is considered to be concluded, the General Terms and Conditions are deemed to be accepted by the Bank's Customer in the event of the Customer's accession to the Package Contract, the General Terms and Conditions by concluding a relevant Contract with the Bank and/or providing the Customer with the Application/Declaration (for the customers of Private Banking) to the Bank containing a direct order to join the Package Contract, to the relevant General Terms and Conditions, which are an integral part of the Package Contract.

2.6. The Customer's signature on the relevant Application/Contract/Declaration (for the customers of Private Banking)/Notification, other document in paper/electronic form, containing a reference to the General Terms and Conditions or the Package Contract, indicates that the Customer:

- a) has received, read, understood and accepted the General Terms and Conditions in full force and effect without any comments and objections and undertakes timely and completely fulfill all their provisions;
- b) undertakes all potential adverse effects of non-fulfillment and/or improper fulfillment of the

General Terms and Conditions provisions.

c) may not invoke the absence of his/her signature on the General Terms and Conditions, the Package Contract in evidence that the Package Contract or the General Terms and Conditions were not received by him/her, provided that the Bank has the Application/Declaration (for the customers of Private Banking) signed by the Customer.

2.7. If the Existing Legislation establishes requirements for the Package Contract registration, the contracts/applications concluded in the framework of the Package Contract, the General Terms and Conditions in accordance with the requirements of the Package Contract, the General Terms and Conditions of the Existing Legislation, the Customer shall be responsible for registration, as well as for all expenses related to such registration.

2.8. In accordance with the terms and conditions of the Package Contract, the Bank provides for the following payment services:

- services for accepting and making payments and (or) money transfers using Bank Account;
- services for accepting cash for crediting to Bank Accounts, including third parties, and issuing from the Customer's Bank Accounts;
- services for issuing and maintaining the payment cards;
- services for processing payments initiated by the Customer in electronic form and transfer of necessary information to the Bank for making payments and (or) transfers or accepting money on these payments.

In addition to the above-mentioned services, the Bank performs other types of banking operations provided through the banking services, the list of which is determined by the Bank at its discretion.

2.9. The procedure and the maximum period of rendering payment services shall be established by the Bank in accordance with the requirements of the Existing Legislation.

2.10. Information on payment services provided by the Bank is available on the Bank's Internet resource: www.altynbank.kz and is provided immediately upon request of the Customer in accordance with the procedure provided for by the Existing Legislation, the Package Contract, the General Terms and Conditions.

2.11. The Bank offers the Package Contract, including General Terms and Conditions and Tariffs forming its integral part and posted on the Bank's Internet resource: www.altynbank.kz, for information, acceptance, compliance and guidance of the Customer.

2.12. Particular Contracts are concluded within the framework of the Package Contract in the manner provided for by the General Terms and Conditions.

2.13. Any information and/or documents, notifications, notices, advertising information shall be sent by the Bank using details specified by the Customer.

2.14. All payment services provided by the Bank in foreign currency are made in the manner established by the Existing Legislation, internal policies, standards and procedures of the Bank, including, but not limited to, the prohibition of settlements in foreign currency between residents of the Republic of Kazakhstan.

3. Payment for Banking services and Tariffs

3.1. Unless otherwise stipulated by the Contract concluded between the Bank and the Customer, the commission fees charged by the Bank for the banking services provided, including payment services, are fixed in the Tariffs.

3.2. The Parties agree that the Bank may charge commission fee for provision of services for accepting payments and (or) transfer of money to the Customer's current account from the amount of relevant payment and (or) money transfer, if this is provided for by the Tariffs of the Bank.

3.3. The Bank may charge a fee (commission fee) for services provided by direct debiting of any Customer's accounts opened with the Bank for the amount of commission fees without his/her prior consent, on time and at intervals established by the Bank, and the Customer hereby irrevocably consents to such direct debiting of his/her account. The Customer shall make amount sufficient and necessary for payment of the Bank's commission fee available on the account, as

determined by the Tariffs of the Bank. If the amount of money on the Account in the currency required for debiting commission fees is not sufficient, the Bank may convert the required equivalent of the commission fee amount from the Accounts in another currency and cover the amount of commission fees. The conversion shall be made at the current exchange rate established by the Bank as of the date and time of debiting.

3.4. If the Customer gives a notification to the Bank in writing of his/her withdrawal from the Package Contract/General Terms and Conditions/Contract, the latter shall be considered terminated, unless it is contrary to the Existing Legislation, without any penalties, except when otherwise expressly provided for by this Package Contract, General Terms and Conditions and/or any other Contract, subject to fulfillment of all obligations by the Customer to the Bank outstanding at the time of termination. Termination of the Package Contract and/or any other Contract shall be executed in accordance with the procedure and within the time limits provided for by the Package Contract, the relevant General Terms and Conditions and/or the Contract.

3.5. The Customer shall pay for the Banking services in the amounts and on terms provided for by the current Tariffs of the Bank, and shall also indemnify the Bank for all costs incurred by it in connection with provision of banking services to the Customer, execution of the Customer's instructions/requests/orders in the currency of execution of the Customer's instruction by the Bank, unless otherwise agreed in writing by the Bank and the Customer prior to provision of services by the Bank. The commission fees of the Bank may be paid by the Customer in cash and by debiting the current account of the Customer.

3.6. The Customer hereby agrees that the Bank shall charge a fee for the banking services provided, including payment services, from the Customer prior to their provision.

3.7. The Parties hereby agree that:

a) in case of termination of the Package Contract, General Terms and Conditions and/or any other Contracts concluded in accordance with the General Terms and Conditions, the commission fee paid by the Customer for services provided by the Bank shall not be refunded to the Customer;

b) absence of transactions on the Account initiated by the Customer, within the period specified by the Bank's internal policies, standards and procedures, the Existing Legislation, The Bank is entitled after the specified period to write off the commission fee for inactive Accounts in accordance with the Tariffs of the Bank and close the Account with prior notification to the Customer.

4. Rights and obligations of the Parties

4.1. In addition to the rights and obligations provided for in this section of the Package Contract, the Bank and the Customer shall have rights and obligations established by the relevant General Terms and Conditions/the Contract concluded between the Bank and the Customer.

4.2. The Bank shall be obliged:

4.2.1 to provide banking services to the Customer in accordance with the requirements of the Existing Legislation on terms and in the manner stipulated by the Package Contract, the General Terms and Conditions/the Contract;

4.2.2 to maintain confidentiality of information, data and documents obtained by the Bank from the Customer when providing for banking services being banking, commercial and other legally protected secrets, unless disclosure and/or provision of such information, data and documents is required by the Customer or permitted in accordance with the Existing Legislation and terms and conditions of the Package Contract/ the General Terms and Conditions;

4.2.3 in case of detection of unauthorized access to information constituting bank secrecy, its unauthorized alteration, unauthorized payment or transfer of money and other unauthorized actions arising when the Bank provides for banking services, the Bank immediately takes all necessary measures to eliminate their consequences and prevent their occurrence in the future. If the Customer has applied to the Bank for an unauthorized payment, the Bank shall, no later than the next Business Day, send the Notification to the beneficiary or the beneficiary's bank on

unauthorized payment, in the manner provided for in the Package Contract/the General Terms and Conditions/ the Contract.

4.3. The Customer shall be obliged:

4.3.1 to provide for, to inform the Bank on valid, up-to-date information when concluding the Package Contract, the General Terms and Conditions, the Contracts, filling out the Applications/Declarations/Forms and to provide for all documents required by the Bank, also upon request of the Bank to provide for information, details and documents in order to comply with the requirements of the Existing Legislation and internal regulatory documents of the Bank, including, but not limited to, combating the legalization (laundering) of proceeds from crime and financing of terrorism;

4.3.2 to inform the Bank in the event of any changes in address, mobile phone number and other details or any other changes being significant to the Bank within 5 (Five) Business Days, to notify the Bank thereof with the attachment of copies of documents confirming such changes. Failure of the Customer to provide for information on changes in details shall mean that information provided to the Bank earlier is valid and actual;

4.3.3 to check all information received from the Bank, including Notifications/Statements. If the Customer finds any inaccuracies, improper and/or incomplete execution, unauthorized banking operations, the Customer shall promptly notify the Bank thereof within 1 (one) Business Day in the manner provided for by the Package Contract/the General Terms and Conditions/the Contract;

4.3.4 to pay for the services of the Bank in a timely manner and in full, in the currency, in the amounts and on terms set up by the Tariffs, as well as to refund expenses incurred by the Bank in connection with execution of the Customer's instructions/orders;

4.3.5 to familiarize and to comply with the terms of the Package Contract, the Contracts concluded in the framework of the Package Contract and the General Terms and Conditions in the proper manner;

4.3.6 to exercise control over the execution documents/requests/instructions by the Bank independently; to monitor the presence/absence of money on the account independently, to read the Bank's notifications published on the Bank's Internet site www.altynbank.kz, and implement the necessary measures in accordance with the published notifications of the Bank independently.

4.4. The Bank shall have the right:

4.4.1 to check information provided by the Customer at the time of conclusion of the Package Contract, the General Terms and Conditions, the Contracts, filing of Applications, delivery of documents, provision of banking services by the Bank;

4.4.2 to impose limits, restrictions on transactions and to take other security measures aimed at reducing potential losses of the Customer due to wrongful actions of any third parties;

4.4.3 to verify the Customer's instructions (including verification of powers of attorney issued by the Customer to third parties) by telephone call specified by the Customer to the Bank;

4.4.4 to refuse to conclude the Package Contract, the General Terms and Conditions and/or any of the Contract on the grounds provided by the Existing Legislation, the Package Contract or the Contract.

4.4.5 to transfer or assign the rights under this Package Contract/the General Terms and Conditions/the Contract in whole or in any part to any third parties. For the purposes of such assignment the Bank shall be entitled to transfer information on the Customer and any relations of the Bank and the Customer under the Package Contract, the General Terms and Conditions, the Contracts to any third parties on a confidential basis;

4.4.6 not to execute the instructions/requests/orders of the Customer, including those related to the implementation of payments/transfers in cases stipulated by the Existing Legislation and/or the Package Contract and/or the General Terms and Conditions and/or the Contract and/or internal policies and/or standards and/or procedures of the Bank;

4.4.7 to expand the range of new services provided by the Bank in connection with the Customer's Account at its own discretion. The message on such services is communicated to the Customer by including relevant information in the Statement or by posting on the Bank's Internet resource www.altynbank.kz. The information provided for in this way automatically becomes an integral part of the Package Contract from the date and in the order indicated in the corresponding message in the Statement or the date of placement on the Bank's Internet resource www.altynbank.kz.

4.4.8 To perform other actions provided for by the Package Contract/the General Terms and Conditions/the Contract.

4.5. The Customer shall have the right:

4.5.1 to receive information on the current Tariffs for the Banking services, additional information on transactions conducted by the Bank, the terms and conditions of conducting transactions, including those not affected by this Package Contract by applying directly to the Bank, any branch of the Bank, any structural subdivision of the branch, the Contact Center of the Bank, or referring to the information posted on the Bank's Internet resource: www.altynbank.kz;

4.5.2 to change the identification data by applying to the Bank;

4.5.3 to obtain hard copies confirming the fact of conducting bank transactions (with the exception of the payment service for the issue of payment cards) at the Bank branches when presenting documents certifying the Customer's identity in accordance with the requirements, or through telecommunication network. At the same time, the Bank reserves the right to determine the form of such confirmation, unless otherwise provided by the Existing Legislation. The Parties agree that the fact of issuance of documents does not require documentary (written) confirmation in each case;

4.5.4 to contest any questioned banking transactions within 45 (forty five) calendar days from the date of performance of transaction on the Account, unless otherwise stipulated by the Package Contract, the General Terms and Conditions and the Existing Legislation of the Republic of Kazakhstan, otherwise the transaction shall be deemed to be confirmed;

4.5.5 to terminate the Package Contract, the General Terms and Conditions and the Contract in accordance with the procedure specified in the Package Contract, having preliminarily paid off all outstanding debts to the Bank, all claims of third parties, claiming all money and closing all bank cards, deposits, Accounts..

5. Liability of the Parties

5.1 The Parties shall be responsible for improper performance of their obligations in accordance with the legislation and the Package Contract, the General Terms and Conditions, and the Contract.

5.2 In case of improper execution of the Customer's instructions or unjustified refusal to execute the Customer's instructions in the presence of the Bank's fault, the Bank shall pay a penalty at the rate of 0.01% of the amount of instruction, but not more than 1000 tenge from the amount of instruction upon written request of the Customer. Herewith in any circumstances, the Bank's liability shall be limited to actual damage, and the Bank shall not reimburse the Customer for any lost profit.

5.3 The Bank shall not be liable for:

• for any damages and losses incurred by the Customer arising from the Customer's own negligence and/or due to the Customer's failure to perform or improper performance of his/her obligations under the Package Contract, and in the event of suspension and/or modification of the banking services of the Bank in case of sudden changes in the financial and foreign exchange markets. At the same time, under the deterioration of the situation such changes are understood as a result of which further provision by the Bank of any banking services is impossible and/or costs incurred (may be incurred) by the Bank in connection with the provision of any banking services by the Bank are significantly exceeded (may be exceeded);

- before the Customer and any third party for failure to execute or for improper execution of the Customer's instruction or Applications transferred by the Customer while receiving banking services, which occurred not through the fault of the Bank, or for irregularity, inaccuracy, incompleteness or untimeliness of any transferred/received information or data, if it is resulted from malfunction, defect or disabling of computer systems of the Bank, as well as due to any failure of any computer, telephone/mobile telephone or other equipment used for transmission, receipt and/or confirmation of receipt of banking services in the event that information on the Customer's accounts, payment card, details of bank cards or transactions conducted by the Customer becomes known to third parties as a result of listening or interception of information in communication channels during their use;

- any errors, delays or inability of the Customer to gain access to banking services due to failure of the Customer's and/or other third parties' equipment and device and absence of the Internet;

- any funds, products and services used for banking servicing and supplied and/or provided by any third party;

- hacking/unauthorized/illegal access to the Customer's data or information used by the Bank to verify the identity of the Customer in accordance with the internal procedures of the Bank, for use of the Customer's identification details to gain access to banking services on behalf of the Customer for any purpose, including to receive banking services on behalf of the Customer;

- any failures of the Internet, communication networks arising for reasons beyond the Bank's control and resulting in untimely receipt or non-receipt of Bank notifications and reports/statements of accounts by the Customer. The Bank shall be released from material liability in the event of technical failures (power outage/damage to power supply and communication networks, breakdown of software in the processing center and the Bank's database, technical malfunctions of the payment systems), as well as in other situations beyond the control of the Bank resulting in failure of the Bank to comply with the terms of the Package Contract, the Contract concluded between the Bank and the Customer;

- for losses incurred to the Customer as a result of suspension of the Account, Deposit transactions and/or seizure of funds held on the Customer's Account/Deposit and/or freezing of money in accordance with the Existing Legislation on the basis of decisions/actions of the authorized bodies, as well as for losses incurred to the Customer as a result of writing off money from the Customer's Account by any third parties on the basis of collection orders and/or payment requests not requiring the Customer's consent;

- incorrect specification of payment details and/or payment amount in the instruction/request/order of the Customer;

- if it is impossible to provide banking services due to circumstances beyond the control of the Bank, including by reason of failure of any outside organizations to provide services required for implementation of services by the Bank

6. The procedure for delivery of information on payment service

6.1. The Bank shall deliver information on payment service to the Customer upon his/her requirement/request.

6.2. The Bank may notify the Customer of execution of his/her payment orders by directing notifications in any form or by delivering Account Statement to the Customer.

7. Validity of the Package Contract

7.1. The Package Customer shall be valid without limitation as to time.

7.2. In the absence of outstanding or improperly fulfilled obligations under the relevant Contracts/Indebtedness, the Customer shall have the right to terminate the Package Contract, the General Terms and Conditions or relevant Contract, having notified the Bank of this intention 10 (ten) calendar days prior, by submitting to the Bank a respective written Application on termination in the form established by the Bank, unless otherwise stipulated by the Package Contract, the General Terms and Conditions or the relevant Contract/Application/Notification.

7.3. The Bank may withdraw/terminate the Package Contract, the General Terms and Conditions on a unilateral basis in the cases and in the manner provided for by the Package Contract, the General Terms and Conditions, the Contract. For this purpose the Customer agrees that the Bank shall notify the Customer of the refusal to execute/terminate the Contract by any of the methods provided for in Clause 8.1 of this Package Contract.

7.4. If the Bank/the Customer receives Application/Notification of unilateral decision of the Bank to terminate the Package Contract/the General Terms and Conditions/the Contract, the Bank shall have the right from the date of receiving of such Application/from the date of directing such Notification, unless otherwise provided for by the Existing Legislation, the General Terms and Conditions or the relevant Contract:

- to block all payment cards issued to the Customer (including any supplementary cards), in which case payment cards shall be returned by the Customer to the Bank;
- to block banking transactions of the Customer;
- to stop accepting instructions and other orders from the Customer for execution, and to stop crediting money to the Accounts and to return them to the address of the sender no later than the next Business Day following the day of receipt of money;
- not to re-issue any payment cards and cancel a card/credit limit as of the date of termination of the Package Contract/the General Terms and Conditions/the Contract specified by the Bank, including, but not limited to, when the Customer reaches retirement age.

In this case, the Customer undertakes to pay off outstanding Indebtedness and commission fees not later than the date specified in the Application/Notification of termination of the Package Contract/the General Terms and Conditions/the Contract. Any Commission fees previously paid to the Bank shall not be refunded or offset against debts to the Bank. If the Customer fails to fulfill obligations provided for in this Clause of the Package Contract, the Package Contract/the General Terms and Conditions/the Contract shall remain in effect to the respective extent until the Customer fulfills his/her obligations under the Package Contract/the General Terms and Conditions/the Contract.

8. Notifications

8.1. The Parties agree and confirm that any Notifications from the Bank to the Customer are considered as formed in written and received by the Customer, when these Notifications are sent by the Bank to the Customer using one of the following ways:

- a. personal delivery by hand against signature;
- b. by facsimile;
- c. by telephone;
- d. by e-mail;
- e. by mobile communication;
- f. by placing the relevant information in Internet at the Bank's website www.altynbank.kz;
- g. by placing the relevant information in the mass media;
- h. by placing relevant information in branches/subdivisions, structural units of the Bank;
- i. by placing of the relevant information at the ATM display;
- j. via courier or the other post service;
- k. in other ways, allowing to exchange information.

The following date is considered as the date of the Notification receipt by addressee:

- for Notifications delivered personally or via courier or the other post service – date of the posting delivery;
- for Notifications sent by facsimile/telephone/e-mail/mobile communication – date of Notification dispatch;
- for Notifications placed in the mass media/the Bank's Internet resource – date of Notification placement;

8.2. Hereby, the Parties agree and confirm that any Notifications from the Customer to the Bank are considered as formed in written and received by the Bank, when these Notifications are sent by the Customer to the Bank using one of the following ways:

- a. delivery to the Bank's authorized employee by hand against signature;
- b. via courier;
- c. by e-mail, as well as by postal communication or through a system of remote electronic banking services through a personal cabinet;
- d. via the official pages of the Bank in social networks;
- e. on paper (a standard form developed by the Bank or in free form).

In case of the Customer's written consent, the Bank regularly sends any correspondence (including, but not limited to the Account Statements, Notifications, etc.) to the Customer's address via recognized international or the other courier service with frequency determined by the Customer in written.

8.3. The Customer shall reimburse the Bank for expenses, including but not limited to postal and telegraph charges, translation costs from/to foreign language (languages), verification, notary services and other expenses, if required for proper provision of the Banking services by the Bank, in the amount of actual costs.

8.4. The Bank is not responsible for the loss of correspondence by the courier. The Customer and/or the Bank may any time refuse from the correspondence delivery with the written Notification of the other Party.

8.5. The Parties hereby confirm that the Customer assumes all and any risk of using any means of prompt communication for the purposes of sending and/or receiving Notifications (including but not limited to the risk of any intentional acts of third parties, including fraud, unauthorized access to the sent information, as well as loss of such information prior to its receipt by the Customer/Bank, caused by problems in the operation of prompt communications means, service providers or equipment used for the transmission of Notifications).

8.6. The Bank is also not liable for any losses which the Customer may incur in connection with the sending of Notices by means of prompt communication, including, but not limited to, Customer's losses incurred as a result of failure to receive/untimely receipt of Notifications by the Customer, improper actions of third parties, unless it is proved that such losses resulted from negligence or intended non-fulfillment of obligations by the Bank.

8.7. If one of the Parties has any changes in its contact information/details which the other Party uses and/or can use to send the Notification (for example, but not only, changes in the home or work address, facsimile/telephone number, e-mail address, etc.), then the Party undergoing such changes shall immediately (in all cases, no later than seven calendar days from the date of such change) send the Notification to the other Party.

8.8. The Bank is not responsible for non-receipt or untimely receipt of the Notifications by the Customer caused by the change of the contact information/details of the Customer, on which the Customer has not notified the Bank in written according to the present Package Contract, the General Terms and Conditions.

9. SMS notification service

9.1. SMS notification service is a service of the Bank for sending notifications in the form of SMS messages regarding transactions on the Customer's accounts, informational messages concerning the Bank's products and other notifications specified in the Customer's application for connection to SMS Notification Service.

9.2. Connection to the SMS Notification Service is carried out according to the internal rules established by the Bank.

9.3. The Bank may unilaterally suspend and/or terminate provision of SMS Notification Service at any time, for any reasons, without notification and giving the reason. Herewith the Bank is not

obliged to reimburse the Customer and/or any third parties for any costs, damages, losses resulting from suspension and/or termination of the SMS Notification Service.

9.4. Prior to suspension and/or termination of the SMS Notification Service the Bank shall send information to the Customer's mobile phone number registered in the Bank's database, even if such information is bank secrecy and/or other legally protected secret.

9.5. The Customer guarantees that no third parties have access to the mobile (cellular) phone number indicated by the Customer in the application.

9.6. If that it is impossible or inappropriate for the Bank to provide SMS Notification Services to the Customer, the Bank shall make reasonable efforts to notify the Customer thereof, but is not obliged to do so.

9.7. The Bank shall not be responsible for delays and/or misrepresentation of information received by the Customer through SMS notifications due to failure of the computer equipment and/or communication means or other external factors, damage to any software and/or technical condition of communication lines.

9.8. The Bank does not verify and is not obliged to verify actual ownership of mobile (cellular) phone number specified by the Customer in application for the purpose of provision of SMS Notification Service and shall not be responsible for receipt of SMS notifications by any third party, who rightfully/wrongfully owns and/or uses such mobile (cellular) phone number.

9.9. The Bank shall not be liable for:

- any claims of persons being the owners of mobile phone numbers specified by the Customer in the Application;
- for failure to send a message to the mobile phone of the Customer, if it is caused by reasons beyond control of the Bank (the message is not sent by the mobile operator, the holder's phone is unavailable for a long time, etc.);
- for damage and disclosure of banking secrecy as a result of granting access by the Customer to any third parties to the use of mobile phone, which number is used for provision of SMS Notification Services;
- for damage caused by loss or transfer by the Customer of his/her own mobile phone to any unauthorized persons.

9.10. In case of loss, destruction, wrongful/rightful seizure of mobile (cellular) phone number connected to the SMS Notification Service, the Customer undertakes to immediately suspend/terminate usage of the SMS Notification Service by contacting the Contact Center of the Bank.

9.11. The Bank shall determine the procedure for delivery, delivery time and format of SMS notifications at its own discretion on a unilateral basis in accordance with the internal procedures of the Bank, including for the purpose of provision of banking services.

10. Special Terms and Conditions

10.1 The Customer must respect the desire of the Bank to protect its reputation and policies of the Bank to follow to international standards for combating with money laundering and relation to suspicious/unusual transactions. In the case of deposit/receipt/payment/withdrawal of large amounts (large sum is determined by the Bank at its own discretion) on the Customer's accounts, the Bank has the right to require, and the Customer is obliged to submit in the term established by the Bank the supporting documents which are the basis for the Customer's payments/instructions, including confirming the legal origin of money. When not providing the confirming documents, the Bank considers that the legality of money, validity of payments are not confirmed and has the right not to credit money to the Customer's account/not to make payments and other instructions from the Customer and/or to refuse to perform the Banking Services Contract in unilateral extrajudicial procedure and to close the account, thereby terminating the maintenance and servicing of the Account.

10.2 The Bank may require from the Customer any documents/information which, in the sole opinion of the Bank are needed to assist to the Customer of banking services, including without

limitation, credit/debit of money and cash payment/cash withdrawals to/from the Account (Accounts).

10.3 If documents/information required by the Bank are not submitted or do not satisfy the Bank for any reason, the Bank may refuse to provide banking services to the Customer, whose rights in the subsequent use of the Account will be restored with the consent of the Bank.

10.4 The Bank is not obliged to explain or justify any reasons for its dissatisfaction with the documents, information, data provided by the Customer. Application by the Bank, made in writing or orally on dissatisfaction with the denial documents, information, data provided by the Customer, will be the sole and sufficient basis for refusal of providing/performing appropriate banking services to the Customer.

10.5 The Customer hereby acknowledges and agrees that the Bank makes every effort in order to prevent involvement of the Bank in criminal activities and money laundering schemes, including, without limitations, legalization of proceeds of crime, terrorist financing, fraud, corruption, etc. The standards of work of the Bank are aimed at preserving and protecting the reputation of the Bank and also at ensuring that credibility of the Bank is not cracked. In this regard, the Bank shall, at its own discretion, set certain requirements to the Customers of the Bank and transactions/operations/payments/ transfers of money conducted by the Customers of the Bank, and such requirements may be changed at regular times. If such transactions/operations/payments/ transfers of money do not meet the requirements, policies, standards and procedures of the Bank/the Shareholder Group, the Bank may refuse to provide its services.

10.6 The Customer is notified and agrees that the Bank is following the policy of the Group to prevent the financing of terrorism and those subject to criminal prosecution, or suspected of money laundering, in accordance with the jurisdiction of any country and is authorized to suspend or terminate the transactions on the Customer's account when the Bank suspects the above circumstances in order to investigate (and the Bank should not justify and prove its suspicions). The Bank will not bear any responsibility for any losses that the Customer caused by the delay or the suspension of payment instructions of the Customer, even if those suspicions are not confirmed.

10.7 The Customer is also notified and agrees that the Bank may refuse to conduct or terminate any account transactions, unless such refusal or termination by the Bank is executed in accordance with the policy of the Shareholder Group, which prescribes the execution by the Bank of sanctions imposed in accordance with the jurisdiction of any country (e.g., OFAC) or an international organization (including but not limited to, the FATF and the UN) for any reason on the Customer and/or action of which extends to the Customer. The Bank will not have any liability for any loss of the Customer incurred in case of refusal of the Bank to perform or terminate the payment instructions of the Customer in connection with the above-mentioned sanctions.

11. Condition of being a missing person, death of the Customer

11.1 On the basis of this Package Contract, the Bank is entitled to suspend transactions on the Customer's Account with subsequent closing of the Account, if the Bank has received a document confirming the fact of condition of being a missing person/death/the Customer declared dead.

11.2 The transfer of money from the Account of the missing/dead/the Customer declared dead is made to the heirs/other persons authorized in accordance with the Existing Legislation after deduction of the Bank's commission fees according to the Tariffs, on time and on the basis of the documents established by the Existing Legislation, internal policies, standards and procedures of the Bank.

11.3 In the event of the death of the Customer/the recognition of the Customer as missing/dead, the Bank is entitled to unilaterally declare the termination of all or any of its obligations under the Package Contract/the Contract and/or early present the entire amount of the indebtedness to the heirs/other persons authorized in accordance with the Existing Legislation.

12. Bonuses and discount programs

12.1The Bank, at its own discretion and without further agreement with the Customer, in accordance with the internal policies, standards and procedures of the Bank, the Shareholder of the Bank/the Shareholder Groups, enacts and/or cancels and/or modifies discount programs and bonuses whose operating procedures are determined by the Bank independently.

13. Privacy and Security

13.1The Bank will take all measures in its power to ensure the confidentiality of information regarding the Customer and the Accounts.

13.2The Bank shall not be liable if confidentiality was breached by the fault of the Customer due to failure to comply with the recommendations of the Bank for privacy, it was known or become known to the third parties from other sources.

13.3The Customer hereby irrevocably agrees that the Bank may at its discretion transfer information on the Customer and his/her transactions for any purpose, including fraud prevention, audit, provision of services by any third party, debt collection, meeting request of any authorized state body, provision of services by processing (computer) centers outside the Republic of Kazakhstan, execution of the Customer's orders and performance of other contracts with the Customer.

13.4A more detailed procedure for collection, processing and disclosure of information on the Customer may be settled by the Parties in other documents as required.

13.5Information on the Customer can be processed in the processing (computer) centers outside the Republic of Kazakhstan.

13.6The Bank carries out its activities in accordance with the confidentiality documents of the Shareholder Group.

13.7In order to protect against unauthorized payments on the Customer's Account the Bank performs the following actions:

- when performing transactions on the basis of original payment documents in hard copy, the Bank shall perform a visual verification of the signatures of the Customer/Authorized persons and (if available) the Customer's seal to the samples of the Customer's signature and seal (if any) available to the Bank in accordance with the list of provided documents upon opening the Account;
- when performing transactions on the basis of the Customer's electronic payment documents, protection against unauthorized payments is carried out in the manner provided for by the relevant agreements of the Parties. At the same time, the Customer's payment documents cannot be accepted and processed through unauthorized systems (facsimile/e-mail).

14. Customer's applications, consent and guarantees

14.1The following applications, consent and guarantees of the Customer are true and reliable as of the date of conclusion of the Package Contract/the General Terms and Conditions/the Contract and/or execution of the Application/Declaration and will be such throughout the term of the Contract:

- a. The Customer complies with the requirements of the Existing Legislation and do not currently have any significant legal claims, demands, actions both from the state and its authorities, and from any third party;
- b. The Customer uses the Account in full compliance with Existing Legislation;
- c. The Customer is aware of the responsibility for violation of the Existing Legislation, including governing the currency control;
- d. The Customer is duly notified of the obligations of the Bank to take, if the Customer violates the provisions of Existing Legislation on foreign currency control, all the necessary actions in accordance with the Existing Legislation, including to notify law-enforcement and other authorized agencies of such a violation;
- e. All the information provided by the Customer in order to execute the Contract (including, but not limited to, information on financial provision and financial situation) is true,

- complete and correct;
- f. There have been no significant changes in the financial situation of the Customer since the last date of providing such information to the Bank;
 - g. The Customer and/or his/her authorized representatives have all the necessary rights and authority to conclude and to execute such Contract;
 - h. Signing of the Contract does not contradict and will not contradict the provisions of the Existing Legislation, any contracts to which the Customer is a party, and/or any decisions/resolutions of the authorized bodies;
 - i. The Contract, and all other contracts related thereto, is legal, valid and fully binding upon the Customer.
 - j. The Customer confirms that he/she does not object to the use by the Bank of any Contracts concluded by the Bank and other documents relating to banking services, facsimile copying of the signature of the authorized person of the Bank, the seal when concluding the Package Contract, the General Terms and Conditions;
 - k. The Customer confirms that he/she is aware of his/her right to apply to the Bank in case of disputes arising from the received banking service to the bank ombudsman (under mortgage loans), the authorized body or the court.

15. Transfer of the Rights and Obligations

15.1 The Customer hereby unconditionally and irrevocably agrees that the Bank may assign, convey or transfer any or all of his rights and obligations, in part or in full, under the Package Contract/any Contract/the General Terms and Conditions to any third parties, and until it does not contradict the procedures prescribed by the Existing Legislation. In such cases, registration of any additional documents between the Bank and the Customer on the assignment, convey or transfer of rights and obligations of the Bank is not required, except when it is a direct requirement of the Existing Legislation.

15.2 The Customer hereby unconditionally and irrevocably agrees that the Bank, for the purposes of assignment, convey or transfer of his/her rights and obligations, as it is defined in paragraph 15.1 of this Article, may provide all or any information related to the existence of and implementation of the any Package Contract/the Contract/the General Terms and Conditions to any third party. These powers are valid provided that the Bank has achieved all necessary arrangements with such third parties on the confidential basis.

15.3 The Parties hereby agree and confirm that the Customer may not without the clear written consent of the Bank to assign, convey, or transfer any or all of his/her rights and obligations, in part or in whole, under the Package Contract/the Contract and/or the General Terms and Conditions to any third party.

16. Force Majeure

16.1 Force Majeure means any circumstances beyond the reasonable control of the Party, including but not limited to, fires, floods, strikes, earthquakes, wars and riots, inability to carry out payments as a result of failure of the banking system of Kazakhstan, the adoption of laws or other regulatory or administrative acts.

16.2 In the event of Force Majeure the Party that has obstacles in implementing the obligations must in written form notify the other Party of the occurrence of Force Majeure and the effect of Force Majeure on performance of such obligations by the Party. If the Party has not sent the notification on Force Majeure, as defined by these Package Contract, it loses the right, specified above, except when for such a Party as a result of Force Majeure it has become impossible to send a notification to the other Party.

16.3 Following the cessation of Force Majeure, the Party involved must give a written notification to the other Party on the cessation of Force Majeure and resume performance of its obligations.

17. The procedure for submission of claims and resolution of disputes

17.1 Any differences and disputes between the Parties in connection with fulfillment of the terms of the Package Contract/ the Contracts and the General Terms and Conditions shall be settled by way of negotiations. If such disputes are not resolved in the process of negotiations, such disputes shall be subject to review through the legal proceedings prescribed by the legislation of the Republic of Kazakhstan at the location of the Bank's head office.

17.2 If the Bank finds any errors/discrepancies in the result of Account transactions and/or available in information submitted to the Customer, including in Notifications, the Bank has to correct these errors/discrepancies. In this regard, excluding the cases directly stipulated by the Existing Legislation, the Bank is not responsible for the Customer's losses resulted from correction of identified errors/discrepancies. The Bank also has the right, without the Customer's consent, to make adjustments to settlements by crediting/debiting the Account.

17.3 If the Customer does not appeal in writing against the incorrectly performed transactions on the Account within 45 (forty five) calendar days from the date of their commission, it will be considered that they have been approved and accepted by the Customer in full. In this case, the adverse consequences associated with the implementation of these operations are the risk and responsibility of the Customer. If there are any arithmetical errors, the Bank is obliged to correct them after the specified period.

17.4 The Customer has the right to request the Bank to submit the copies of documents confirming the validity of transactions performed on the Account.

17.5 If the Customer's claim is recognized as justified one, the Bank shall adjust the transaction, as well as other necessary actions to resolve the situation.

17.6 If the Customer's claim is recognized as unjustified one, the Customer reimburses all Bank's expenses associated with the claim, including, but not limited to the Bank's commission fees for the claim consideration, penalties to the respective payment system, which in some cases may exceed the amount of the disputable transaction. The Bank has the right to withdraw the amount of incurred expenses on the basis of the present terms and conditions and without any additional Customer's consent.

17.7 The Customer hereby agrees that when deciding on the authenticity of the Customer's signature on the payment documents, the Bank and the Customer will be guided by the following rule: a signature on the payment document may be recognized as counterfeit if the signature on the payment document does not correspond to the Customer's signature (name or surname) on the document proving the identity. This provision is not applied to transactions performed using a payment card due to the fact that the Bank does not have the technical capability and legal obligation to verify the signature of the Cardholder.

17.8 The Customer shall make a written request to the Bank in respect of all disputes, including unauthorized payments services. Depending on the nature of the dispute, the Bank shall independently determine the period for its consideration in accordance with the internal policies, standards and procedures of the Bank/the Bank Shareholder, the Bank Shareholder Group, the relevant international payment system.

In case of unreasonable refusal of the Bank to execute the Customer's instruction or improper execution of the Customer's instruction, the fact of which is established by a valid court decision, the Bank shall pay the amount of actual damage without any penalties and fines to the Customer. The Bank shall not indemnify the Customer for any lost profit.

18. Other Terms and Conditions

18.1 The Bank, at its own discretion, has the right to make changes in the list of documents required for providing banking services without any additional consent of the Customer if it is required by the Existing Legislation and/or the Bank's internal policies, standards and procedures. If, in the context with such changes, submission of the additional documents is required when providing banking services by the Bank, the Customer concluding the Package Contract/the Contracts/accepting the present General Terms and Conditions expresses his/her consent

and undertakes to submit these documents within the period specified by the Bank in accordance with the list prescribed by the Bank.

18.2 The Bank reserves the right to unilaterally amend the present Package Contract, Contracts, General Terms and Conditions. The Bank informs the Customer on such changes by placing the amended Package Contract on the Bank's Internet resource www.altynbank.kz not less than 10 (Ten) Business Days from the date of their first publication, unless otherwise provided for by the Package Contract, the General Terms and Conditions, the Contract. If the Customer does not agree with the changes, the Customer should notify the Bank thereof by sending a respective written application. The Customer assumes responsibility and all possible risks associated with non-receipt of information on changes to the Package Contract, Tariffs. After the implementation of the amendments to the Package Contract, if the Customer has not refused the Package Contract, the Package Contract is valid in a modified form. Failure of the Customer to submit a written application to the Bank on non-acceptance of the terms and conditions of the Package Contract, the General Terms and Conditions which are part of it, amendments to them, within 10 (Ten) Business Days from the date of posting the information on making changes means the Customer's consent to the new terms of the Package Contract, the General Terms and Conditions, and accession to them in whole and in full, taking into account the changes introduced.

18.3 In the event of termination/closure of the banking product (Credit, Deposit, Payment Card and/or others), the Bank offers the Customer the choice of how to continue using the product, the concluded Contract in accordance with which the following are valid as of the date of termination/closure:

- conclusion of a new Contract on alternative terms;
- early termination of the Contract in accordance with its terms.

18.4 The Bank shall use Astana time when conducting transactions.

18.5 The Bank is entitled to use the services of third parties in performing its obligations and instructions of the Customer and providing the Customer with other services in accordance with the Package Contract, but not limited to cases where the use of third parties is directly established by the Existing Legislation. The Bank is not responsible for the actions of third parties. In spite of the fact that the Bank is not responsible for the actions of third parties, if the Customer incurs losses, the Bank will always provide all possible assistance to the Customer in reimbursement of the latter's losses if they are the result of actions/inactions of a third party.

18.6 All transactions in the foreign exchange among the residents and non-residents in the Republic of Kazakhstan are accomplished through their bank accounts unless otherwise provided for by legislation. All transactions in foreign currency between residents and non-residents in the Republic of Kazakhstan are made in noncash form through their Accounts, unless otherwise provided by the Existing Legislation.

18.7 The Customer confirms his/her awareness of responsibility for violation of the Existing Legislation, on the obligations of the Bank to perform the functions of the foreign exchange control agent and monitoring of operations in order to combat money laundering, legalization of income obtained by illegal means and terrorism financing established by the Existing Legislation, as well as the Bank's notification of law enforcement-agencies and other authorized bodies on violations of the Existing Legislation which have been made by the Customer.

18.8 The Customer is obliged to comply with the Existing Legislation governing the conduct of conversion operations and the use of converted money.

18.9 The titles of the articles and other headings contained in the Package Contract, the General Terms and Conditions and the Contract are used for convenience and do not contain any limitations, characteristics or interpretations of any provisions of the said documents.

18.10 If any one or more provisions of the Package Contract/the Contract/the General Terms and Conditions becomes invalid, illegal in any respect, it should not in any way affect or impair the validity, legality or enforceability of the remaining provisions of the law contained in these documents, nonetheless it is determined that, in such cases, the Parties agree to make every effort for the replacement of the invalid provision by a new legally valid one.

18.11 Any costs incurred by the Bank in the event of its involvement in court proceeding between the Customer and third parties are charged to the Customer's account. The Bank shall bill the Customer of costs for payment with an indication of the amount of costs. The Customer immediately after receiving the specified account is obliged to pay it. In addition, any other costs of the Bank not specified in the Tariffs of the Bank, but which may arise as a result of the Bank's relationship with the Customer, are also charged to the Customer's account. The Bank shall bill the Customer with a detailed description of all costs incurred by the Bank. The Customer immediately after receiving the specified account is obliged to pay it.

18.12 All documents related to the Package Contract are made in Kazakh and Russian and/or English languages. If there is any discrepancy, the Russian variant, which is the original one, has the advantage.