

*Approved by
the Management Board of Jusan Bank JSC
Minutes No. 91-23 dated August 18, 2023
the Board of Directors of Jusan Bank JSC
Minutes No.28/09/23-01 dated September 28, 2023*

*As amended and approved by
the Management Board of Alatau City Bank JSC
Minutes No. 84-25 dated September 04, 2025
the Board of Directors of Alatau City Bank JSC
Minutes No.25/09/25-01 dated September 25, 2025*

MASTER PERSONAL BANKING SERVICE AGREEMENT

This Master Personal Banking Service Agreement (the “Agreement”) shall govern the procedure for rendering a set of personal banking services to individuals that are clients (the “Client”) of Alatau City Bank JSC (the “Bank”), the procedure for transactions by Clients under such services (the “Services”) received based on any agreements concluded with the Bank.

This Agreement shall be an accession agreement concluded as per Article 389 of the Civil Code of the Republic of Kazakhstan, the terms of which can be accepted by the Client by acceding hereto only based on an Accession Application (Appendix 1 hereto) (the “Application”) signed with the handwritten signature of the Client (an authorised representative of the Client). Information about the Bank and the Client shall be specified in the Application. The Application shall be deemed accepted and the Agreement concluded with the Client once the Bank puts the appropriate marks on the Application. That said, the Application and the Agreement shall be considered as a single document only.

I. GENERAL

1. The Agreement shall contain general terms and conditions for rendering the Services to the Client, including banking transactions. Substantial and other terms for a specific Service and/or a particular transaction shall be established by the Bank and, if necessary, determined by the Client in the applications/instructions of the Client, the relevant marks/confirmations of the Bank on such applications/instructions or, if required, addenda. The forms of applications/instructions or relevant agreements shall be established by the Bank. Each application/instruction for the Service submitted by the Client, after affixing the appropriate mark/confirmation by the Bank, the agreement/addendum shall be an integral part of the Agreement.

2. The Bank shall appoint a personal manager for the Client from among the Bank employees (the “Personal Manager”).

3. A VIP status shall be assigned to the Client based on the criteria approved by the Bank.

4. The Personal Manager shall advise the Client on the Services rendered by the Bank and the procedure for provision thereof; and accept the Client applications and control that these are executed in a well-timed manner.

5. The Bank shall open bank accounts and effect all transactions thereon in strict compliance with the laws of the Republic of Kazakhstan, the International Payment System Operation Rules, the Comprehensive Individual Service Agreement, and other agreements concluded between the Bank and the Client.

6. The Bank may render the Services to the Client family members under the terms of the Agreement upon application of the Client. The family members shall need to accede to the Agreement based on the Application so as to receive the Services. At the same time, the number of persons declared by the Client in the Application shall not exceed the limits set by the Bank. The Client family member should be a Bank Client under any bank products at the time of acceding to the Agreement.

1. Client and Bank Settlements

7. The Bank shall charge a commission fee for the Services under the Agreement in line with the Bank tariffs in force at the time of rendering the Service.

8. The tariffs for the Bank Services shall be posted by the Bank on the corporate website at: www.alataucitybank.kz, in the client service areas and additional premises.

9. The commission fee for the Services in the amount set forth in the Bank tariffs shall be ensured by the Client on the Agreement conclusion date or another date specified in the Bank tariffs on the current account of the Client specified in the Application.

10. Payment for Services rendered by the Bank under the Agreement (the commission fee payment) shall be made by withdrawing (debiting) of funds by the Bank from the current account of the Client with the Bank as specified in the Application and from other bank accounts opened with the Bank. The Client shall give the Bank their unconditional and irrevocable consent to funds withdrawal through direct debiting from any bank accounts of the Client opened with the Bank as specified in the Agreement. Withdrawal (debiting) of funds from the bank accounts of the Client in another currency (other than the Client obligation currency) shall be made at the Bank's discretion at the rate established by the Bank for the withdrawn currency sale or purchase, with the conversion fee charged from the Client as per the tariffs (including when withholding the conversion fee from the converted amount).

11. The Bank may change the Bank tariffs for the Services, including upwards, unless stipulated otherwise in an addendum to the Agreement or the relevant agreement concluded under the Agreement, or the laws of the Republic of Kazakhstan.

2. Notifications

12. The Bank shall notify of changes in the terms of the Services (including the lending limit), the Bank tariffs and other provisions of the Agreement by any of the means established in the agreements concluded between the Bank and the Client, the Application, or by posting the relevant announcements in the client service areas at the Bank branches and additional premises, as well as by posting the information on the corporate website of the Bank at: www.alataucitybank.kz (if applicable to the relevant service or change/termination).

13. In case of changes in the Client data, place of residence, e-mail, phone number or identity document details, when granting third parties the right to manage the Client bank accounts or effect other transactions on behalf of the Client, early termination of the powers of such persons, the Client shall notify the Bank to that effect in writing as per Appendix 2 to the Agreement or by other means of communication as agreed by the Parties and submit the documents evidencing such changes within one (1) business day. Should the Client fail to fulfil/improperly fulfils the notification procedure, the Bank shall be relieved of responsibility for any damage to the Client.

14. The Bank shall notify the Client within ten (10) business days of changes in electronic addresses/mobile phone numbers or change of the Personal Manager/Head of the Bank service outlet as per the form set out in Appendix 3 to the Agreement by sending a notification by e-mail/SMS message/in person (at the discretion of the Bank).

II. INSTRUCTION ACCEPTANCE PROVISIONS

15. The instructions shall be given by the Client in writing (on paper and electronically if technically feasible for the Bank) as per the forms established by the laws/Bank, shall be signed/confirmed by the Client and shall not contradict the terms of the Agreement or other agreements concluded between the Client and the Bank or the laws of the Republic of Kazakhstan. The instructions may be both of long term (including for effecting transactions on a recurrent/regular basis) and one-time nature.

16. The Client may apply remotely:

- 1) for services of removing/changing/restoring restrictions/limits for payment cards round the clock;
- 2) for collection services (collection of the Client funds/accompanying the Client with cash and valuables):

- by sending a message to the email address specified in Appendix 1 to the Agreement to the business email address of the Personal Manager and the Head of the Bank service outlet as per Appendix 4 to the Agreement;
- by making a call from the personal mobile phone specified in Appendix 1 to the Agreement (the “personal mobile phone”) to the corporate mobile phone of the Personal Manager specified in Appendix 4 to the Agreement (the “corporate mobile phone of the Personal Manager”);
- by sending an SMS or a message via mobile phone applications allowing for message exchange via Internet connection (WhatsApp, Viber, Telegram, etc.), from the personal mobile phone to the corporate mobile phone of the Personal Manager.

For further execution of the request received hereunder, the Client shall communicate the code word specified by the Client in Appendix 1 to the Agreement to the Personal Manager in a message/when making a call using the mobile phone must.

The Client may change the code word by indicating the new code word in the application.

The text of the written message on removing/changing/restoring the restrictions/limits on payment cards round the clock shall be executed in the form as per Appendix 5 to the Agreement.

17. The Client shall be responsible for any possible consequences of removing/changing/restoring the restrictions/limits on payment cards, current and savings accounts on the basis of their message transmitted by the Client in line with Clause 16 of the Agreement.

18. In case of appeal by a Client representative, the Bank shall accept the instruction and effect the transaction based on the power of attorney or another document confirming the authority of the representative to give such an instruction and effect the relevant transaction, and the identity document of the representative.

19. The Client instructions shall be accepted within the transaction day of the Bank. The Client instructions given after the end of the transaction day of the Bank shall be deemed received on the next transaction day, save for the instructions received as part of the Services under Clause 16 of the Agreement.

20. The Client instructions to convert foreign currency at a personal exchange rate shall be accepted by the Bank in line with Appendix 6 to the Agreement, save for persons having special relationships with the Bank/related party of the Bank, whereby the Client shall accept the purchased currency regardless of the exchange rate established following the market trading on the conversion date.

21. The Client instructions shall not be executed by the Bank if:

- 1) the transaction is prohibited by the laws of the Republic of Kazakhstan;
- 2) the payment document is executed in violation of the requirements established by the laws of the Republic of Kazakhstan;
- 3) the payment document contains incorrect or incomplete payment details;
- 4) if there are reasonable grounds to believe that the payment document (instruction) is unauthorised;
- 5) the message indicating the request for the service as part of removing/changing/restoring the restrictions/limits on the payment cards round the clock fails to meet the requirements reflected in Clause 16 of the Agreement;
- 6) the Client instruction to convert foreign currency at a preferential exchange rate was withdrawn as initiated by the Client before the Bank purchased the currency at the Client request.

III. FORCE MAJEURE

22. The Parties shall be exempt from liability for full or partial failure to perform their obligations under the Agreement if such failure was caused by force majeure.

23. The force majeure shall include any events beyond the control of the Parties, including, but not limited to: software failures, power outages, military conflicts, natural disasters, natural calamities, fires, acts of public authorities of the Republic of Kazakhstan, including the National Bank of the Republic of Kazakhstan, that may prevent performance of the Agreement one way or another.

IV. RIGHTS OF THE PARTIES

24. The Client may use both the entire set of Services and any of the Services separately as rendered by the Bank. That said, the Services shall be rendered once the Bank accepts the Client application/instruction or, if required, from the date of signing by the Parties of the relevant addendum to the Agreement and/or another agreement.

25. The Client may unilaterally abandon the performance of the Agreement by notifying the Bank in writing at least thirty (30) calendar days prior to the proposed date of unilateral abandonment. In this case the Agreement shall be terminated from the date specified in the notification, given that the Parties make full mutual settlements (unless specified otherwise in the application submitted to the Bank/service agreement). Should a separate banking service agreement be concluded under the Agreement, then the relevant agreement shall survive the Agreement termination until the Parties perform their obligations thereunder in full.

26. The Bank may unilaterally abandon the performance of the Agreement:

- if the Client does not meet the VIP status criteria, by notifying the Client in writing at least ten (10) calendar days before the unilateral abandonment date;

- if the Bank receives adverse information about the Client entailing reputational or other risks for the Bank, by notifying the Client in writing at least ten (10) calendar days before the unilateral abandonment date. The Bank shall independently determine which Client information entails reputational or other risks for the Bank;

- if the Client delays payment of the Bank Service commission fee for sixty (60) calendar days, by notifying the Client in writing at least thirty (30) calendar days before the unilateral abandonment date;

- in cases envisaged by the laws of the Republic of Kazakhstan, by notifying the Client in writing at least ten (10) calendar days before the unilateral abandonment date.

The Bank shall notify the Client by any of the following means (at the discretion of the Bank): notifications via e-mail/SMS message/in person.

27. The Bank may:

- 1) refuse to effect transactions as prescribed by the laws of the Republic of Kazakhstan on counteracting legalisation (laundering) of proceeds of crime and financing of terrorism and internal documents of the Bank;

- 2) refuse to perform the Agreement as stipulated by the laws of the Republic of Kazakhstan on counteracting legalisation (laundering) of proceeds of crime and financing of terrorism and internal documents of the Bank. And if there are grounds to believe that the Client uses the Services to legalise (launder) proceeds of crime or finance terrorism or avoid sanction restrictions. The Bank shall send a notification of refusal to perform under the Agreement (in full) to the Client address specified in the details of the Agreement in an electronic form or by mail (at the discretion of the Bank) within three (3) business days from the decision date. The Agreement shall be deemed terminated from the date indicated in the notification, while no other agreements shall be required between the Parties.

28. The Bank may amend the Agreement. The Bank shall inform the Client of amendments to the Agreement by posting the information on the Bank Internet resource at: www.alataucitybank.kz, and by posting the information at the Bank branches in visible areas ten (10) business days before enacting such amendments.

Furthermore, the Bank may change the VIP status assignment criteria and the limits for the number of the Client family members specified in the Application during the life of the Agreement. The Bank shall notify the Client of changes in the VIP status assignment criteria and the limits for the number of the Client family members no later than ten (10) calendar days from the date of approving the changes by notifying the Client by any of the following means (at the discretion of the Bank): notifications via e-mail/SMS message/in person.

29. Should the Client fail to provide the Bank with an application on non-acceptance of the Agreement terms factoring in the amendments within ten (10) business days from the date of informing the Client of the amendments to the Agreement, this shall mean that the Client agrees with the new (amended) wording of the Agreement and to accede thereto as a whole with respect to the amendments made. Should the Client refuse to accept the specified amendments, the Client may terminate the Agreement as set forth in Clause 25 of the Agreement.

30. Once the Agreement is amended, it shall be in force as amended.

V. FINAL PROVISIONS

31. The Bank shall be liable to the extent envisaged in the laws of the Republic of Kazakhstan for failure to perform/improper performance of the Agreement.

32. The Client shall be liable for legitimacy of their transactions in line with the laws of the Republic of Kazakhstan and for authenticity of the documents submitted to the Bank.

33. The Bank shall not be liable to the Client for failure to perform or improper performance under the Agreement due to unclear, incomplete or inaccurate instructions of the Client or third parties or for other reasons beyond the Bank's control.

34. The Bank shall not be liable for the damage caused to the Client due to failure to perform or improper performance of the Agreement by the Client.

35. In all cases, the Bank's liability in case of violation of the Agreement terms shall be limited to the amount of real damage (except for lost profit) caused to the Client by illegal actions/inaction of the Bank.

36. The Client shall confirm that by signing the Agreement, they give a written consent and authorise the Bank to provide, on the basis of the Agreement, information and data about the Client and the Agreement terms, as well as other information relating to the Client and/or the Agreement, including those constituting bank, commercial or other secrets protected by law, without any additional consent from the Client on a confidential basis in the manner prescribed by the laws of the Republic of Kazakhstan, to third parties with whom the Bank has concluded contracts/agreements or who are or shall be hired by the Bank, shareholders of the Bank and/or affiliates of the Bank to provide third party services (consulting, legal, auditing and other services). That said, this information and data shall be provided to such third parties to the extent necessary and sufficient for proper provision of services to the Bank, the Bank shareholders and/or the Bank affiliates, as well as for the Bank to operate under the laws of the Republic of Kazakhstan (submission of reports/reporting/information to the National Bank of the Republic of Kazakhstan, public revenue authorities, and in other cases when there is a need/obligation to provide such information/data).

37. Matters not governed by the Agreement shall be governed by the laws of the Republic of Kazakhstan and other agreements concluded with the Bank.

38. All disputable issues arising between the Parties shall be resolved through negotiations factoring in their mutual interests.

39. All disputes related to the Agreement not settled through negotiations shall be subject to consideration at the option of the claimant/applicant at the courts of the Republic of Kazakhstan at the location of the Bank or its branch (except for cases where the exclusive jurisdiction is established as required by the Civil Procedure Code of the Republic of Kazakhstan).

40. All Appendices to the Agreement (including applications for the Services) shall be its integral part, and shall be valid provided that they are accepted by the Bank for execution. Acceptance by the Bank of an application for execution shall be confirmed by signing and stamping by the responsible persons of the Bank.

41. The Agreement shall be entered into for an indefinite term. The Agreement may be terminated as initiated by either Party as prescribed by the Agreement.

42. In the event of a conflict between the terms and conditions of the Agreement and the terms and conditions of a specific deed entered into under the Agreement, the Parties shall be governed by the terms and conditions of the relevant deed.

VI. THE BANK DETAILS

Alatau City Bank JSC

242 Nursultan Nazarbayev Ave., Almaty city

A26F8T9, the Republic of Kazakhstan

BIN 920140000084

IIC KZ48125KZT1001300336

with National Bank of the Republic of Kazakhstan Republican State Enterprise

BIC TSESKZKA

BC 14
OKPO CODE 199247930000

Application for Accession to the Master Personal Banking Service Agreement

Please complete this application form as fully as possible. The Bank guarantees the confidentiality of the information provided by you in this Application in accordance with the laws of the Republic of Kazakhstan.

Personal details:

Last name _____

First name _____

Patronymic (if any) _____

Last name and first name in Latin script _____

Identity document: _____,

issued by _____ on _____ (date)

IIN _____

Code word _____

Contact details:

Residential address _____

Mobile phone _____ Home/work phone _____

Fax: _____ E-mail _____.

Pursuant to Article 389 of the Civil Code of the Republic of Kazakhstan, by this Application for Accession I hereby accept the terms and conditions of the Master Personal Banking Service Agreement (hereinafter – the Agreement) as published on the Bank’s corporate website at <http://www.alataucitybank.kz/> as of the date of signing this Application for Accession, and I confirm that:

- 1) I have read and fully accepted the Agreement without any comments or objections; it contains no terms that, based on my reasonably understood interests, I would not have accepted;
- 2) this Application for Accession together with the Agreement constitute a single document;
- 3) I shall not refer to the absence of my signature on the Agreement as evidence that the Agreement has not been read or accepted by me, if the Bank has this Application for Accession on file;
- 4) I agree to be serviced at _____ *(name and address of the Branch / additional office)*;
- 5) the Bank has provided me with comprehensive information regarding: the tariffs, conditions for the provision of banking services under the Agreement, the list of documents required for the conclusion of the Agreement, as well as the responsibility and possible risks in the event of failure to fulfill obligations under the Agreement;
- 6) as of the date of signing this Application for Accession, I have joined the Integrated Banking Service Agreement for Individuals and accepted its terms and conditions;
- 7) I have been informed that, in accordance with the Law of the Republic of Kazakhstan “On Payments and Payment Systems”, the following prohibitions apply:
 - a) providing access to a bank account or payment instrument, or an identification means, as well as transferring a payment instrument or identification means to third parties that result in third-party access to execute payments and/or money transfers, except for granting such access to a spouse and close relatives, as well as other persons in cases established by the legislation of the Republic of Kazakhstan;
 - b) making payments and/or money transfers using a bank account, payment instrument, or identification means of third parties, except for using the account, payment instrument, or identification means of a spouse and close relatives, as well as other persons in cases established by the legislation of the Republic of Kazakhstan;
 - c) making payments and/or money transfers on behalf of or in favor of third parties for material compensation or other financial benefit,

Liability for violation of the above provisions is established by Article 232-1 of the Criminal Code of the Republic of Kazakhstan.

If the client receives personal banking services on a paid basis, I hereby authorize the Bank to debit the annual service fee for personal banking services, as stipulated in the Bank’s tariffs and in accordance with the Agreement, from my current account in tenge No. _____ opened with the Bank.

Status “VIP” is assigned to the client based on the following criterion: _____
(criterion to be specified)

Upon the expiration of three (3) months from the date the client no longer meets the "VIP" status criteria, the client shall be transferred to the Retail Business segment or shall pay the service fee for personal banking services at the VIP Center/Premium Office in accordance with the Bank's tariffs.

I hereby request that individual servicing under the terms of the Agreement be provided to the following persons after they have acceded to the Agreement in the manner prescribed therein:

1. Last name _____
First name _____
Patronymic (if any) _____
Relationship _____
Date of Accession _____
Date of Termination _____

2. Last name _____
First name _____
Patronymic (if any) _____
Relationship _____
Date of Accession _____
Date of Termination _____

3. Last name _____
First name _____
Patronymic (if any) _____
Relationship _____
Date of Accession _____
Date of Termination _____

4. Last name _____
First name _____
Patronymic (if any) _____
Relationship _____
Date of Accession _____
Date of Termination _____

5. Last name _____
First name _____
Patronymic (if any) _____
Relationship _____
Date of Accession _____
Date of Termination _____

6. Last name _____
First name _____
Patronymic (if any) _____
Relationship _____
Date of Accession _____
Date of Termination _____

I hereby authorize the Bank to deliver any informational materials (including notifications and information on transactions made on my accounts opened with the Bank) (please mark as applicable):

- deliver personally to me while I am present at the Bank;
- deliver to the e-mail address specified in this Application or in other applications submitted to the Bank;
- deliver via SMS message to the mobile number specified in this Application or in other applications submitted to the Bank;
- deliver by facsimile to the phone number specified in this Application or in other applications submitted to the Bank;
- deliver by courier to the address specified in this Application or in other applications submitted to the Bank;

I hereby acknowledge and accept the risk of unauthorized access by third parties to information sent by the Bank through open communication channels in accordance with this clause of the Application.

I confirm the completeness and accuracy of the information provided by me in this Application.

I have no objections or comments regarding the text of the Agreement or this Application.

Client (Full Name) _____

√ _____
Client's Signature

Date of signing the Application

day month year

Bank's Notes on Acceptance of the Application (to be completed by the Bank's employee)

Authorized Bank Employee _____
(Full Name, Position, Signature)

Stamp

Notification from ____ (date) ____ !

I _____ (full name) _____ shall hereby inform Alatau City Bank Joint-stock Company of the change of my phone number to _____ (specify the new number) /personal e-mail address _____ (specify the new e-mail address)/residence address _____ (specify the new residence address)/ identity document _____ (specify the new document details) / of granting the authorities or early termination of the authorities.

Written personally by me _____ (signature) _____.

Attn.: Mr./Mrs. ___(specify surname and initials of the Client)

Notification from ___(date)___!

Dear Mr/Mrs. _____, Alatau City Bank JSC hereby informs you of the change of the corporate e-mail address of the Personal Manager/Head of the Service Outlet ___(full name of the PM/HSO)_____ to _____@____.____

Yours sincerely, Alatau City Bank JSC

Attn.: Mr./Mrs. ___(specify surname and initials of the Client)

Notification from ___(date)___!

Dear Mr/Mrs. _____, Alatau City Bank JSC hereby informs you of the change of the mobile phone number of the Personal Manager/Head of the Service Outlet ___(full name of the PM/HSO)_____ to: _____.

Yours sincerely, Alatau City Bank JSC

Attn.: Mr./Mrs. ___(specify surname and initials of the Client)

Notification from ___(date)___!

Dear Mr./Mrs. _____, Alatau City Bank JSC hereby informs you that starting from ___(date)___ on all matters of banking services you can contact your Personal Manager: ___(full name of the PM)___, ___(specify the corporate e-mail address), ___(office phone number), ___(mobile phone number), (specify the number/name and address of the Bank outlet)

Yours sincerely, Alatau City Bank JSC

Attn.: Mr./Mrs. ___(specify surname and initials of the Client)

Notification from ___(date)___!

Dear Mr./Mrs. _____, Alatau City Bank JSC hereby informs you that starting from ___(date)___ the head (outlet name) shall be ___(full name of the HSO), ___(specify the corporate e-mail address), ___(office phone number), ___(mobile phone number).

Yours sincerely, Alatau City Bank JSC

Client Memo:

Dear Mr./Mrs. _____,
on all matters of banking services you can contact your Personal Manager: _____ (full name
of the PM) _____ (specify the corporate e-mail address), _____ (office phone number), _____ (mobile
phone number), (specify the number/name and address of the Bank outlet).
Head of the Bank Service Outlet: _____ (full name), _____ (specify the corporate e-mail
address).

Yours sincerely, Alatau City Bank JSC

(The message text to be sent via personal e-mail/personal mobile phone)

I _____ (full name, IIN) _____ kindly ask (*choose as appropriate*):

[1. for the period from ____ .____.____ to ____ .____.____ inclusive remove/change the restrictions on card transactions:

- [cash withdrawal via ATM -
[restore the default status (*return to the original one as per the tariffs*)]
[remove the restriction (*an unlimited mode shall be set*)]
[change the threshold amount (limit) to _____ (*specify the amount and currency*)]]¹

- [issuing cash via branches/counters/outlets -
[restore the default status (*return to the original one as per the tariffs*)]
[remove the restriction (*an unlimited mode shall be set*)]
[change the threshold amount (limit) to _____ (*specify the amount and currency*)]]

- [purchase² -
[restore the default status (*return to the original one as per the tariffs*)]
[remove the restriction (*an unlimited mode shall be set*)]
[change the threshold amount (limit) to _____ (*specify the amount and currency*)]]

- [Internet transactions³ -
[restore the default status (*return to the original one as per the tariffs*)]
[permit transactions of up to the threshold amount (limit) (*see below*)]
[remove the restriction (*an unlimited mode shall be set*)]
[change the threshold amount (limit) to _____ (*specify the amount and currency*)]].]

[2. remove restrictions on card transactions outside the Republic of Kazakhstan in the following countries/territories: _____ (*specify the country/territory*) from ____ .____.____ to ____ .____.____ inclusive (*specify the validity period*).]

[3. restore restrictions on card transactions outside the Republic of Kazakhstan in the following countries/territories: _____ (*specify the country/territory*).]

[4. for the period of: ____ days set/change (*choose as appropriate*) the expenditure limit for the payment card cash withdrawal transactions to the amount of _____ (*specify the amount and currency*).]

[5. cancel the expenditure limit for the Alatau City Bank JSC card cash withdrawal transactions]

Payment card number (*specify the first six and the last four digits*):

¹ Everything in square brackets herein shall be accepted or excluded from the message text depending on the required service. Should certain clauses/sub-clauses indicated in square brackets be excluded from the message text, renumber the message clauses/sub-clauses as appropriate.

² the purchase transactions here shall include non-cash card transactions on payment for goods/services requiring physical presence of the payment card holder at the service point

³ the Internet transactions (a variety of purchase transactions) here shall include e-commerce card transactions, transactions effected through mail and phone orders, transactions not requiring physical presence of the payment card holder at the service point

							X	X		X	X	X	X				
--	--	--	--	--	--	--	---	---	--	---	---	---	---	--	--	--	--

(in case if additional card services are required)

[6. for the period of: ___ days set/change (*choose as appropriate*) the expenditure limit for the cash withdrawal transactions on the additional Alatau City Bank JSC payment card to the amount of _____ (*specify the amount and currency*). Additional payment card holder details: Full name, IIN, payment card number (*specify the first six and the last four digits*)

							X	X		X	X	X	X				
--	--	--	--	--	--	--	---	---	--	---	---	---	---	--	--	--	--

]

[7. cancel the expenditure limit for cash withdrawal transactions on the additional Alatau City Bank JSC payment card. Additional payment card holder details: Full name, IIN, payment card number (*specify the first six and the last four digits*)

							X	X		X	X	X	X				
--	--	--	--	--	--	--	---	---	--	---	---	---	---	--	--	--	--

]

[8. change the threshold amount (limit) to _____ (*specify the amount*) for non-cash transfers from deposit account in the mobile application starting from _____.____.____ to _____.____.____ inclusive (*specify the validity period*).]

_____ Branch of Alatau City Bank Joint-stock Company

FOREIGN CURRENCY CONVERSION APPLICATION
(at a preferential rate)

Full name of the individual _____

IIN _____

Mailing address: _____

Phone _____

Resident Non-resident

You are kindly requested to convert the foreign currency on the following terms:

1. Transaction type:

- selling the foreign currency at the transaction exchange rate.
- purchasing the foreign currency at the transaction exchange rate.

2. Bank account details for the currency debiting and crediting:

Current debiting account No. _____ with _____ Branch of Alatau City Bank Joint-stock Company

Current crediting account No. _____ with _____ Branch of Alatau City Bank Joint-stock Company

3. Purpose of using the purchased currency: placing on savings bank account of the Client No. _____ opened as per _____ (*specify the deposit agreement title*) No. _____

dated _____ . VAT excluded.

4. Currency conversion date “ ” .

Debiting Amount* ⁴	Debiting Currency (USD, EUR, RUR, KZT)	Conversion Rate	Crediting Amount	Crediting Currency (USD, EUR, RUB, KZT)

5. In order to convert the currency, the Client shall give the Bank their unconditional consent (right) to direct debiting/crediting from the Client account specified in clause 2 hereof of the amount necessary for purchasing/selling the foreign currency with no additional notification to the Client.

6. This Application shall be the grounds for the currency conversion, that said, the currency conversion rate specified herein shall be executed by the Bank, and the purchased currency shall be purchased by the Client regardless of the exchange rate established following the market trading.

Application date “ ” _____ 20____. _____ signature

Accepted by the BANK:

Authorised Bank employee _____

(full name, position, signature)

Stamp here

_____, 20____.

* The foreign currency amount to be converted at a preferential rate shall be at least (five hundred thousand) 500,000.00 US dollars (KZT equivalent)