



Standard form of a bank deposit contract for legal entities, representative offices and branches of a legal entity/individuals engaged in entrepreneurial activities without creating a legal entity/private notaries/private bailiff/peasant (farm) holdings/lawyers/professional mediators (resident/non-resident of the Republic of Kazakhstan)

Approved by:

Management Board of Jusan Bank JSC

Minutes as of 10.12.2019. No. 156-19

The Board of Directors for persons, related to Jusan Bank JSC by special relations

Minutes as of 15.01.2020. No. 15/01/20-01

BANK DEPOSIT CONTRACT

This Bank Deposit Contract (hereinafter referred to as the Contract) defines the conditions and procedure for the implementation by First Heartland Jusan Bank JSC (hereinafter - the Bank) of transactions related to the contribution of legal entities, representative offices and branches of legal entities/individuals engaged in entrepreneurial activities without creating a legal entity/private notaries / private enforcement agents/peasant (farm) holdings/lawyers/professional mediators (resident/non-resident of the Republic of Kazakhstan) (hereinafter referred to as the Customer), and also establishes the rights, obligations, responsibility of the Parties (as defined below), as well as other features of the legal relationship between the Bank and the Customer (as defined below).

This Contract is a contract of accession concluded in accordance with the provisions of Article 389 of the Civil Code of the Republic of Kazakhstan, the terms of which can be accepted by the Customer only by acceding to this Contract in the aggregate on the basis of the Application for accession to this Contract (hereinafter - the Application for Accession) signed by the Customer's signature or provided in electronic form with the use of electronic digital signature via Internet Banking system¹. Information about the Bank and the Customer shall be indicated in the Application for accession. At the same time, the Application for Accession and the Contract are considered only as a single document. In the text of this Contract, the "Contract" means the Contract and the Application of accession in the aggregate.

The signing of the Application for Accession by the Customer deposes and confirms that:

- The Customer has read, understood and accepted the terms of the Contract in full, without any comments and objections;
- The contract does not contain any burdensome conditions for the Customer , which he, on the basis of his rationally understood interests, would not accept;
- The Customer is not entitled to refer to the absence of his signature on the Contract as evidence that the Contract was not read/understood/accepted by him if the Bank has an Application for accession signed by the Customer ;
- The Customer agrees to all the conditions of the Application for accession;
- All provisions of the Contract, the application of accession fully comply with the interests and will of the Customer ;
- The Customer has complied with all the procedures necessary for concluding a contract and opening a savings bank account.;
- All information provided by the Customer for the purposes of the conclusion and execution of the Contract is/will be true, complete and correct;
- The Customer is duly created and registered in accordance with the laws of the country of his residence;
- The Customer and his representatives, authorized persons have all the necessary rights and authorities from the relevant corporate bodies/persons/government bodies to conclude and execute the Contract;
- The Customer fulfills and will fulfill all the requirements of the legislation of the Republic of Kazakhstan regarding the procedure for the procurement of financial services, including the Customer having carried out all the necessary procedures to select the Bank as a financial services provider;
- the conclusion of the Contract and the execution of its conditions, including the opening of a savings bank account under the Contract, will not violate and will not lead to violation of the Customer's

¹ Whereas, for the "Corporate" deposit, the Contract shall be concluded only via the Internet Banking system by sending the Application for joining the Deposit Agreement, indicating the amount of the initial deposit placement, which shall be placed on the date of joining the Deposit Agreement.

documents and/or any provision of the legislation of the Republic of Kazakhstan and/or legislation applicable to the Customer.

All Annexes to the Contract (if any), the Application for accession, as well as other applications/requests accepted by the Bank from the Customer within the scope of this Contract (by pointing the appropriate mark of the Bank) are an integral part of the Contract.

1. Subject of the Contract

1.1. In accordance with this Contract, the Bank opens a savings bank account (hereinafter referred to as the Account) to the Customer, on the basis of the Application for Accession signed by the Customer, when the Customer provides the Bank with the documents necessary to open the Account in accordance with the laws of the Republic of Kazakhstan and the Bank's internal documents, and the Customer transfers money (hereinafter - Deposit) to the Account under this Contract.

1.2. The name, type of Deposit, amount, term of Deposit (the term of the contract (deposit line) for the "Corporate" deposit is also indicated), interest rate, annual effective interest rate, Account number and other conditions on the Deposit are specified in the Application for accession.

1.3. The participation of each of the Parties in this Contract is not a priority over other bank deposit contracts concluded between the Bank and the Customer or the Customer and third parties and does not limit the rights of the Parties to participate in other contracts.

1.4. The Bank provides electronic banking services, the procedure and the separate conditions for the provision of which are posted on the Bank's Internet resource (www.jysanbank.kz), as well as in a place accessible for the Customer to view on the Bank's premises (operating divisions), and by signing this Contract, the Customer confirms acquaintance and consent with them. Contact phone numbers and addresses for contacting the Bank on the provision of electronic banking services are located in an accessible place for the Customer to view at the Bank's premises (operating divisions).

2. Terms of opening, maintaining and closing an account

2.1. The deposit is considered accepted on the day it is credited to the Account:- According to the Application for Accession, a withdrawal from the current account at the Bank is envisaged. If this condition is selected and the Application is signed, the Customer submits to the Bank the consent (right) for the Bank to withdraw the Deposit amount on the day of opening the Account from the Customer's current account specified in the Application for Accession in the amount specified in the Contract for crediting to the Account. At the same time, any additional consent/confirmation/instruction from the Customer is not required.

- According to the Application for Accession, transfer of the Deposit to the Account is envisaged. If this condition is chosen, the Customer will transfer the Deposit not later than 5 (five) working days from the date of opening the Account. If the Deposit amount will not be transferred to the Account within 5 (five) working days from the date of opening the Account, this Contract shall be deemed not concluded and the Account shall be closed.

- On the deposit "Corporate" placement of money within the term of the contract (deposit line) is carried out by the client independently, by registration of the payment order in the Internet Banking System for transfer of money to the savings account till 16:00 o'clock on time of Nur-Sultan city. The deposit shall be placed on the day of account opening.

2.2. Count of the Deposit Term begins from the day of the Deposit crediting to the Account.

2.3. The Account is maintained by the Bank in accordance with the legislation of the Republic of Kazakhstan and the internal documents of the Bank..

2.4. According to the Deposit the Bank pays remuneration in the amount and order under the Contract.

2.5. The size of the rate of remuneration specified in the Application for Accession is fixed for the entire duration of the Deposit, except in cases required by the legislation of the Republic of Kazakhstan.

2.6. The size of the annual effective rate of remuneration may be changed depending on the conditions under the Application for Accession and/or the circumstances stipulated by the legislation of the Republic of Kazakhstan. Upon the written request of the Customer, the Bank provides the Customer with information about the changed amount of the annual effective rate of remuneration and at the Customer's request the parties are entitled to conclude an additional agreement to this Contract.

2.7. Remuneration on the Deposit is charged daily, starting from the day the Deposit is credited to the Account, based on a 360-day base per year and 30 days per month,² herewith, the day of providing the Deposit and the day of return of the Deposit shall be considered as one day.

2.8. Payment of interest accrued on the Deposit is made in accordance with the terms of the Contract, with the withholding of income tax (hereinafter referred to as IT), collected from the source of payment in accordance with the legislation of the Republic of Kazakhstan (if such withholding is provided for by the legislation of the Republic of Kazakhstan).

2.9. In the event of early termination of this Contract, the return of the Deposit amount is carried out by the Bank in the manner and under the conditions established by the legislation of the Republic of Kazakhstan and this Contract.

2.10. If prior to the early withdrawal of the Deposit, the Customer received the Deposit remuneration, the difference between the amount of remuneration accrued at the rate established in accordance with this Contract and the amount of remuneration accrued at the “before demand” rate effective on the day the Deposit is returned, withheld by the Bank from the Deposit amount. At the same time, the Bank recalculates the IT Amount by the difference between previously withheld IT amount and the IT Amount to be withheld in connection with the recalculation of Deposit remuneration.

2.11. Payment of remuneration and return of the Deposit amount is made to the current account of the Customer specified in the Application for Accession.

2.12. If the terms of this Contract and the Application for Accession provide for the prolongation (extension) of the Deposit term, the Deposit terms from the date of the Deposit term extension are established in accordance with the standard Deposit terms established by the Bank and valid on the day of the Deposit prolongation (extension). With that, the Deposit is meant for the same period and the Parties enter into an additional agreement to this Contract, in accordance with the form established by the Bank. The remuneration accrued on the Deposit, in accordance with the application submitted by the Customer for the prolongation (extension) of the Deposit term is subject to transfer to the current account specified in the Application for Accession.

2.13. The return of the Deposit upon the expiration of the Deposit term shall be carried out not later than the working day following the day of the Deposit expiration.

2.14. The Deposit is considered returned from the day of withdrawal/return of the Deposit amount and the accrued remuneration on it from the Account. The day of receiving the Deposit and the day of its return are considered as one day..

2.15. The Account shall be closed with a full return of the Deposit not later than 5 (five) working days from the date of return of the Deposit, except when the Customer submits an application for prolongation (extension) of making Deposit term (if provided for by the Deposit conditions) or when opening of an Account is not allowed on grounds stipulated by the legislation of the Republic of Kazakhstan.

3. Rights and Obligations of the Customer

3.1. The Customer undertakes to:

3.1.1. On the opening day of the Account, submit to the Bank the documents necessary for opening and maintaining the Account in accordance with the requirements of the legislation of the Republic of Kazakhstan and/or the Bank's internal documents, as well as relevant document exempting from retention from the amount of IT remuneration paid to the Customer at the source of payment or application of a reduced tax rate in accordance with the legislation of the Republic of Kazakhstan and concluded international contracts.

3.1.2. When making changes/additions to constituent documents, changing location/residence, changing surname, name, patronymic (if it is indicated in the identity document), replacing identity documents, telephone numbers, fax numbers, contact information used for communication with the Customer, and the method of communication, as well as other changes that are relevant to the implementation of the terms of this Contract, notify the Bank of such changes within 15 (fifteen) working days, notifying the Bank in writing or other means of communication agreed by the Parties and provide original documents or copies of documents confirming the relevant changes/additions. In case of non-

² Depending on the number of calendar days in the month, the calculation of the remuneration for the 30th settlement day is as follows, except for “Tabys” and “Corporate” deposits (interest is accrued daily on these deposits):

if there are 28/29 calendar days in the month, then based on the balance at the end of the 28th day (for 3 days)/29th day (for 2 days)

if there are 30 calendar days in a month, then based on the balance at the end of the 30th day

if there are 31 calendar days in a month, then based on the balance at the end of the 31st day, with that accrual of remuneration for the 30th day is not carried out

This method of the remuneration calculating also applies to deposits made on the 30th day of the month.

notification and/or untimely notification, the Customer is responsible for possible consequences related to the execution of the Contract.

3.1.3. During the term of the Contract, in cases established by the legislation of the Republic of Kazakhstan, provide the Bank with properly executed documents required for presentation in accordance with the laws of the Republic of Kazakhstan and internal documents of the Bank.

3.1.4. Return to the Bank the overpaid remuneration of the Deposit within 5 (five) working days from the date of receipt of the Bank's claim.

3.1.5. In cases of acceleration of the Deposit in accordance with the procedure provided for in this Contract, provide the Bank with a written statement on the return of the Deposit in the established form, prior to the expected date of termination of this Contract:

- on fixed-term deposits with full/partial return within 7 (seven) calendar days;
- on savings deposits with a full refund within 30 (thirty) calendar days.

3.1.6. In case of insufficiency of the Deposit amount, if the Bank withholds the difference between the amounts of accrued and paid remuneration, in accordance with the terms of this Contract, to pay the remaining amount to the Bank.

3.1.7. When granting the right to use the Account to third parties, provide the Bank with the original letter of attorney. In case of early termination of authorities of persons authorized to dispose of the Account on the basis of a letter of attorney, notify the Bank in writing within 1 (one) working day and submit original documents confirming such changes. Otherwise, the Bank shall not be liable for the actions of persons authorized to dispose of the Account on the basis of a letter of attorney.

3.1.8. After execution of the payment document, determine the correctness of such execution and in the event of its wrong execution, notify the Bank about the mistake found within 3 (three) working days after detecting the execution of the wrong payment, but not later than 3 (three) years from the date of execution of the wrong reference or unauthorized payment and/or money transfer. The message about the wrong payment by the Customer indicates the details of the payment document and the wrong details revealed by it.

3.1.9. Pay for the Bank's services under this Contract in the amount and order established by the Bank's rates in effect at the time of the transaction, as well as independently learn about the change in rates posted on the Bank's Internet resource (www.jysanbank.kz) or in a place accessible for the Customer to view on the Bank's premises (operating divisions).

3.2. The Customer is entitled to:

3.2.1. Receive the Deposit and the remuneration accrued on it under the conditions, in the amount and order stipulated by this Contract.

3.2.2. Receive extracts, certificates on Account status.

3.2.3. Claim the Deposit in full in the order and on the conditions provided for in this Contract.

3.2.4. Replenish the Deposit and partially withdraw money from the Deposit (if it is provided for by the Deposit conditions) under the conditions stipulated by this Contract.

3.2.5. Extend the term of the Deposit under the conditions provided for in this Contract by submitting an application for prolongation (extension) of the Deposit making term in accordance with the form established by the Bank, including signed with the use of an electronic digital signature via the Internet Banking system for at least 3 (three) working days before thy term of the Deposit expiration.

4. Rights and Obligations of the Bank

4.1. The Bank undertakes to:

4.1.1. Open an Account for the Customer , with assignment of an individual identification code, on the basis of the Application for Accession to the Contract signed by the Customer within 1 (one) working day following the day the Customer provides the full package of documents in accordance with sub-clause 3.1.1. clause 3.1. of this Contract and other documents additionally requested by the Bank, if necessary.

4.1.2. In the event of early termination of this Contract at the request of the Customer, to return the amount of the Deposit and the accrued remuneration on it in the amount, order and within the time provided for in this Contract and the Application for Accession.

4.1.3. Execute payment documents submitted by third parties, including state bodies and (or) executive of state bodies and (or) private bailiffs of the Republic of Kazakhstan in the order and terms established by the legislation of the Republic of Kazakhstan.

4.1.4. Provide at the request of the Customer, information on the transactions performed on the Account, by submitting a statement of the Account with attachment of copies of payment documents on paper, not later than the transaction day following the day of receipt of the Customer's request.

4.1.5. Notify the Customer in writing or other means of communication specified in this Contract (at the discretion of the Bank) about the refusal to execute the payment document sent by the Customer. Day of refusal to execute a payment document is the date of such notification.

4.1.6. Resume operations on the Customer 's Account after the revocation by the authorized state body or executive of the decision and (or) order to suspend expenditure transactions on the Account, act on the temporary restriction of disposal of property, as well as in the manner defined by the Code of Criminal Procedure of the Republic of Kazakhstan, the Laws of the Republic of Kazakhstan "On counteracting legalization (laundering) of proceeds from crime and financing of terrorism" and "On rehabilitation and bankruptcy ". An arrest imposed on the money in the Customer 's Account is removed on the basis of a corresponding document and written notice to the person who has the right to impose an arrest on the Customer 's money on the cancellation of the act of imposing the arrest on the money, or after the Bank's execution of the collection order, arrest for money held in the Account or in cases provided for by the Law of the Republic of Kazakhstan "On Enforcement Proceedings and the Status of Enforcement Agents".

4.1.7. Close the Customer's Account in the manner prescribed by this Contract.

4.2. The Bank is entitled to:

4.2.1. Suspend operations on the Account, in the event that the Bank receives a decision and (or) an order of the authorized state body and (or) an executive to suspend the debit operations on the Account.

4.2.2. Refuse to conduct operations, suspend account transactions on the Account in the cases and in the manner provided for by the legislation of the Republic of Kazakhstan in the sphere of countering the legalization (laundering) of proceeds obtained by criminal means and the financing of terrorism.

4.2.3. Refuse to fulfill the Contract on the grounds and in the manner provided for by the Law "On Payments and Payment Systems" and the Law of the Republic of Kazakhstan "On Counteracting Legalization (Laundering) of Proceeds obtained by criminal means and Financing of Terrorism". Unilateral refusal to execute this Contract is not allowed in cases established by the Law "On Payments and Payment Systems". The Bank sends to the Customer 's address specified in the Application for Accession, a notice of refusal to fulfill this Contract (in full) in electronic form or by mail (at the discretion of the Bank) within 3 (three) working days from the date of the decision. The contract shall be deemed terminated from the date specified in the notification, without the conclusion of any agreements between the Parties. In case of a unilateral refusal to fulfill this Contract, the Bank not later than 5 (five) calendar days from the date of the unilateral refusal shall pay remuneration on the date of the unilateral refusal to execute the Contract at the rate stipulated by the Application for Accession.

4.2.4. Refuse to close the Account if the Customer has unfulfilled requirements regarding the Account or unwithdrawn acts on temporary restriction on disposal of property, decisions and (or) orders of authorized state bodies and (or) officials on suspension of debit transactions on the Account, as well as acts of arrest on the money held in the Customer 's Account.

4.2.5. Withdraw money from the Account on the grounds and in the manner provided for by the legislation of the Republic of Kazakhstan and the Contract, including at the instruction of third parties in accordance with the requirements of the legislation of the Republic of Kazakhstan.

4.2.6. Withdraw (debit) money from all Customer's bank accounts opened in the Bank, without prior notice and without additional consent of the Customer, any amounts due to the Bank on the basis of this Contract to which the Customer gives unconditional consent for such write-off (direct debiting)..

4.2.7. Withdraw the amount of the Bank's fee for the services provided under this Contract from all bank accounts of the Customer or from the amount of the Deposit remuneration.

4.2.8. In case of withdrawal of the amount of money in a different currency (unlike with currency of the Account), the withdrawn money is converted in the manner prescribed by the legislation of the Republic of Kazakhstan with retention of the fee for conversion according to the current Bank rates.

4.2.9. Call for any documents stipulated by the legislation of the Republic of Kazakhstan and internal documents of the Bank for opening an Account, as well as additional documents necessary for the execution of this Contract.

4.2.10. Refuse to execute the payment document of the Customer in the event that the Customer fails to submit documents and information necessary for the Bank to perform the functions assigned to it; submission of payment documents filled out and presented in a form that does not meet the requirements established by the legislation of the Republic of Kazakhstan and internal documents of the Bank; if the Customer does not provide the amount of money necessary for making a payment/transfer; if the

payment document contains signs of forgery, in case of non-compliance with other requirements established by the legislation of the Republic of Kazakhstan and/or the terms of this Contract.

4.2.11. Close unilaterally the Customer's Account in the cases and manner prescribed by the legislation of the Republic of Kazakhstan.

4.2.12. Terminate a business relationship with the Customer if it is impossible to verify the accuracy of the details provided by the Customer or if the Customer does not provide the details and information necessary to update the data about the Customer (his representative), the beneficial owner, as well as in case of suspicion that business relations occur during Customer servicing are used by the Customer for the purpose of legalization (laundering) of proceeds obtained by criminal means or financing of terrorism provided for by the legislation of the Republics and Kazakhstan in the sphere of countering the legalization (laundering) of proceeds obtained by criminal means and the financing of terrorism.

4.2.13. Suspend debit transactions on the Customer's Account on the basis of the information that the authorized state body that conducts financial monitoring and takes other measures to counteract the legalization (laundering) of proceeds obtained by criminal means and terrorist financing has included the Customer and/or the beneficial owner of the Customer in the list organizations and individuals involved in the financing of terrorism and extremism in accordance with the legislation of the Republic of Kazakhstan in the field of countering legalization (laundering) of proceeds obtained by criminal means and the financing of terrorism.

4.2.14. When the Customer submits a document exempting it from withholding the IT or applying a reduced tax rate in accordance with the requirements of tax legislation and concluded international contracts, return the tax previously withheld and paid to the budget to the Customer in his bank account opened in Bank.

4.2.15. Establish additional and (or) change/cancel existing rates for the provision of services, of which the Customer is informed by posting relevant information on the Bank's Internet resource (www.jysanbank.kz) or in a place accessible to the Customer to view on the Bank's premises (operating divisions). Notifications on rate changes/establishment of additional rates/cancellation of rates are posted by the Bank for the information of the Customer not later than 5 (five) working days from the date of making changes in rates/establishment of additional rates/cancellation of rates.

5. Liability of the Parties. Grounds for exclusion of liability

5.1 Each of the Parties shall be liable to the other Party for the violation of its obligations under this Contract in accordance with the laws of the Republic of Kazakhstan and this Contract.

5.2. The Parties are not responsible for cases of non-performance or improper fulfillment of obligations under this Contract, if such cases resulted from the occurrence of force majeure, including but not limited to: adoption of acts/measures of a restrictive-prohibitive nature by the authorized state bodies, National Bank of the Republic of Kazakhstan, software failures, power outages, damage to communication lines and other circumstances beyond the control of the Parties and having direct bearing to the Subject of this Contract.

5.3. The Bank shall not be liable for non-fulfillment/improper fulfillment of its obligations under this Contract, as well as for losses caused to the Customer as a result of suspension of operations on the Account and/or imposition of arrest on money held in the Account carried out in accordance with the legislation of the Republic of Kazakhstan.

5.4. The Bank shall not be liable for the actions of persons authorized by the Customer to dispose of the Account in the event of failure to notify/untimely notification the Bank by the Customer of the early termination of the powers of such persons in accordance with sub-clause 3.1.7. clause 3.1. of the Contract.

5.5. In any cases, the Bank's liability under this Contract is limited to the extent of the actual damage caused to the Customer by the Bank's culpable actions/inaction. Compensation of real damage is carried out in the manner prescribed by the legislation of the Republic of Kazakhstan.

5.6 The Bank shall not be liable for non-fulfillment or improper performance of its obligations if the Customer violates the terms of this Contract.

5.7. The Customer is responsible for the legality of his transactions in accordance with the legislation of the Republic of Kazakhstan, as well as for the accuracy of the documents submitted to the Bank, which serve as the basis for the implementation of the services provided for in this Contract.

5.8. The Bank is not responsible for late transactions on the Account in case of improper processing of payment documents by the Customer and/or third parties..

5.9. In the event of liquidation or reorganization of the Bank, reimbursement of the Deposit will be made in the manner prescribed by the current legislation of the Republic of Kazakhstan.

6. Guarantee of the obligations on return of the deposit ³

6.1. The Bank is a member of the mandatory deposit insurance system, which is confirmed by Certificate No. 16 dated January 25, 2016. Obligations of the Bank to return the Deposit of an individual are guaranteed by Kazakhstan Deposit Insurance Fund JSC. Obligations of the Bank to return the Deposit without accrued remuneration on it in case of compulsory liquidation of the Bank are subject to mandatory deposit guaranteeing in accordance with the regulatory legal acts of the Republic of Kazakhstan.

6.2. Remuneration of the Deposit, the obligations to return of which is guaranteed, is paid in the amount of the Deposit balance without accrued remuneration, in the amount and manner established by the regulatory legal acts of the Republic of Kazakhstan.

7. Terms of Contract validity

7.1. The conclusion of this Contract is performed accepting an Application for Accession by the Bank (its Representative) with pointing the appropriate mark on it, and the Contract of the relevant Deposit enters into force from the date of deposit/transfer of the amount of such Deposit to the Account opened with the Bank and is valid until closure of the account, unless otherwise established by the legislation of the Republic of Kazakhstan.

7.2. The conclusion of the Contract with the Customer, who is a person related to the Bank with special relations, is carried out in accordance with Article 40 of the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan"».

8. Procedure for settlement of disputes

8.1. Regarding issues not regulated by this Contract, the Parties are guided by the legislation of the Republic of Kazakhstan.

8.2. All disputes and disagreements arising in the process of concluding and executing this Contract or related to it (including unauthorized transactions) are considered by the Parties jointly not later than 10 (ten) working days.

8.3. All disputes (disagreements) related to this Contract, which are not settled by negotiations, are considered in the courts of the Republic of Kazakhstan at the location of the Bank or its branch (at the discretion of the Bank) (except in cases when in accordance with the requirements of civil procedural legislation, exclusive jurisdiction is established).

8.4. If the Contract is concluded with natural monopolies, entities dominating the market of goods and services, with state bodies, state enterprises, and legal entities, 50 or more percent of whose voting shares are directly or indirectly owned by the government, and other entities of quasi-public sector, or in accordance with the laws of a foreign state, all litigations and disagreements arising in the process of concluding and executing this Contract or related to it, are considered by the Parties jointly no later than 10 (ten) calendar days. Disputes at the initiative of the interested Party are considered in court in the manner prescribed by the legislation of the Republic of Kazakhstan, at the location of the Bank or its branch, or at the location of the Customer (at the discretion of the Bank).

9. Procedure for amendments and/or additions in the Contract

9.1. The Bank is entitled to initiate amendments and/or additions to the Contract unilaterally (with the exception of the conditions specified in the Application for Accession, which can be changed by entering into an additional agreement) by posting information on the Bank's Internet resource (www.jysanbank.kz) or in a place accessible to the Customer to view on the Bank's premises (operating divisions). Information on relevant amendments and/or additions shall be brought to the attention of the Customer not later than 5 (five) working days before the date of bringing such amendments and/or additions into effect.

9.2. Failure by the Customer to submit to the Bank a statement of non-acceptance of the terms of the Contract, subject to the amendments and/or additions made within 5 (five) working days from placing informing the Customer about the amendments and/or additions to the Contract, means the Customer's consent with the new (modified/amended) edition of the Contract and accession to it as a whole, taking into account the amendments and/or additions made, which come into effect from the date following the deadline for informing the Customer with the new (modified/amended) edition of the Contract.

³ The conditions of this clause are applicable when concluding a contract with an individual engaged in entrepreneurial activities without creating a legal entity/private notary/private bailiff/peasant (farm) holding/professional mediator/lawyer in accordance with the Law of the Republic of Kazakhstan "On Mandatory Guaranteeing Deposits in second-tier banks of the Republic of Kazakhstan" dated 07.07.2006. No.169-III

9.3. After making amendments and/or additions to the Contract, it continues to operate in a modified and/or amended form.

9.4. When making amendments to the legislation of the Republic of Kazakhstan requiring the introduction of changes and/or additions to the Contract, prior to making amendments and additions to the Contract in accordance with the procedure established by clauses 9.1.-9.3. of this Contract, the parties to the Contract are governed by the relevant provisions of the legislation of the Republic of Kazakhstan.

10. Confidentiality

10.1. Any information transmitted by the Parties to each other in connection with the Contract, as well as the fact of the conclusion of the Contract, are confidential information and cannot be disclosed to third parties without the prior written consent of the other Party, unless otherwise provided by the requirements of the legislation of the Republic of Kazakhstan or the terms of the Contract.

10.2. The Bank is not liable if the confidentiality was violated due to the fault of the Customer or confidential information was known or became known to third parties from other sources.

10.3. By submitting the Application for Accession, the Customer agrees that in order to carry out the operations stipulated by the Contract, the Bank is entitled to demand the disclosure of any information in accordance with the provisions of the legislation of the Republic of Kazakhstan, the Bank's internal documents establishing the need to comply with the level of disclosure fixed in them, and the Customer undertakes to provide the Bank, upon request, any information within the terms set by the Bank.

10.4. When submitting the Application for Accession, the Customer unconditionally and irrevocably authorizes the Bank to provide, on a confidential basis, on the basis of this Contract without any additional consent of the Customer, to the following third parties:

a) legal entities that are major members of the Bank, affiliated legal entities of the Bank; authorized state bodies, courts, law enforcement agencies (including bodies of inquiry and/or preliminary investigation, national security authorities) upon their request, or in case of violation by the Customer of obligations towards Bank, or in case of violation by the Customer of the statutory provision of the Republic of Kazakhstan, all and any information relating to the Customer and/or the Contract and/or other contracts concluded between the Bank and the Customer, including those terminated, constituting banking secrecy as defined by the legislation of the Republic Kazakhstan, as well as commercial or other legally protected secrets;

b) to any third parties that are hired or will be hired in the future by the Bank, shareholders of the Bank and/or affiliated persons of the Bank to conduct analytical surveys and provide other services, including, but not limited to, debt collection services, consulting, legal, auditing and other services, associated with the implementation of the payment and/or transfer of money (including correspondent banks, payment card systems, etc.), to provide such third parties with the opportunity to fulfill their obligations towards the Bank, shareholders of the Bank and/or affiliated persons of the Bank, as well as to exercise their functions under the laws of the Republic of Kazakhstan, any information relating to the Customer and/or the Contract and/or other contracts concluded between the Bank and/or the Customer and/or third parties, including expired banking secrets, as defined by the legislation of the Republic of Kazakhstan, as well as commercial or other legally protected secrets that are necessary and sufficient for the proper provision of services to the Bank, Bank shareholders and/or affiliates of the Bank, as well as its functions within the limits of the legislation of the Republic of Kazakhstan (provision of reports/accountings/information to the National Bank of the Republic of Kazakhstan, government revenue authorities, as well as in other cases, and that there is/there is a need/obligation to provide such information/data;

c) authorized state bodies of the Republic of Kazakhstan, foreign tax authorities, including the US tax authorities (IRS) and foreign tax agents, any information relating to the Customer and/or the Contract and/or other contracts concluded between the Bank and the Customer, including ceased to be a banking secret, as determined by the legislation of the Republic of Kazakhstan, as well as commercial and/or other secrets protected by law, in order to implement the requirements of the International Contracts, ratified the Republic of Kazakhstan.

11. Special terms of the Contract

11.1. Instructions of third parties who, in accordance with the legislation of the Republic of Kazakhstan, have the right to withdraw money from the Account are executed by the Bank in the manner and time established by the legislation of the Republic of Kazakhstan.

11.2. The Bank suspends the account operations on the Account and is not entitled to issue a Deposit (part of the Deposit, if it is provided for by the Deposit conditions) upon the Customer's request, when the Bank receives a decision and (or) an order of the authorized state body and (or) an official to suspend Account, as well as acts on the time limit on the disposal of property, acts on the imposition of an

arrest, for the entire amount of the Deposit, except for cases when part of the Deposit amount is encumbered.

11.3. For time deposits, if the Bank comply with instructions on withdrawing a part of the Deposit amount submitted by third parties who have such right in accordance with the legislation of the Republic of Kazakhstan, as a result of which the balance on the Account is less than the amount of the minimum balance, the interest is recalculated in accordance with clause 2.10 of this Contract for the actual time of making Deposit on the Account. The remaining amount of money in the Account shall be transferred to the current account specified in the Application for Accession,

11.4. For savings deposits, if the Bank comply with instructions on withdrawing a part of the Deposit amount submitted by third parties, who have such right in accordance with the legislation of the Republic of Kazakhstan and in the absence of the Customer's application for enforcement of the Deposit, the remuneration is calculated in accordance with the terms of this Contract until the end of the term of the Deposit. If the Bank comply with instructions on withdrawing the entire amount of the Deposit, the recalculation of the fee shall not be made.

11.5. In case of withdrawal of the entire amount of money held on the Account, as a result of execution by the Bank of an instruction submitted by third parties in accordance with clause 11.3. and 11.4. of this Contract, if it does not contradict the requirements of the legislation of the Republic of Kazakhstan, the Account shall be closed, in accordance with the terms of this Contract.

In case of insufficiency of money for withdrawing from the Account, the Bank shall follow the instructions on withdrawing money from the Account in the manner prescribed in accordance with the legislation of the Republic of Kazakhstan.

In case of withdrawal of the amount of money in a different (other than currency of the Account) currency, the withdrawn money is converted in the manner prescribed by the legislation of the Republic of Kazakhstan with retention of the exchange fee according to the current rates of the Bank.

11.6. If after the execution of instructions from third parties on the Account there is no balance or the balance is not sufficient to compensate the Bank for the difference between the amount of remuneration accrued in accordance with the conditions in force in case of early termination of this Contract and the amount of remuneration paid at the rate established by this by this Contract, the Bank withdraws the amount payable from any bank accounts of the Customer opened in the Bank in the manner prescribed by the legislation of the Republic of Kazakhstan.

11.7. In the presence of encumbrances (arrest/order for the suspension of debit operations) for the full amount of the Deposit, the remuneration is charged before the end of the Deposit term. Upon the expiration of the Deposit term, the Bank pays a fee accrued only for the term of the Deposit.

11.8. If there are encumbrances (arrest/order to suspend debit operations) of authorized state bodies and/or officials and/or private bailiffs for a part of the Deposit amount and receive the Customer's application for early repayment of the Deposit amount free of encumbrances, shall be transferred to the current account specified in the Application for Accession and/or decision of official and (or) order to suspend debit operations on the Account, act on the temporary restriction of disposing of property, as well as in the procedure established by the Code of Criminal Procedure of the Republic of Kazakhstan, the laws of the Republic of Kazakhstan "On Counteracting Legalization (Laundering) of Proceeds obtained by criminal means and Financing of Terrorism" and "On Rehabilitation and Bankruptcy"». An arrest of the money in the Customer's Account is removed on the basis of a relevant document and written notice to the person who has the right to impose an arrest on the Customer's money on the cancellation of the act of imposing the arrest on the money, or after the Bank execute the collection order produced for execution of a previously imposed arrest of money held in the Account, or in cases provided for by the Law of the Republic of Kazakhstan "On Enforcement Proceedings and the Status of Enforcement agents».

11.9. The Customer hereby gives the Bank its unconditional consent to the withdrawal by the Bank of all outstanding amounts under this Contract, including the amount of remuneration paid to the Customer, to be returned by the Customer to the Bank in accordance with the terms of this Contract, from the Customer's bank accounts opened in the Bank, by direct debiting of such accounts, also by issuing by the Bank payment requirements for the Customer's accounts opened with other banks, organizations carrying out certain types of banking operations.

12. Final provisions

12.1. The contract constitutes a full mutual understanding of the Parties in connection with its subject and supersedes all previous written or oral agreements or arrangements between the Parties regarding the terms of the Contract.

12.2. The Contract is binding on the Parties, their assignees and authorized representatives.

12.3. If any of the terms of the Contract becomes illegal or invalid, this does not affect the validity and legality of other provisions of the Contract, by no means. If, as a result of the making changes and/or amendments to the legislation of the Republic of Kazakhstan, the provisions of this Contract contradict the norms of the legislation of the Republic of Kazakhstan, the Parties shall be guided by the relevant norms of the legislation of the Republic of Kazakhstan.

12.4. Bank services related to the maintenance of the Account, including but not limited to the following: crediting, issuing, transfer, are paid by the Customer in accordance with the rates in effect at the time of the transaction.

12.5. The Customer acknowledges and agrees that the Bank is actively working to prevent incidents involving the Bank in criminal acts and money laundering schemes, such as money laundering obtained by criminal means, terrorism, fraud, corruption, etc. The Bank's standards of work are aimed at preserving and protecting the Bank's reputation, as well as ensuring that customers' trust in the integrity of the Bank is not undermined in any way. In this regard, the Bank, at its discretion, establishes certain requirements for the Bank's customers, transactions and operations performed by the Bank's customers, which may change from time to time. So that, the Bank may establish criteria/grounds, in accordance with the legislation of the Republic of Kazakhstan, according to which a transaction or operation of the Bank's Customer may be defined as an unusual operation (transaction) and classified as suspicious.

12.6. The Customer confirms that by signing the Application for Accession to this Contract, provides written consent and authorizes the Bank to provide, on the basis of this Contract, details and information about the Customer and the terms of this Contract, as well as other information relevant to the Customer and/or the Contract, including a banking secrecy, commercial secret or other secret protected by law, without any additional consent of the Customer on a confidential basis in the manner prescribed by the legislation of the Republic of Kazakhstan, third parties with which the Bank has entered into contracts/agreements or which are hired or will be hired by the Bank, shareholders of the Bank and/or affiliates of the Bank for the provision of services by third parties. At the same time, this information and details is provided to these third parties to the extent that is necessary and sufficient for the proper provision of services to the Bank, shareholders of the Bank and/or affiliates of the Bank, as well as for carrying out its activities within the framework of the legislation of the Republic of Kazakhstan.

The Bank is entitled to:

1) transfer the Information to authorized state bodies and third parties specified in this Contract, when the Bank is obliged or entitled to perform such actions in accordance with the requirements of the legislation, concluded contracts and in other cases;

2) carry out cross-border transfer of information, including in accordance with the Law of the Republic of Kazakhstan "On personal data and their protection" (hereinafter - the Law);

3) distribute Information, including according to the Law;

4) independently determine the conditions of access to the Information;

5) to store the Information on any carrier during the storage periods established by the legislation of the Republic of Kazakhstan and the internal documents of the Bank, after termination of legal relations with the Bank.

The Bank is not obliged to notify anyone about the Bank's actions to collect, process and transfer the Information to third parties.

If necessary, as determined by the Bank, the Customer provides the Bank with documentary evidence of the consents collected by the Customer from the subjects of personal data for collecting and processing personal data, for transferring personal data to a third party, including the Bank, collecting and processing them by the Bank, for cross-border transfer. Responsibility for the absence of the above consents rests with the Customer. If any measures are applied to the Bank for violation of the legislation of the Republic of Kazakhstan on personal data, the Customer undertakes to reimburse the Bank, at the request of the Bank, for any expenses and losses incurred by the Bank.

The Customer undertakes within 3 (three) working days to notify the Bank in writing about the new Information, any changes and/or additions to the Information transferred to the Bank, providing the Bank with relevant supporting documents for the Bank to make changes and (or) additions to the Information.

12.7. Anti-corruption clause.

In the performance of their obligations under this Contract, the Parties, their affiliates, employees or intermediaries:

a) do not pay, do not offer to pay, and do not allow the payment of money or valuables, directly or indirectly, to any person to influence the actions or decisions of these persons in order to obtain any

undue advantages or other illegal purposes;

б) do not carry out actions qualified applicable for the purposes of this Contract by the legislation of the Republic of Kazakhstan as giving/receiving a bribe, commercial bribery, corruption.

Each of the Parties to this Contract refuses to stimulate workers/representatives of the other Party, in any way, including by providing money, gifts, performing of no charge works (services) addressed to them and in other ways not specified in this clause, putting the employee in dependence and aimed at ensuring that this employee performs any actions in favor of the Party stimulating him.

Under the actions of the employee carried out in favor of the stimulating Party/Customer, are understood:

a) provision of unjustified advantages in comparison with other partners;

b) provision of any guarantees;

c) speed up of actual procedures;

d) other actions performed by the employee in the framework of his official duties, but going against the principles of transparency and openness of relations between the Parties.

12.8. The order of the articles, the titles of the articles and other headings contained in the Contract are used for convenience and do not contain any restrictions, characteristics or interpretations of any provisions of the Contract.

12.9. The contract is made in Russian, Kazakh and English. In case of inconsistency of the text of the Contract in the Kazakh, Russian, English, the Parties shall be guided by the text of the Contract in Russian. The application for accession is made in 2 copies at the request of the customer in Russian, Kazakh or English.

12.10. The payment document initiated by the Customer is deemed to be fulfilled by default, if the Bank fails to receive a notification of non-execution of the payment document within 1 (one) working day following the day of receipt of the Customer's instructions.

12.11. A copy of this Contract may be served upon its request when transferring the Deposit amount to the Account. If the Customer wishes to receive other services provided by the Bank, other than those stipulated in the Contract, it is required to enter into separate agreements for the provision of relevant services, as well as to comply with other requirements stipulated by regulatory acts of the Republic of Kazakhstan and/or internal policies, standards, procedures, other internal documents of the Bank.

12.12. All notifications subject to sent in accordance with the terms of this Contract, shall be sent at the discretion of the Bank by mail/fax/email address/via the Internet Banking system/by sending an SMS message to the Customer's phone number specified in the Application for Accession to this Contract.

Bank details

050059, 242 Nursultan Nazarbayev ave., Medeu district, Almaty, Republic of Kazakhstan

Certificate of state re-registration of a legal entity dated 04/26/2019

BIN 920140000084

IIC KZ48125KZT1001300336 with the National Bank of Kazakhstan,

BIC: TSES KZ KA